

IN THE SUPREME COURT OF THE STATE OF NEVADA

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Elizabeth A. Brown
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CRAIG A. MUELLER,

Appellant,

vs.

CRISTINA A. HINDS,

Respondent.

S.C. No.:

D.C. Case No.: D-18-571065-D

RESPONDENT'S APPENDIX

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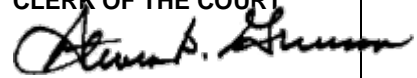
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UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

CHRISTINA HINDS,

Plaintiffs,

vs.

CRAIG A. MUELLER,

Defendants.

CASE NO.: D-18-571065-D
DEPT. NO.: C

DATE OF HEARING: May 26, 2020
TIME OF HEARING: 10:00 a.m.

CRAIG A. MUELLER, (“Defendant” or “Craig”) by and through her attorney of record,
MICHAEL J. MCAVOYAMAYA, ESQ., hereby submits this *Response to Plaintiff’s Motion to
Enforce The Parties Stipulated Decree Of Divorce And Stipulation And Order Re: Parenting
Agreement And Child Support, For An Order To Show Cause, And For Attorney’s Fees And Costs.*

Dated this 17th day of April, 2020.

/s/ Michael J. Mcavaoyamaya

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MEMORANDUM OF POINTS AND AUTHORITIES

I. INTRODUCTION

Plaintiff's Motion is shameful attempt to enforce an agreement between the parties that, through her own actions and greed, has rendered Craig unable to comply with. Ms. Hinds complains that Craig has not bought a home near hers where the children can have sufficient sleeping arrangements, has not paid medical expenses for the children, the children's tuition, and did not notify Christina of his traveling with the children out of state. Of these representations, only the issue of Craig not buying a home near the children's school is actually true. However, the reason that Craig has not been able to obtain a house near Ms. Hinds with adequate lodging for the children is because Ms. Hinds took the money he needed to purchase said residence without authorization leaving Craig in dire financial straits. As such, Craig requests that this Court deny Plaintiff's Motion and award attorney's fees and costs for having to respond to it.

II. FACTS.

The parties divorced on July 29, 2019, after fourteen years of marriage. The parties have two minor children from the marriage, daughter E.M., age 13, and son W.M., age 12. The parties entered into a Marriage Settlement Agreement ("MSA"), a Stipulated Decree of Divorce, and the Stipulation and Order re: Parenting Agreement and Child Support, which were filed with the Court on July 29, 2019. These documents imposed duties on both parties. Prior to the documents being entered with the Court, Ms. Hinds moved for a "Joint Preliminary Injunction" ("JPI") which was entered on December 27, 2018, and prohibited and restrained both parties from:

1. Transferring, encumbering, concealing, selling or otherwise disposing of any of your joint, common or community property of the parties or any property which is the subject of a claim of community interest, except in the usual course of conduct or for the necessities of life or for retention of counsel for the case in which this Injunction is obtained; or cashing, borrowing against, canceling, transferring, disposing of, or changing the beneficiaries of;
 - a. Any retirement benefits or pension plan held for the benefit (or election for benefit) of the parties or any minor child; or

1 b. Any insurance coverage, including life, health, automobile, and disability
2 coverage;

3 without the written consent of the parties or the permission of the court.

4 *See* JPI, attached as **Exhibit “1,”** at 1:17-29.

5 Almost immediately after this Court entered the Joint Preliminary Injunction (“JPI”),
6 Plaintiff began transferring funds from the parties joint accounts, paying off her personal debts
7 subject to the settlement negotiations, paying her attorney’s fees, and began concealing
8 community property.
9

10 **A. Hinds Transfers Of Community Property Into Her Citi Bank Accounts.**

11 In late 2018, while the parties divorce was proceeding in this Court, Ms. Hinds put in an
12 insurance claim for a ring Craig bought her as a gift during the marriage, USAA Claim Number
13 002792614-025. *See* USAA Email RE: Property Insurance Claim, attached as **Exhibit “2,”** at 1;
14 *see also* Decl. Mueller, at 1. “The amount of payment on this claim was \$49,000.00,” and
15 according to USAA, there was no check copy they could provide “because the payment was
16 made as a direct deposit.” *Id.* Craig contacted USAA seeking additional information on the direct
17 deposit and he was informed by Evan Powell that the \$49,000.00 claim settlement was direct
18 deposited into a Bank of Nevada account ending in 2159, routing number 122401778. This was
19 Ms. Hinds’ personal checking account as reflected in her February 13, 2019 financial disclosure
20 submitted to this Court. *See* Hinds Financial Discl., 2/13/2019, attached as **Exhibit “3,”** at 10.
21

22 On January 1, 2019, the parties joint Meadows Bank Account had a balance of
23 \$215,782.71. *See* Meadows Bank Account Documents, attached as **Exhibit “4,”** at Meadows-
24 000032. On January 9, 2019, the Plaintiff removed \$107,891.00 from the Meadows Bank
25 account in violation of the JPI, which is almost exactly fifty percent of the balance in the account
26 on January 1, 2019. *Id.* at Meadows-000046.
27

28 On January 9, 2019, Ms. Hinds opened three separate bank accounts with Citi Bank,

1 account numbers ending in: (1) 2427 (“Citi Checking”); (2) 2435 (“Citi Savings 1”); and (3)
2 6154 (“Citi Savings 2”) (collectively the “Citi Bank Accounts”). That day, Ms. Hinds deposited
3 \$49,000.00 at the bank via the “Teller” in the Citi Checking account, \$107,891.00 at the bank via
4 the “Teller” in the Citi Savings 1 account, and \$2,002.11 at the bank via the “Teller” in the Citi
5 Savings 2 account. *See* Citi Bank Accounts Statements, attached as **Exhibit “5,”** at CH000200-
6 202. The total amount of money in the Citi Bank Accounts on January 31, 2019 was \$159,033.94
7 in community property money subject to the JPI. *Id.* The Bank of Nevada account ending in
8 2159 that the \$49,000.00 USAA settlement was direct deposited into is Ms. Hinds personal
9 account, which she labeled as her sole property on her financial disclosure form despite it
10 containing community property funds. *See* **Ex. “3,”** at 10.

12 The same day Ms. Hinds removed \$107,891.00 from the Meadows Bank account in
13 violation of the JPI, her attorneys filed a Motion for possession of the marital residence and
14 temporary child support. *See* Hinds Mot. Residence, 1/9/19, at 1-6. On February 11, 2019, Ms.
15 Hinds filed a Motion for Temporary Spousal Support of \$10,000.00 per month and for
16 preliminary attorney’s fees and costs. *See* Hinds Mot. Spousal Support, 2/11/19, at 1-2. The
17 pending motions came up for hearing on February 22, 2019. *See* Minutes 2/22/19 Hearing,
18 attached as **Exhibit “6,”** at 1-3. The Court granted Ms. Hinds \$10,000.00 per month from the
19 Mueller Hinds & Associates business account. *Id.* at 2. The Court ordered much of Ms. Hinds
20 community property expenses to be paid from the business account. *Id.* The Court ordered that
21 all other business expenses be approved by both parties. *Id.*

24 On February 28, 2019, the total balance in the Citi Bank Accounts was \$159,213.45 of
25 community property money subject to the JPI. *See* **Ex. 5,** at CH000204-206. On March 31, 2019,
26 the total balance in the Citi Bank Accounts was \$154,459.55 of community property money
27 subject to the JPI. *Id.* at CH000208-210. However, as the divorce settlement went on, Ms. Hinds
28 began using the community property funds to pay off her personal debt that was subject to the

1 MSA. In April 2019, Ms. Hinds used the community property funds unlawfully transferred into
2 the Citi Bank Accounts to pay off “\$70,790.24” of her “American Expr[ess]” credit card debt,
3 which was subject to the JPI and ongoing settlement negotiations between the parties that
4 ultimately resulted in an agreement that Ms. Hinds would take on as her sole debt: “CRISTINA’s
5 American Express Credit Card debt in her name.” *Id.* at CH000213; *see also* MSA, at 7:27-28.
6 The April 2019 ending balance in the Citi Bank Accounts was \$85,711.58 in community
7 property money subject to the JPI: \$44,051.41 (Citi Checking); \$39,657.86 (Citi Savings 1); and
8 \$2002.31 (Citi Savings 2) *Id.* at CH000212-213. The May 2019 ending balance in the Citi Bank
9 Accounts was \$79,585.79 in community property money subject to the JPI: \$38,825.33 (Citi
10 Checking); \$38,758.08 (Citi Savings); and \$2002.38 (Citi Savings 2). *Id.* at CH000216. Ms.
11 Hinds spent over \$6,000.00 in the month of May and there were no deposits of funds into the
12 account. *Id.* at CH000216-218.

13
14 On April 12, 2019, the Court’s Order February 22, 2019 was formally entered. *See* Order,
15 4/12/19, at 1. The Court’s Order states that “the parties are in need of temporary orders regarding
16 custody of their minor children and regarding management of their joint finances during the
17 pendency of this action.” *Id.* at 2:23-27. The Court ordered the parties to jointly operate Mueller
18 Hinds & Associates, that certain joint expenses would continue to be paid from the business
19 account, and that Ms. Hinds would be granted “\$10, 000 per month” from the business account
20 for her “personal living expenses.” *Id.* at 3:19-28. This Court expressly held that:
21

22
23 other than the allotments for each party set forth herein above, there should be no
24 transfers of funds from the business into any personal accounts by either party and
25 there shall be no withdrawals of cash by either party from the business. With
26 regard to the business expenses to be paid from Mueller Hinds & Associates,
27 Plaintiff and Defendant are to meet weekly and to jointly approve all business
28 expenses to be paid from the business. Absent approval by both parties, an
expense shall not be paid from the Mueller Hinds & Associates bank account.

Id. at 4:1-10.

According to the Court, there was “no need for the Court to enter temporary child support

1 or temporary spousal support given the monthly distributions to each party authorized from the
2 parties' business account set forth above.” *Id.* at 6:26-28. The Court further order that “no need
3 for the Court to enter temporary child support or temporary spousal support given the monthly
4 distributions to each party authorized from the parties' business account set forth above.” *Id.* at
5 7:1-6. The Court also determined that the Order to Show Cause regarding Craig’s violation of the
6 JPI would be heard during the divorce trial. *Id.* at 2:15-22.

7
8 On April 15, 2019, Ms. Hinds filed a declaration in support of the Order to Show Cause
9 for why Craig should not be held contempt for removing money from the Mueller & Hinds Bank
10 of Nevada account. *See* Decl. Hinds, 4/15/19, at 2:5-23. Ms. Hinds declared that “the Defendant
11 violated the JPI by writing checks to himself or withdrawing cash in the approximate amount of
12 \$10,000 during the month of December 2018 and \$30,500 during the month of January 2019,”
13 from “the Mueller Hinds & Associates business account” without her consent. *Id.* at 2:18-3:23.
14 “I am harmed by Defendant's actions because I no longer have access to the community funds
15 taken by the Defendant, so that I can pay necessary household and other expenses, because I will
16 be forced to incur attorney's and other fees to find and account for those funds, and because I
17 need to account for those funds in my determination of the parties' community assets and debts,
18 so that the parties may ultimately receive their share of community assets at the conclusion of the
19 divorce proceedings.” *Id.* at 2:18-3:7.

20
21 On May 17, 2019, however, Ms. Hinds removed \$15,000.00 in community property
22 funds from the Meadows Bank account. *See* **Ex. 4**, at Mueller-Meadows-000047. Where this
23 \$15,000.00 went is entirely unknown. There was no deposit of \$15,000.00 into any of Ms.
24 Hinds’ Citi Bank Accounts after the money was unlawfully removed from the Meadows Bank
25 account on May 17th.

26
27 The June 2019 Citi Bank Account Statements reflect that the Citi Bank Accounts had a
28 total of \$77,192.53 in community property money subject to the JPI: \$36,428.91 (Citi Checking);

1 \$38,761.17 (Citi Savings 1); and \$2002.45 (Citi Savings 2). There was relatively little activity in
2 the Citi Bank Accounts in the month of June, likely because the June 2019 statements were being
3 used for the purposes of final accounting for the MSA. *See* Final Accounting Documents,
4 attached as **Exhibit “7,”** at 1-12. Even with the parties’ counsel conducting the final accounting
5 in the month of June 2019, Ms. Hinds still unlawfully removed \$8,500.00 in community property
6 funds from the Meadows Bank account without permission of the Court in violation of the JPI:
7 (1) \$7,000 on June 3, 2019; and (2) \$1,500 on June 27, 2019. *See* **Ex. 4**, at Meadows-000048-49.
8 There were no deposits into the Citi Bank Accounts in June 2019, so it is unclear what Ms. Hinds
9 did with the \$8,500.00 in community property funds she unlawfully removed from the Meadows
10 Bank account in violation of the JPI.
11

12 On July 15, 2019, Ms. Hinds removed \$1,000.00 from the Meadows Bank account in
13 violation of the JPI. *See* **Ex. 4**, at Meadows-000050. On July 16, 2019, Ms. Hinds removed the
14 remaining \$83,662.45 in community funds from the Meadows Bank account in violation of the
15 JPI, and closed the account. *Id.* at Meadows-000036, 51. On July 28, 2019, Ms. Hinds signed the
16 MSA that included the funds in the Meadows Bank account that she removed from the account
17 prior to signing the agreement. *See* MSA, at 5, 19. The July 2019 Citi Bank Accounts statement
18 shows that Ms. Hinds did not deposit the \$84,662.45 she unlawfully removed from the Meadows
19 Bank account in violation of the JPI into her Citi Bank Accounts. *See* **Ex. 5**, at CH000224-227. It
20 is unknown at this time what Ms. Hinds did with the \$84,662.45, which included \$36,871.00 of
21 Craig’s sole property that was actually accounted for in the MSA. *See* MSA, at 10. Between
22 January 2019 and June 2019 Ms. Hinds removed \$215,782.71 from the Meadows Bank account.
23 Of that money, only \$86,039.61 was included in the final accounting.
24
25

26 **B. The Parties’ Transfers Of Funds In The Mueller Hinds Business Accounts To**
27 **Their Personal Accounts.**

28 The above just scratches the surface of Ms. Hinds’ fraud upon this Court, Craig and his

1 law firm. In addition to removing \$215,782.71 from the Meadows bank account, and using
2 \$70,790.24 of the community property she unlawfully removed from the Meadows Bank account
3 to pay off her personal debt, Ms. Hinds decided to turn the law firm business account as her
4 personal piggybank. As Ms. Hinds was accusing Craig of removing money from the business
5 account for withdrawals on the account in December 2018, and January 2019, she was removing
6 tens of thousands of dollars from the Mueller Hinds business checking account.

7
8 ***1. Hinds Transfers From Mueller Hinds Business Account To Her Personal Bank Of
Nevada Account Ending In 2159.***

9 In December 2018, Ms. Hinds made the following transfers of funds from the business
10 account to her personal checking account ending in 2159:

12/03/2018	\$1,800.00
12/07/2018	\$300.00
12/10/2018	\$1,900.00
12/14/2018	\$1,200.00
12/17/2018	\$2,600.00
12/24/2018	\$500.00
<u>12/27/2018</u>	<u>\$3,200.00</u>

19
20 **Total Removed Dec. 2018 \$11,500.00**

21 See MH BON Account Records, attached as **Exhibit “8,”** at PL01123-1124.

22 In January 2019, Ms. Hinds made the following transfers of funds from the business
23 account to her personal checking account ending in 2159:

01/02/2019	\$1,000.00
01/07/2019	\$900.00
01/10/2019	\$800.00
01/14/2019	\$800.00

01/17/2019 \$1,000.00

01/25/2019 \$3,200.00

Total Removed Jan. 2019 \$7,700.00

Id. at PL04342-44.

In February 2019, prior to the Court's February 22, 2019 Order regarding distributions from the business account, Ms. Hinds made the following transfers of funds from the business account to her personal checking account ending in 2159:

2/04/2019 \$4,000

2/13/2019 \$2,000

2/19/2019 \$5,000

2/20/2019 \$3,000

Total Removed Feb. 2019 before the order \$14,000.00

Id. at CH000020-21.

On February 22, 2019 the Court determined that the parties needed an order directing how funds in the business account would be distributed, ordering that the parties would continue to manage the law firm together, Ms. Hinds would get \$10,000.00 per month for personal expenses, and Craig would get \$7,800.00 per month for personal expenses from the business account. *See Ex. 6*, at 2. The children's expenses would continue to be paid from the business account as well. *Id.*

After the February 22, 2019 order, however, Ms. Hinds resigned from management of the law firm and evicted the firm from the building it was operating out of on or around March 3, 2019. *See Mueller Decl.*, at 1. At that point, Ms. Hinds provided no services on any of the law firm's cases, and Craig had to find a new building, create a new legal entity, and ensure clients knew where the firm was to ensure the business stayed afloat during the divorce. *Id.* Ms. Hinds still had access to the business accounts, and made the following transfers to her personal

account in March of 2019:

03/04/2019	\$3,000
03/11/2019	\$3,000
03/12/2019	\$2,000
<u>03/15/2019</u>	<u>\$5,000</u>
Total Mar. 2019	\$13,000.00

Id. at CH000033-34.

Ms. Hinds withdrew \$3,000.00 more than she was entitled to withdraw in March 2019.

Id. In April 2019, Ms. Hinds made the following transfers of funds from the business account to her personal checking account ending in 2159:

4/02/19 -	\$5,000
4/16/19 -	\$5,000
4/29/19 -	\$200
<u>4/29/19 -</u>	<u>\$500</u>
Total April 2019	\$10,700.00

Id. at CH000045-46.

Ms. Hinds withdrew \$700.00 more than she was entitled to withdraw in April 2019. *Id.* In

May 2019, Ms. Hinds made the following transfers of funds from the business account to her personal checking account ending in 2159:

5/01/19 -	\$5,000
<u>5/16/19 -</u>	<u>\$5,000</u>

Total May 2019	\$10,000.00
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Id. at CH000059-60.

The total amount of funds that Ms. Hinds transferred to her personal account from the business checking account was \$66,900.00. In addition to the money she removed from the

1 business account for her personal expenses after the February 22, 2019 Order authorizing her
2 \$10,000.00 per month for expenses, Ms. Hinds charged an additional \$23,196.33 to the business
3 checking account to pay off her personal American Express card. Ms. Hinds charged \$7,500.00
4 on February 25, 2019 (*id.* at CH000021), \$6,894.97 on March 6, 2019 (*id.* at CH000033),
5 \$8,801.36 on May 2, 2019. *Id.* at CH000059; *see also* Hinds AMEX Records, attached as
6 **Exhibit “9,”** at CH000104, CH000121. Additionally, Ms. Hinds wrote checks on the Mueller
7 Hinds business checking account to pay rent for her other business, Jack and Grace LLC, which
8 was also not authorized by the Court, or Craig, totaling \$11,400.00. *Id.* at CH000029, 39.

10 The total amount of funds Ms. Hinds took from the business between December 2018
11 and June 3, 2019 totals \$101,496.33. Of this money, \$33,200.00 was removed from the business
12 account between December 2018 and February 20, 2019 in violation of the JPI. Of the remaining
13 \$69,296.33, Ms. Hinds was only authorized \$40,000.00, \$10,000.00 for the months of February,
14 March, April and May 2019, meaning that Ms. Hinds removed \$29,296.33 from the business
15 account in violation of the JPI, and the Order granting her the \$10,000.00 per month in support.
16 In total, Ms. Hinds withdrew \$61,496.33 from the business checking account in violation of this
17 Court’s orders. Despite Ms. Hinds having withdrawn tens of thousands of dollars more than she
18 was entitled to withdraw from the business checking account, Ms. Hinds still insisted in her
19 representations to the Court that Craig had not paid her the spousal support she had been granted
20 by the Court for June 2019. Specifically, Ms. Hinds represented to this Court in the MSA that
21 Craig had not paid her:

24 the \$10,000 for June as and for the previously ordered temporary support, which
25 *shall not* be credited towards the \$450,000 equalization payment addressed above.
26 Cristina acknowledges that she has received \$3,300 from Craig already for June
27 2019 - \$2,500 in a check from Craig and \$800 withdrawn from the Mueller Hinds
28 & Associates checking account on June 3, 2019. The remaining \$6,700 owed to
Cristina for June 2019, shall be deducted from the amount Craig is awarded from
the savings account at Meadows Bank, leaving Craig \$59,371 from Meadow
Bank.

1 *See* MSA, at 9:4-12.

2 Thus, in addition to the \$33,200.00 Ms. Hinds removed from the business account
3 between December 2018 and February 20, 2019 in violation of the JPI, and the \$34,296.33 Ms.
4 Hinds unlawfully charged to the business checking account in violation of the JPI and the Order
5 granting her the \$10,000.00 per month in support, Ms. Hinds took an additional \$3,300.00 in
6 additional funds from Craig over and above the \$10,000.00 per month she had been authorized to
7 receive, and took an additional \$6,700.00 from Craig's Meadows account funds, defrauding both
8 Craig and this Court. *Id.* Because Ms. Hinds liquidated the Meadows Bank account prior to the
9 MSA and divorce decree being entered, the total amount of Craig's sole property funds stolen by
10 Ms. Hinds out of the Meadows Bank account is \$43,571.00, the \$36,871.00 of sole property
11 identified in the MSA, and the \$6,700.00 in spousal support Ms. Hinds said she had not received
12 when she had. *Id.*

13
14
15 **C. Ms. Hinds Encumbered The Joint Community Property With Tens Of**
16 **Thousands Of Dollars In Debt Between January And July 2019 And Used**
17 **Community Property Funds Stolen From Joint Accounts To Conceal Her**
18 **Excessive Spending.**

19 On January 11, 2019, Ms. Hinds' American Express card debt totaled \$61,145.53. *See*
20 **Ex. 9**, at CH000079. In April of 2019, Ms. Hinds paid off the debt with a \$70,790.24 transfer
21 from her Citi Checking account that she unlawfully transferred the community property funds
22 into. *Id.* at CH000111, 113; *see also* **Ex. 5**, at CH0000213. These funds Ms. Hinds
23 misrepresented to this Court as her sole property in her February 2019 financial disclosures,
24 despite being funds transferred from the joint Meadows Bank account, constituting fraud upon
25 this Court. *See* **Ex. 3**, at 10.

26 Between March 10, 2019 and April 10, 2019, Ms. Hinds ran up \$18,991.31 in credit card
27 debt. *See* **Ex. 9**, at CH000113. Between April 10, 2019, and May 10, 2019, Ms. Hinds charged
28 \$20,553.30 in credit card debt to her American Express card. *Id.* at CH000121. Between May 10,

1 2019 and June 10, 2019, Ms. Hinds ran up \$19,495.07 in credit card debt on her American
2 Express Credit card. *Id.* at CH000128.

3 Included in her American Express charges were the following payments to Ms. Hinds'
4 divorce lawyer, Throne & Hauser LLP: (1) \$3,000.00 on December 17, 2018 (*id.* at CH000082);
5 (2) \$5,000.00 on January 4, 2019 (*id.* at CH000083); (3) \$3,400.00 on January 11, 2019 (*id.* at
6 CH000087); (4) \$6,500.00 on January 24, 2019 (*id.* at CH000088); (5) \$2,500.00 on February 7,
7 2019 (*id.* at CH000088); (6) \$7,500.00 on February 22, 2019 (*id.* at CH000105); (7) \$7,500.00
8 on March 11, 2019 (*id.* at CH000113); (8) \$3,000.00 on March 25, 2019 (*id.* at CH000114); (9)
9 \$3,000.00 on April 4, 2019 (*id.* at CH000115); (10) \$4,500.00 on April 19, 2019 (*id.* at
10 CH000124); (11) \$7,500.00 on May 3, 2019 (*id.* at CH000124); (12) \$9,000.00 on May 31,
11 2019. *Id.* at CH000132. These payments are important for numerous reasons. First, Ms. Hinds
12 and her attorneys had requested that she be granted \$10,000.00 in preliminary expert fees and
13 \$15,000.00 in preliminary attorney's fees. *See* Hinds Mot. Spousal Supp., 2/11/19, at 14:4-15:8.
14 This Court ordered that the parties would "have equal access to community funds from their
15 business in order to pay attorney's fees and expert witness fees in this case. Plaintiff and
16 Defendant **shall mutually agree upon the amounts and timing of distributions** from Mueller
17 Hinds & Associates for their respective attorney's fees and expert witness fees." *See* Order,
18 2/22/19, at 7:1-6 (emphasis added). After the February 22, 2019 Order, Ms. Hinds never sought
19 permission to use the business account funds to pay her attorney's fees, and Craig never
20 transferred money from the business account to pay any of his own attorney's fees. *See* Decl.
21 Mueller, at 1-2.

22 This case ultimately never went to trial, and the parties came to a mutual agreement on
23 the amount of attorney's fees Ms. Hinds would be awarded. The MSA expressly granted Cristina
24 a sum total of \$8,000.00 in attorney's fees and costs:

25 Cristina shall be awarded a lump sum of \$8,000 toward her attorney's fees and

1 costs in this case from Craig, which shall be paid directly to Throne & Hauser on
2 or before August 5, 2019. Other than this award, both parties shall be responsible
3 for any and all costs they have each, respectively, incurred in this divorce action
4 through the entry of the Decree of Divorce. Should either party bring an action to
5 enforce or interpret this Marital Settlement Agreement, the non-prevailing party
6 in the action shall pay the reasonable attorney's fees and costs incurred by the
7 prevailing party in that action.

8 *See* MSA, at 11.

9 Despite the fact that Ms. Hinds was only entitled to \$8,000.00 in attorney's fees, Ms.
10 Hinds unlawfully transferred hundreds of thousands of dollars in community property funds in
11 the Meadows Bank account and business checking account, some of which was deposited into
12 her Citi Bank Account, which she then used to pay off her American Express Card including
13 \$62,400.00 in attorney's fees to Throne & Hauser, \$54,400.00 more in attorney's fees than the
14 parties had agreed to in the MSA, and this Court ordered her to receive. However, as Ms. Hinds'
15 November 8, 2019 Motion for OSC demonstrates, Craig paid Throne & Hauser the order
16 \$8,000.00 in attorney's fees included in the MSA, which is why it was not included in the
17 Motion. Thus, Ms. Hinds received \$62,400.00 in unauthorized attorney's fees and costs from the
18 divorce case.

19 Ms. Hinds' unlawful transfers and expending of community property funds left Craig,
20 and the law firm in dire financial straits. As the MSA states, Craig was left with just \$36,871.00
21 in personal cash, which she stole from the Meadows Bank account when she closed the account
22 prior to the entry of the MSA. The ending balance for the law firm on June 30, 2019, after Ms.
23 Hinds had liquidated over \$100,000.00 from the business account between December 2018 and
24 June 2019, was -\$862.39. *See* MH & Associates BON Statements May-June 2019, attached as
25 **Exhibit "10,"** at 1. Ms. Hinds did not just leave Craig with nothing, she left him with less than
26 nothing. After stealing hundreds of thousands of dollars in community property throughout the
27 divorce process, prior to entry of the MSA, Ms. Hinds stole the only remaining money Craig had
28 left, the \$36,871.00 of his sole property from the Meadows Bank account, leaving Craig with -

1 \$862.39 in the business account, and all the business debt. Ms. Hinds then had the audacity to
2 move this Court for an OSC seeking payment of an additional \$427,500.00, and to force him to
3 purchase a home via the present Motion with money he does not have. This cannot be allowed.

