

# Initiate Business Checking<sup>SM</sup>

October 31, 2025 ■ Page 1 of 7



AFFORDABLE PRO HOMES & INVESTMENTS  
LLC  
38045 MEADOW WOOD ST  
PALMDALE CA 93552-3011

## Questions?

*Available by phone Mon-Sat 7:00am-11:00pm Eastern*

*Time, Sun 9:00am-10:00pm Eastern Time:*

We accept all relay calls, including 711

1-800-CALL-WELLS (1-800-225-5935)

*En español: 1-877-337-7454*

*Online:* [wellsfargo.com/biz](http://wellsfargo.com/biz)

*Write:* Wells Fargo Bank, N.A. (114)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Visit [wellsfargo.com/digitalbusinessresources](http://wellsfargo.com/digitalbusinessresources) to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

## Other Wells Fargo Benefits

It's Cybersecurity Awareness Month.

In today's digital world, scammers are using advanced tools like AI to make impersonation scams harder to detect. Caller ID can be spoofed, emails can be faked, voices can be cloned, and images can be altered.

Imposters may contact you with messages that:

- Are unexpected.
- Appear to be from a legitimate source but could be spoofed.
- Claim to be urgent, asking you to act right away, without thinking.
- Use language that manipulates your emotions.
- Request payment through unusually specific methods like gift cards, cryptocurrency or payment apps.

If you have any doubts about a message, call the company or government agency directly to find out if there really is a problem.

And if they're impersonating Wells Fargo, don't engage. Instead, call us right away or you can always check your account in the Wells Fargo Mobile® app\* or in online banking.



Learn more at [www.wellsfargo.com/scams](http://www.wellsfargo.com/scams)

\*Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

### Statement period activity summary

Beginning balance on 10/1	\$29,362.49
Deposits/Credits	470,922.27
Withdrawals/Debits	- 416,676.92
Ending balance on 10/31	\$83,607.84

Account number: 5345671928 (primary account)

AFFORDABLE PRO HOMES & INVESTMENTS  
LLC

*California account terms and conditions apply*

For Direct Deposit use  
Routing Number (RTN): 121042882

For Wire Transfers use  
Routing Number (RTN): 121000248

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

### Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/1		Lendinghome Serv 35034582 E 1603223-3503458 Affordable Pro Homes &			3,636.35
10/1		Lendinghome Serv 34818394 E 1607872-3481839 Affordable Pro Homes &			5,266.17
10/1		Lendinghome Serv 35019239 E 1611246-3501923 Affordable Pro Homes &			6,852.72
10/1		Lendinghome Serv 34818397 E 1603703-3481839 Affordable Pro Homes &			8,253.92
10/1	<	Business to Business ACH Debit - Sunstrong Fin Acct Paymt 250930 17346400001734 Affordable Pro Homes	118.40		5,234.93
10/3		Backflip 8443635 477 100225 251002060030100 Giuseppe Tenerelli			2,321.92
10/3	<	Business to Business ACH Debit - American Express ACH Pmt 251003 M7904 Affordable Pro Homes I			2,049.25
10/6		ATM Check Deposit on 10/06 1006 E Palmdale Blvd Palmdale CA 0005565 ATM ID 84570 Card 5469		11,587.92	
10/6		Recurring Payment authorized on 10/04 Apple.Com/Bill 866-712-7753 CA S385277789503408 Card 5469			6.99
10/6		Recurring Payment authorized on 10/05 Nchweb Nchweb.Com NV S355278262087777 Card 5469			5.00
10/6		Zelle to All American Deputy Inspection on 10/06 Ref # Wfct0Zc7Swd8 Wilbur Epoxy Deputy Inspection			280.00
10/6	<	Business to Business ACH Debit - American Express ACH Pmt 251006 A9384 Affordable Pro Homes I	401.00		11,758.69
10/7		WT Fed#02N01 Notprovided /Org=20/20 Real Estate Partners LLC Srf# 3213765280Es Trn#251007050012 Rfb# 3213765280Es		51,522.30	
10/7		Zelle to Wierman Edward on 10/07 Ref # Wfct0Zc8Wfws Barrel Springs Interest Only			4,650.00
10/7		Zelle to Sanchez Roberto on 10/07 Ref # Wfct0Zc9Bsr Wc Interest Only			2,545.75
10/7		Zelle to Edison Construction Sergio on 10/07 Ref # Wfct0Zcbbr4G Norton Sow Plumbing Electrical			5,810.00
10/8		Direct Pay Monthly Base			10.00
10/8		Zelle to Discount Floor on 10/08 Ref # Wfct0Zcd48Nr Parkmeadow Door Casings			119.89
10/8	2160	Deposited OR Cashed Check			7,926.00
10/8		Zelle to Edison Construction Sergio on 10/08 Ref # Wfct0Zcdy43F Wilbur Sow Labor			2,320.00
10/8		Home Depot USA I Purchase 925100700028082 Affordable Pro Homes			26,341.88