4 **D. Ms. Hinds Prior Misrepresentations Of Fact To This Court Regarding Craig's**
5 **Misuse Of Community Property Funds.**

6 During the divorce, Ms. Hinds made numerous misrepresentations of fact to this Court
7 regarding Craig's use of the community property funds in the Mueller Hinds & Associates
8 business accounts. On February 11, 2019, Ms. Hinds filed a Motion for Spousal Support and
9 OSC regarding Craig violating the JPI. *See* Hinds Mot. OSC, 2/11/19, at 1. In that motion, Ms.
10 Hinds alleged that she had "learned, based on communication between the parties' respective
11 counsel, that, on March 1, 2019, Craig is planning to leave the law firm of Mueller Hinds, &
12 Associates, and open his own law firm, Mueller & Associates, at a professional office space he
13 owns at 808 South 7111 Street. Craig has already set up a website for his firm." *Id.* at 6:9-14,
14 8:4-20. This was, without question, a misrepresentation of fact to this Court.

15
16 On January 11, 2019, Ms. Hinds and her mother, Patricia Hinds, served Craig and the law
17 firm of Mueller Hinds & Associates a thirty (30) day notice to quit, commanding the firm to
18 vacate its offices located on 600 South 8th Street, Las Vegas Nevada, 89101 within thirty (30)
19 days. *See* Hinds Eviction Notice, attached as **Exhibit "11,"** at 2. One month later, on February
20 11, 2019, Ms. Hinds and her mother, Patricia Hinds, served a five (5) day notice of unlawful
21 detainer on the firm. *Id.* at 1. Thus, on February 11, 2019, Ms. Hinds made representations to this
22 Court as if she had just found out Craig was opening his own law firm and using the firm's
23 money to set up the new entity without telling her on the same day she compromised the law
24 practice's ability to perform services for its existing clients, and get new clients by evicting the
25 firm from its offices. Then Ms. Hinds accused Craig of using the firm's money to ensure the
26 entity's ability to continue servicing clients and generating revenue for both the parties.
27
28

1 Ms. Hinds actions compromised the firm's operations by evicting the firm from its
2 offices, which forced Craig to expend the firm's money to find new offices, move into the new
3 offices, set up a new legal entity given Ms. Hinds intent to no longer be part of the firm, and to
4 create a new website and pay for advertising of the firm that was paying for both parties'
5 expenses, and then accused Craig of misusing the business funds. The expenditures Ms. Hinds
6 accused Craig of misusing were necessary to ensure the continued operation of the firm and
7 service to its clients, and to continue generating revenue for both the parties, all while Ms. Hinds
8 was taking tens of thousands of dollars from the firm, stealing community property funds from
9 the parties' joint accounts, and running up tens of thousands of dollars in credit card debt.

11 **E. Final Accounting After Ms. Hinds' Theft Of The Community Property Is Taken**
12 **Into Account.**

13 After reviewing all the available records in the divorce case, and the records provided by
14 Ms. Hinds' attorneys, undersigned counsel believes balance owed in the MSA if it is found to be
15 enforceable despite Ms. Hinds' fraud is \$247,165.02. This is the correct number because this
16 Court already previously determined what reasonable monthly expenses for each of the parties
17 were on February 22, 2019 based on the parties' financial disclosures. *See* Order, 2/22/19, at 3:1-
18 28. The majority of the expenses for the children, the parties' vehicles, cell phones, health
19 insurance, country club membership etc. were being paid directly out of the business account
20 prior to and after the February 22, 2019 Order. This Court found that the party's reasonable
21 additional monthly expenses over the expenses paid out of the business account was \$10,000.00
22 per party, and neither party was permitted to expend funds from the business account or the
23 community property accounts over the stated amounts. *Id. see also* Order JPI, at 1-2.

25 Ms. Hinds took \$11,500.00 in December 2018, \$7,700.00 in January 2019, \$14,000.00 in
26 February 2019, \$13,000.00 in March 2019, \$10,700.00 in April 2019, and \$10,000.00 in May
27 2019 from the business account. Craig paid Ms. Hinds the \$10,000.00 for June via check, and the
28

1 funds she removed from the Meadows bank account. All of Ms. Hinds' expenses between
2 December 2018 and June 2019 were accounted for in her transfers and payments from the
3 business account, and despite this fact Ms. Hinds still unlawfully withdrew \$7,700.00 more from
4 the accounts than she was authorized by this Court to receive.

5 In addition to the money unlawfully transferred from the business account to Ms. Hinds'
6 personal checking account, between January 2019 and July 2019 Ms. Hinds liquidated the entire
7 \$215,782.71 from the Meadows Bank account prior to entry of the MSA. This money should not
8 have been touched as there was a JPI in place, an order that most of the joint family expenses to
9 be paid out of the business account, and granting each party \$10,000.00 per month in individual
10 expenses from the business account. In fact, this Court even stated in its Order from the hearing
11 held on February 22, 2019, that "there is no need for the Court to enter temporary child support
12 or temporary spousal support given the monthly distributions to each party authorized from the
13 parties' business account set forth above." *See* Order, 4/12/19, at 6:26-28. This Court found that
14 Ms. Hinds did not need additional money to pay the expenses for the children or herself because
15 she was being authorized to receive \$10,000.00 per month from the business account. *Id.* For this
16 reason, Ms. Hinds has no legitimate excuse for why she transferred the money from the
17 Meadows account in violation of the JPI, then used those community property funds to pay of
18 thousands of dollars in credit card debt she encumbered herself with while she was also receiving
19 \$10,000.00 a month from the business account.

20 All of Ms. Hinds' expenses were paid during the relevant time period from the joint
21 business account. Ms. Hinds also had a \$49,000.00 insurance settlement that was joint property
22 deposited into her Citi Bank account, which she then misrepresented to this Court as sole
23 property. *See Ex. 3*, at 10. This money should not have been touched either, as there was a JPI in
24 place and all of Ms. Hinds expenses were paid during the relevant time period from the joint
25 business account.

Ms. Hinds was awarded, and Craig paid the sum total of \$8,000.00 in attorney's fees to her divorce counsel. Despite this fact, Ms. Hinds used the business account to pay \$23,196.33 of her American Express debt, which included \$62,400.00 in attorney's fees. This money should not have been transferred from the business account because the Court ordered the parties to pay their own attorney's fees with the exception of the \$8,000.00. Based on this evidence, the final accounting should have been as follows:

1. Citibank Accounts	Ck.	\$49,000.93	
	S1	\$110,033.01	
	S2	<u>\$2,002.11</u>	
		\$161,036.05	(Jan. 31, 2019)
2. Meadows Bank Account		\$108,039.61	(Jan. 31, 2019)
3. Bank of Nevada Account		<u>\$29,087.70</u>	(June 31, 2019)
TOTAL		\$298,163.36	
$\frac{1}{2} =$		\$149,081.60	

If the MSA is upheld despite Ms. Hinds' fraud, because Craig received none of the community property funds because Ms. Hinds liquidated the funds in the Meadows Bank account and closed it before the MSA was entered by this Court, the \$427,500 must be offset by the full \$149,081.60, leaving \$278,418.32. This amount must be further reduced by the \$23,196.33 in American Express card debt, which included Ms. Hinds' attorney's fees, leaving \$255,221.99. This amount must be further reduced by the \$7,700.00 in transfers Ms. Hinds made to her personal account from the business account over her \$10,000.00 per month allotment, leaving \$247,521.99. Ms. Hinds must also pay attorney's fees and costs for having to respond to the November 2019 Motion for OSC, and the present motion.

This Court should vacate the judgment against Craig given Ms. Hinds fraud and theft resulted in the entry of an incorrect judgment amount. This Court should also modify the parenting agreement given Ms. Hinds left Craig unable to comply with the agreement regarding

1 the purchase of a home near the children's school by stealing all the money Craig needed to
2 purchase that home.

3 **III. ARGUMENT**

4 **A. Defendant Agreed To Pay The Children's Medical Expenses Prior To Plaintiff**
5 **Filing This Motion.**

6 Undersigned counsel initially intended to respond to this Motion with accusations that
7 defense counsel Marshall Willick, Esq. had misrepresented of facts to this Court and for
8 sanctions. *See* Decl. of Counsel, at __. Cooler heads ultimately prevailed. On April 10, 2020,
9 undersigned counsel contacted defense counsel to notify them that their representation regarding
10 their February 26, 2020 letter to undersigned counsel was incorrect. *Id.*

11
12 Specifically, in the present Motion Ms. Hinds asserts that "On February 26, 2020, a letter
13 was sent pursuant to EDCR 5.501, to Craig's counsel addressing all issues and the multitude of
14 ways Craig was violating the terms of the stipulated orders.¹ We never received a response,
15 nevertheless the requested 'written confirmation that all of the deficiencies, ongoing violations,
16 and omissions listed above have been rectified, will not be repeated, and have been corrected.'" *See*
17 *Hinds Motion Enf. Judg.*, 3/27/20, at 2:13-18. This was a misstatement of fact. On March 6,
18 2020, undersigned counsel sent the following letter to Mr. Willick addressing the February 26,
19 2020 letter and seeking to meet and confer to discuss some of the outstanding matters relating to
20 the evidentiary hearing that was previously set for April 7, 2020. *See* Defendant 3/6/20 Letter,
21 attached as **Exhibit "12,"** at 1-9. In that letter, undersigned counsel specifically responded to the
22 request that the children's medical bills be paid noting that Ms. Hinds had previously made that
23 request in her prior Motion from November 2019, and that shortly after that motion was filed
24 much of the expenses were paid. *Id.* at 4. Indeed, Ms. Hinds' present Motion actually references
25 the same payments undersigned counsel was referencing in his March 6th letter:
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28 He has made one payment of \$1,314.07, but still owes \$1,485.56, despite Cristina
providing receipts and to Craig via facsimile.³ All bills were sent to Craig with a

1 request for reimbursement; he has ignored all such communications.

2 *See Hinds Motion Enf. Judg., 3/27/20, at 3:23-4:3.*

3 However, undersigned counsel also requested defense counsel to provide receipts of any
4 expenses that were not paid he would “have the bookkeeper issue a reimbursement check.” *Id.*
5 Defense counsel never formally responded to the March 6, 2020 letter. *See Decl. of Counsel, at*
6 *1-2.* When undersigned counsel brought the issue to the attention of defense counsel he reviewed
7 his records and found that he had the March 6, 2020 letter, apologized for error and the parties
8 agreed that the matter be handled outside of court given undersigned counsel’s prior request for
9 the records and assurance that once the outstanding bills were received the reimbursement check
10 would issue. The parties agree that this misrepresentation of fact to the Court was not intentional,
11 and the oversight due to the present upheaval caused by the coronavirus state of emergency. *Id.*
12 Undersigned counsel now has the receipts for the medical expenses via the exhibits Ms. Hinds
13 included with this motion and has provided them to Craig’s bookkeeper for review and payment.
14 *Id.* This matter is no longer, or will be no longer at issue when this matter comes up for hearing
15 in May.

16 **B. Plaintiff’s Motion Seeking Payment To Bishop Gormon High School Is Both**
17 **Pre-Mature And Moot.**

18 Plaintiff’s request that this order Craig to pay Bishop Gormon High School
19 “immediately, in accordance with the existing stipulated orders” is puzzling to say the least. *See*
20 *See Hinds Motion Enf. Judg., 3/27/20, at 4:8-23.* The Motion acknowledges that both the parties
21 children “currently attend Henderson International,” but notes that William has chosen to
22 continue with Henderson International, while Elizabeth has chosen to go to high school at
23 Gormon next semester. *Id.* What the Motion does not state is that Ms. Hinds has received any bill
24 from Gormon for Craig to pay. *Id.* This is because tuition to Gormon for the next school year is
25 not yet due. Indeed, defense counsel’s own February 26, 2020 letter indicates that it was
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1 “payment authorizations” that were due to Gormon on March 5, 2020. *See* Hinds’ Exhibit 1, at
2 CH000231. Craig provided Ms. Hinds with signed payment authorization forms for Elizabeth’s
3 Gormon tuition. *See* Decl. Mueller, at 1-2. At this time, Craig knows of no tuition payments that
4 are currently due, and defense counsel has not included any bills from Gormon high school
5 allegedly not paid. *Id. see also* Hinds Motion Enf. Judg., 3/27/20, at 4:8-23.

6 For this Court to issue an order directing that “Payment should be required immediately,
7 in accordance with the existing stipulated orders, and reduced to judgment in case refusal to pay
8 continues,” there needs to be some presently outstanding bill that has not been paid. *See* Hinds
9 Motion Enf. Judg., 3/27/20, at 4:8-23. Ms. Hinds Motion includes no figure that Craig has
10 supposedly not paid and no bill demonstrating that the supposed bill was not paid because there
11 is no bill to pay yet because Elizabeth is still in Middle School and attending Henderson
12 International. *See* Decl. Mueller, at 1-2. Indeed, Ms. Hinds’ own declaration signed under
13 penalty of perjury states that “the deadlines to sign up and provide payment authorizations for
14 school was March 5, 2020.” *See* Hinds Motion Enf. Judg., 3/27/20, at 11:26-12:1-3. What it does
15 not say is Craig has failed to pay any bill relating to the children’s school.

16 As Ms. Hinds points out in her motion, “Craig agreed and has been ordered to pay the
17 children’s private school expenses.” *Id.* at 4:7-15. There is very important difference between
18 failing to pay private school expenses, and failing to provide a school with payment
19 authorizations for future tuition payments that have yet to become due. Further, Craig provided
20 Ms. Hinds the payment authorization for Gormon in March 2020. *Id.* This matter is, therefore,
21 both pre-mature and moot.

22 **C. The Parenting Agreement Does Not Require Craig To Be In Attendance At All**
23 **Boy Scout Events And Activities.**

24 Ms. Hinds asserts that “Craig has consistently dropped William and the other scouts off
25 at scouting activities, despite Craig being the scout leader,” and that “the applicable rules of
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1 scouting state that scouts may *not* be left unattended at activities.” See Hinds Motion Enf. Judg.,
2 3/27/20, at 5:1-11. What is clear from the face of this part of Ms. Hinds’ Motion is that the
3 parenting agreement does not require Craig to attend every Boy Scout event and activity, which
4 is why no provision of the agreement is cited in this section. *Id.* Craig is not bound by the rules
5 of scouting, cannot be held liable under the parenting agreement for violating the rules of
6 scouting, and even if he were, Ms. Hinds has not presented any actual evidence that William was
7 not unattended at scouting events. Rather, Ms. Hinds alleges that Craig dropped off William and
8 other scouts at scouting events.
9

10 Clearly, if Craig was dropping William and numerous other people’s children places
11 where they were unattended and had no supervision, he would be in trouble under both the
12 parenting agreement and by the other parents wanting to know why their children were left
13 unattended places. Craig dropped William and the other scouts “at scouting activities” with other
14 scout leaders and adults supervising the children. Craig has not left any children, including
15 William, unattended. As such, Ms. Hinds’ demand that Craig attend and supervise every single
16 scouting event and activity is both unenforceable under the agreement, and unreasonable.
17

18 **D. Ms. Hinds Consented To Craig’s Trip To Florida With The Children For**
19 **Christmas 2019.**

20 Ms. Hinds asserts that Craig violated the parenting agreement by failing to notify her of
21 travel with the children. *Id.* at 5:12-28. However, Ms. Hinds cites to the provision regarding
22 travel in the parenting agreement that clearly states “[t]he parties acknowledge, however, **that**
23 **either party may make last minute travel plans for short vacations** that do not interfere with
24 the other party's custodial or designated vacation time, and for such vacations during their own
25 custodial time, a parent must provide an itinerary at the time the travel arrangements are made, or
26 within (12) hours of travel, whichever is earlier.” *Id.* at 5:21-28 (emphasis added). Ms. Hinds
27 admits that Craig notified her of the Christmas travel plans, and that “Cristina allowed the
28

1 children to travel to Florida to visit Craig's family." *Id.* Ms. Hinds cites to no provision of the
2 parenting agreement allowing her to put restrictions on Craig's vacations with the children.

3 Ms. Hinds cites that the "Coast Guard refused to certify the boat to be rented or leased
4 because it contains wood and is deemed a fire hazard and therefore unsafe." *Id.* at 6:1-9. Ms.
5 Hinds provides no support for this representation other than her own opinion. Further, it must be
6 noted that homes, hotels, and most dwelling structures on land are made out of wood. A wooden
7 boat is no more of a fire hazard than wooden house, or hotel room. Craig having the children stay
8 with him on his boat while on vacation was not unreasonable, or impermissible under the
9 parenting agreement. Ms. Hinds presents no evidence what so ever that the children's safety was
10 ever in jeopardy. Further, Craig and Ms. Hinds took the children on vacations to Florida on the
11 boat together several times during the marriage, which is why Ms. Hinds is aware that "Craig's
12 stateroom is on the other side of the 80 foot yacht from where he has the children stay, with a
13 separate stairway," and at no time during the marriage did she refuse to allow the children to stay
14 on the boat because it contains wood. Ms. Hinds' request to bar Craig from having the children
15 with him on his boat is quite simply unreasonable and a malicious attempt to hinder Craig's
16 ability to enjoy his time with his children. The request should be denied.

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19 **E. Craig Cannot Presently Afford To Purchase A New Home Because Ms. Hinds**
20 **Stole All The Money He Would Have Used To Purchase One Before The MSA**
21 **Was Entered By This Court.**

22 Finally, Ms. Hinds complains that Craig has not been able to abide by parenting
23 agreement with regards to the purchase of home near the children's school. *Id.* at 2:21-3:21.
24 However, the reason Craig has been unable to purchase said home is because all the money
25 Craig needed to do so was stolen by Ms. Hinds from Meadows bank account in violation of the
26 JPI. When the parenting agreement was entered into, Craig presumed he would close to
27 \$40,000.00 in case to use to pay a down payment and secure a mortgage for a new home near the
28 children's school. However, when Craig went to get the records from the Meadows bank account

1 he discovery the account had been liquidated and closed, leaving Craig with nothing. Craig was
2 on his way to being able to put a down payment on home and secure a mortgage before the
3 coronavirus crisis hit. Now, it is impossible for Craig to secure a new home near Cristina.

4 Further, because of the current crisis, both Craig and Ms. Hinds recognized that
5 continuing with the visitation schedule under the parenting agreement was a risk to the health
6 and safety of them, their children, and Craig's elderly mother, which the parenting agreement
7 states the children needed to stay during Craig's visitation. For this reason, the parties agreed that
8 the children would stay with Cristina for the duration of the coronavirus crisis. *See Decl.*
9 *Mueller*, at 2. Craig is currently residing with his girlfriend in a perfectly safe home located at
10 824 Riverdawn Place, Las Vegas, Nevada 89138, where the children have their own room and
11 beds. However, this is apparently not enough for Ms. Hinds, who presently requests that this
12 Court order Craig to stay with the children at his mother's house, who is an elderly woman
13 vulnerable to death from the coronavirus. Ms. Hinds request should be denied, and this Court
14 should modify the parenting agreement to permit Craig to have the children stay with him at the
15 residence located at 824 Riverdawn Place, Las Vegas, Nevada 89138, once visitation
16 recommences after the ongoing crisis has abated.

17
18
19 **F. This Court Should Set Aside The Judgment Against Craig And Modify The**
20 **Terms Of The MSA Offsetting The Boat Valuation Given It Was His Sole**
21 **Property As A Result Of The Prior Divorce.**

22 A motion to set aside a judgment or order is governed by N.R.C.P.60(b), which states in
23 relevant part:

24 On Motion and upon such terms as are just, the court may relieve a party or a
25 party's legal representative from a final judgment, order, or proceeding for the
26 following reasons: (1) **mistake**, inadvertence, surprise, or excusable neglect; (2)
27 newly discovered evidence which by due diligence could not have been
28 discovered in time to move for a new trial under Rule 59(b); (3) **fraud** (whether
heretofore denominated intrinsic or extrinsic), **misrepresentation or other**
misconduct of an adverse party (4) the judgment is void; or, (5) the judgment
has been satisfied, released, or discharged, or a prior judgment upon which it is
based has been reversed or otherwise vacated, or it is no longer equitable that an

1 injunction should have prospective application. The motion shall be made within
2 a reasonable time, and for reasons (1), (2), and (3) not more than 6 months after
3 the proceeding was taken or the date that written notice of entry of the judgment
or order was served. A motion under this subdivision (b) does not affect the
finality of a judgment or suspend its operation.

4 *See* NRCP 60(b).

5 At the time of the hearing on December 13, 2019, undersigned counsel had just been
6 retained by Craig to handle this case, and the full scope of Ms. Hinds' fraud was not fully known
7 to Craig or undersigned counsel. As outlined in detail above, however, it is clear that Ms. Hinds
8 stole far more community property money than originally believed rendering the judgment
9 entered by this against Craig for \$291,923.27 a judgment that was based on mistake, and Ms.
10 Hinds' fraud and misrepresentations to Craig and this Court. For the reasons set forth in this
11 motion, this Court should set aside the judgment.
12

13 **G. Craig Is Entitled To Attorney's Fees And Costs For Having To Respond To This**
14 **Motion.**

15 “[T]he court may require the person to pay to the party seeking to enforce the writ, order,
16 rule or process the reasonable expenses, including, without limitation, attorney's fees, incurred
17 by the party as a result of the contempt.” *See* Nev. Rev. Stat. Ann. § 22.100; *see also Hall v.*
18 *Velianoff*, No. 65267, 2015 Nev. Unpub. LEXIS 343, at *4 (Mar. 13, 2015) (“NRS 22.100(3),
19 which authorizes a court to impose fees as a punishment for contempt”); *Las Vegas Metro.*
20 *Police Dep't v. Buono*, No. 54106, 2011 Nev. Unpub. LEXIS 1384, at *8 n.6 (Dec. 27, 2011)
21 (“NRS 22.100 provides another basis for an award of attorney fees. Under NRS 22.100, a party
22 found guilty of contempt may be required to pay attorney's fees.”); *Stinziano v. Walley*, 2017
23 Nev. App. Unpub. LEXIS 561, *2 (“award fees under NRS 22.100(3) (allowing an award of
24 attorney fees to the party seeking to enforce an order against a party who is ultimately found in
25 contempt for violating such order”). Indeed, “[u]nder the contempt statute in NRS Chapter 22, a
26 party that has been found in contempt of court can be ordered to pay a fine of up to \$500 and
27 attorney fees.” *See Elwardt v. Elwardt*, 2017 Nev. App. Unpub. LEXIS 382, *3-4, 2017 WL
28 2591349 *citing* NRS 22.100(2)-(3). A district court has the authority to “award...attorney fees

1 under NRS 22.100(3)” so long as “the court considered the reasonableness of the attorney fees
2 pursuant to the *Brunzell v. Golden Gate National Bank*, 85 Nev. 345, 455 P.2d 31 (1969),
3 factors.” See *Culculoglu v. Culculoglu*, 387 P.3d 215 (Nev. 2017) “[R]easonable attorney fees
4 are allowed under the statute.” See *Keresey v. Rudiak*, 2019 Nev. App. Unpub. LEXIS 751, *14,
5 2019 WL 3967438 citing NRS 22.100(3).

6 The Supreme Court has adopted the *Brunzell* factors in matters relating to family law,
7 which are:

8 (1) *the qualities of the advocate*: his ability, his training, education, experience,
9 professional standing and skill; (2) *the character of the work to be done*: its
10 difficulty, its intricacy, its importance, time and skill required, the responsibility
11 imposed and the prominence and character of the parties where they affect the
12 importance of the litigation; (3) *the work actually performed by the lawyer*: the
skill, time and attention given to the work; (4) *the result*: whether the attorney
was successful and what benefits were derived.

13 See *Brunzell*, 85 Nev. at 349.

14 As defense counsel notes in their Motion, this present action is to enforce the Court’s
15 prior Order regarding the parenting agreement, an order of the Court. The only two actual
16 violations of the parenting agreement that were alleged by Ms. Hinds were the failure to
17 reimburse medical expenses, and the children’s tuition. Craig agreed, through counsel, to pay the
18 medical expenses and requested that defense counsel provide the outstanding bills. Defense
19 counsel mistakenly brought this claim in this motion believing undersigned counsel had not
20 responded. That issue is being resolved outside of court, as previously requested by undersigned
21 counsel. The tuition matter is pre-mature and moot. The issue relating to Craig’s housing is moot
22 because of the agreement between the parties, and Craig is currently financial incapable of
23 purchasing a new home because of the theft of his sole property by Ms. Hinds. The remaining
24 alleged violations are not actual violations of the parenting agreement, rendering this Motion
25 wholly unnecessary.
26
27

28 Craig should be granted attorney’s fees for having to respond to this Motion. The work

1 actually performed will be provided to the Court by way of a *Memorandum of Fees and Costs*.

2 **CONCLUSION**

3 For the reasons stated herein, this Court should deny Plaintiff's Motion in its entirety, and
4 GRANT Defendant's counter motion to set aside the judgment and modify the parenting
5 agreement.

6 DATED this 17th day of April.

7
8 /s/ Michael J. McAvoyamaya

Michael J. McAvoyamaya

9 Nevada Bar No. 014082

10 4539 Paseo Del Ray

Las Vegas, NV 89121

11 *Attorney for Plaintiff*

DECLARATION

I, CRAIG MUELLER, makes the following declaration:

1. I am an attorney duly licensed to practice law in the State of Nevada.

2. I am a partner at Mueller & Associates.

3. I am more than eighteen (18) years of age and am competent to testify as to the matters stated herein.

4. I am familiar with the facts, circumstances, and procedural history of this case.

5. During the course of my marriage to Cristina I bought her an expensive ring, which I insured with USAA with a \$49,000.00 policy.

6. As the divorce was proceeding, Ms. Hinds informed me that she had put in an insurance claim on the policy.

7. I contacted USAA to find out where that money was sent, and USAA informed me that Cristina had the \$49,000.00 in insurance policy proceeds into her personal checking account ending in 2159. This money was community property that should have been included in the Marriage Settlement Agreement ("MSA").

8. In January 2019 Ms. Hinds sent a notice of eviction to the Mueller Hinds & Associates law firm displacing the firm from its offices. Ms. Hinds formally resigned from the firm in early March 2019.

9. Ms. Hinds' eviction of the firm compromised the business and incurred great expense getting the firm operational again.

10. During the course of the divorce Ms. Hinds never once requested permission to pay off her American Express card, which I am now informed she used to pay her attorney's fees, and because of the MSA's attorney's fees clause I believed that she had not been using the business funds to pay her attorneys.

11. To my knowledge, all the children's medical bills have been paid. My book keeper is presently reviewing the bills Ms. Hinds attached to this motion, and the expenses for the children will be paid. At no time have I refused to pay my children's medical expenses, nor would I.

12. All the children's tuition payments are up to date. Elizabeth's tuition to Bishop Gormon high school is not yet due because she is still attending Henderson International. I

1 provided Cristina with the payment authorization form in late March 2020. I am currently having
2 my bookkeeper inquire with Gormon to ensure they have my payment information.

3 13. In late March 2020, I contacted Cristina and we agreed that due to the
4 coronavirus, having the children stay with my mother is not a good idea given she is elderly and
5 susceptible to the virus. We agreed that the children would stay with her indefinitely until the
6 state of emergency is lifted.

7 14. At this time I am unable to purchase a new home near the children's school
8 because my sole property that was supposed to be in the Meadows bank account was taken by
9 Cristina in July 2019. I do not have the money to purchase a home near the school.

10 15. I am currently residing at 824 Riverdawn Place, Las Vegas, Nevada 89138. The
11 residence is a house. The children are able to have their own rooms and beds. I request that due
12 to my inability to obtain a residence near the children's school because of my current financial
13 situation that the Court modify the parenting agreement to permit visitation with my children at
14 this residence.

15 EXECUTED this 17th day of April, 2020.

16
17 /S/ Craig Mueller
18 CRAIG MUELLER
19
20
21
22
23
24
25
26
27
28

DECLARATION

I, MICHAEL J. MCAVOYAMAYA, makes the following declaration:

1. I am an attorney duly licensed to practice law in the State of Nevada.

2. I am Defendant's attorney retained in December 2019 to handle the numerous motions filed by Ms. Hinds stemming from the parties' divorce.

3. I am more than eighteen (18) years of age and am competent to testify as to the matters stated herein.

4. I am familiar with the facts, circumstances, and procedural history of this case.

5. On April 10, 2019, I contacted opposing counsel to inform them that they had made a misrepresentation regarding my March 6, 2020 letter sent in response to their February 26, 2020 letter.

6. After defense counsel confirmed the claim regarding the children's medical expenses was in error defense counsel assured he would withdraw the request.

7. The parties also agreed to a one week extension to file the response given the current emergency situation and my inability to promptly obtain the divorce file to effectively respond to the motion.

EXECUTED this 17th day of April, 2020.

/S/ Michael J. Mcavoyamaya
MICHAEL J. MCAVOYAMAYA, ESQ.

CERTIFICATE OF SERVICE

Pursuant to NRCP 5(b), I certify that I am an employee of the WILLICK LAW GROUP and that on this 27th day of March, 2020, I caused the documents entitled document to be served as follows: Pursuant to EDCR 8.05(a), EDCR 8.05(f), NRCP 5(b)(2)(D) an Administrative Order 14-2 captioned “In the Administrative Matter of Mandatory Electronic Service in the Eighth Judicial District Court,” by mandatory electronic service through the Eighth Judicial District Court’s electronic filing system. To the address, email address, and/or facsimile number indicated below:

WILLICK LAW GROUP
MARSHAL S. WILLICK, ESQ.
Nevada Bar No. 2515
3591 E. Bonanza Road, Suite 200
Las Vegas, NV 89110-2101
Phone (702) 438-4100; Fax (702) 438-5311
email@willicklawgroup.com

/s/ Michael J. Mcavoyamaya
MICHAEL J. MCAVOYAMAYA

Exhibit 1

Steven D. Grierson

1 ROC
2 **Michelle A. Hauser, Esq.**
3 Nevada Bar No. 7738
4 THRONE & HAUSER
5 1070 Horizon Ridge Pkwy, Suite 100
6 Henderson, Nevada 89012
7 (702) 800-3580
8 (702) 800-3581
9 email: michelle@thronehauser.com
10 Attorney for Plaintiff

11 **DISTRICT COURT**
12 **CLARK COUNTY, NEVADA**

13 **CRISTINA HINDS,**

14 Plaintiff

Case No. D-18-571065-D
Dept. No. C

15 vs.

16 **CRAIG MUELLER,**

17 Defendant

18 **RECEIPT OF COPY**

19 **RECEIPT OF A COPY** of the "Joint Preliminary Injunction" in the above
20 referenced matter is hereby acknowledged this 27th day of December, 2018, at
21 12:49 o'clock p.m.

22 *Melvin R. Grimes*

23 Melvin R. Grimes, Esq.
24 Nevada Bar No. 12972
25 808 S. 7th Street
26 Las Vegas, NV 89101
27 (702) 347-4357
28 Attorney for Defendant

A

1 JPI

2 DISTRICT COURT
3 CLARK COUNTY, NEVADA

4 CRISTINA HINDS, PLAINTIFF
5 VS.
6 CRAIG MUELLER, DEFENDANT.

CASE NO: D-18-571065-D
DEPARTMENT C

7
8 JOINT PRELIMINARY INJUNCTION

9
10 Notice: This injunction is effective upon the requesting party when issued and against
11 the other party when served. This injunction shall remain in effect from the time of
its issuance until trial or until dissolved or modified by the court.

12 TO: Plaintiff and Defendant:

13 PURSUANT TO EIGHTH JUDICIAL COURT RULE 5.517, YOU, AND ANY
14 OFFICERS, AGENTS, SERVANTS, EMPLOYEES OR A PERSON IN ACTIVE
15 CONCERT OR PARTICIPATION WITH YOU, ARE HEREBY PROHIBITED AND
16 RESTRAINED FROM:

17 1. Transferring, encumbering, concealing, selling or otherwise disposing of any of your
18 joint, common or community property of the parties or any property which is the
19 subject of a claim of community interest, except in the usual course of conduct or for
20 the necessities of life or for retention of counsel for the case in which this Injunction
21 is obtained; or cashing, borrowing against, canceling, transferring, disposing of, or
22 changing the beneficiaries of;

- 23 a. Any retirement benefits or pension plan held for the benefit (or election for
24 benefit) of the parties or any minor child; or
25 b. Any insurance coverage, including life, health, automobile, and disability
26 coverage;

27 without the written consent of the parties or the permission of the court.
28

2. Molesting, harassing, stalking, disturbing the peace of or committing an assault or battery on the person of the other party or any child, stepchild, other relative or family pet of the parties.
3. Relocating any child of the parties under the jurisdiction of the State of Nevada from the state without the prior written consent of all parties with custodial rights or the permission of the court.

DATED this 16th day of May, 2018:

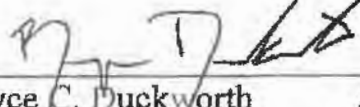

Bryce C. Duckworth
Presiding Judge, Family Division



Exhibit 2



Michael Mcavoyamaya <mmcavoyamaya@gmail.com>

FW: Claim Information

2 messages

Craig Mueller <craig@craigmuellerlaw.com>
To: Michael Mcavoyamaya <mmcavoyamaya@gmail.com>

Wed, Apr 1, 2020 at 12:06 PM

From: USAA Claims <55xh9dc9vql5@claims.usaa.com>
Sent: Tuesday, March 31, 2020 3:14 PM
To: Craig Mueller <craig@craigmuellerlaw.com>
Subject: Claim Information

To ensure delivery to your inbox, please add 55xh9dc9vql5@claims.usaa.com to your address book.



USAA SECURITY ZONE
Craig
Mueller
USAA # ending in:2614



Claim Message

Dear Mr. Mueller,

This correspondence is regarding the following USAA claim:

USAA policyholder: Craig A Mueller

Claim number: 002792614-025

The amount of payment on this claim was \$49,000.00. I did some research into the possibility of a check copy and because the payment was made as a direct deposit, I don't believe I can send a copy of any check as one was not sent. I will look further into this to see what I can do. I will try to follow the check copy request guidelines to see if that works and this normally takes three business days. I will contact you once I have a definite answer. Thank you for trusting USAA Commander Mueller.

You may reply to this message. If you need to provide documentation, you can attach documents to your email. We can't guarantee the security of any medical, financial or other personally identifiable information sent by email.

Email Delivery Criteria

To ensure delivery of your email, please make sure it meets the following criteria:

- The size of the message can't exceed 30 MB.
- These attachments are supported: .bmp, .jpe, .jpeg, .jpg, .pdf, .doc, .docx, .xls and .xlsx.
- Individual attachments must not exceed 7 MB.
- Include no more than 10 attachments.
- Attachments can't be password-protected.

Sincerely,


[Redacted Signature]

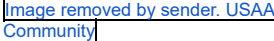
Evan Powell

Central Region

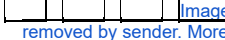
United Services Automobile Association

[03766:012:40]

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Review and edit your online document preferences at usaa.com.



[Redacted]



[Privacy Promise](#)

United Services Automobile Association, 9800 Fredericksburg Road, San Antonio, Texas 78288

[Redacted]

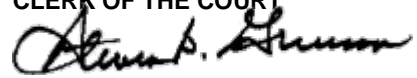
VOLUME III

Exhibit 3

GFDF

THRONE & HAUSER
Michelle A. Hauser, Esq.
Nevada Bar No. 007738
1070 W. Horizon Ridge Pkwy #100
Henderson, Nevada 89012
(702) 800-3580
michelle@thronehauser.com
Attorney for Plaintiff

Electronically Filed
2/13/2019 7:58 AM
Steven D. Grierson
CLERK OF THE COURT



District Court, Family Division
Clark County, Nevada

CRISTINA HINDS Plaintiff, vs. CRAIG MUELLER Defendant.	Case No.: <u>D-18-571065-D</u> Dept. No.: <u>C</u>
---	---

AMENDED GENERAL FINANCIAL DISCLOSURE FORM**A. Personal Information:**

1. What is your full name? (*first, middle, last*) Cristina Ann Hinds
2. How old are you? 45
3. What is your date of birth? June 7, 1973
4. What is your highest level of education? Masters Degree/J.D.

B. Employment Information:

1. Are you currently employed/self-employed? (☒ mark one)

☐ No
☒ Yes

If yes, complete the table below. Attach an additional page if needed.

Date of Hire	Employer Name	Job Title	Work Schedule (days)	Work Schedule (shift times)
05/2006	Mueller, Hinds & Assoc	Attorney	8:30a.m. -2:15p.m	M-Thursday

2. Are you disabled? (☒ mark one)

☒ No
☐ Yes

If yes, what is the level of your disability? _____
What agency certified you disabled? _____
What is the nature of your disability? _____

C. Prior Employment: If you are unemployed or have been working at your current job for less than two years, completed the following information.

Prior Employer: _____ Date of Hire: _____ Date of Termination: _____
Reason for leaving: _____

Monthly Personal Income Schedule

A. Year-to-date Income.

As of the pay period ending _____ my gross year to date pay is _____

B. Determine your Gross Monthly Income.

Hourly Wage

	X		=	\$0.00	X	52 weeks	=	\$0.00	÷	12 Months	=	\$0.00
Hourly wage		Number of hours worked per week		Weekly Income				Annual Income				Gross Monthly Income

Annual Salary

\$	÷	12 Months	=	\$0.00
Annual Income				Gross Monthly Income

C. Other Sources of Income

Source of Income	Frequency	Amount	12 Month Average
Annuity or Trust Income:			
Bonuses:			
Car, Housing, or Other Allowance:			
Commissions or Tips:			
Net Rental Income:			
Overtime Pay:			
Pension/Retirement Pay:			
Social Security Income (SSI):			
Social Security Disability (SSD):			
Spousal Support:			
Child Support:			
Workman's Compensation:			
Other:			
Total Average Other Income Received			\$0.00
Total Average Gross Monthly Income (add totals from B and C above)			\$0.00

D. Monthly Deductions

	Type of Deduction	Amount
1.	Court Ordered Child Support (Automatically deducted from paycheck):	
2.	Federal Health Savings Plan:	
3.	Federal Income Tax:	
4.	<div style="text-align: right;">Amount for you: _____</div> <div style="text-align: right;">For Opposing Party: _____</div> <div style="text-align: right;">For your Child(ren): _____</div> Health Insurance	\$0.00
5.	Life, Disability, or Other Insurance Premiums:	
6.	Medicare:	
7.	Retirement, Pension, IRA, or 401(k):	
8.	Savings:	
9.	Social Security:	
10.	Union Dues:	
11.	Other (Type of Deduction):	
Total Monthly Deductions:		\$0.00

Business/Self-Employment Income and Expense Schedule**A. Business Income:**

What is your average gross (pre-tax) monthly income/revenue from self employment or businesses?
\$96,344.88 *For 100% of Mueller, Hinds & Associates, CHTD only.

B. Business Expenses: Attach an additional page if needed.

Type of Business Expense	Frequency	Amount	12 Month Average
Advertising/Political Contributions			\$3,346.82
Car and Truck used for business			\$1,476.83
Commissions, wages, contractors			\$34,563.78
Business Entertainment/Travel			\$2,329.16
Insurance, including health			\$3,872.60
Legal and Professional			\$1,613.83
Mortgage or rent			\$5,800.00
Pension and profit-sharing plans			\$0.00
Repairs and maintenance			\$1,379.51
Office expenses/Supplies			\$7,467.81
Taxes and Licenses			\$242.00
Utilities			\$1,010.94
Other: Client expenses			\$5,895.21
Total Average Business Expenses:			\$68,998.49

Personal Expense Schedule (Monthly)

- A.** Fill in the table with the amount of money **you** spend each month on the following expenses and check whether you pay the expense for you, for the other party, or for both of you.

Expense	Monthly Amount I Pay	For Me <input type="checkbox"/>	Other Party <input type="checkbox"/>	For Both <input type="checkbox"/>
Alimony/Spousal Support				
Auto Insurance				
Car Loan/Lease Payment				
Cell Phone				
Child Support (not deducted from pay)				
Clothing, Shoes, Etc. . .	\$300.00	X		
Credit Card Payments (minimum due)				
Dry Cleaning	\$100.00			X
Electric	\$356.00			X
Food (groceries & restaurants)	\$1,300.00			X
Fuel	\$254.45	X		
Gas (for home)	\$78.00			X
Health Insurance (if not included in mortgage)	\$0.00			
HOA	\$152.50			X
Home Insurance (if not included in mortgage)	\$356.00			X
Home Phone				
Internet/Cable & Phone	\$245.00			X
Lawn Care	\$135.00			X
Membership Fees	\$346.00			X
Mortgage/Rent/Lease	\$2,977.64			X
Pest Control	\$80.00			X
Pets	\$100.00			X
Pool Service	\$120.00			X
Property Taxes (if not included in mortgage)	\$429.00			X
Housekeeping	\$541.00			X
Sewer	\$0.00			X
Student Loans				
Unreimbursed Medical Expense	\$60.00			X
Water	\$400.00			X
Other: Children's Expenses	\$7,450.83			X
Total Monthly Expenses	\$15,781.42			

Household Information

- A. Fill in the table below with the name and date of birth of each child, the person the child is living with, and whether the child is from this relationship. Attach a separate sheet if needed.

	Child's Name	Child's DOB	With whom is the child living?	Is this child from this relationship?	Has this child been certified as special needs/disabled?
1.	Elizabeth Mueller	05/19/06	both	yes	yes/dyslexia
2.	William Mueller	09/21/07	both	yes	no
3.					
4.					

- B. Fill in the table below with the amount of money you spend each month on the following expenses for each child.

Type of Expense	1 st Child	2 nd Child	3 rd Child	4 th Child
Cellular Phone		\$46.00		
Child Care	\$130.00	\$130.00		
Clothing	\$300.00	\$300.00		
Education	\$1,614.00	\$1,400.83		
Entertainment	\$200.00	\$200.00		
Extracurricular & Sports	\$700.00	\$500.00		
Health Insurance (if not deducted from pay)				
Summer Camp/Programs	\$850.00	\$1,000.00		
Transportation Cost				
Unreimbursed Medical Expenses	\$80.00			
Vehicle				
Other:				
Total Monthly Expenses	\$3,874.00	\$3,576.83	\$0.00	\$0.00

- C. Fill in the table below with the names, ages, and the amount of money contributed by all persons living in the home over the age of 18. If more than four adult household members, attach a separate sheet.

Name	Age	Person's Relationship to You (i.e., sister, friend, cousin, etc.)	Monthly Contribution

Personal Asset and Debt Chart

- A.** Complete this chart by listing all of your assets, the value of each, the amount owed on each, and whose name the asset or debt is under. If more than 15 assets, attach a separate sheet.

No.	Description of Asset and Debt Thereon	Gross Value	Total Amount Owed		Net Value	Whose Name is on the Account? You, Your Spouse/Domestic Partner or Both
1.	3 Starbrook Drive	\$1,000,000.00	\$525,000.00	=	\$475,000.00	Cristina (Sep. Prop)
2.	808 S. 7 th Street	unknown	unknown	=	\$0.00	Craig
3.	2429 Crane Court, NLV, NV	\$267,735.00	unknown	=	\$267,735.00	Craig
4.	38 Glenn, Pennsylvania	\$154,055.00	\$0.00	=	\$154,055.00	Craig
5.	83 Balantree, Ashville, N.C.	unknown	unknown	=	\$0.00	unknown
6.	Retirement	\$6,000.00	\$0.00	=	\$6,000.00	Cristina
7.	Retirement	unknown	unknown	=	\$0.00	Craig
8.	Yacht	unknown	unknown	=	\$0.00	Mueller Hinds & Assc
9.	2017 Chevy Malibu	unknown	unknown	=	\$0.00	Mueller Hinds & Assc
10.	2014 Infinity QX80	\$27,000.00	\$9,000.00	=	\$18,000.00	Mueller Hinds & Assc
11.	Personal Bank Accts (see attachment 2)	\$347,660.72	\$0.00	=	\$347,660.72	See attachment 2
12.	Business interests (see attach. 1)	unknown	unknown	=	\$0.00	See attachment 1
13.	Life Insurance	unknown	unknown	=	\$0.00	Both
14.	New vehicle	unknown	unknown	=	\$0.00	Craig
15.	Nevada PERS	unknown	unknown	=	\$0.00	Craig
TOTAL VALUE OF ASSETS		\$1,802,450.72	\$534,000.00	=	\$1,268,450.72	

- B.** Complete this chart by listing all of your unsecured debt, the amount owed on each account, and whose name the debt is under. If more than five unsecured debts, attach a separate sheet.

No.	Description of Credit Card or Other Unsecured Debt	Total Amount Owed	Whose Name is on the Account? You, Your Spouse/Domestic Partner or Both
1.	American Express	\$63,534.37	Cristina
2.			
3.			
4.			
5.			
TOTAL UNSECURED DEBT		\$63,534.37	

CERTIFICATION

Attorney Information: Complete the following sentences:

1. I (have/have not) have retained an attorney for this case.
2. As of today's date, the attorney has been paid a total of \$25,400 on my behalf.
3. I have a credit with my attorney has been paid in the amount of \$0
4. I currently owe my attorney a total of \$9,000
5. I owe my prior attorney a total of \$0

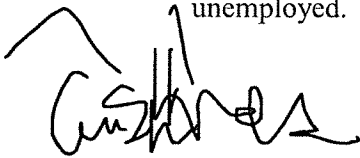
IMPORTANT: Read the following paragraphs carefully and initial each one.

_____ I swear or affirm under penalty of perjury that I have read and followed all instructions in completing this Financial Disclosure Form. I understand that, by my signature, I guarantee the truthfulness of the information on this Form. I also understand that if I knowingly make false statements I may be subject to punishment, including contempt of court.

_____ I have attached a copy of my three most recent pay stubs to this form.

_____ I have attached a copy of my most recent YTD income statement/P&L statement to this form, if self-employed.

_____ I have not attached a copy of my pay stubs to this form because I am currently unemployed.



Signature

2/11/19

Date

X:\Hinds, Cristina\Pleadings\Drafts\General-FDF-self-calculating.wpd

CERTIFICATE OF SERVICE


Pursuant to NRCP 5(b), I certify that I am an employee of the THRONE & HAUSER and that on this 13th day of February 2019, I caused the above and foregoing **GENERAL FINANCIAL DISCLOSURE**

FORM, to be served as follows:

- ☒ Pursuant to EDCR 8.05(a), EDCR 8.05(f), NRCP 5(b)(2)(D) and Administrative Order 14-2 captioned "In the Administrative Matter of Mandatory Electronic Service in the Eighth Judicial District Court," by mandatory electronic service through the Eighth Judicial District Court's electronic filing system;
- ☐ by placing same to be deposited for mailing in the United States Mail, in a sealed envelope upon which first class postage was prepaid in Las Vegas, Nevada;
- ☐ pursuant to EDCR 7.26, to be sent via facsimile, by duly executed consent for service by electronic means;
- ☐ by hand delivery with signed Receipt of Copy.

To the litigant(s) listed below at the address, e-mail address, and/or facsimile number indicated below:

Melvin Grimes, Esq.
melg@grimes-law.com
olivian@grimes-law.com
Attorney for Defendant



An Employee of the THRONE & HAUSER

Cristina Hinds v Craig Mueller
Attachment 1 to Plaintiff's Financial Disclosure Form
Business Entities

<u>Name of business</u>	<u>Gross Value</u>	<u>Amount owed</u>	<u>Net Value</u>	<u>Owner's name(s)</u>
Mueller, Hinds & Assoc.	Unknown	Unknown	Unknown	Both
LVLAXCON, LLC	Unknown	Unknown	Unknown	Craig
25% of Two Fat Chicks LLC	Unknown	Unknown	Unknown	Cristina (SP)
48% of Jack & Gracie LLC	Unknown	Unknown	Unknown	Cristina (SP)

*This business owns commercial building at 600 S. 8th Street, Las Vegas, Nevada 89101 and has the following bank accounts:

Bank of Nevada (Jack & Gracie LLC)	Balance	\$5,524.08
Meadows Bank (Jack & Gracie LLC)	Balance	\$9,915.00

Cristina Hinds v Craig Mueller
Attachment 2 to Plaintiff's Financial Disclosure Form
Known Personal Bank Accounts

	<u>Name of Institution</u>	<u>Acct. #</u>	<u>Current Value</u>	<u>Owner's name(s)</u>
1.	Bank of Nevada Checking	2159	\$896.36	Cristina
2.	Bank of Nevada Money Market	7006	\$17,011.16	Joint
3.	Meadows Bank	0032	\$107,891	Joint
4.	Bank of Nevada Checking	1388	\$30,000 (est.)	Craig
5.	Citibank - ckng	2427	\$49,000	Cristina (SP)
6.	Citibank - sav	2435	\$107,891	Cristina
7.	Citibank -sav	6154	\$2,002.06	Cristina (SP)

8.	Bank of America	9462	\$25,244.94	Craig & Cheryl Mueller
9.	Bank of America	9459	<u>\$7,724.20</u>	Craig & Cheryl Mueller
TOTAL:			\$347,660.72	

Exhibit 4

Cristina A Hinds
Craig A Mueller
3 Starbrook Dr
Henderson NV 89052

Date 3/29/19
Account Number
Enclosures

Page 1
3030000032

Savings Account(s)

Simplify your life with online bill payments - no more writing checks, stuffing envelopes and searching for stamps. Meadows Bank Bill Pay makes it easy to pay bills to individuals or businesses right now or schedule future or recurring payments anytime, anywhere from any secure internet connection. Get started today by logging in to your Online Banking account through a personal computer or through the mobile app on any smartphone or tablet.

Savings Account			
Account Number	3030000032	Statement Dates	12/31/18 thru 3/31/19
Previous Balance	215,782.71	Days in the statement period	91
Deposits	.00	Average Ledger	118,562.24
1 Withdrawals	107,891.00	Average Collected	118,562.24
Service Charge	.00	Interest Earned	147.90
Interest Paid	147.90	Annual Percentage Yield Earned	0.50%
Ending Balance	108,039.61	2019 Interest Paid	147.90

DEPOSITS AND OTHER CREDITS
Date Description Amount
3/31 Interest Deposit 147.90

DEBITS AND OTHER WITHDRAWALS
Date Description Amount
1/09 Withdrawal 107,891.00-

DAILY BALANCE SUMMARY
Date Balance Date Balance Date Balance
12/31 215,782.71 1/09 107,891.71 3/31 108,039.61

INTEREST RATE SUMMARY
Date Rate
12/30 0.500000%

Date 3/29/19
Account Number
Enclosures

Page 2
3030000032

Savings Account

3030000032 (Continued)

*** END OF STATEMENT ***

Cristina A Hinds
Craig A Mueller
3 Starbrook Dr
Henderson NV 89052

Date 6/28/19
Account Number
Enclosures

Page 1
3030000032

Savings Account(s)

On September 10th, we will be upgrading to a new Online Banking and Mobile Banking Platform. This new streamlined platform will allow you to customize your online banking dashboard with the features and functions that you use most often. It will also provide you with more security for your accounts through a 2 factor authentication process. More information coming soon!

Savings Account			
Account Number	3030000032	Statement Dates	4/01/19 thru 6/30/19
Previous Balance	108,039.61	Days in the statement period	91
Deposits	.00	Average Ledger	98,479.17
3 Withdrawals	23,500.00	Average Collected	98,479.17
Service Charge	.00	Interest Earned	122.84
Interest Paid	122.84	Annual Percentage Yield Earned	0.50%
Ending Balance	84,662.45	2019 Interest Paid	270.74

DEPOSITS AND OTHER CREDITS

Date	Description	Amount
6/30	Interest Deposit	122.84

DEBITS AND OTHER WITHDRAWALS

Date	Description	Amount
5/17	Withdrawal	15,000.00-
6/04	Withdrawal	7,000.00-
6/27	Withdrawal	1,500.00-

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
4/01	108,039.61	6/04	86,039.61	6/30	84,662.45
5/17	93,039.61	6/27	84,539.61		

INTEREST RATE SUMMARY

Date	Rate
3/31	0.500000%

Date 6/28/19
Account Number
Enclosures

Page 2
3030000032

Savings Account

3030000032 (Continued)

*** END OF STATEMENT ***

Cristina A Hinds
Craig A Mueller
3 Starbrook Dr
Henderson NV 89052

Date 9/27/19
Account Number
Enclosures

Page 1
3030000032

Savings Account(s)

On September 10th we upgraded to a new Online/Mobile Banking Platform.
For our mobile banking users, download the new Mobile Banking App from
the App Store or the Google Play Store, depending on your device. Contact
our Support Team at hereforyou@meadowsbank.com or 702-471-2233.