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*Transaction History (continued)*

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
10/8	2163	Check		6,640.00	6,917.47
10/9		Zelle to Palacios Jorge on 10/09 Ref # Wfct0Zch8V96 Wc Loan Principal		5,000.00	1,917.47
10/10		Recurring Payment authorized on 10/08 Extra Space 1971 888-5869658 CA S385281252368613 Card 5469		554.00	
10/10		Zelle to Manuel Dead Panel Cover on 10/10 Ref # Wfct0Zcl2Fqg Gladstone Repairs Dead Panel		110.00	
10/10	<	Business to Business ACH Debit - Paychex Eib Invoice 251010 x13789800034746 Affordable Pro Homes &		58.00	1,195.47
10/14		Recurring Payment authorized on 10/11 Apple.Com/Bill 866-712-7753 CA S465284788686168 Card 5469		6.99	
10/14		Chase Credit Crd Autopaybus 251013 000000000539155 Tenerelli Giuseppe		559.00	629.48
10/15		Mobile Deposit : Ref Number :411150854961	701.50		
10/15		Zelle to Edison Construction Sergio on 10/15 Ref # Wfct0Zd3Ndgl Norton Sow Labor		500.00	830.98
10/16		WT Seq157703 Directed Trust CO /Org=Directed Trust Company Srf# Ec25101614462738 Trn#251016157703 Rfb# 192504	50,000.00		
10/16		WT Seq158669 Kiavi Funding, Inc /Org=Lhome 2025-Rtl3 Hb Srf# Ec25101623279026 Trn#251016158669 Rfb# 1619838-35019239	19,971.00		
10/16		WT Seq167390 Kiavi Funding, Inc /Org=Nwl Company, LLC Holdback Account Srf# Ec25101650667244 Trn#251016167390 Rfb# 1620026-34818397	42,964.00		
10/16		Wire Trans Svc Charge - Sequence: 251016211313 Srf# Ow00006204973463 Trn#251016211313 Rfb# Ow00006204973463	25.00		
10/16		Recurring Payment authorized on 10/15 Nav Tech 855-226-8 Nav.Com UT S355288662244843 Card 5469	39.99		
10/16		WT Fed#03R01 Commercewest Bank /Fr/Bnf=Precision Escrow Inc Srf# Ow00006204973463 Trn#251016211313 Rfb# Ow00006204973463	15,650.00		
10/16		Zelle to Edison Construction Sergio on 10/16 Ref # Wfct0Zd8Lzfq Norton Sow Labor	5,138.00		
10/16		Zelle to Edison Construction Sergio on 10/16 Ref # Wfct0Zd8M2R8 Wilbur Sow Labor	3,827.00		
10/16		Zelle to Edison Construction Sergio on 10/16 Ref # Wfct0Zd8M4R7 Barrel Springs West Demo Labor	1,070.00		
10/16		Zelle to Edison Construction Sergio on 10/16 Ref # Wfct0Zd8M96F Norton Elect Panel and Breakers Material	1,334.55		
10/16		Lendinghome Serv 34783641 E 1619681-3478364 Affordable Pro Homes &	9,207.50		
10/16	<	Business to Business ACH Debit - Capital One Mobile Pmt CA08E19A36A107E Giuseppe Tenerelli	2,231.72		
10/16	<	Business to Business ACH Debit - Capital One Mobile Pmt CA099976Aa5DC95 Giuseppe Tenerelli	4,874.35		70,367.87
10/17		Recurring Payment authorized on 10/16 Re Software 855545 Realeflow.Com OH S465290144750013 Card 5469	196.00		
10/17		Zelle to Menjivar Framing Edwin on 10/16 Ref # Wfct0Zd9Phyt Barrel Springs West Foundation Labor	1,500.00		
10/17		Zelle to Matt Code4RC on 10/17 Ref # Wfct0Zdcmb4 Barrel Springs Pickup and Delivery	200.00		
10/17		Zelle to Edison Construction Sergio on 10/17 Ref # Wfct0Zddrz59 Norton Sow Labor	1,000.00		
10/17		Home Depot Online Pmt 251016 631830476839656 Affordable Pro Homes	20,000.00		
10/17		Chase Credit Crd Epay 251016 8808088289 Giuseppe A Tenerelli	30,000.00		17,471.87
10/20		Wire Trans Svc Charge - Sequence: 251020118023 Srf# Ow00006217876683 Trn#251020118023 Rfb# Ow00006217876683	25.00		
10/20		Recurring Payment authorized on 10/17 Intuit *Qbooks Onl Cl.Intuit.Com CA S355290467623690 Card 5469	137.50		