Savings Account			
Account Number	3030000032	Statement Dates	7/01/19 thru 9/29/19
Previous Balance	84,662.45	Days in the statement period	91
Deposits	.00	Average Ledger	13,944.35
2 Withdrawals	84,662.45	Average Collected	13,944.35
Service Charge	.00		
Interest Paid	.00		
Ending Balance	.00	2019 Interest Paid	270.74

DEBITS AND OTHER WITHDRAWALS

Date	Description	Amount
7/15	Withdrawal	1,000.00-
7/16	Closing withdrawal	83,662.45-

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance	Date	Balance
7/01	84,662.45	7/15	83,662.45	7/16	.00

INTEREST RATE SUMMARY

Date	Rate
6/30	0.500000%

*** END OF STATEMENT ***

Front Image

RECEIVED FROM



MEADOWS BANK

[Signature]

SAVINGS WITHDRAWAL

ACCOUNT NUMBER

DATE

1-9-19

303 0000032

AMOUNT

one hundred seven thousand eight hundred ninety

DOLLARS

one

AMOUNT OF WITHDRAWAL

SIGNATURE

[Signature]

\$

107891.00

⑆5781⑆0002⑆3030000032⑆

42

Front Image

RECEIVED FROM

 MEADOWS BANK

SAVINGS WITHDRAWAL

ACCOUNT NUMBER

DATE

5-17-19

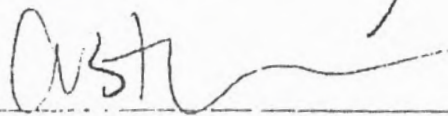
303 000000 32

AMOUNT

Fifteen thousand dollars

DOLLARS

SIGNATURE



\$

AMOUNT OF WITHDRAWAL

15,000.00

⑆578 1000 2⑆ 303000003 2⑆

Front Image

RECEIVED FROM **MEADOWS BANK**

DATE 6/3/19 Q

ACCOUNT NUMBER 3030000032

AMOUNT Seven thousand dollars DOLLARS

SIGNATURE [Signature] \$

AMOUNT OF WITHDRAWAL 7000.00

1578100021 3030000032

maDirect 1-800-274-9212 0JCL1140

Front Image

RECEIVED FROM



MEADOWS BANK

SAVINGS WITHDRAWAL

ACCOUNT NUMBER

DATE

6/27/19

3030000032

AMOUNT

One Thousand five hundred

DOLLARS

SIGNATURE

ASL

\$

AMOUNT OF WITHDRAWAL

1500.00

1578100021 3030000032

Front Image

RECEIVED FROM



MEADOWS BANK

SAVINGS WITHDRAWAL

ACCOUNT NUMBER

DATE

7/15/19

3030000032

AMOUNT

One thousand

dollars

DOLLARS

AMOUNT OF WITHDRAWAL

SIGNATURE

\$

1000.00

⑆578⑆⑈0002⑆3030000032⑈

Front Image

MEADOWS BANK

Universal Debit

Prepared by:	Approved by:

Date: 7.16.19

jhaDirect 800-274-3212 01JCL392S

42 - Savings Withdrawal
60 - Internal Transfer Debit
65 - Closing Withdrawal
69 - Counter Cash Withdrawal-MMKT

76 - Encoding Error Debit Adjstmnt

Cristina Nunds
CUSTOMER NAME

CUSTOMER SIGNATURE

*transfer to checking, close savings
Henderson*

Account Number	Tran Code	Amount
303 000 003 2	66 \$	83662.45

⑆5781⑈0095⑆ 303000032⑈ 66

Exhibit 5

January 9 - January 31, 2019
Citi Priority Account 2427

Page 1 of 4

CRISTINA A HINDS
3 STARBROOK DR
HENDERSON NV

89052-6627

CITI PRIORITY SERVICES
PO Box 769007

San Antonio, Texas 78245

For banking call: Citi Priority Services at (888) 275-2484*

For speech and hearing impaired customers only: TTY 800-788-6775

Website: www.citibank.com

Citi Priority is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	0.00	49,000.93
Savings		
Insured Money Market Accounts	0.00	110,033.01
Citi Priority Relationship Total	\$0.00	\$159,033.94

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.93	0.93
Savings		
Insured Money Market Accounts	139.95	139.95
Citi Priority Relationship Total	\$140.88	\$140.88

* To ensure quality service, calls are randomly monitored and may be recorded.

January 9 - January 31, 2019
CRISTINA A HINDS
Citi Priority Account 2427

Page 2 of 4

Citi Priority Account Package Fees

When determining your fees for this statement period, Citibank considered the combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

*Monthly Service Fees are waived with \$50,000 in combined average monthly balances from deposits, retirement accounts, and investments.

All fees assessed in this statement period will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Fees	Your Combined Balance Range \$25,000-\$49,999
Monthly Service Fee*	None

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

Checking

Checking
Activity

Interest Checking 42010842427

Date	Description	Amount Subtracted	Amount Added	Balance
01/09/19	Opening Balance			0.00
01/09/19	Deposit Teller		49,000.00	49,000.00
01/31/19	Interest for 23 days, Annual Percentage Yield Earned 0.03%		0.93	49,000.93
	Total Subtracted/Added	0.00	49,000.93	
01/31/19	Closing Balance			49,000.93

Savings

Citi@
Savings
Account Activity

Citi@ Savings 42010842435

Date	Description	Amount Subtracted	Amount Added	Balance
01/09/19	Opening Balance			0.00
01/09/19	Deposit Teller		107,891.00	107,891.00
01/31/19	Interest for 23 days, Annual Percentage Yield Earned 2.17%		139.90	108,030.90
	Total Subtracted/Added	0.00	108,030.90	
01/31/19	Closing Balance			108,030.90

January 9 - January 31, 2019
CRISTINA A HINDS
Citi Priority Account 2427

Page 3 of 4

Savings Continued

Citi®
Savings
Account Activity

Citi® Savings 42010846154

Date	Description	Amount Subtracted	Amount Added	Balance
01/09/19	Opening Balance			0.00
01/09/19	Deposit Teller		2,002.06	2,002.06
01/31/19	Interest for 23 days, Annual Percentage Yield Earned 0.04%		0.05	2,002.11
	Total Subtracted/Added	0.00	2,002.11	
01/31/19	Closing Balance			2,002.11

January 9 - January 31, 2019
CRISTINA A HINDS
Citi Priority Account

Page 4 of 4

2427

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number, 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CREDIT PRODUCTS

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, by phone - call (888) 275-2484, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement.

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.

You will continue to receive your regular monthly credit card statement(s). Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Citibank is an Equal Housing Lender.



Citibank, N.A. Member FDIC

February 1 - February 28, 2019
Citi Priority Account 2427

Page 1 of 4

CRISTINA A HINDS
3 STARBROOK DR
HENDERSON NV

89052-6627

CITI PRIORITY SERVICES
PO Box 769007

San Antonio, Texas 78245

For banking call: Citi Priority Services at (888) 275-2484*

For speech and hearing impaired customers only: TTY 800-788-6775

Website: www.citibank.com

Citi Priority is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	49,000.93	49,002.06
Savings		
Insured Money Market Accounts	110,033.01	110,211.39
Citi Priority Relationship Total	\$159,033.94	\$159,213.45

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	1.13	2.06
Savings		
Insured Money Market Accounts	178.38	318.33
Citi Priority Relationship Total	\$179.51	\$320.39

* To ensure quality service, calls are randomly monitored and may be recorded.

February 1 - February 28, 2019
CRISTINA A HINDS
Citi Priority Account 2427

Page 2 of 4

Citi Priority Account Package Fees

When determining your fees for this statement period, Citibank considered the combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

*Monthly Service Fees are waived with \$50,000 in combined average monthly balances from deposits, retirement accounts, and investments.

All fees assessed in this statement period will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Fees	Your Combined Balance Range \$100,000-\$249,999
Monthly Service Fee*	None

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

Checking

Checking
Activity

Interest Checking 42010842427

Date	Description	Amount Subtracted	Amount Added	Balance
02/01/19	Opening Balance			49,000.93
02/28/19	Interest for 28 days, Annual Percentage Yield Earned 0.03%		1.13	49,002.06
02/28/19	Closing Balance			49,002.06

Savings

Citi@
Savings
Account Activity

Citi@ Savings 42010842435

Date	Description	Amount Subtracted	Amount Added	Balance
02/01/19	Opening Balance			108,030.90
02/28/19	Interest for 28 days, Annual Percentage Yield Earned 2.17%		178.32	108,209.22
02/28/19	Closing Balance			108,209.22

Citi@
Savings
Account Activity

Citi@ Savings 42010846154

Date	Description	Amount Subtracted	Amount Added	Balance
02/01/19	Opening Balance			2,002.11
02/28/19	Interest for 28 days, Annual Percentage Yield Earned 0.04%		0.06	2,002.17
02/28/19	Closing Balance			2,002.17

February 1 - February 28, 2019

Page 3 of 4

CRISTINA A HINDS

Citi Priority Account 2427

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: (1) your name, address and account number; (2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; (3) the dollar amount of the transfer; (4) the reference code for the transfer; and (5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CREDIT PRODUCTS

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, by phone - call (888) 275-2484, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

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- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.

You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc. Citi, Citi and Arc Design and other marks used here are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Citibank is an Equal Housing Lender.



Citibank, N.A. Member FDIC

February 1 - February 28, 2019
CRISTINA A HINDS
Citi Priority Account [REDACTED] 2427

Page 4 of 4

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March 1 - March 31, 2019

Citi Priority Account 2427

Page 1 of 4

CRISTINA A HINDS
3 STARBROOK DR
HENDERSON NV

89052-6627

CITI PRIORITY SERVICES

PO Box 769007

San Antonio, Texas 78245

For banking call: Citi Priority Services at (888) 275-2484*

For speech and hearing impaired customers only: TTY 800-788-6775

Website: www.citibank.com

Citi Priority is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	49,002.06	44,050.32
Savings		
Insured Money Market Accounts	110,211.39	110,409.23
Citi Priority Relationship Total	\$159,213.45	\$154,459.55

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	1.14	3.20
Savings		
Insured Money Market Accounts	197.84	516.17
Citi Priority Relationship Total	\$198.98	\$519.37

* To ensure quality service, calls are randomly monitored and may be recorded.

March 1 - March 31, 2019

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CRISTINA A HINDS

Citi Priority Account

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Citi Priority Account Package Fees

When determining your fees for this statement period, Citibank considered the combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

*Monthly Service Fees are waived with \$50,000 in combined average monthly balances from deposits, retirement accounts, and investments.

All fees assessed in this statement period will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Fees	Your Combined Balance Range \$100,000-\$249,999
Monthly Service Fee*	None

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

CheckingChecking
Activity**Interest Checking 42010842427**

Date	Description	Amount Subtracted	Amount Added	Balance
03/01/19	Opening Balance			49,002.06
03/05/19	Check # 102	2,223.00		46,779.06
03/08/19	Cash Withdrawal 03/07 11:31p #9732 Citibank ATM 10211 S EAST AV, HENDERSON, NV	500.00		46,279.06
03/08/19	Check # 104	930.95		45,348.11
03/08/19	Check # 103	1,298.93		44,049.18
03/29/19	Interest for 31 days, Annual Percentage Yield Earned 0.03%		1.14	44,050.32
	Total Subtracted/Added	4,952.88	1.14	
03/31/19	Closing Balance			44,050.32

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

SavingsCiti®
Savings
Account Activity**Citi® Savings 42010842435**

Date	Description	Amount Subtracted	Amount Added	Balance
03/01/19	Opening Balance			108,209.22
03/29/19	Interest for 31 days, Annual Percentage Yield Earned 2.17%		197.77	108,406.99
03/31/19	Closing Balance			108,406.99

March 1 - March 31, 2019

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CRISTINA A HINDS

Citi Priority Account 2427

Savings

Continued

Citi® Savings Account Activity	Citi® Savings 42010846154				
	Date	Description	Amount Subtracted	Amount Added	Balance
	03/01/19	Opening Balance			2,002.17
	03/29/19	Interest for 31 days, Annual Percentage Yield Earned 0.04%		0.07	2,002.24
	03/31/19	Closing Balance			2,002.24

March 1 - March 31, 2019
CRISTINA A HINDS
Citi Priority Account

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Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS**In Case of Errors or Questions about Your Electronic Fund Transfers:**

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

IRAs AND KEOGH PLANS Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CREDIT PRODUCTS**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total interest charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, by phone - call (888) 275-2484, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003.

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement.

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Addr: Checking Plus).

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.

You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. Advantage® is a registered trademark of American Airlines, Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Citibank is an Equal Housing Lender.



Citibank, N.A. Member FDIC

April 1 - April 30, 2019
Citi Priority Account

2427

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CRISTINA A HINDS
3 STARBROOK DR
HENDERSON NV

89052-6627

CITI PRIORITY SERVICES
PO Box 769007

San Antonio, Texas 78245

For banking call: Citi Priority Services at (888) 275-2484*

For speech and hearing impaired customers only: TTY 800-788-6775

Website: www.citibank.com

Citi Priority is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	44,050.32	44,051.41
Savings		
Insured Money Market Accounts	110,409.23	39,657.86
Citi Priority Relationship Total	\$154,459.55	\$83,709.27

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	1.09	4.29
Savings		
Insured Money Market Accounts	38.87	555.04
Citi Priority Relationship Total	\$39.96	\$559.33

* To ensure quality service, calls are randomly monitored and may be recorded.

Messages From Citi Priority

Help protect yourself from fraud
Awareness is the key to protecting yourself from fraud. Never provide personal information in response to an unsolicited request by fax, phone, email or mail. Immediately delete suspicious emails without opening them. Always be aware of the source of checks that are deposited to your account. Avoid becoming a victim and protect your information and your accounts.

If you have any questions, please call us at 1-800-274-6660. In the NY metro area call 1-800-627-3999.

April 1 - April 30, 2019
CRISTINA A HINDS
Citi Priority Account

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Citi Priority Account Package Fees

When determining your fees for this statement period, Citibank considered the combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

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Fees	Your Combined Balance Range \$100,000-\$249,999
Monthly Service Fee*	None

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

Checking

Checking
Activity

Interest Checking 42010842427

Date	Description	Amount Subtracted	Amount Added	Balance
04/01/19	Opening Balance			44,050.32
04/30/19	Interest for 30 days, Annual Percentage Yield Earned 0.03%		1.09	44,051.41
04/30/19	Closing Balance			44,051.41

Savings

Citi®
Savings
Account Activity

Citi® Savings 42010842435

Date	Description	Amount Subtracted	Amount Added	Balance
04/01/19	Opening Balance			108,406.89
04/05/19	ACH Electronic Debit AMERICAN EXPR ACH PMT 1	70,790.24		37,616.75
04/30/19	Interest for 30 days, Annual Percentage Yield Earned 1.01%		38.80	37,655.55
	Total Subtracted/Added	70,790.24	38.80	
04/30/19	Closing Balance			37,655.55

Citi®
Savings
Account Activity

Citi® Savings 42010846154

Date	Description	Amount Subtracted	Amount Added	Balance
04/01/19	Opening Balance			2,002.24
04/30/19	Interest for 30 days, Annual Percentage Yield Earned 0.04%		0.07	2,002.31
04/30/19	Closing Balance			2,002.31

April 1 - April 30, 2019
CRISTINA A HINDS
Cit Priority Account

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CITIBANK ACCOUNTS

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Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

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Citibank is an Equal Housing Lender.



Citibank, N.A. Member FDIC

April 1 - April 30, 2019
CRISTINA A HINDS
Citi Priority Account [REDACTED] 2427

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May 1 - May 31, 2019
Citi Priority Account

2427

Page 1 of 4

CRISTINA A HINDS
3 STARBROOK DR
HENDERSON NV

89052-6627

CITI PRIORITY SERVICES

PO Box 769007

San Antonio, Texas 78245

For banking call: Citi Priority Services at (888) 275-2484*

For speech and hearing impaired customers only: TTY 800-788-6775

Website: www.citibank.com

Citi Priority is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	44,051.41	38,825.33
Savings		
Insured Money Market Accounts	39,657.86	38,758.08
Citi Priority Relationship Total	\$83,709.27	\$77,583.41

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	1.05	605.34
Savings		
Insured Money Market Accounts	3.22	558.26
Citi Priority Relationship Total	\$4.27	\$1,163.60

* To ensure quality service, calls are randomly monitored and may be recorded.

May 1 - May 31, 2019
CRISTINA A HINDS
Citi Priority Account

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Citi Priority Account Package Fees

When determining your fees for this statement period, Citibank considered the combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

*Monthly Service Fees are waived with \$50,000 in combined average monthly balances from deposits, retirement accounts, and investments.

All fees assessed in this statement period will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Fees	Your Combined Balance Range \$50,000-\$99,999
Monthly Service Fee*	None

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

Checking

Checking
Activity

Interest Checking 42010842427

Date	Description	Amount Subtracted	Amount Added	Balance
05/01/19	Opening Balance			44,051.41
05/10/19	Check # 122	905.25		43,146.16
05/10/19	Check # 121	1,200.00		41,946.16
05/14/19	Debit Card Purchase 05/09 02:55p #9732 CITY OF LAS VEGAS DSC 7022296281 NV 19131 Specialty Retail stores	50.00		41,896.16
05/15/19	Check # 123	1,000.00		40,896.16
05/16/19	Debit PIN Purchase JONATHAN G STILL M.D. LAS VEGAS NVUS05180	395.00		40,501.16
05/17/19	Debit Card Purchase 05/15 05:58p #9732 HENDERSON/UTILITY SVC 7022675900 NV 19136 Phones, Cable & Utilities	287.17		40,213.99
05/17/19	Check # 124	410.57		39,803.42
05/21/19	Interest Adj. Q1 2019 \$600 Priority Offer		600.00	40,403.42
05/23/19	Debit Card Purchase 05/20 02:40p #9732 CITY OF LAS VEGAS DSC 7022296281 NV 19142 Specialty Retail stores	200.00		40,203.42
05/24/19	Check # 125	714.43		39,488.99
05/31/19	Check # 126	664.71		38,824.28
05/31/19	Interest for 31 days, Annual Percentage Yield Earned 0.03%		1.05	38,825.33
	Total Subtracted/Added	5,827.13	601.05	
05/31/19	Closing Balance			38,825.33

All transaction times and dates reflected are based on Eastern Time.

May 1 - May 31, 2019
CRISTINA A HINDS
Citi Priority Account

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Checking Continued

Checks Paid	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
	121	05/10	1,200.00	122	05/10	905.25	123	05/15	1,000.00	124	05/17	410.57
	125	05/24	714.43	126	05/31	664.71						

* indicates gap in check number sequence

Number Checks Paid: 6

Totaling: \$4,894.96

Savings

Citi®
Savings
Account Activity

Citi® Savings 42010842435

Date	Description	Amount Subtracted	Amount Added	Balance
05/01/19	Opening Balance			37,655.55
05/09/19	Cash Withdrawal 06:40p #9732 Citibank ATM 10211 S EAST AV, HENDRSON, NV	300.00		37,355.55
05/13/19	Cash Withdrawal 05/11 04:02p #9732 Non Citi ATM 2420 E SUNSET RD LAS VEGAS NVUS051	303.00		37,052.55
05/15/19	Cash Withdrawal 06:52p #9732 Citibank ATM 10211 S EAST AV, HENDRSON, NV	300.00		36,752.55
05/31/19	Interest for 31 days, Annual Percentage Yield Earned 0.10%		3.15	36,755.70
	Total Subtracted/Added	903.00	3.15	
05/31/19	Closing Balance			36,755.70

All transaction times and dates reflected are based on Eastern Time.

Citi®
Savings
Account Activity

Citi® Savings 42010846154

Date	Description	Amount Subtracted	Amount Added	Balance
05/01/19	Opening Balance			2,002.31
05/31/19	Interest for 31 days, Annual Percentage Yield Earned 0.04%		0.07	2,002.38
05/31/19	Closing Balance			2,002.38

May 1 - May 31, 2019
CRISTINA A HINDS
Citl Priority Account

Page 4 of 4

2427

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

CITIBANK ACCOUNTS

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CHECKING AND SAVINGS

FDIC Insurance:

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and Federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number; (2) the dollar amount of the suspected error; (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and Federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CREDIT PRODUCTS

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, by phone - call (888) 275-2484, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and Federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus):

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.

You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc. Citl, Citl and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Citibank is an Equal Housing Lender.



Citibank, N.A. Member FDIC

June 1 - June 30, 2019
Citi Priority Account

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CRISTINA A HINDS
3 STARBROOK DR
HENDERSON NV

89052-6627

CITI PRIORITY SERVICES

PO Box 769007

San Antonio, Texas 78245

For banking call: Citi Priority Services at (888) 275-2484*

For speech and hearing impaired customers only: TTY 800-788-6775

Website: www.citibank.com

Citi Priority is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	38,825.33	36,428.91
Savings		
Insured Money Market Accounts	38,758.08	38,761.17
Citi Priority Relationship Total	\$77,583.41	\$75,190.08

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.93	606.27
Savings		
Insured Money Market Accounts	3.09	561.35
Citi Priority Relationship Total	\$4.02	\$1,167.62

* To ensure quality service, calls are randomly monitored and may be recorded.

June 1 - June 30, 2019
CRISTINA A HINDS
Citi Priority Account

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Citi Priority Account Package Fees

When determining your fees for this statement period, Citibank considered the combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

*Monthly Service Fees are waived with \$50,000 in combined average monthly balances from deposits, retirement accounts, and investments.

All fees assessed in this statement period will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Fees	Your Combined Balance Range \$50,000-\$99,999
Monthly Service Fee*	None

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

Checking

Checking
Activity

Interest Checking 42010842427

Date	Description	Amount Subtracted	Amount Added	Balance
06/01/19	Opening Balance			38,825.33
06/03/19	Debit PIN Purchase VONS STORE 1795 Henderson NVUS05154	95.63		38,729.70
06/07/19	Check # 127	784.82		37,944.88
06/14/19	Check # 128	784.82		37,160.06
06/18/19	Debit PIN Purchase ULTA 3 #100 LAS VEGAS NVUS05153	25.27		37,134.79
06/25/19	Debit PIN Purchase WALGREENS STORE 11001 SHENDERSON NVUS05159	68.32		37,066.47
06/28/19	Debit Card Purchase 06/25 06:12p #9732 JUANS FLAMING FAJITAS HENDERSON NV 19178 Restaurant/Bar	38.49		37,027.98
06/28/19	Check # 129	600.00		36,427.98
06/28/19	Interest for 30 days, Annual Percentage Yield Earned 0.03%		0.93	36,428.91
	Total Subtracted/Added	2,397.35	0.93	
06/30/19	Closing Balance			36,428.91

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

June 1 - June 30, 2019

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CRISTINA A HINDS

Citi Priority Account [REDACTED] 2427

Savings

Citi® Savings 42010842435					
Citi® Savings Account Activity	Date	Description	Amount Subtracted	Amount Added	Balance
	06/01/19	Opening Balance			36,755.70
	06/28/19	Interest for 30 days, Annual Percentage Yield Earned 0.10%		3.02	36,758.72
	06/30/19	Closing Balance			36,758.72

Citi® Savings 42010846154					
Citi® Savings Account Activity	Date	Description	Amount Subtracted	Amount Added	Balance
	06/01/19	Opening Balance			2,002.38
	06/28/19	Interest for 30 days, Annual Percentage Yield Earned 0.04%		0.07	2,002.45
	06/30/19	Closing Balance			2,002.45

June 1 - June 30, 2019
CRISTINA A HINDS
Citi Priority Account

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Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

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Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, by phone - call (888) 275-2484, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003

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- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.

You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Citibank is an Equal Housing Lender.



Citibank, N.A. Member FDIC

July 1 - July 31, 2019
Citi Priority Account

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CRISTINA A HINDS
3 STARBROOK DR
HENDERSON NV

89052-6627

CITI PRIORITY SERVICES

PO Box 769007

San Antonio, Texas 78245

For banking call: Citi Priority Services at (888) 275-2484*

For speech and hearing impaired customers only: TTY 800-788-6775

Website: www.citibank.com

As a reminder, if your combined average monthly balance is less than the minimum amount required to waive a Monthly Service Fee and Non-Citibank ATM fee for your banking package, you may be charged a Monthly Service Fee and Non-Citibank ATM fee.

Citi Priority is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	36,428.91	22,877.27
Savings		
Insured Money Market Accounts	38,761.17	36,162.54
Citi Priority Relationship Total	\$75,190.08	\$59,039.81

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.63	606.90
Savings		
Insured Money Market Accounts	3.04	564.39
Citi Priority Relationship Total	\$3.67	\$1,171.29

* To ensure quality service, calls are randomly monitored and may be recorded.

Messages From Citi Priority

Share the benefits of Citi.
Refer Friends and Family and Earn Cash Rewards.
Talk with your Personal Banker about how to earn a cash bonus with our
Member-Get-Member program when your referral opens an eligible Citibank checking account.
Enrollment required.

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CRISTINA A HINDS

Citi Priority Account

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Citi Priority Account Package Fees

When determining your fees for this statement period, Citibank considered the combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

*Monthly Service Fees are waived with \$50,000 in combined average monthly balances from deposits, retirement accounts, and investments.

All fees assessed in this statement period will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Fees	Your Combined Balance Range \$50,000-\$99,999
Monthly Service Fee*	None

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

CheckingChecking
Activity**Interest Checking 42010842427**

Date	Description	Amount Subtracted	Amount Added	Balance
07/01/19	Opening Balance			36,428.91
07/01/19	Debit PIN Purchase HOMEGOODS 2950 SAINT R HENDERSON NVUS05156	43.00		36,385.91
07/01/19	Debit PIN Purchase DILLARDS 944 GALLERIA HENDERSON NVUS05153	51.95		36,333.96
07/01/19	Debit PIN Purchase DILLARDS 944 GALLERIA HENDERSON NVUS05153	247.30		36,086.66
07/02/19	Check # 130	10,000.00		26,086.66
07/10/19	Debit PIN Purchase SAMSClub #6261 LAS VEGAS NVUS05153	76.78		26,009.88
07/10/19	Debit Card Purchase 07/07 01:25p #9732 VONS #1795 HENDERSON NV 19190 Food & Beverages	178.92		25,830.96
07/11/19	Debit Card Purchase 07/09 06:00p #9732 DILLARDS 944 GALLERIA HENDERSON NV 19191 Retail stores	127.95		25,703.01
07/12/19	Debit PIN Purchase VONS STORE 1795 Henderson NVUS05154	188.10		25,514.91
07/12/19	Debit PIN Purchase SAMSClub #6261 LAS VEGAS NVUS05153	261.99		25,252.92
07/12/19	Debit Card Purchase 07/09 10:43p #9732 SHETHINX.COM 347-277-8711 NY 19192 Specially Retail stores	94.00		25,158.92
07/12/19	Debit Card Purchase 07/10 05:54p #9732 NO LINES BY DESIGN LAS VEGAS NV 19192 Medical Services	550.00		24,608.92
07/15/19	Debit PIN Purchase SAM'S Club LAS VEGAS NVUS05153	7.90		24,601.02
07/15/19	Debit Card Purchase 07/11 12:54p #9732 LV MARGARITA MAN 17028394400 NV 19193 Misc Personal Services	214.00		24,387.02
07/15/19	Check # 131	200.00		24,187.02
07/16/19	Debit PIN Purchase VONS STORE 1795 Henderson NVUS05154	224.61		23,962.41
07/16/19	Debit Card Purchase 07/14 06:37p #9732 REGAL CINEMAS GOLDENNAD LAS VEGAS NV 19196 Recreational Services	16.50		23,945.91

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CRISTINA A HINDS
Citi Priority Account

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Checking ContinuedChecking
Activity
Continued**Interest Checking 42010842427**

Date	Description	Amount Subtracted	Amount Added	Balance
07/16/19	Debit Card Purchase 07/14 06:41p #9732 REGAL CINEMAS COLONNAD LAS VEGAS NV 19196 Recreational Services	24.97		23,920.94
07/17/19	Debit Card Purchase 07/15 11:02p #9732 I LOVE HENDERSON INC HENDERSON NV 19197 Restaurant/Bar	78.47		23,842.47
07/18/19	Debit PIN Purchase TARGET T- 695 S Green Henderson NVUS05154	107.33		23,735.14
07/19/19	Debit PIN Purchase VICTORIA'S SECRET 0093 LAS VEGAS NVUS05156	101.41		23,633.73
07/19/19	Debit PIN Purchase DILLARDS 941 FASHION S LAS VEGAS NVUS05158	108.68		23,525.05
07/22/19	Debit PIN Purchase CVS/PHARMACY #05 05942 Las Vegas NVUS05159	119.10		23,405.95
07/22/19	Debit PIN Purchase TRADER JOE'S # 280 HENDERSON NVUS05154	173.01		23,232.94
07/22/19	Check # 132	285.00		22,947.94
07/26/19	Debit Card Purchase 07/23 11:27a #9732 SHELL OIL 57443467809 HENDERSON NV 19208 Autos (rental, service, gas)	71.30		22,876.64
07/31/19	Interest for 31 days, Annual Percentage Yield Earned 0.03%		0.63	22,877.27
	Total Subtracted/Added	13,552.27	0.63	
07/31/19	Closing Balance			22,877.27

*All transaction times and dates reflected are based on Eastern Time.**Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.***Savings**Citi@
Savings
Account Activity**Citi@ Savings 42010842435**

Date	Description	Amount Subtracted	Amount Added	Balance
07/01/19	Opening Balance			36,758.72
07/05/19	Cash Withdrawal 06:46p #9732 Citibank ATM 10211 S EAST AV, HENDERSON, NV	300.00		36,458.72
07/12/19	ACH Electronic Debit AMERICAN EXPR ACH PMT W4334 1	2,301.67		34,157.05
07/31/19	Interest for 31 days, Annual Percentage Yield Earned 0.10%		2.97	34,160.02
	Total Subtracted/Added	2,601.67	2.97	
07/31/19	Closing Balance			34,160.02

All transaction times and dates reflected are based on Eastern Time.

July 1 - July 31, 2019
CRISTINA A HINDS
Citi Priority Account

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Savings Continued

Citi®
Savings
Account Activity

Citi® Savings 42010846154

Date	Description	Amount Subtracted	Amount Added	Balance
07/01/19	Opening Balance			2,002.45
07/31/19	Interest for 31 days, Annual Percentage Yield Earned 0.04%		0.07	2,002.52
07/31/19	Closing Balance			2,002.52

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CRISTINA A HINDS
Citi Priority Account

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2427

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS**FDIC Insurance:**

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

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Give us the following information: (1) your name and account number; (2) the dollar amount of the suspected error; (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

The following special procedures apply to errors or questions about international wire transfers or international Citibank Global Transfers to a recipient located in a foreign country on or after October 28, 2013:

Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

IRAs AND KEOGH Plans Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CREDIT PRODUCTS**Checking Plus Line of Credit - Fixed Rate and Variable Rate**

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the interest charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total interest charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, by phone - call (888) 275-2484, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003.

Other information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement.

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account Information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.

You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world.

Citibank is an Equal Housing Lender.



Citibank, N.A. Member FDIC.

July 1 - July 31, 2019
CRISTINA A HINDS
Citi Priority Account [REDACTED] 2427

Page 6 of 6

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Exhibit 6

Divorce - Complaint

COURT MINUTES

February 22, 2019

D-18-571065-D Cristina Hinds, Plaintiff
vs.
Craig Mueller, Defendant.

February 22, 2019 08:00 AM All Pending Motions

HEARD BY: Burton, Rebecca L. **COURTROOM:** Courtroom 08

COURT CLERK: Ford, Diane

PARTIES PRESENT:

Cristina Hinds, Counter Defendant, Plaintiff, Present Dawn R. Throne, Attorney, Present

Craig Mueller, Counter Claimant, Defendant, Present Melvin Grimes, Attorney, Present

William Mueller, Subject Minor, Not Present

Elizabeth Mueller, Subject Minor, Not Present

JOURNAL ENTRIES

PLAINTIFF'S MOTION FOR EXCLUSIVE POSSESSION OF THE MARITAL RESIDENCE, AND FOR ATTORNEY'S FEES AND COSTS...DEFENDANT'S OPPOSITION TO PLAINTIFF'S MOTION FOR EXCLUSIVE POSSESSION OF THE MARITAL RESIDENCE AND ATTORNEY'S FEES AND COSTS AND COUNTERMOTION FOR EXCLUSIVE POSSESSION OF THE MARITAL RESIDENCE, TEMPORARY PRIMARY PHYSICAL CUSTODY OF THE MINOR CHILDREN, TEMPORARY CHILD SUPPORT, REMOVAL OF THE PLAINTIFF FROM THE PARTIES SHARED BUSINESS ACCOUNT, AND ATTORNEY'S FEES AND COSTS...PLAINTIFF'S REPLY TO DEFENDANT'S OPPOSITION TO PLAINTIFF'S MOTION FOR EXCLUSIVE POSSESSION OF THE MARITAL RESIDENCE AND ATTORNEY'S FEES AND COSTS AND OPPOSITION TO COUNTERMOTION FOR EXCLUSIVE POSSESSION OF THE MARITAL RESIDENCE, TEMPORARY PRIMARY PHYSICAL CUSTODY OF THE MINOR CHILDREN, TEMPORARY CHILD SUPPORT, REMOVAL OF THE PLAINTIFF FROM THE PARTIES SHARED BUSINESS ACCOUNT, AND ATTORNEY'S FEES AND COSTS...PLAINTIFF'S MOTION FOR TEMPORARY SPOUSAL SUPPORT, FOR PRELIMINARY EXPERT WITNESS FEES, FOR PRELIMINARY ATTORNEY'S FEES AND COSTS, AND FOR AN ORDER TO SHOW CAUSE...ORDER TO SHOW CAUSE

Attorney Michelle Hauser, Bar No. 7728, appeared with Plaintiff.

Court noted Defendant's Financial Disclosure Form (FDF) was filed on February 21, 2019 at 1:08 p.m.

Court noted the spread sheet prepared by the court on the record. Court Marshal handed Counsel a COPY of the SPREAD SHEET prepared by the court in OPEN COURT.

Discussion regarding a business evaluation and the business continuing as is at the new location.

Argument by Counsel regarding the right of 1st refusal.

COURT ORDERED the following:

Court shall WAIVE the sanction fees regarding the filing of the FDF by Defendant.

Parties shall have EQUAL SHARED CUSTODY of the minor children with a week-on, week-off schedule with exchanges being on Friday after school. This shall commence when Defendant moves out of the marital residence.

Plaintiff's Motion for Exclusive Possession of the Marital Residence is GRANTED.

Defendant's Motion for Exclusive Possession of the Marital Residence is DENIED.

Defendant shall have 30 days to vacate the marital residence. Defendant shall be allowed to take his personal items and items that are not disputed. Any items disputed shall remain in the marital residence until the Non-Jury Trial.

Parties shall enroll in Our Family Wizard by 5:00 p.m. today, February 22, 2019. ALL COMMUNICATION is to be polite, respectful, and business- like regarding child issues only. Neither Party shall criticize, swear, or disparage the other Parent. If an emergency arises regarding the minor children, Parties may contact the other Parent directly.

Plaintiff's Motion for an Order to Show Cause is GRANTED and shall be heard at trial.

Plaintiff shall file the Awad Affidavit together with the Order to Show Cause and served upon opposing Counsel by April 30, 2019, or it will not be heard at trial.

Each Party is awarded a personal distribution of \$10,000.00 per month from the business. Defendant however shall only receive \$7,800.00 per month as he is receiving rental income in the amount of \$2,200.00. This shall commence March 1, 2019, with half being paid on the 1st and half being paid on the 15th of each month.

Parties shall meet once or twice a week to approve all business expenses. The Parties shall either mutually decide or sign off on the approved money being taken out of the business.

Defendant may take \$5,000.00 out of the business account on March 1, 2019, for his living expense start-up cost and must provide an accounting for the \$5,000.00.

Senior Judge Settlement Conference set for May 8, 2019 at 1:30 p.m. STANDS.

Non-Jury Trial re: Child Custody (Day 1) set for July 29, 2019 at 9:00 a.m. STANDS

Non-Jury Trial re: Financial Issues (Day 2) set for August 5, 2019 at 9:00 a.m. STANDS.

The Order and any disputes shall be processed pursuant to EDCR 5.521. Attorney Hauser shall have until March 15, 2019 to submit the proposed Order and attach a COPY of the SPREAD SHEET prepared by the court, including the Court's Findings, to Attorney Grimes who shall have until March 25, 2019 to sign off. On or after March 26, 2019, the Court will issue an Order to Show Cause to the parties for the proposed Order.

CLERK'S NOTE: Subsequent to the hearing, the court noted the Ex Parte Application for the Order to Show Cause filed on February 11, 2019, with the Order to Show Cause filed on February 13, 2019 and served on opposing Counsel on February 13, 2019, satisfies the obligation of the Awad Affidavit order by April 30, 2019, so those obligations are excused. (dlf 2/27/19)

INTERIM CONDITIONS:

FUTURE HEARINGS:

Jul 29, 2019 9:00AM Non-Jury Trial
Courtroom 08 Burton, Rebecca L.

Jul 29, 2019 9:00AM Return Hearing
Courtroom 08 Burton, Rebecca L.

Aug 05, 2019 9:00AM Non-Jury Trial
Courtroom 08 Burton, Rebecca L.

Exhibit 7

Craig Mueller

From: Radford Smith <rsmith@radfordsmith.com>
Sent: Sunday, July 28, 2019 10:54 AM
To: Craig Mueller; 'cmules@aol.com'
Cc: Deana DePry; Kimberly Stutzman
Subject: FW: Revise MSA
Attachments: Mueller - MSA revised.pdf; Hinds v. Mueller - savings account balances 06.20.19.pdf

Craig,

Consistent with our discussion this morning, Ms. Throne has sent over a revised MSA with terms that Cristina has approved. I haven't completely reviewed the changes yet because I want to get this to you right away. The changes should be your prepayment of the funds due to Christina toward the living expenses (\$2500 per week). You have paid three weeks in July, all of which will be credited against the equalizing payment of \$450k. The two payments of \$2500 that are still due for June will not be credited to the equalization balance. All payments prepaid for July, August and through September 30 are all credited against the equalization payment. That should take the loan that you need to secure to \$420k.

Also consistent with our discussion this morning, I will credit 8k toward your final bill in exchange for a payment to reimburse Throne & Hauser for fees they would not have incurred had we timely provided a pre-approval letter. The net cost to you is zero since I am providing you a discount. I suggest we take those funds also from your portion of the Meadows bank funds.

I will send by separate cover the Parenting Plan that Ms. Hauser sent over a few minutes ago that should only have the following changes: 1) Splitting the two week vacation in to one week blocks (that's one of the options under Judge Burton's default holiday plan we agreed to follow); 2) Confirmation that you have insurance for the children, and, 3) indicating that you are responsible for unpaid medical bills for the children due to the lapse of the insurance.

Finally, in the same email Ms. Hauser has attached a proposed Decree of Divorce that should do nothing more than incorporate the parenting plan and MSA.

Please review the documents carefully, and let me know your position on the proposed changes. I will also review them and let you know my concerns, if any.

Best,

Radford

Radford J. Smith, Esq.
Board Certified Family Law Specialist
Radford J. Smith, Chartered
2470 St. Rose Parkway – Ste. 206
Henderson, Nevada 89074
(702) 990-6448

****NOTICE****

This message is intended for the use of the individual or entity to which it is addressed and may contain attorney/client information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this

message is not the intended recipient or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by reply email or by telephone [\(702\) 990-6448](tel:7029906448), and immediately delete this message and all its attachments.

From: Dawn Throne <Dawn@thronehauser.com>
Sent: Sunday, July 28, 2019 10:12 AM
To: Radford Smith <rsmith@radfordsmith.com>
Cc: Michelle Hauser <Michelle@thronehauser.com>
Subject: Revise MSA

Radford,

Pursuant to all our discussions today, please find the revised MSA. I have highlighted where we made changes. Also, the exact information on the savings account balances is attached so it all makes sense to you. The good news is that the savings had \$190,000 on 6/20/2019 rather than the \$180,000 we thought. ☺

Dawn R. Throne, Esq. / Attorney at Law

Partner



THRONE & HAUSER

State Bar of Nevada Certified Family Law Specialist

1070 West Horizon Ridge Pkwy., #100

Henderson, NV 89012

P: 702-800-3580

F: 702-800-3581

Email: dawn@thronehauser.com

This e-mail, and any attachments thereto, is intended only for the addressee(s) named herein and may contain legally privileged and/or confidential information. If you are not the intended recipient, you are hereby notified that any dissemination, distribution or copying of this e-mail, and any attachments thereto, is strictly prohibited. If you have received this e-mail in error, please immediately notify me by return e-mail and permanently delete the original and any copy of this e-mail message and any printout thereof.

To ensure compliance with requirements imposed by the U.S. Internal Revenue Service, we inform you that any U.S. tax advice contained in this communication (including any attachments) is not intended or written to be used, and cannot be used, for the purpose of avoiding U.S. tax penalties.

Craig Mueller

From: Radford Smith <rsmith@radfordsmith.com>
Sent: Sunday, July 28, 2019 10:54 AM
To: Craig Mueller; 'cmules@aol.com'
Cc: Deana DePry; Kimberly Stutzman
Subject: FW: Revise MSA
Attachments: Mueller - MSA revised.pdf; Hinds v. Mueller - savings account balances 06.20.19.pdf

Craig,

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Please review the documents carefully, and let me know your position on the proposed changes. I will also review them and let you know my concerns, if any.

Best,

Radford

Radford J. Smith, Esq.
Board Certified Family Law Specialist
Radford J. Smith, Chartered
2470 St. Rose Parkway – Ste. 206
Henderson, Nevada 89074
(702) 990-6448

****NOTICE****

This message is intended for the use of the individual or entity to which it is addressed and may contain attorney/client information that is privileged, confidential and exempt from disclosure under applicable law. If the reader of this

HINDS v. MUELLER

**Savings Account Balances
as of 6/20/2019**

I.	Citibank	\$75,190.08
II.	Meadows Bank	\$86,039.61
III.	Bank of Nevada #7006	<u>\$29,087.70</u>
	TOTAL	\$190,317.39
	$\frac{1}{2} =$	\$95,158.69

BANK OF NEVADA

Bank of Nevada, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

00002597-0009705-0001-0002-TIMR8007750630193039

CRISTINA HINDS
CRAIG MUELLER
3 STARBROOK DR
HENDERSON NV 89052-6627

Last statement: May 31, 2019
This statement: June 30, 2019
Total days in statement period: 30

Page 1
XXXXXX7006
(0)

Direct inquiries to:
877-299-2265

Bank Of Nevada
2890 North Green Valley Parkway
Henderson NV 89014

PLEASE NOTE: OUR ATMS WILL NO LONGER BE AVAILABLE AFTER 3:00 P.M. ON WEDNESDAY, JULY 31, 2019. ACCESS YOUR FUNDS THROUGH A SURCHARGE-FREE ATM BY VISITING WWW.MONEYPASS.COM FOR A LOCATION. DEPOSITS CAN BE MADE AT ONE OF OUR BRANCHES OR THROUGH OUR MOBILE BANKING APPLICATION.

Personal Money Market

Account number	XXXXXX7006	Beginning balance	\$29,078.14
Low balance	\$29,078.14	Total additions	9.56
Average balance	\$29,078.14	Total subtractions	0.00
Avg collected balance	\$29,078	Ending balance	\$29,087.70
Interest paid year to date	\$57.63		

CREDITS

Date	Description	Additions
06-30	Interest Credit	9.56

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
05-31	29,078.14	06-30	29,087.70		

INTEREST INFORMATION

Annual percentage yield earned	0.40%
Interest-bearing days	30
Average balance for APY	\$29,078.14
Interest earned	\$9.56

PL09391

487231

Cristina A Hinds
Craig A Mueller
3 Starbrook Dr
Henderson NV 89052

Date 6/28/19
Account Number
Enclosures

Page 1
-- 032

Savings Account(s)

On September 10th, we will be upgrading to a new Online Banking and Mobile Banking Platform. This new streamlined platform will allow you to customize your online banking dashboard with the features and functions that you use most often. It will also provide you with more security for your accounts through a 2 factor authentication process. More information coming soon!

Savings Account			
Account Number	3030000032	Statement Dates	4/01/19 thru 6/30/19
Previous Balance	108,039.61	Days in the statement period	91
Deposits	.00	Average Ledger	98,479.17
3 Withdrawals	23,500.00	Average Collected	98,479.17
Service Charge	.00	Interest Earned	122.84
Interest Paid	122.84	Annual Percentage Yield Earned	0.50%
Ending Balance	84,662.45	2019 Interest Paid	270.74

DEPOSITS AND OTHER CREDITS

Date	Description	Amount
6/30	Interest Deposit	122.84

DEBITS AND OTHER WITHDRAWALS

Date	Description	Amount
5/17	Withdrawal	15,000.00-
6/04	Withdrawal	7,000.00-
6/27	Withdrawal	1,500.00-

DAILY BALANCE SUMMARY

Date	Balance	Date	Balance
4/01	108,039.61	6/04	86,039.61
5/17	93,039.61	6/27	84,539.61
			84,662.45

INTEREST RATE SUMMARY

Date	Rate
3/31	0.500000%

PL09389

Date 6/28/19
Account Number
Enclosures

Page 2
032

Savings Account

3030000032 (Continued)

*** END OF STATEMENT ***

PL09390
3854

VOLUME III

RA000405

June 1 - June 30, 2019
Citi Priority Account

2427

Page 1 of 4

CRISTINA A HINDS
3 STARBROOK DR
HENDERSON NV

89052-6627

CITI PRIORITY SERVICES
PO Box 769007
San Antonio, Texas 78245
For banking call: Citi Priority Services at (888) 275-2484*
For speech and hearing impaired customers only: TTY 800-788-6775
Website: www.citibank.com

Citi Priority is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Value of Accounts	Last Period	This Period
Citibank Accounts		
Checking		
Checking	38,825.33	36,428.91
Savings		
Insured Money Market Accounts	38,758.08	38,761.17
Citi Priority Relationship Total	\$77,583.41	\$75,190.08

Earnings Summary	This Period	This Year
Citibank Accounts		
Checking		
Checking	0.93	606.27
Savings		
Insured Money Market Accounts	3.09	561.35
Citi Priority Relationship Total	\$4.02	\$1,167.62

* To ensure quality service, calls are randomly monitored and may be recorded.

PL09463

June 1 - June 30, 2019
CRISTINA A HINDS
Citi Priority Account

Page 2 of 4

2427

Citi Priority Account Package Fees

When determining your fees for this statement period, Citibank considered the combined average monthly balances during the prior month in all of your qualifying accounts that you asked us to combine. If you have a Citibank secured credit card, then Citibank will also include the balance in your Collateral Holding Account or your Certificate of Deposit that secures your Citibank credit card. These balances may be in accounts that are reported on other statements.

*Monthly Service Fees are waived with \$50,000 in combined average monthly balances from deposits, retirement accounts, and investments.

All fees assessed in this statement period will appear as charges on your next Citibank monthly statement (to the account that is currently debited for your monthly service fee).

Fees	Your Combined Balance Range \$50,000-\$99,999
Monthly Service Fee*	None

Please refer to your Client Manual-Consumer Accounts and Marketplace Addendum booklet for details on how we determine your monthly fees and charges.

Checking

Checking
Activity

Interest Checking 2427

Date	Description	Amount Subtracted	Amount Added	Balance
06/01/19	Opening Balance			38,825.33
06/03/19	Debit PIN Purchase VONS STORE 1795 Henderson NVUS05154	95.63		38,729.70
06/07/19	Check # 127	784.82		37,944.88
06/14/19	Check # 128	784.82		37,160.06
06/18/19	Debit PIN Purchase ULTA 3 #100 LAS VEGAS NVUS05153	25.27		37,134.79
06/25/19	Debit PIN Purchase WALGREENS STORE 11001 SHENDERSON NVUS05159	68.32		37,066.47
06/26/19	Debit Card Purchase 06/25 06:12p #9732 JUANS FLAMING FAJITAS HENDERSON NV 19178 Restaurant/Bar	38.49		37,027.98
06/28/19	Check # 129	600.00		36,427.98
06/28/19	Interest for 30 days, Annual Percentage Yield Earned 0.03%		0.93	36,428.91
	Total Subtracted/Added	2,397.35	0.93	
06/30/19	Closing Balance			36,428.91

All transaction times and dates reflected are based on Eastern Time.

Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

PL09464

June 1 - June 30, 2019
CRISTINA A HINDS
Citi Priority Account

Page 3 of 4

2427

Savings

Citi@ Savings 2435

Account Activity	Date	Description	Amount Subtracted	Amount Added	Balance
	06/01/19	Opening Balance			36,755.70
	06/28/19	Interest for 30 days, Annual Percentage Yield Earned 0.10%		3.02	36,758.72
	06/30/19	Closing Balance			36,758.72

Citi@ Savings 6154

Account Activity	Date	Description	Amount Subtracted	Amount Added	Balance
	06/01/19	Opening Balance			2,002.38
	06/28/19	Interest for 30 days, Annual Percentage Yield Earned 0.04%		0.07	2,002.45
	06/30/19	Closing Balance			2,002.45

PL09465

June 1 - June 30, 2019
CRISTINA A HINDS
Citi Priority Account

Page 4 of 4

2427

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all packages.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in bank deposits.

CERTIFICATES OF DEPOSIT

Certificates of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period.

IN CASE OF ERRORS

In Case of Errors or Questions about Your Electronic Fund Transfers:

If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

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Telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you within 180 days of the date we indicated to you that the funds would be made available to the recipient of that transfer. At the time you contact us, we may ask for the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number and/or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). We will determine whether an error has occurred within 90 days after you contact us. If we determine that an error has occurred, we will promptly correct that error in accordance with the error resolution procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable. See your Client Manual for details.

IRAs AND KEOGH PLANS Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CREDIT PRODUCTS

Checking Plus Line of Credit - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received, credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge: The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance each day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may verify the amount of the Interest Charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate, and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is disclosed as Balance Subject to Interest Rate. The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366.) For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day we pay your check or otherwise make funds available to you from your account. The total Interest Charges paid during the year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Instructions: You can make payments online via www.citibank.com, by phone - call (888) 275-2484, at any Citibank branch, Citicard Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: Citibank, N.A., PO Box 78003, Phoenix, AZ 85062-8003.

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance it means your loan payments have exceeded the total amount you owe. You may request a full refund of the credit balance by writing to us at the address shown on the first page of your statement.

You are entitled to remedies for error resolution for an electronic funds transfer in accordance with the Electronic Funds Transfer Act and federal Regulation E or in accordance with laws of the state where your account is located as may be applicable. See your Client Manual for details.

Billing Rights Summary - What To Do If You Think You Find A Mistake On Your Statement.

If you think there is an error on your statement, write to us at the address shown on the first page of your statement (Attn: Checking Plus).

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of the Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

CREDIT CARDS

Information about your Citibank credit card account(s) on this statement is summary information as of your last credit card statement.

You will continue to receive your regular monthly credit card statement(s).

Citibank credit cards are issued by Citibank, N.A. AAdvantage® is a registered trademark of American Airlines, Inc.

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Citibank is an Equal Housing Lender.



Citibank, N.A. Member FDIC

MARITAL SETTLEMENT AGREEMENT

OF

CRISTINA HINDS

AND

CRAIG MUELLER

INTRODUCTION

3. ***Date of Marriage and Children:*** The parties were married on or about December 25, 2005 in Las Vegas, Nevada, and have ever since been husband and wife. The parties have two (2) minor children born the issue of this marriage: WILLIAM

1 MUELLER, born September 21, 2007, and ELIZABETH MUELLER, born May 19, 2006.

2 The parties have not adopted any children, and CRISTINA is not currently pregnant.¹

3
4 **DISCLOSURE AND DIVISION OF ASSETS AND LIABILITIES**

5 4. ***Warranty of Full Disclosure:*** Each party acknowledges that he or she has
6 made full and fair disclosure of the property and interests in property owned or believed to
7 be owned by the other either directly or indirectly prior to the date of their resolution on
8 June 20, 2019. The parties acknowledge that they are aware that each party would have
9 been able to continue to utilize methods of discovery to investigate each other's property
10 interests as part of the prosecution of their divorce action. Both parties further acknowledge
11 that they have performed all discovery they deem necessary, and that they have instructed
12 their counsel to forego additional discovery. The parties waive any further disclosure of
13 property, assets or income from the other.
14
15
16
17

18 5. ***Assets to CRISTINA:*** CRISTINA shall receive as her sole and separate
19 property, free of all claims of CRAIG, the following:
20

21 a. The residence located at 3 Starbrook Drive, Las Vegas, Nevada, 89052,
22 Parcel No. 190-08-115-007, subject to any encumbrances, indemnifying and holding
23 CRAIG harmless therefrom. CRISTINA shall be responsible for any and all costs
24 associated with this property or obligations;
25
26
27

28 ¹The parties have resolved all issues regarding the care, custody, and support of their minor children. The Stipulation and Order Regarding Parent/Child Issues shall be submitted as part of the parties' Decree of Divorce.

1 b. Her fifty percent (50%) interest in Two Fat Chicks, LLC;
2
3 c. Her forty-eight percent (48%) interest in Jack & Gracie LLC;
4
5 d. Her new entity, Cristina A. Hinds, Attorney, subject to any and all costs
6 or obligations associated with this entity, holding Craig harmless therefrom;

7 e. As of June 20, 2019, the parties had the following funds in personal
8 savings accounts that are community property:

- 9 i. Two saving accounts at Citibank in the name of Cristina Hinds,
10 account #2435 and #6145, with a total balance of \$75,190.08;
11 ii. Joint savings account at Meadows Bank, account #0032, with a
12 balance of \$86,039.61; and
13 iii. Joint savings account at Bank of Nevada, account #7006, with a
14 balance of \$29,087.70.
15
16
17

18 The parties have agreed to equally divide the balances in these accounts as of June
19 20, 2019, which together total \$190,317.39, one-half equals \$95,158.69. To accomplish
20 this division, Cristina shall be awarded the following: \$75,190.08 balance in the Citibank
21 accounts and \$19,968.61 from the Meadows Bank account. Craig will receive \$66,071
22 from the Meadows Bank and \$29,087.70 in Bank of Nevada account #7006.
23
24

25 f. The 2014 Infinity QX880, VIN No. _____;

26 g. The parties agree to cooperate to divide the remaining personal
27 property, furniture, and furnishings, but Cristina shall receive the following:
28

- 1 i. Her hammer and her wrench;
2
3 ii. The bedroom set;
4
5 iii. The children's furniture; and,
6
7 iv. The children's bicycles;
8
9 h. All checking, savings, money, retirement, life insurance, or other
10 accounts in CRISTINA's name alone; and,
11
12 i. All clothing, jewelry, watches, furniture, furnishings, and personal
13 effects, in her possession or control.