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*Transaction History (continued)*

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Credits</i>	<i>Withdrawals/ Debits</i>	<i>Ending daily balance</i>
10/20		Recurring Payment authorized on 10/18 McAfee*Autorenewal 866-622-3911 TX S355291470914780 Card 5469		119.99	
10/20		Recurring Payment authorized on 10/18 Apple.Com/Bill 866-712-7753 CA S345291789247085 Card 5469		6.99	
10/20		WT Fed#03R01 City National Bank /Ftr/Bnf=Av Escrow Srf# Ow00006217876683 Trn#251020118023 Rfb# Ow00006217876683		5,000.00	
10/20		Zelle to Palacios Jorge on 10/20 Ref # Wfct0Zdnj4CR Wc Interest Only		700.00	11,482.39
10/21		Lendinghome Serv 34818394 E 1621084-3481839 Affordable Pro Homes &	175.55		
10/21		Zelle to Edison Construction Sergio on 10/21 Ref # Wfct0Zdsb3H2 Norton Sow Labor		7,182.00	4,475.94
10/22		Zelle to Edison Construction Sergio on 10/22 Ref # Wfct0Zdvdptg Wilbur Material Reimbursement		214.71	
10/22		Transamerica Ins Inspayment 37L/A 6601699950 Affordable Pro Homes		375.00	3,886.23
10/23		WT Fed#05R00 Titan Bank, N.A. /Org=Cac Capital Holdings LLC Srf# 3527883000 Trn#251023177528 Rfb#	40,000.00		43,886.23
10/24		WT Fed#05R00 Titan Bank, N.A. /Org=Hammer & Nails Capital LLC Srf# 2685890330 Trn#251024104660 Rfb#	254,000.00		
10/24		Wire Trans Svc Charge - Sequence: 251024022154 Srf# Ow00006228765904 Trn#251024022154 Rfb# Ow00006228765904		25.00	
10/24		Purchase authorized on 10/23 Apple.Com/Bill 866-712-7753 CA S465296289763327 Card 5469		7.98	
10/24		WT Fed#01R00 City National Bank /Ftr/Bnf=World Class Escrow Srf# Ow00006228765904 Trn#251024022154 Rfb# Ow00006228765904		15,637.14	
10/24		Zelle to Hauke Clara on 10/24 Ref # Wfct0Zf3H7Xk Wc Interest Only		131.25	
10/24		Zelle to Menjivar Framing Edwin on 10/24 Ref # Wfct0Zf4D89x Barrel Springs West Foundation Labor		3,500.00	
10/24		Verizon Wireless Payments 251023 077110854700001 0000000077110854700001		241.05	278,343.81
10/27		Zelle to Edison Construction Sergio on 10/25 Ref # Wfct0Zf7Zk7K Wilbur Sow Labor		7,215.00	
10/27		Zelle to Edison Construction Sergio on 10/25 Ref # Wfct0Zf7Zkx5 Barrel Springs West Demo		2,460.00	
10/27		Zelle to Edison Construction Sergio on 10/25 Ref # Wfct0Zf7Zlpk Norton Plumbing Material Reimbursement		160.47	
10/27		Zelle to Edison Construction Sergio on 10/25 Ref # Wfct0Zf7Zncw Barrel Springs Generator Fuel Gas		60.00	
10/27	2166	Cashed Check		3,140.00	265,308.34
10/28		Wire Trans Svc Charge - Sequence: 251028179879 Srf# 0000674301651633 Trn#251028179879 Rfb#		40.00	
10/28		Zelle to Benavides Ben on 10/28 Ref # Wfct0Zffptfv Barrel Springs Deputy Inspection		360.00	
10/28		WT Fed#01R01 Commercewest Bank /Ftr/Bnf=Precision Escrow, Inc. Srf# 0000674301651633 Trn#251028179879 Rfb#		141,000.00	
10/28		Zelle to Sam Fire Sprinklers on 10/28 Ref # Wfct0Zfh2Ly6 Norton Fire Sprinklers		5,000.00	
10/28		Zelle to Edison Construction Sergio on 10/28 Ref # Wfct0Zfh2T4S Norton Sow Labor		5,424.01	
10/28		Zelle to Edison Construction Sergio on 10/28 Ref # Wfct0Zfh2Wp6 Barrel Springs Demo Labor		790.00	
10/28		Zelle to Edison Construction Sergio on 10/28 Ref # Wfct0Zfh2Yjf 11th St Fence Work		2,700.00	109,994.33
10/29		Zelle to Sam Fire Sprinklers on 10/29 Ref # Wfct0Zfl5Dtd Norton Fire Sprinklers		3,000.00	106,994.33
10/30	2167	Cashed Check		3,385.00	
10/30		Zelle to Robert Mejia Pool Equipment on 10/30 Ref # Wfct0Zfnysc Wilbur Pool Cleaning Equipment		1,600.00	