14 6. *Assets to Craig*: CRAIG shall receive as his sole and separate property, free
15 of all claims of CRISTINA, the following:

16 a. The business of Mueller Hinds & Associates n/k/a Mueller &
17 Associates, subject to any encumbrances, indemnifying and holding CRISTINA harmless
18 therefrom. CRAIG shall be responsible for any and all costs and obligations associated
19 with this business, including, but not limited to, the cost of filing the 2018 and final 2019
20 tax returns for Mueller Hinds & Associates. By no later than August 31, 2019, the Mueller
21 Hinds and Associates bank accounts shall be closed, including checking account ending in
22 #3258 and IOLTA account ending in #2754;
23

24 b. The residence located at 2429 Crane Court, North Las Vegas, Nevada,
25 89084, Parcel No. 124-20-810-129, subject to any encumbrances, indemnifying and
26
27
28

1 holding CRISTINA harmless therefrom. CRAIG shall be responsible for any and all costs
2 associated with this property or obligations;
3

4 c. The property located at 808 South 7th Street, Las Vegas, Nevada,
5 89101, Parcel No. 139-34-410-231, subject to any encumbrances, indemnifying and
6 holding CRISTINA harmless therefrom. CRAIG shall be responsible for any and all costs
7 associated with this property or obligations;
8

9 d. The property located at 38 Glen Avenue, Glen Rock, Pennsylvania,
10 17327, York County Parcel No. 640000201320000000, subject to any encumbrances,
11 indemnifying and holding CRISTINA harmless therefrom. CRAIG shall be responsible
12 for any and all costs associated with this property or obligations;
13
14

15 e. \$29,087.70 balance in Bank of Nevada account #7006 and \$66,071
16 from the Meadows Bank savings account, which \$66,071 shall be used to satisfy certain
17 obligations of Craig to Cristina as set forth in more detail below;
18

19 f. The boat known as Mojave Moon. CRAIG owns this boat free and
20 clear. CRAIG shall be responsible for any and all costs associated with this boat.
21

22 g. The 1964 Boston Whaler;

23 h. 2017 Chevy Malibu, VIN No. _____ subject to any
24 encumbrances, indemnifying and holding CRISTINA harmless therefrom;
25

26 i. 2002 GMC Tahoe, VIN No. _____;
27
28

1 j. The parties agree to cooperate to divide the remaining personal
2 property, furniture, and furnishings, but Craig shall receive the following:

3
4 i. His tools, including the tools from his father, grandfather, and
5 great grandfather except for one hammer and one wrench as stated above;

6
7 ii. His tool bench that he built provided the he repairs the stucco on
8 the wall;

9
10 iii. The leather couch in the TV Room, which was his prior to the
11 marriage;

12 iv. His books;

13
14 v. His wooden trains, last known to be in the attic; and,

15 vi. His white Mongoose bicycle;

16
17 k. All checking, savings, money, retirement, life insurance, or other
18 accounts in CRAIG's name alone; and,

19
20 l. All clothing, jewelry, watches, furniture, furnishings, and personal
21 effects in his possession or control.

22 7. ***Debts to Cristina:*** CRISTINA shall take as her sole and separate obligation,
23 and shall indemnify and hold CRAIG harmless from the following obligations:

24
25 a. All debts associated with assets awarded to CRISTINA hereunder,
26 except as otherwise provided herein;

27
28 b. CRISTINA's American Express Credit Card debt in her name;

1 c. All credit card or other obligations in her sole name; and

2 d. Any obligations not specifically referenced herein incurred in
3
4 CRISTINA's name alone and/or with any person or entity other than CRAIG.

5 8. ***Debts to Craig:*** CRAIG shall take as his sole and separate obligation, and shall
6
7 indemnify and hold CRISTINA harmless from the following obligations:

8 8.1. All debts associated with assets awarded to CRAIG hereunder, except
9
10 as otherwise provided herein;

11 8.2. The debt and obligation associated with the 2014 Infinity QX80
12
13 awarded to CRISTINA;

14 8.3. CRAIG's American Express Credit Card debt in his name;

15 8.4. All credit card or other obligations in his sole name; and,

16 8.5. Any obligations not specifically referenced herein incurred in CRAIG's
17
18 name alone and/or with any person or entity other than CRISTINA.

19 9. ***Payments to Cristina:*** The parties agree that CRISTINA shall receive an
20
21 equalization payment in the amount of Four Hundred Fifty Thousand Dollars
22 (\$450,000.00) that Craig shall pay to Cristina in cash on or before September 20, 2019. In
23 the event Craig fails to pay this lump sum to Cristina on or before September 20, 2019, the
24 net balance owed to her, which is \$413,129 as set forth below, is reduced to judgment,
25 collectible by all legal means, and shall accrue interest at the Nevada Legal Interest rate
26 starting September 21, 2019 and continuing until this obligation has been paid in full.
27
28

1 9.1. Craig shall pay Cristina the \$10,000 for June as and for the previously
2 ordered temporary support, which ***shall not*** be credited towards the \$450,000 equalization
3 payment addressed above. Cristina acknowledges that she has received \$3,300 from Craig
4 already for June 2019. The remaining \$6,700 owed to Cristina for June 2019, shall be
5 deducted from the amount Craig is awarded from the savings account at Meadows Bank,
6 leaving Craig \$59,371 from Meadows Bank.
7

8 9.2. Commencing on July 1, 2019, Craig has agreed to pay Cristina \$2,500
9 per week, which ***shall*** be credited towards the \$450,000 equalization payment addressed
10 above. Cristina acknowledges that she has received payments of \$2,500 for the weeks
11 ending July 5th, July 12th and July 19th from Craig. Instead of paying these payments
12 weekly, Craig will pre-pay the amount due for July 26, 2019 through September 20, 2019
13 by paying Cristina \$22,500 from his \$59,371 from Meadows Bank, which then leave Craig
14 \$36,871 from Meadows Bank.
15

16 9.3. Craig agrees to pay Cristina the final \$36,871 that is his from Meadows
17 Bank, to be credited against the \$450,000 equalization note. This means that the net
18 amount Craig will need to pay Cristina by no later than September 20, 2019 is **\$413,129**.
19

20 9.4. Commencing on July 1, 2019, as reflected in the parties' Parenting
21 Agreement, Craig shall also pay child support in the amount of \$2,330 per month. Cristina
22 acknowledges that she has already received payment of July's child support from Craig.
23
24
25
26
27
28

1 10. *Attorney's Fees and Costs:* Cristina shall be awarded a lump sum of \$8,000
2 toward her attorney's fees and costs in this case from Craig, which shall be paid directly to
3 Throne & Hauser on or before August 5, 2019. Other than this award, both parties shall be
4 responsible for any and all costs they have each, respectively, incurred in this divorce
5 action through the entry of the Decree of Divorce. Should either party bring an action to
6 enforce or interpret this Marital Settlement Agreement, the non-prevailing party in the
7 action shall pay the reasonable attorney's fees and costs incurred by the prevailing party in
8 that action.
9

10 11. *Taxes:* The parties shall jointly file their 2018 tax returns and shall be jointly
11 responsible for any funds that may be owed for the parties' 2018 income tax return liability,
12 if any.
13

14 11.1 Beginning in 2019, and each year thereafter, the parties shall separately
15 file their taxes. The parties acknowledge and agree that each party, at their sole expense,
16 shall defend the other, innocent party, against any such claim, demand, or judgment, and
17 he or she thereby indemnifies, defends, and holds that party harmless from any future
18 lawsuit regarding that parties' income taxes from before the date of marriage or after the
19 date of divorce.
20

21 11.2 The parties shall file their 2018 corporate tax returns for Mueller, Hinds
22 & Associates, as well as a final tax return for Mueller, Hinds & Associates in 2019. The
23 parties shall then close and/or dissolve that entity with the Nevada Secretary of State.
24

1 12. ***Tax Implications of Agreement:*** The parties have each consulted or had the
2 opportunity to consult with independent tax advisors regarding all tax consequences or
3 implications arising from this Marital Settlement Agreement, its transfers or distribution of
4 property and debt, and its provisions for the payment of support, and are not relying on
5 their respective divorce counsel for tax advice.
6

7
8 13. ***Expert Fees and Costs:*** Each party shall pay their own expert witness fees
9 and costs.
10

11 14. ***Waiver of Alimony:*** Each party hereby forever waives their right to seek any
12 form of alimony/spousal support from the other party.
13

14 **SUBSEQUENT PROPERTY RIGHTS**

15 15. ***Future Acquisitions:*** The parties agree that all property acquired by either of
16 them after the date of this Agreement shall be the separate property of the one acquiring it
17 and each of them waives and releases all property rights in the property acquisitions by the
18 other subsequent to the date of this Agreement. That except as otherwise specified herein,
19 any and all property acquired, income received or liabilities incurred by either of the parties
20 hereto from and after the date of execution of this Decree and Marital Settlement
21 Agreement, will be the sole and separate property of the one so acquiring the same, and
22 each of the parties hereto respectively grants to the other all such future acquisitions of
23 property as the sole and separate property of the one so acquiring the same and holds
24 harmless and agrees to indemnify the other party from any and all liabilities incurred.
25
26
27
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1 16. ***Waiver Of Rights In The Other's Estate Or Trusts:*** Each of the parties
2 waives and renounces any and all rights to inherit from the estate of the other at the other's
3 death, or to receive any property of the other under a Will, Codicil or any testamentary
4 instrument, including any trust or life insurance, signed before the date of this Agreement,
5 or to claim any family allowance or other interest or to act as executor or personal
6 representative under the other party's Will signed before the date of this Agreement, or to
7 otherwise act as administrator of the other's estate except as the nominee of another person
8 who is legally entitled to make nominations for the administrator.
9

10
11 16.1. The parties acknowledge that nothing in this Agreement affirmatively
12 changes their estate documents or plan, but only addresses the legal effect of estate
13 planning documents, including wills, trusts, or other beneficial designations, executed
14 before this Agreement. They each acknowledge that the alteration of the legal effect of
15 such documents may have unintended results in the transfer or taxation of assets. Each
16 shall be solely responsible to update their estate plans, if any, to address such results, and
17 each acknowledges that they have not relied on their counsel in their divorce action for any
18 estate planning advice.
19
20
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24 17. ***Undeclared or Subsequently Incurred Obligations:*** Each of the parties
25 warrants and promises to the other that neither incurred any obligation prior to the
26 execution of this agreement that has not been disclosed herein. The parties agree that each
27 shall be solely liable for any obligations incurred by them after the date of this Agreement.
28

1 18. **Mutual Release:** By this Agreement, the parties intend to settle all rights and
2 obligations between the parties including all aspects of their marital rights and obligations.
3
4 Except as otherwise provided in this Agreement, each of the parties releases the other from
5 all liabilities, debts and obligations of every kind, previously incurred, including both
6 personal obligations and encumbrances on the other's property, and including all
7 obligations of support.
8

9
10 19. **Indemnity Against Additional Liabilities:** Each party shall indemnify the
11 other against liability granted to that party under this Agreement, or obligations incurred
12 by that party subsequent to this Agreement. Such indemnification shall include the payment
13 of reasonable attorney's fees and costs to defend such a claim, whether or not the claim is
14 valid or brought in good faith. This remedy shall be in addition to any other remedy
15 available to either party at law for indemnification or contribution. Among other
16 consequences, a party's failure to pay or indemnify any obligation granted to that party
17 under this Agreement, even if arising as a result of a bankruptcy, may result in a
18 modification of any alimony provision contained herein, and the court granting the Decree
19 into which this Agreement shall be incorporated shall retain jurisdiction to resolve all such
20 disputes.
21
22
23
24

25 20. **Mutual Behavior Order:** The parties agree that they shall not engage in any
26 conflicts, harassing behavior, including, but not limited to, unwanted personal contact,
27 stalking, or excessive phone calls, messages or texts, arguments, or disputes with the other
28

1 party or the other party's significant other, that the parties are to maintain respect toward
2 the other party and the other party's relatives and friends and they are to advise all of their
3 friends, relatives and significant others not to disparage, criticize or harass the other party.
4

5 **MISCELLANEOUS PROVISIONS**

6
7 21. ***Voluntary Agreement:*** The parties acknowledge that they have each received
8 a copy of this Agreement and had adequate time to review the document under
9 circumstances that imposed little or no time pressure. Each party declares that he or she
10 has been afforded ample time to contemplate the effect of this Agreement and was not
11 coerced into making an imprudent decision by the circumstances under which the
12 Agreement was signed. Each party acknowledges that they are entering into this
13 Agreement freely, voluntarily and with full knowledge of its consequences, and not as a
14 result of coercion or duress.
15
16
17

18 22. ***Attorney Representation:*** CRAIG acknowledges that he has consulted an
19 attorney of his own choosing, and that he has been represented by counsel, Radford J.
20 Smith, Esq. of Radford J. Smith, Chartered in the negotiation of this agreement, and has
21 obtained independent legal advice to ensure full understanding of the legal effect of this
22 Agreement and adequate representation of his interests. CRISTINA acknowledges that she
23 has consulted an attorney of her own choosing, namely, Dawn R. Throne, Esq. and
24 Michelle A. Hauser, Esq., of Throne & Hauser, and has obtained independent legal advice
25
26
27
28

1 to ensure full understanding of the legal effect of this Agreement and adequate
2 representation of her interests.
3

4 23. ***Financial Advisor:*** Each party further acknowledges that he or she had
5 ample opportunity to consult an independent financial advisor to assist him or her in
6 understanding the other party's financial resources and the effect of this Agreement on his
7 or her own financial position; and that he or she has in fact consulted with an independent
8 financial advisor or has voluntarily waived the right to seek financial advice in the belief
9 that he or she possesses the business experience and acumen necessary to comprehend such
10 matters.
11
12

13 14 **CONSTRUCTION AND EFFECT OF AGREEMENT**

15 24. ***Recitals and Headings:*** The recitals set forth at the beginning of this
16 Agreement are deemed incorporated in this Agreement, and the parties represent that they
17 are true and correct. The headings in this Agreement are inserted for convenience only and
18 do not form a part or affect the meaning of the Agreement.
19
20

21 25. ***Additional Documents:*** The parties agree to sign, execute, acknowledge and
22 deliver such other and additional instruments, documents, and papers as may be required,
23 now or hereafter, to carry out and effectuate the intent and purposes of this Agreement.
24

25 26. ***Entire Agreement:*** This Agreement contains the entire Agreement between
26 the parties hereto with respect to the subject matter hereof, and supersedes all prior oral or
27 written agreements, commitments, or understandings with respect to the matters provided
28

1 for herein. This Agreement may not be changed orally, but only by an instrument in writing
2 bearing the notarized signatures of both parties.
3

4 27. **Survival:** This Agreement shall be binding on, and inure to the benefit of the
5 heirs, executors, administrators, personal representatives, successors, and assigns of the
6 parties hereto. No other party shall be a beneficiary under the Agreement. This Agreement
7 shall merge Divorce Decree, Decree of Dissolution, Decree of Annulment, or Decree of
8 Separate Maintenance or any other court order affecting or terminating the parties'
9 marriage.
10

11 28. **Severability:** All terms and conditions contained herein are severable, and in
12 the event that any of them shall be held or considered to be unenforceable by any court of
13 competent jurisdiction, this Agreement shall be interpreted as if such unenforceable term
14 or condition were not contained herein.
15

16 29. **Amendments:** No modification, amendment, waiver, or termination of any of
17 the terms of this Agreement shall be valid unless in writing and executed with the same
18 formality as this Agreement. No waiver of any breach or default hereunder shall be deemed
19 a waiver of any subsequent breach or default.
20

21 30. **Choice of Law:** Should any action be brought in any court of competent
22 jurisdiction upon this Agreement or any issue relative to this Agreement, or its terms or
23 validity, the laws of the State of Nevada shall apply and be controlling on all issues.
24
25
26
27
28

1 31. **Counterparts:** It is understood and agreed that this Agreement may be
2 executed in counterparts, each of which shall, for all purposes, be deemed an original. All
3 of the counterparts, taken together, shall constitute one and the same Agreement, even
4 though all of the parties may not have executed the same counterpart of this Agreement.
5

6 32. **Neither Party Deemed Drafter:** The Parties agree that neither party or their
7 respective counsel shall be deemed to be drafter of this Agreement and, in the event this
8 Agreement is ever construed by a court of law or equity, such court shall not construe this
9 Agreement or any provision hereof against either party as the drafter of the Agreement.
10 The parties hereby acknowledge that they have both, either directly or through counsel,
11 contributed substantially and materially to the preparation of this Agreement.
12
13

14 33. That if any claim, action, or proceeding is brought seeking to hold the one of
15 the parties hereto liable because of any debt, obligation, liability, act, or omission assumed
16 by the other party, the responsible party will, at his or her sole expense, defend the innocent
17 party against any such claim or demand and he or she will indemnify, defend and hold
18 harmless the innocent party.
19
20
21

22 34. That the parties agree to sign, execute, acknowledge and deliver such other
23 and additional instruments, documents, and papers as may be required, now or hereafter,
24 to carry out and effectuate the intent and purposes of this Agreement.
25
26

27 35. That the Agreement as outlined herein is binding and enforceable.
28

1 36. *Effective Date:* The Effective Date of this Marital Settlement Agreement is
2 the latest signature date of either CRISTINA HINDS or CRAIG MUELLER below.
3
4

5
6 _____
7 CRISTINA HINDS
8
9

CRAIG MUELLER

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1 VERIFICATION

2
3 STATE OF NEVADA)
4) ss:
5 COUNTY OF CLARK)

6 I, CRISTINA HINDS, am the Plaintiff in the above-entitled action. I have read the
7 foregoing Marital Settlement Agreement, which will be merged with the Decree of
8 Divorce. I acknowledge and agree to the contents therein. I declare under penalty of perjury
9 that the foregoing agreement is true and correct.
10

11 FURTHER AFFIANT SAYETH NAUGHT.
12
13
14

15 _____
CRISTINA HINDS

16
17 Subscribed and sworn to before me
18 this _____ day of _____ 2019.
19

20 _____
21 NOTARY PUBLIC in and for
22 said County and State
23
24
25
26
27
28

1 **VERIFICATION**

2
3 STATE OF NEVADA)
4) ss:
5 COUNTY OF CLARK)

6 I, CRAIG MUELLER, am the Defendant in the above-entitled action. I have read
7 the foregoing Marital Settlement Agreement, which will be merged with the Decree of
8 Divorce. I acknowledge and agree to the contents therein. I declare under penalty of perjury
9 that the foregoing agreement is true and correct.
10

11 FURTHER AFFIANT SAYETH NAUGHT.
12
13
14

15 _____
CRAIG MUELLER

16
17 Subscribed and sworn to before me
18 this _____ day of _____ 2019.
19

20 _____
21 NOTARY PUBLIC in and for
22 said County and State
23
24
25
26
27
28

Exhibit 8



Bank of Nevada, a division of Western Alliance Bank.
Member FDIC.
PO Box 26237 • Las Vegas, NV 89126-0237
Return Service Requested

MUELLER HINDS & ASSOCIATES
600 S 8TH ST
LAS VEGAS NV 89101-7005

Last statement: November 30, 2018
This statement: December 31, 2018
Total days in statement period: 31

Page 1
XXXXXX3258
(110)

Direct inquiries to:
877-299-2265

Bank Of Nevada
10199 South Eastern Ave
Henderson NV 89052

THANK YOU FOR BANKING WITH US!

Enterprise Checking

Account number	XXXXXX3258	Beginning balance	\$12,473.31
Enclosures	110	Total additions	100,119.63
Low balance	\$-7,450.24	Total subtractions	87,059.72
Average balance	\$16,279.69	Ending balance	\$25,533.22
Avg collected balance	\$15,146		

CHECKS

Number	Date	Amount	Number	Date	Amount
	12-07	1,000.00	52266	12-19	532.89
	12-07	2,000.00	52267	12-05	692.19
	12-07	3,000.00	52269 *	12-04	245.00
	12-13	1,000.00	52271 *	12-12	780.00
	12-19	3,000.00	52273 *	12-18	23.50
9124	12-07	185.00	52277 *	12-05	65.70
9125	12-14	750.59	52280 *	12-14	10.00
9127 *	12-05	800.00	52281	12-05	4,700.00
52130 *	12-07	23.50	52283 *	12-10	467.50
52198 *	12-18	198.98	52284	12-19	164.70
52233 *	12-26	2,070.00	52285	12-19	44.30
52234	12-03	140.00	52286	12-18	119.66
52238 *	12-21	23.50	52287	12-19	2,187.81
52254 *	12-14	10.00	52290 *	12-26	242.95
52257 *	12-10	140.00	52291	12-18	500.00
52262 *	12-05	235.55	52292	12-21	399.00
52264 *	12-31	56.20	52293	12-26	5,700.00
52265	12-24	250.00	52294	12-12	200.00

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VOLUME III

RA000431

MUELLER HINDS & ASSOCIATES
December 31, 2018

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Number	Date	Amount	Number	Date	Amount
52299 *	12-18	424.80	52321 *	12-26	200.00
52300	12-18	1,000.00	52324 *	12-27	300.00
52302 *	12-18	1,750.00	52325	12-27	300.00
52310 *	12-24	880.00	52326	12-26	100.00
52312 *	12-24	199.02	52329 *	12-28	309.80
52313	12-24	1,200.00	52333 *	12-28	175.00
52319 *	12-31	250.00	* Skip in check sequence		

DEBITS

Date	Description	Subtractions
12-03	' Online Transfer Dr REF 3371337L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	800.00
12-03	' Online Transfer Dr REF 3371718L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	1,000.00
12-05	' ACH Debit MUELLER HINDS & BILL COLL 181205 711031305	52.63
12-05	' ACH Debit MUELLER HINDS & TAXES 181205 711031305	2,242.81
12-05	' ACH Debit AMEX EPAYMENT ACH PMT 181205	6,783.94
12-05	' ACH Debit MUELLER HINDS & PAYROLL 181205 711031305	8,065.73
12-05	' NSF Item Paid Fee FOR OVERDRAFT ACH DEBIT 031101277276373	35.00
12-05	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 9127	35.00
12-05	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 52262	35.00
12-05	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 52267	35.00
12-05	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 52277	35.00
12-05	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 52281	35.00
12-07	' Online Transfer Dr REF 3411226L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	300.00
12-10	' Online Transfer Dr REF 3421526L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	900.00

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MUELLER HINDS & ASSOCIATES
December 31, 2018

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Date	Description	Subtractions
12-10	' Online Transfer Dr REF 3441238L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	1,000.00
12-10	' ACH Debit TSYS/TRANSFIRST DISCOUNT 39300979942298 CR ISTINA HINDS ESQ DISCOUNT	1,328.08
12-12	' ACH Debit ALLY FINANCIAL, BILL PAYMT 051400505146007	497.28
12-14	' Online Transfer Dr REF 3481623L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	1,200.00
12-17	' Online Transfer Dr REF 3511439L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	800.00
12-17	' Online Transfer Dr REF 3511857L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	1,800.00
12-19	' ACH Debit MUELLER HINDS & BILL COLL 181219 711031305	50.94
12-19	' ACH Debit HARLAND CLARKE CHK ORDER 181219	59.39
12-19	' ACH Debit MUELLER HINDS & TAXES 181219 711031305	1,481.40
12-19	' ACH Debit MUELLER HINDS & PAYROLL 181219 711031305	5,608.44
12-21	' ACH Debit AMEX EPAYMENT ACH PMT 181221	9,603.94
12-24	' Telephone Transfer TO XXX2159	500.00
12-27	' Online Transfer Dr REF 3611629L FUNDS TRANSFER TO DEP XXXXXX2754 FROM STUART NORSELL	500.00
12-27	' Telephone Transfer TO XXX2159	3,200.00
12-31	' Service Charge PAPER STMT/IMG FEE	10.00
12-31	' Service Charge MAINTENANCE FEE	18.00

CREDITS

Date	Description	Additions
12-03	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,100.00

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VOLUME III

RA000433

Date	Description	Additions
12-04	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,300.00
12-05	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,500.00
12-06	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,000.00
12-06	' Telephone Transfer FROM 7006	8,500.00
12-07	Deposit	50.00
12-07	Deposit	60.00
12-07	Deposit	100.00
12-07	Deposit	100.00
12-07	Deposit	100.00
12-07	Deposit	180.00
12-07	Deposit	180.00
12-07	Deposit	200.00
12-07	Deposit	200.00
12-07	Deposit	200.00
12-07	Deposit	260.00
12-07	Deposit	300.00
12-07	Deposit	300.00
12-07	Deposit	300.00
12-07	Deposit	460.00
12-07	Deposit	500.00
12-07	Deposit	500.00
12-07	Deposit	700.00
12-07	Deposit	800.00
12-07	Deposit	1,500.00
12-07	Deposit	3,500.00
12-07	Deposit	4,000.00
12-07	Deposit	5,027.38
12-07	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,000.00
12-10	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	100.00
12-11	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,500.00
12-12	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	400.00
12-13	Deposit	50.00
12-13	Deposit	50.00
12-13	Deposit	50.00
12-13	Deposit	150.00
12-13	Deposit	178.00
12-13	Deposit	200.00
12-13	Deposit	300.00
12-13	Deposit	400.00

Date	Description	Additions
12-13	Deposit	440.00
12-13	Deposit	500.00
12-13	Deposit	500.00
12-13	Deposit	2,800.00
12-13	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	5,450.00
12-14	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,950.00
12-17	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	300.00
12-18	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,700.00
12-19	Deposit	100.00
12-19	Deposit	100.00
12-19	Deposit	220.00
12-19	Deposit	333.00
12-19	Deposit	400.00
12-19	Deposit	400.00
12-19	Deposit	500.00
12-19	Deposit	500.00
12-19	Deposit	500.00
12-19	Deposit	536.25
12-19	Deposit	2,000.00
12-19	Deposit	4,000.00
12-19	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,000.00
12-20	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	300.00
12-24	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,400.00
12-27	Deposit	140.00
12-27	Deposit	180.00
12-27	Deposit	200.00
12-27	Deposit	300.00
12-27	Deposit	400.00
12-27	Deposit	500.00
12-27	Deposit	2,000.00
12-27	Deposit	16,000.00
12-27	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,650.00
12-28	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	4,750.00
12-31	Deposit	25.00
12-31	Deposit	100.00
12-31	Deposit	100.00
12-31	Deposit	100.00
12-31	Deposit	400.00

MUELLER HINDS & ASSOCIATES
December 31, 2018

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Date	Description	Additions
12-31	Deposit	1,600.00
12-31	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,450.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
11-30	12,473.31	12-11	17,613.06	12-20	20,725.63
12-03	11,633.31	12-12	16,535.78	12-21	10,699.19
12-04	14,688.31	12-13	26,603.78	12-24	9,070.17
12-05	-7,660.24	12-14	26,583.19	12-26	757.22
12-06	3,839.76	12-17	24,283.19	12-27	17,827.22
12-07	17,848.64	12-18	22,966.25	12-28	22,092.42
12-10	14,113.06	12-19	20,425.63	12-31	25,533.22

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$210.00	\$1,425.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Bank Of Nevada

PL01127

VOLUME III

RA000436



Bank of Nevada, a division of Western Alliance Bank.
Member FDIC.
PO Box 26237 • Las Vegas, NV 89126-0237
Return Service Requested

MUELLER HINDS & ASSOCIATES
600 S 8TH ST
LAS VEGAS NV 89101-7005

Last statement: December 31, 2018
This statement: January 31, 2019
Total days in statement period: 31

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(120)

Direct inquiries to:
877-299-2265

Bank Of Nevada
10199 South Eastern Ave
Henderson NV 89052

THANK YOU FOR BANKING WITH US!