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*Transaction History (continued)*

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
10/30	<	Business to Business ACH Debit - Capital One Mobile Pmt CA019670F80F41A Giuseppe Tenerelli		4,163.57	97,845.76
10/31		Purchase authorized on 10/29 Apple.Com/Bill 866-712-7753 CA S305303068262634 Card 5469		11.98	
10/31	2169	Deposited OR Cashed Check		6,500.00	
10/31		Zelle to Menjivar Framing Edwin on 10/31 Ref # Wfct0Zfsj83H Barrel Springs West Foundation		2,000.00	
10/31		Best Buy Payment 251030 601842127148193 Giuseppe Tenerelli		5,725.94	83,607.84
<b>Totals</b>			<b>\$470,922.27</b>	<b>\$416,676.92</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

< *Business to Business ACH: If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.*

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
2160	10/8	7,926.00	2166 *	10/27	3,140.00	2169 *	10/31	6,500.00
2163 *	10/8	6,640.00	2167	10/30	3,385.00			

\* Gap in check sequence.

Items returned unpaid

Date	Description	Amount
10/2	Lendinghome Serv 34783641 E 1600901-3478364 Affordable Pro Homes & Reference # 091000017121948	9,207.50

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 10/01/2025 - 10/31/2025	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Average ledger balance	\$1,000.00	\$57,273.00
• Minimum daily balance	\$500.00	\$629.48

C1/C1




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### Account transaction fees summary

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Cash Deposited (\$)	0	5,000	0	0.0030	0.00
Transactions	64	100	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

## **IMPORTANT ACCOUNT INFORMATION**

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After November 19, 2025, Wells Fargo will no longer offer the option to establish new overdraft protection linkages from a home equity line of credit to deposit accounts. If there is a home equity line of credit account that is currently providing overdraft protection for your checking account, it will be delinked from overdraft protection on February 9, 2026. Unless your checking account is linked to another overdraft protection source, you will lose overdraft protection on or after February 9, 2026. Your home equity line of credit account is not being closed or changed and as long as you have available credit, you can continue to make credit advances in other ways such as access checks (if applicable), online, visiting a branch and by phone. Call us anytime for additional details at 1-800-TO-WELLS (1-800-869-3557) or visit your local branch.

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NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.



## Important Information You Should Know

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts: Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about other transactions (that are not electronic transfers): Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.
- If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.
- To download and print an Account Balance Calculation Worksheet(PDF) to help you balance your checking or savings account, enter [www.wellsfargo.com/balancemyaccount](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.

## Account Balance Calculation Worksheet

1. Use the following worksheet to calculate your overall account balance.
2. Go through your register and mark each check, withdrawal, ATM transaction, payment, deposit or other credit listed on your statement. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.
3. Use the chart to the right to list any deposits, transfers to your account, outstanding checks, ATM withdrawals, ATM payments or any other withdrawals (including any from previous months) which are listed in your register but not shown on your statement.

ENTER

A. The ending balance  
shown on your statement ..... \$

ADD

## CALCULATE THE SUBTOTAL (1.1.15 - 1.1.17)

(Add Parts A and B)

**TOTAL \$**

## SUBTRACT

C. The total outstanding checks and withdrawals from the chart above. . . . . - \$

### CALCULATE THE ENDING BALANCE

(Part A + Part B - Part C)

This amount should be the same as the current balance shown in your check register . . . . .