Enterprise Checking

Account number	XXXXXX3258	Beginning balance	\$25,533.22
Enclosures	120	Total additions	125,805.88
Low balance	\$1,847.23	Total subtractions	120,270.78
Average balance	\$16,050.41	Ending balance	\$31,068.32
Avg collected balance	\$15,705		

CHECKS

Number	Date	Amount	Number	Date	Amount
	01-09	3,500.00	52296 *	01-15	6.80
	01-11	1,500.00	52297	01-03	38.50
	01-25	400.00	52298	01-02	20.00
	01-25	1,500.00	52303 *	01-03	557.41
	01-28	4,100.00	52304	01-07	60.00
9128	01-07	185.00	52305	01-08	135.00
9129	01-17	750.59	52306	01-07	217.50
9130	01-23	15.00	52307	01-07	285.00
52200 *	01-02	339.33	52309 *	01-07	5.71
52202 *	01-03	1,012.68	52311 *	01-02	140.00
52211 *	01-09	488.59	52315 *	01-07	136.35
52214 *	01-02	2,412.50	52316	01-07	10.00
52216 *	01-02	140.00	52317	01-07	10.00
52253 *	01-07	224.91	52318	01-07	29.96
52263 *	01-25	23.50	52320 *	01-04	3,045.28
52270 *	01-24	425.00	52327 *	01-03	105.00
52282 *	01-02	140.00	52328	01-10	2.51
52289 *	01-07	38.61	52330 *	01-07	675.67

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MUELLER HINDS & ASSOCIATES
January 31, 2019

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Number	Date	Amount	Number	Date	Amount
52331	01-04	324.94	52361	01-24	663.50
52332	01-02	840.79	52362	01-24	177.00
52337 *	01-11	245.00	52364 *	01-23	10.00
52338	01-07	786.50	52365	01-23	10.00
52341 *	01-09	5,700.00	52366	01-23	10.00
52342	01-11	50.00	52367	01-23	10.00
52344 *	01-07	3,000.00	52368	01-23	10.00
52346 *	01-08	160.00	52369	01-23	356.86
52347	01-22	44.30	52371 *	01-22	792.00
52348	01-14	360.00	52380 *	01-25	227.73
52350 *	01-29	30.40	52381	01-23	1,000.00
52351	01-18	75.86	52383 *	01-25	40.00
52352	01-18	2,187.81	52384	01-25	70.55
52353	01-18	52.25	52393 *	01-28	220.00
52354	01-28	423.30	52399 *	01-28	1,200.00
52355	01-18	133.90	52400	01-28	1,500.00
52357 *	01-10	150.00	52401	01-30	66.45
52358	01-10	75.00	52402	01-30	140.00
52359	01-10	100.00	52407 *	01-31	3,000.00
52360	01-10	50.00	* Skip in check sequence		

DEBITS

Date	Description	Subtractions
01-02	' ACH Debit MUELLER HINDS & PAYROLL 190102 711031305	5,784.64
01-03	' Online Transfer Dr REF 0031457L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	1,000.00
01-03	' ACH Debit MUELLER HINDS & BILL COLL 190103 711031305	50.94
01-03	' ACH Debit MUELLER HINDS & TAXES 190103 711031305	2,006.66
01-04	' Transfer Debit TRANSFER TO DEPOSIT ACCOUNT XXXXXX1388	16,000.00
01-07	' Online Transfer Dr REF 0071652L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	900.00
01-07	' ACH Debit AMEX EPAYMENT ACH PMT 190107	6,312.11
01-10	' Online Transfer Dr REF 0102205L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	800.00

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MUELLER HINDS & ASSOCIATES
January 31, 2019

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Date	Description	Subtractions
01-10	' ACH Debit TSYS/TRANSFIRST DISCOUNT 39300979942298 CR ISTINA HINDS ESQ DISCOUNT	605.79
01-11	' ACH Debit MUELLER HINDS & TAXES 190111 711031305	86.78
01-11	' ACH Debit ALLY FINANCIAL, BILL PAYMT 051400500181224	497.28
01-14	' Online Transfer Dr REF 0141729L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	800.00
01-15	' Transfer Debit TRANSFER TO DEPOSIT ACCOUNT XXXXXX1388	1,000.00
01-16	' ACH Debit MUELLER HINDS & BILL COLL 190116 711031305	128.19
01-16	' ACH Debit TSYS/TRANSFIRST CHARGEBACK CASE: 201901001302 7 MID: 3930097994 2298 CRISTINA HINDS ESQ, AMT: \$525.0	525.00
01-16	' ACH Debit TSYS/TRANSFIRST CHARGEBACK CASE: 201901001302 5 MID: 3930097994 2298 CRISTINA HINDS ESQ, AMT: \$525.0	525.00
01-16	' ACH Debit TSYS/TRANSFIRST CHARGEBACK CASE: 201901001302 6 MID: 3930097994 2298 CRISTINA HINDS ESQ, AMT: \$525.0	525.00
01-16	' ACH Debit MUELLER HINDS & TAXES 190116 711031305	1,648.82
01-16	' ACH Debit MUELLER HINDS & PAYROLL 190116 711031305	5,763.66
01-17	' Online Transfer Dr REF 0171556L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	1,000.00
01-22	' ACH Debit THE HARTFORD NWTBCLSCIC 190122 10939403	324.20
01-23	' ACH Debit AMEX EPAYMENT ACH PMT 190123	13,148.03
01-24	' Transfer Debit TRANSFER TO DEPOSIT ACCOUNT XXXXXX1388	2,500.00
01-25	' Online Transfer Dr REF 0251802L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	3,200.00
01-30	' ACH Debit MUELLER HINDS & BILL COLL 190130 711031305	50.94

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MUELLER HINDS & ASSOCIATES
January 31, 2019

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Date	Description	Subtractions
01-30	' ACH Debit MUELLER HINDS & TAXES 190130 711031305	1,978.56
01-30	' ACH Debit MUELLER HINDS & PAYROLL 190130 711031305	6,110.64
01-31	' Service Charge PAPER STMT/IMG FEE	10.00
01-31	' Service Charge MAINTENANCE FEE	18.00

CREDITS

Date	Description	Additions
01-02	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	11,550.00
01-03	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	500.00
01-04	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	5,700.00
01-07	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	400.00
01-07	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	5,000.00
01-08	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,250.00
01-09	Deposit	100.00
01-09	Deposit	100.00
01-09	Deposit	100.00
01-09	Deposit	200.00
01-09	Deposit	200.00
01-09	Deposit	250.00
01-09	Deposit	250.00
01-09	Deposit	300.00
01-09	Deposit	300.00
01-09	Deposit	300.00
01-09	Deposit	400.00
01-09	Deposit	500.00
01-09	Deposit	500.00
01-09	Deposit	750.00
01-09	Deposit	800.00
01-09	Deposit	5,000.00
01-09	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	5,550.00
01-11	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	100.00

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MUELLER HINDS & ASSOCIATES
January 31, 2019

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Date	Description	Additions
01-14	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,100.00
01-15	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,000.00
01-16	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	9,000.00
01-17	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	200.00
01-18	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,650.00
01-22	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,250.00
01-22	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	5,900.00
01-23	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	7,850.00
01-24	Deposit	41.28
01-24	Deposit	80.00
01-24	Deposit	100.00
01-24	Deposit	100.00
01-24	Deposit	120.00
01-24	Deposit	148.00
01-24	Deposit	150.00
01-24	Deposit	200.00
01-24	Deposit	200.00
01-24	Deposit	200.00
01-24	Deposit	275.00
01-24	Deposit	300.00
01-24	Deposit	300.00
01-24	Deposit	1,000.00
01-24	Deposit	1,000.00
01-24	Deposit	1,000.00
01-24	Deposit	1,000.00
01-24	Deposit	2,500.00
01-24	Deposit	5,000.00
01-24	Deposit	7,500.00
01-24	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,500.00
01-25	Deposit	100.00
01-25	Deposit	281.60
01-25	Deposit	400.00
01-25	Deposit	500.00
01-25	Deposit	1,000.00
01-25	Deposit	3,000.00
01-25	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	6,000.00
01-28	Deposit	510.00

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MUELLER HINDS & ASSOCIATES
January 31, 2019

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Date	Description	Additions
01-28	Deposit	1,000.00
01-28	Deposit	1,500.00
01-28	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	200.00
01-28	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	4,050.00
01-28	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	6,500.00
01-29	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	850.00
01-30	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	400.00
01-31	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	750.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
12-31	25,533.22	01-11	5,651.28	01-24	28,336.79
01-02	27,265.96	01-14	6,591.28	01-25	34,156.61
01-03	22,994.77	01-15	8,584.48	01-28	40,473.31
01-04	9,324.55	01-16	8,468.81	01-29	41,292.91
01-07	1,847.23	01-17	6,918.22	01-30	33,346.32
01-08	3,802.23	01-18	6,118.40	01-31	31,068.32
01-09	9,713.64	01-22	14,107.90		
01-10	7,930.34	01-23	7,388.01		

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Bank Of Nevada

PL04346

VOLUME III

RA000442



Bank of Nevada, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

MUELLER HINDS & ASSOCIATES
600 S 8TH ST
LAS VEGAS NV 89101-7005

Last statement: January 31, 2019
This statement: February 28, 2019
Total days in statement period: 28

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(105)

Direct inquiries to:
877-299-2265

Bank Of Nevada
10199 South Eastern Ave
Henderson NV 89052

THANK YOU FOR BANKING WITH US!

Enterprise Checking

Account number	XXXXXX3258	Beginning balance	\$31,068.32
Enclosures	105	Total additions	127,728.50
Low balance	\$250.97	Total subtractions	158,573.85
Average balance	\$24,374.90	Ending balance	\$222.97
Avg collected balance	\$22,372		

CHECKS

Number	Date	Amount	Number	Date	Amount
	02-13	1,000.00	52382 *	02-01	60.31
	02-15	1,000.00	52385 *	02-04	103.61
	02-15	1,500.00	52387 *	02-01	2,187.81
	02-19	5,000.00	52388	02-05	761.45
	02-22	1,500.00	52389	02-04	840.79
9131	02-08	185.00	52390	02-01	44.30
9132	02-13	750.59	52391	02-07	395.94
9134 *	02-21	15.00	52392	02-04	213.71
9136 *	02-13	800.00	52394 *	02-25	60.00
52095 *	02-27	23.50	52395	02-25	195.00
52104 *	02-20	23.50	52396	02-25	90.00
52323 *	02-26	200.00	52397	02-01	1,500.00
52340 *	02-14	275.00	52398	02-05	312.22
52349 *	02-04	2,300.00	52403 *	02-04	825.00
52372 *	02-04	140.00	52404	02-14	410.24
52376 *	02-14	10.00	52406 *	02-12	250.00
52377	02-14	10.00	52408 *	02-14	10.00
52379 *	02-05	250.00	52409	02-11	70.00

Number	Date	Amount	Number	Date	Amount
52410	02-25	15.00	52433 *	02-11	5,700.00
52411	02-25	30.00	52435 *	02-21	750.00
52412	02-25	15.00	52436	02-12	675.41
52413	02-25	90.00	52437	02-08	1,500.00
52414	02-01	14,000.00	52438	02-19	882.75
52415	02-01	1,000.00	52440 *	02-26	840.79
52416	02-04	3,000.00	52442 *	02-28	4,052.11
52417	02-08	1,500.00	52447 *	02-21	1,200.00
52418	02-12	750.00	52449 *	02-21	126.50
52420 *	02-07	50.00	52450	02-25	480.00
52423 *	02-11	360.00	52451	02-20	4,000.00
52425 *	02-15	65.40	52453 *	02-22	7,135.84
52428 *	02-06	1,732.00	52455 *	02-26	2,187.81
52429	02-12	6,045.80	52456	02-21	1,500.00
52430	02-20	250.00	52459 *	02-26	1,500.00
52431	02-20	500.00	* Skip in check sequence		

DEBITS

Date	Description	Subtractions
02-04	' Online Transfer Dr REF 0350724L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	4,000.00
02-06	' ACH Debit AMEX EPAYMENT ACH PMT 190206	11,828.52
02-07	' ACH Debit COX COMMUNICATIO BILL PAYMT 051400506013319	296.73
02-08	' Direct S/C STOP PMT ONLINE	20.00
02-11	' ACH Debit TSYS/TRANSFIRST DISCOUNT 39300979942298 CR ISTINA HINDS ESQ DISCOUNT	2,131.47
02-13	' Online Transfer Dr REF 0441123L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	2,000.00
02-13	' ACH Debit MUELLER HINDS & BILL COLL 190213 711031305	95.94
02-13	' ACH Debit MUELLER HINDS & TAXES 190213 711031305	1,933.75
02-13	' ACH Debit MUELLER HINDS & PAYROLL 190213 711031305	6,486.88
02-19	' Online Transfer Dr REF 0500640L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	5,000.00

Date	Description	Subtractions
02-19	' ACH Debit TSYS/TRANSFIRST CHARGEBACK CASE: 201904301492 7 MID: 3930097994 2298 CRISTINA HINDS ESQ, AMT: \$3,525	3,525.00
02-20	' Online Transfer Dr REF 0511546L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	3,000.00
02-22	' Online Transfer Dr REF 0531617L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	2,500.00
02-22	' ACH Debit THE HARTFORD NWTBCLSCIC 190222 10939403	544.80
02-22	' ACH Debit AMEX EPAYMENT ACH PMT 190222	10,190.73
02-25	' ACH Debit AMEX EPAYMENT ACH PMT 190225	7,500.00
02-26	' Online Transfer Dr REF 0571546L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	500.00
02-26	' Online Transfer Dr REF 0571232L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	2,000.00
02-27	' ACH Debit MUELLER HINDS & BILL COLL 190227 711031305	50.94
02-27	' ACH Debit MUELLER HINDS & TAXES 190227 711031305	2,341.50
02-27	' ACH Debit MUELLER HINDS & PAYROLL 190227 711031305	7,352.21
02-28	' Service Charge PAPER STMT/IMG FEE	10.00
02-28	' Service Charge MAINTENANCE FEE	18.00

CREDITS

Date	Description	Additions
02-01	Deposit	100.00
02-01	Deposit	500.00
02-01	Deposit	750.00
02-01	Deposit	1,500.00
02-01	Deposit	2,000.00
02-01	Deposit	23,100.00
02-01	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	600.00

Date	Description	Additions
02-04	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,000.00
02-04	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	5,050.00
02-05	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	450.00
02-06	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	7,600.00
02-07	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	100.00
02-08	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,100.00
02-11	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	300.00
02-12	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,000.00
02-13	Deposit	17.50
02-13	Deposit	100.00
02-13	Deposit	100.00
02-13	Deposit	250.00
02-13	Deposit	300.00
02-13	Deposit	500.00
02-13	Deposit	500.00
02-13	Deposit	800.00
02-13	Deposit	1,000.00
02-13	Deposit	2,000.00
02-13	Deposit	5,000.00
02-13	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	300.00
02-14	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	5,500.00
02-15	Deposit	100.00
02-15	Deposit	180.00
02-15	Deposit	181.00
02-15	Deposit	350.00
02-15	Deposit	500.00
02-15	Deposit	1,000.00
02-15	Deposit	10,000.00
02-15	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,500.00
02-19	Deposit	100.00
02-19	Deposit	200.00
02-19	Deposit	400.00
02-19	Deposit	500.00
02-19	Deposit	500.00
02-19	Deposit	500.00
02-19	Deposit	800.00

Date	Description	Additions
02-19	Deposit	1,500.00
02-19	Deposit	3,000.00
02-19	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,100.00
02-19	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	16,100.00
02-20	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,400.00
02-21	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	150.00
02-22	Deposit	280.00
02-22	Deposit	300.00
02-22	Deposit	300.00
02-22	Deposit	500.00
02-22	Deposit	5,000.00
02-22	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	120.00
02-25	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	7,700.00
02-26	' Online Transfer Cr REF 0571549L FUNDS TRANSFER FRMDEP XXXXXX2159 FROM	3,000.00
02-26	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	500.00
02-27	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,650.00
02-28	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	800.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
01-31	31,068.32	02-11	18,909.46	02-21	31,496.20
02-01	40,825.90	02-12	12,188.25	02-22	16,124.83
02-04	35,452.79	02-13	9,988.59	02-25	15,349.83
02-05	34,579.12	02-14	14,773.35	02-26	11,621.23
02-06	28,618.60	02-15	28,018.95	02-27	3,503.08
02-07	27,975.93	02-19	39,311.20	02-28	222.97
02-08	26,870.93	02-20	34,937.70		

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Bank Of Nevada

CHECKING WITHDRAWAL

PRINTED NAME: Craig A. Muller DATE: 2/13/19
SIGNATURE: [Signature]
AMOUNT: ONE Thousand Dollars DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 1000.00
\$ 1000.00
⑆5017⑈5980⑆

02/13/2019 \$1,000.00

CHECKING WITHDRAWAL

PRINTED NAME: Craig A. Muller DATE: 2/15/19
SIGNATURE: [Signature]
AMOUNT: ONE Thousand Dollars DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 1000.00
\$ 1000.00
⑆5017⑈5980⑆

02/15/2019 \$1,000.00

CHECKING WITHDRAWAL

PRINTED NAME: Suzanne Reyes DATE: 2/15/19
SIGNATURE: [Signature]
AMOUNT: ONE Thousand Five Hundred DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 1500.00
\$ 1500.00
⑆5017⑈5980⑆

02/15/2019 \$1,500.00

CHECKING WITHDRAWAL

PRINTED NAME: Mueller Hinds DATE: 2/19/19
SIGNATURE: [Signature]
AMOUNT: Five thousand DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 5000.00
\$ 5000.00
⑆5017⑈5980⑆

02/19/2019 \$5,000.00

CHECKING WITHDRAWAL

PRINTED NAME: Mueller Hinds DATE: 2/22/19
SIGNATURE: [Signature]
AMOUNT: One thousand five hundred DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 1500.00
\$ 1500.00
⑆5017⑈5980⑆

02/22/2019 \$1,500.00

CHECKING WITHDRAWAL

PRINTED NAME: Mueller Hinds DATE: 2/24/19
SIGNATURE: [Signature]
AMOUNT: One thousand five hundred DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 1500.00
\$ 1500.00
⑆5017⑈5980⑆

02/24/2019 \$1,500.00

CHECKING WITHDRAWAL

PRINTED NAME: Craig A. Muller DATE: 2/13/19
SIGNATURE: [Signature]
AMOUNT: ONE Thousand Dollars DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 1000.00
\$ 1000.00
⑆5017⑈5980⑆

02/13/2019 \$1,000.00

CHECKING WITHDRAWAL

PRINTED NAME: Craig A. Muller DATE: 2/21/19
SIGNATURE: [Signature]
AMOUNT: ONE Thousand Dollars DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 1000.00
\$ 1000.00
⑆5017⑈5980⑆

02/21/2019 \$1,000.00

CHECKING WITHDRAWAL

PRINTED NAME: Suzanne Reyes DATE: 2/15/19
SIGNATURE: [Signature]
AMOUNT: ONE Thousand Five Hundred DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 1500.00
\$ 1500.00
⑆5017⑈5980⑆

02/15/2019 \$1,500.00

CHECKING WITHDRAWAL

PRINTED NAME: Mueller Hinds DATE: 2/19/19
SIGNATURE: [Signature]
AMOUNT: Five thousand DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 5000.00
\$ 5000.00
⑆5017⑈5980⑆

02/19/2019 \$5,000.00

CHECKING WITHDRAWAL

PRINTED NAME: Mueller Hinds DATE: 2/22/19
SIGNATURE: [Signature]
AMOUNT: One thousand five hundred DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 1500.00
\$ 1500.00
⑆5017⑈5980⑆

02/22/2019 \$1,500.00

CHECKING WITHDRAWAL

PRINTED NAME: Mueller Hinds DATE: 2/24/19
SIGNATURE: [Signature]
AMOUNT: One thousand five hundred DOLLARS
ACCOUNT NUMBER: * 8010873258 AMOUNT: 1500.00
\$ 1500.00
⑆5017⑈5980⑆

02/24/2019 \$1,500.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52340

1/3/2019

PAY TO THE ORDER OF Attorney and Practice Magazine \$**275.00

Two Hundred Seventy-Five and 00/100 DOLLARS

Attorney and Practice Magazine
11816 Inwood Rd #3091
Dallas, TX 75244

MEMO Cristina Hinds

AUTHORIZED SIGNATURE

#052340# 122401778# 8010873258#

02/14/2019 52340 \$275.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52382

1/22/2019

PAY TO THE ORDER OF MRO \$**60.31

Sixty and 31/100 DOLLARS

MRO
PO Box 6410
Southeastern, PA 19398

MEMO Craig Bledsoe

AUTHORIZED SIGNATURE

#052382# 122401778# 8010873258#

02/01/2019 52382 \$60.31

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52349

1/8/2019

PAY TO THE ORDER OF Mitchell and Associates \$**2,300.00

Two Thousand Three Hundred and 00/100 DOLLARS

Mitchell and Associates
8985 S Durango Dr # 2064
Las Vegas, NV 89113

MEMO 11/26-01/04

AUTHORIZED SIGNATURE

#052349# 122401778# 8010873258#

02/04/2019 52349 \$2,300.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52385

1/24/2019

PAY TO THE ORDER OF Secure Care Dental \$**103.81

One Hundred Three and 81/100 DOLLARS

Secure Care Dental
PO Box 25897
Phoenix, AZ 85038

MEMO Group 10008579

AUTHORIZED SIGNATURE

#052385# 122401778# 8010873258#

02/04/2019 52385 \$103.81

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52372

1/15/2019

PAY TO THE ORDER OF Angela Sanchez \$**140.00

One Hundred Forty and 00/100 DOLLARS

Angela Sanchez

MEMO Weeks 1/12 and 1/18

AUTHORIZED SIGNATURE

#052372# 122401778# 8010873258#

02/04/2019 52372 \$140.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52387

1/24/2019

PAY TO THE ORDER OF Sierra Health Insurance \$**2,187.81

Two Thousand One Hundred Eighty-Seven and 81/100 DOLLARS

Sierra Health Insurance
PO Box 18407
Las Vegas, NV 89114

MEMO Group 60000170 January

AUTHORIZED SIGNATURE

#052387# 122401778# 8010873258#

02/01/2019 52387 \$2,187.81

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52376

1/17/2019

PAY TO THE ORDER OF Nevada DMV \$**10.00

Ten and 00/100 DOLLARS

Nevada DMV

MEMO Markon Gordon
DOB: 11/11/1989
PT: 30177A/1P180808B

AUTHORIZED SIGNATURE

#052376# 122401778# 8010873258#

02/14/2019 52376 \$10.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52388

1/24/2019

PAY TO THE ORDER OF Quill \$**761.45

Seven Hundred Sixty-One and 45/100 DOLLARS

Quill
PO Box 37800
Philadelphia, PA 19101

MEMO Inv # 3772250

AUTHORIZED SIGNATURE

#052388# 122401778# 8010873258#

02/05/2019 52388 \$761.45

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52377

1/17/2019

PAY TO THE ORDER OF Nevada DMV \$**10.00

Ten and 00/100 DOLLARS

Nevada DMV

MEMO DOH: 6/12/18
Beryl Foster-9077
IP 1601812

AUTHORIZED SIGNATURE

#052377# 122401778# 8010873258#

02/14/2019 52377 \$10.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52389

1/24/2019

PAY TO THE ORDER OF IPFS Corporation \$**840.79

Eight Hundred Forty and 79/100 DOLLARS

IPFS Corporation
PO Box 100301
Pasadena, CA 91189

MEMO Policy # AZP 384553

AUTHORIZED SIGNATURE

#052389# 122401778# 8010873258#

02/04/2019 52389 \$840.79

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52379

1/17/2019

PAY TO THE ORDER OF Tom Boley \$**250.00

Two Hundred Fifty and 00/100 DOLLARS

Tom Boley

MEMO Shannon American Locksmith
Arbitrator fees

AUTHORIZED SIGNATURE

#052379# 122401778# 8010873258#

02/05/2019 52379 \$250.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771324

52390

1/24/2019

PAY TO THE ORDER OF HomeTeam Pest Defense \$**44.30

Forty-Four and 30/100 DOLLARS

HomeTeam Pest Defense
8450 Cameron St #107
Las Vegas, NV 89118

MEMO Acct # 2117406 Inv # 60882163

AUTHORIZED SIGNATURE

#052390# 122401778# 8010873258#

02/01/2019 52390 \$44.30

VOLUME III

RA000450

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52391

1/24/2019

PAY TO THE ORDER OF: APLV \$**395.94

Three Hundred Ninety-Five and 94/100 DOLLARS

APLV
PO Box 639236
Cincinnati, OH 45263

MEMO #1234833 231
Inv # 12-979-821

AUTHORIZED SIGNATURE

02/07/2019 52391 \$395.94

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52398

1/25/2019

PAY TO THE ORDER OF: AT&T 337043286553 \$**312.22

Three Hundred Twelve and 22/100 DOLLARS

AT&T
PO Box 537104
Atlanta, GA 30353

MEMO # 702-340-2151 Acct # 337043286553

AUTHORIZED SIGNATURE

02/05/2019 52398 \$312.22

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52392

1/24/2019

PAY TO THE ORDER OF: Purchase Power \$**213.71

Two Hundred Thirteen and 71/100 DOLLARS

Purchase Power
PO Box 371874
Pittsburgh, PA 15280-7874

MEMO Acct # 8000-9090-1017-3788

AUTHORIZED SIGNATURE

02/04/2019 52392 \$213.71

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52403

1/29/2019

PAY TO THE ORDER OF: Mima Gonzalez \$**825.00

Eight Hundred Twenty-Five and 00/100 DOLLARS

Mima Gonzalez
2325 Brady Ave
Las Vegas, NV 89101

MEMO 75 @ \$11.00

AUTHORIZED SIGNATURE

02/04/2019 52403 \$825.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52394

1/24/2019

PAY TO THE ORDER OF: Krystina Butenschoen \$**60.00

Sixty and 00/100 DOLLARS

Krystina Butenschoen
241 Red Rock Trail
Kimberly, Idaho 83341

MEMO City of Henderson Ka k

AUTHORIZED SIGNATURE

02/25/2019 52394 \$60.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52404

1/29/2019

PAY TO THE ORDER OF: AT&T Mobility 287283078967 \$**410.24

Four Hundred Ten and 24/100 DOLLARS

AT&T Mobility
PO Box 9463
Carol Stream, IL 60197

MEMO Acct # 287283078967

AUTHORIZED SIGNATURE

02/14/2019 52404 \$410.24

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52395

1/24/2019

PAY TO THE ORDER OF: Krystina Butenschoen \$**195.00

One Hundred Ninety-Five and 00/100 DOLLARS

Krystina Butenschoen
241 Red Rock Trail
Kimberly, Idaho 83341

MEMO C TH

AUTHORIZED SIGNATURE

02/25/2019 52395 \$195.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52406

1/29/2019

PAY TO THE ORDER OF: Alkin Winner & Sherrod \$**250.00

Two Hundred Fifty and 00/100 DOLLARS

Alkin Winner & Sherrod
1117 S Rancho Dr
Las Vegas, NV 89102

MEMO Aaron Cole

AUTHORIZED SIGNATURE

02/12/2019 52406 \$250.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52396

1/24/2019

PAY TO THE ORDER OF: Krystina Butenschoen \$**90.00

Ninety and 00/100 DOLLARS

Krystina Butenschoen
241 Red Rock Trail
Kimberly, Idaho 83341

MEMO City of Las Vegas McDonald

AUTHORIZED SIGNATURE

02/25/2019 52396 \$90.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52408

1/31/2019

PAY TO THE ORDER OF: Nevada Dept of Public Safety \$**10.00

Ten and 00/100 DOLLARS

Nevada Dept of Public Safety

MEMO Post: 1128119
Kenneth Murewski
1216924A

AUTHORIZED SIGNATURE

02/14/2019 52408 \$10.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52397

1/25/2019

PAY TO THE ORDER OF: Mad Technical \$**1,500.00

One Thousand Five Hundred and 00/100 DOLLARS

Mad Technical
3571 E Sunset Rd # 208
Las Vegas, NV 89120

MEMO Inv #1834.1898

AUTHORIZED SIGNATURE

02/01/2019 52397 \$1,500.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52409

1/31/2019

PAY TO THE ORDER OF: Nevada Legal News \$**70.00

Seventy and 00/100 DOLLARS

Nevada Legal News

MEMO Jeanette Fisher

AUTHORIZED SIGNATURE

02/11/2019 52409 \$70.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52410

1/31/2019

PAY TO THE ORDER OF: Krystina Butenschoen \$**15.00

Fifteen and 00/100***** DOLLARS

Krystina Butenschoen
241 Red Rock Trail
Kimberly, Idaho 83341

MEMO: Breitenbach v Ratiff

AUTHORIZED SIGNATURE

02/25/2019 52410 \$15.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52416

1 Feb 2019

PAY TO THE ORDER OF: *Rory MESHAN* \$ 3000⁰⁰

Three Thousand Dollars *no 100* DOLLARS

MEMO: *Jamy*

AUTHORIZED SIGNATURE

02/04/2019 52416 \$3,000.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52411

1/31/2019

PAY TO THE ORDER OF: Krystina Butenschoen \$**30.00

Thirty and 00/100***** DOLLARS

Krystina Butenschoen
241 Red Rock Trail
Kimberly, Idaho 83341

MEMO: Es Correction Corp

AUTHORIZED SIGNATURE

02/25/2019 52411 \$30.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52417

1 Feb 2019

PAY TO THE ORDER OF: *SUZAN Rayer* \$ 1500⁰⁰

ONE Thousand Five Hundred DOLLARS

MEMO: *Week 28 Jan - Feb*

AUTHORIZED SIGNATURE

02/08/2019 52417 \$1,500.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52412

1/31/2019

PAY TO THE ORDER OF: Krystina Butenschoen \$**15.00

Fifteen and 00/100***** DOLLARS

Krystina Butenschoen
241 Red Rock Trail
Kimberly, Idaho 83341

MEMO: Tre Ino Devoe

AUTHORIZED SIGNATURE

02/25/2019 52412 \$15.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52418

1 Feb 2019

PAY TO THE ORDER OF: *Gieselle Vin* \$ 750⁰⁰

Seven Hundred fifty dollar DOLLARS

MEMO: *Bonus*

AUTHORIZED SIGNATURE

02/12/2019 52418 \$750.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52413

1/31/2019

PAY TO THE ORDER OF: Krystina Butenschoen \$**90.00

Ninety and 00/100***** DOLLARS

Krystina Butenschoen
241 Red Rock Trail
Kimberly, Idaho 83341

MEMO: B K Blocks IB

AUTHORIZED SIGNATURE

02/25/2019 52413 \$90.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52420

2/5/2019

PAY TO THE ORDER OF: Henderson Municipal Court \$**50.00

Fifty and 00/100***** DOLLARS

Henderson Municipal Court

MEMO: *Conner Lee* *18CR000012*

AUTHORIZED SIGNATURE

02/07/2019 52420 \$50.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52414

1/31/19

PAY TO THE ORDER OF: *Craig A. Mulla* \$ 14,000⁰⁰

Fourteen Thousand dollar *no 100* DOLLARS

MEMO: *Lara Ruppert*
415 Avenida 808 S. South

AUTHORIZED SIGNATURE

02/01/2019 52414 \$14,000.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52423

2/5/2019

PAY TO THE ORDER OF: Remiro Tapia \$**360.00

Three Hundred Sixty and 00/100***** DOLLARS

Remiro Tapia
4213 Estaban Ct
Las Vegas, NV 89110

MEMO: *Inv # 152*

AUTHORIZED SIGNATURE

02/11/2019 52423 \$360.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52415

2/1/19

PAY TO THE ORDER OF: *Craig A. Mulla* \$ 1000⁰⁰

ONE thousand dollar *no 100* DOLLARS

MEMO: *SKI weekend*
easy

AUTHORIZED SIGNATURE

02/01/2019 52415 \$1,000.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52425

2/5/2019

PAY TO THE ORDER OF: *Datallie* \$**65.40

Sixty-Five and 40/100***** DOLLARS

Datallie
PO Box 419130
Kansas City, MO 64141

MEMO: *Alysha Ryan*

AUTHORIZED SIGNATURE

02/15/2019 52425 \$65.40

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52428

2/5/2019

202

PAY TO THE ORDER OF Mad Technical \$**1,732.00

One Thousand Seven Hundred Thirty-Two and 00/100 DOLLARS

Mad Technical
3571 E Sunset Rd # 208
Las Vegas, NV 89120

MEMO Inv #1882

AUTHORIZED SIGNATURE

#052428# #122401778# 8010873258#

02/06/2019 52428 \$1,732.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52436

2/8/2019

708-412-8073
203029049
00101271
001010001

PAY TO THE ORDER OF Peter Monchev \$**875.41

Six Hundred Seventy-Five and 41/100 DOLLARS

Petar Monchev

MEMO

AUTHORIZED SIGNATURE

#052436# #122401778# 8010873258#

02/12/2019 52436 \$675.41

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52429

2/5/2019

UNITED STATES TREASURY

PAY TO THE ORDER OF United States Treasurer \$**6,045.80

Six Thousand Forty-Five and 80/100 DOLLARS

United States Treasurer
Ogden, UT 84201

MEMO 2017 530-37-5129

AUTHORIZED SIGNATURE

#052429# #122401778# 8010873258#

02/12/2019 52429 \$6,045.80

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52437

7 Feb 19

PAY TO THE ORDER OF SUZANA Reyes \$1500

ONE Thousand Five Hundred

MEMO 2 Feb - 7 Feb

AUTHORIZED SIGNATURE

#052437# #122401778# 8010873258#

02/08/2019 52437 \$1,500.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52430

2/7/2019

PAY TO THE ORDER OF Supreme Court of Nevada \$**250.00

Two Hundred Fifty and 00/100 DOLLARS

Supreme Court of Nevada

MEMO Liveen Khurana 77389 77389

AUTHORIZED SIGNATURE

#052430# #122401778# 8010873258#

02/20/2019 52430 \$250.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52438

2/12/2019

PAY TO THE ORDER OF Mina Gonzalez \$**882.75

Eight Hundred Eighty-Two and 75/100 DOLLARS

Mina Gonzalez
2325 Brady Ave
Las Vegas, NV 89101

MEMO 80.26 @ \$11.00 Jan 28 - Feb 8

AUTHORIZED SIGNATURE

#052438# #122401778# 8010873258#

02/19/2019 52438 \$882.75

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52431

2/7/2019

PAY TO THE ORDER OF Supreme Court of Nevada \$**500.00

Five Hundred and 00/100 DOLLARS

Supreme Court of Nevada

MEMO Hugo Navarrete 716400

AUTHORIZED SIGNATURE

#052431# #122401778# 8010873258#

02/20/2019 52431 \$500.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52440

2/12/2019

PAY TO THE ORDER OF IPFS Corporation \$**840.79

Eight Hundred Forty and 79/100 DOLLARS

IPFS Corporation
PO Box 100391
Pasadena, CA 91189

MEMO Policy # AZP 384893 #3

AUTHORIZED SIGNATURE

#052440# #122401778# 8010873258#

02/26/2019 52440 \$840.79

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52433

2/7/2019

PAY TO THE ORDER OF Jack And Grace LLC \$**5,700.00

Five Thousand Seven Hundred and 00/100 DOLLARS

Jack And Grace LLC

MEMO Rent (San)

AUTHORIZED SIGNATURE

#052433# #122401778# 8010873258#

02/11/2019 52433 \$5,700.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52442

2/12/2019

PAY TO THE ORDER OF USAA \$**4,052.11

Four Thousand Fifty-Two and 11/100 DOLLARS

USAA
9500 Fredericksburg Rd
San Antonio, TX 78288

MEMO Policy # 00279 26 14

AUTHORIZED SIGNATURE

#052442# #122401778# 8010873258#

02/28/2019 52442 \$4,052.11

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52435

2/8/2019

PAY TO THE ORDER OF Mad Technical \$**750.00

Seven Hundred Fifty and 00/100 DOLLARS

Mad Technical
3571 E Sunset Rd # 208
Las Vegas, NV 89120

MEMO Inv # 1967

AUTHORIZED SIGNATURE

#052435# #122401778# 8010873258#

02/21/2019 52435 \$750.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52447

2/20/19

PAY TO THE ORDER OF N.T.E.F. \$1200

two Hundred dollars N/A

MEMO February

AUTHORIZED SIGNATURE

#052447# #122401778# 8010873258#

02/21/2019 52447 \$1,200.00

VOLUME III

RA000453

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52449

2/19/2019

PAY TO THE ORDER OF Peter Momchev \$126.50

One Hundred Twenty-Six and 50/100 DOLLARS

Peter Momchev

MEMO

02/21/2019 52449 \$126.50

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52459

2/25/19

PAY TO THE ORDER OF Robert Williams \$1,500.00

ONE THOUSAND FIVE HUNDRED DOLLARS

MEMO Mary ADVANCE

02/26/2019 52459 \$1,500.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52450

2/19/2019

PAY TO THE ORDER OF Ramiro Tapia \$480.00

Four Hundred Eighty and 00/100 DOLLARS

Ramiro Tapia
4213 Estaban Ct
Las Vegas, NV 89110

MEMO Inv # 155

02/25/2019 52450 \$480.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52451

2/19/19

PAY TO THE ORDER OF Roy McShane \$4,000.00

Four Thousand DOLLARS

MEMO Feb ADVANCE

02/20/2019 52451 \$4,000.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52453

2/19/19

PAY TO THE ORDER OF Mad Technical Solutions \$7,135.84

SEVEN THOUSAND ONE HUNDRED THIRTY FIVE AND 84/100 DOLLARS

MEMO

02/22/2019 52453 \$7,135.84

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52455

2/21/2019

PAY TO THE ORDER OF Sierra Health Insurance \$2,187.81

Two Thousand One Hundred Eighty-Seven and 81/100 DOLLARS

Sierra Health Insurance
PO Box 15407
Las Vegas, NV 89114

MEMO 1001
Group 60000170 February

02/26/2019 52455 \$2,187.81

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52456

Feb 21/19

PAY TO THE ORDER OF Randy Kop \$1,500.00

FIFTEEN HUNDRED DOLLARS

MEMO Printing

02/21/2019 52456 \$1,500.00

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING						STATEMENT OF RECONCILIATION	
Number	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING					\$	TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at P.O. Box 26237, Las Vegas, NV 89126-0237, telephone us at (702) 248-4200 or E-mail us at inquiries@bankofnevada.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Bank of Nevada, Loan Servicing Dept., P.O. Box 26237, Las Vegas, NV 89126-0237.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NOTICE OF FURNISHING NEGATIVE INFORMATION: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DIRECT DEPOSITS: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (702) 248-4200 to find out if the deposit has been made.





Bank of Nevada, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

MUELLER HINDS & ASSOCIATES
600 S 8TH ST
LAS VEGAS NV 89101-7005

Last statement: February 28, 2019
This statement: March 31, 2019
Total days in statement period: 31

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(104)

Direct inquiries to:
877-299-2265

Bank Of Nevada
10199 South Eastern Ave
Henderson NV 89052

THANK YOU FOR BANKING WITH US!

Enterprise Checking

Account number	XXXXXX3258	Beginning balance	\$222.97
Enclosures	104	Total additions	141,070.00
Low balance	\$-3,089.61	Total subtractions	120,989.33
Average balance	\$9,183.31	Ending balance	\$20,303.64
Avg collected balance	\$7,217		

CHECKS

Number	Date	Amount	Number	Date	Amount
	03-05	2,000.00	52460 *	03-07	1,155.20
9137	03-13	750.59	52461	03-14	100.00
9138	03-20	15.00	52464 *	03-25	750.00
26206 *	03-15	105.05	52465	03-19	25.00
26207	03-18	671.53	52466	03-04	150.00
26208	03-29	947.72	52467	03-11	880.00
50722 *	03-06	2,000.00	52468	03-07	307.50
50723	03-05	750.00	52469	03-06	3,300.00
52097 *	03-28	23.50	52470	03-08	500.00
52375 *	03-19	25.00	52472 *	03-18	1,500.00
52432 *	03-04	75.00	52473	03-18	1,500.00
52434 *	03-01	176.97	52474	03-13	2,000.00
52439 *	03-04	140.00	52475	03-20	108.30
52441 *	03-07	169.23	52476	03-15	356.25
52444 *	03-07	578.41	52477	03-18	1,518.40
52448 *	03-04	5,700.00	52478	03-18	160.00
52454 *	03-04	103.61	52479	03-26	235.97
52457 *	03-25	281.70	52480	03-26	327.48

Number	Date	Amount	Number	Date	Amount
52481	03-26	320.86	52498	03-25	25.94
52482	03-25	159.93	52499	03-20	690.19
52486 *	03-18	2,070.00	52503 *	03-28	290.00
52489 *	03-19	541.19	52504	03-26	1,170.00
52490	03-20	15.00	52505	03-25	1,500.00
52491	03-20	4,500.00	52506	03-25	1,200.00
52492	03-19	250.00	52515 *	03-28	1,153.85
52493	03-22	2,500.00	52517 *	03-29	978.00
52496 *	03-20	1,380.00	* Skip in check sequence		
52497	03-29	10.00			

DEBITS

Date	Description	Subtractions
03-04	' Online Transfer Dr REF 0621240L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	3,000.00
03-06	' ACH Debit AMEX EPAYMENT ACH PMT 190306	6,894.97
03-06	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 52469	35.00
03-07	' ACH Debit LEXIS NEXIS ONLINE PUB 190307	336.69
03-07	' Od Fee FOR CONTINUOUS OD ON 03-07-19	10.00
03-07	' NSF Item Paid Fee FOR OVERDRAFT ACH DEBIT 021000027589941	35.00
03-07	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 52441	35.00
03-07	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 52444	35.00
03-07	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 52460	35.00
03-07	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 52468	35.00
03-11	' Online Transfer Dr REF 0681607L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	3,000.00
03-11	' ACH Debit TSYS/TRANSFIRST DISCOUNT 39300979942298 CR ISTINA HINDS ESQ DISCOUNT	897.89
03-12	' Return Deposit Item	15,000.00
03-12	' Direct S/C CHARGE BACK FEE	12.00
03-12	' Online Transfer Dr REF 0711247L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	2,000.00

MUELLER HINDS & ASSOCIATES
March 31, 2019

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Date	Description	Subtractions
03-12	' ACH Debit ALLY FINANCIAL, BILL PAYMT 051400504223325	497.28
03-13	' ACH Debit MUELLER HINDS & BILL COLL 190313 711031305	54.31
03-13	' ACH Debit MUELLER HINDS & TAXES 190313 711031305	1,676.82
03-13	' ACH Debit MUELLER HINDS & PAYROLL 190313 711031305	5,433.80
03-15	' Online Transfer Dr REF 0741515L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	4,000.00
03-15	' Online Transfer Dr REF 0741452L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	5,000.00
03-21	' ACH Debit ALLIANCE SECURIT AG884752 190321	44.99
03-22	' ACH Debit AMEX EPAYMENT ACH PMT 190322	13,459.27
03-25	' Online Transfer Dr REF 0842221L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	3,200.00
03-27	' ACH Debit MUELLER HINDS & BILL COLL 190327 711031305	52.51
03-27	' ACH Debit MUELLER HINDS & TAXES 190327 711031305	1,865.23
03-27	' ACH Debit MUELLER HINDS & PAYROLL 190327 711031305	5,673.20
03-29	' Online Transfer Dr REF 0880924L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	500.00
03-31	' Service Charge PAPER STMT/IMG FEE	10.00
03-31	' Service Charge MAINTENANCE FEE	18.00

CREDITS

Date	Description	Additions
03-01	Deposit	280.00
03-01	Deposit	400.00
03-01	Deposit	400.00

Date	Description	Additions
03-01	Deposit	600.00
03-01	Deposit	980.00
03-01	Deposit	1,250.00
03-01	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	750.00
03-04	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	6,600.00
03-05	Deposit	350.00
03-05	Deposit	500.00
03-05	Deposit	500.00
03-05	Deposit	500.00
03-05	Deposit	1,000.00
03-05	Deposit	3,000.00
03-05	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,500.00
03-06	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,200.00
03-07	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	750.00
03-08	Deposit	140.00
03-08	Deposit	430.00
03-08	Deposit	500.00
03-08	Deposit	900.00
03-08	Deposit	15,000.00
03-08	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	500.00
03-11	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,600.00
03-11	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	10,000.00
03-12	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,600.00
03-13	Deposit	40.00
03-13	Deposit	160.00
03-13	Deposit	200.00
03-13	Deposit	1,000.00
03-13	Deposit	2,000.00
03-13	Deposit	2,000.00
03-13	Deposit	5,000.00
03-13	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,090.00
03-15	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	9,900.00
03-18	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	6,100.00
03-19	Deposit	100.00
03-19	Deposit	100.00

Date	Description	Additions
03-19	Deposit	120.00
03-19	Deposit	180.00
03-19	Deposit	300.00
03-19	Deposit	500.00
03-19	Deposit	500.00
03-19	Deposit	500.00
03-19	Deposit	1,000.00
03-19	Deposit	1,500.00
03-19	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,100.00
03-20	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	6,500.00
03-21	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	6,800.00
03-22	Deposit	300.00
03-22	Deposit	500.00
03-22	Deposit	800.00
03-22	Deposit	1,000.00
03-22	Deposit	1,000.00
03-22	Deposit	1,200.00
03-22	Deposit	2,000.00
03-22	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	800.00
03-25	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	650.00
03-26	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	4,050.00
03-27	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	4,200.00
03-28	Deposit	100.00
03-28	Deposit	150.00
03-28	Deposit	500.00
03-28	Deposit	500.00
03-28	Deposit	700.00
03-28	Deposit	750.00
03-28	Deposit	1,500.00
03-28	Deposit	2,000.00
03-28	Deposit	7,500.00
03-28	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,200.00
03-29	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	7,750.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
02-28	222.97	03-01	4,706.00	03-04	2,137.39

Date	Amount	Date	Amount	Date	Amount
03-05	7,737.39	03-14	7,082.70	03-25	2,979.96
03-06	-1,292.58	03-15	7,521.40	03-26	4,975.65
03-07	-3,274.61	03-18	6,201.47	03-27	1,584.71
03-08	13,695.39	03-19	11,260.28	03-28	15,017.36
03-11	21,517.50	03-20	11,051.79	03-29	20,331.64
03-12	5,608.22	03-21	17,806.80	03-31	20,303.64
03-13	7,182.70	03-22	9,447.53		

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$220.00	\$220.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Bank Of Nevada

CHECKING WITHDRAWAL

DATE 3/5/19

PRINTED NAME Craig A. Mueller SIGNATURE [Signature]

AMOUNT two thousand dollars DOLLARS

ACCOUNT NUMBER *8010873258 \$ 2000.00

15017 5980

03/05/2019 \$2,000.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
1010 S. EASTERN AVE.
HENDERSON, NV 89002
94-1771224

DATE 4 March 19 AMOUNT \$2000.00

PAY Roy McShane

TO THE ORDER OF two thousand 00/100

15017 5980

03/06/2019 50722 \$2,000.00

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK - DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK

Please Post to Account: PAYMENT

MUELLER HINDS & ASSOCIATES CHT
600 S. 8TH ST
LAS VEGAS, NV 89101

BANK OF NEVADA, A DIV OF WESTERN ALLIANCE BANK
LAS VEGAS, NV

DATE MAR 08 2019 AMOUNT 9137

PAY Seven Hundred Fifty and 99/100 Dollars \$ 750.59

TO THE ORDER OF: NISSAN MOTOR ACCEPTANCE CORP.
PO BOX 850424
DALLAS TX 75285-0424

15017 5980

03/13/2019 9137 \$750.59

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
1010 S. EASTERN AVE.
HENDERSON, NV 89002
94-1771224

DATE 4 March 19 AMOUNT \$750.00

PAY Randy Koy

TO THE ORDER OF Seven Hundred Fifty dollars 00/100

OFFICE phone printing

15017 5980

03/05/2019 50723 \$750.00

THE BACK OF THIS CHECK CONTAINS A SECURITY MARK - DO NOT ACCEPT WITHOUT HOLDING AT AN ANGLE TO VERIFY SECURITY MARK

Please Post to Account: PAYMENT

MUELLER HINDS & ASSOCIATES CHT
600 S. 8TH ST
LAS VEGAS, NV 89101

BANK OF NEVADA, A DIV OF WESTERN ALLIANCE BANK
LAS VEGAS, NV

DATE March 20, 2019 AMOUNT 9138

PAY Fifteen and 00/100 Dollars \$ 15.00

TO THE ORDER OF: SAFEGUARD 2 MINI STORAGE
5180 E RUSSELL RD
LAS VEGAS NV 89122-8000

15017 5980

03/20/2019 9138 \$15.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
1010 S. EASTERN AVE.
HENDERSON, NV 89002
94-1771224

DATE 3/28/2018 AMOUNT \$23.50

PAY TO THE ORDER OF: Nevada Dept of Public Safety

Twenty-Three and 50/100 DOLLARS

Nevada Dept of Public Safety

MEMO Paul Majett

15017 5980

03/28/2019 52097 \$23.50

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND - NOT A WHITE BACKGROUND. THE BACK OF THIS CHECK READS ORIGINAL DOCUMENT.

Mueller Hinds & Associates CHT
600 South 8th Street
Las Vegas, NV 89101

BANK OF NEVADA
HENDERSON, NV 89002
94-1771224

DATE 3/15/2019 AMOUNT 26206

PAY One Hundred Five and 05/100 Dollars \$ 105.05

TO THE ORDER OF: Nancy Quintero
6275 Boulder Hwy #2009
LAS VEGAS, NV 89122

15017 5980

03/15/2019 26206 \$105.05

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
1010 S. EASTERN AVE.
HENDERSON, NV 89002
94-1771224

DATE 1/17/2019 AMOUNT 52375

PAY TO THE ORDER OF: Las Vegas Municipal Court

Twenty-Five and 00/100 DOLLARS

Las Vegas Municipal Court

MEMO Gina Rosol

15017 5980

03/19/2019 52375 \$25.00

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND - NOT A WHITE BACKGROUND. THE BACK OF THIS CHECK READS ORIGINAL DOCUMENT.

Mueller Hinds & Associates CHT
600 South 8th Street
Las Vegas, NV 89101

BANK OF NEVADA
HENDERSON, NV 89002
94-1771224

DATE 3/15/2019 AMOUNT 26207

PAY Six Hundred Seventy One and 53/100 Dollars \$ 671.53

TO THE ORDER OF: Peggy J Sigler
26 Sirkdale Dr
HENDERSON, NV 89074

15017 5980

03/18/2019 26207 \$671.53

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
1010 S. EASTERN AVE.
HENDERSON, NV 89002
94-1771224

DATE 2/7/2019 AMOUNT 52432

PAY TO THE ORDER OF: City of Las Vegas

Seventy-Five and 00/100 DOLLARS

City of Las Vegas
PO Box 537104
Los Angeles, CA 90074

MEMO Ticket # 191100357

15017 5980

03/04/2019 52432 \$75.00

THE FACE OF THIS DOCUMENT HAS A COLORED BACKGROUND - NOT A WHITE BACKGROUND. THE BACK OF THIS CHECK READS ORIGINAL DOCUMENT.

Mueller Hinds & Associates CHT
600 South 8th Street
Las Vegas, NV 89101

BANK OF NEVADA
HENDERSON, NV 89002
94-1771224

DATE 3/29/2019 AMOUNT 26208

PAY Nine Hundred Forty Seven and 72/100 Dollars \$ 947.72

TO THE ORDER OF: Nancy Quintero
6275 Boulder Hwy #2009
LAS VEGAS, NV 89122

15017 5980

03/29/2019 26208 \$947.72

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
1010 S. EASTERN AVE.
HENDERSON, NV 89002
94-1771224

DATE 2/8/2019 AMOUNT 52434

PAY TO THE ORDER OF: AT&T Mobility 121714203

One Hundred Seventy-Six and 97/100 DOLLARS

AT&T Mobility
PO Box 537104
Atlanta, GA 30353

MEMO Acct # 121714203

15017 5980

03/01/2019 52434 \$176.97

VOLUME III

RA000462

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52439

2/12/2019

PAY TO THE ORDER OF: Angela Sanchez \$**140.00

One Hundred Forty and 00/100

Angela Sanchez

MEMO: Weeks 02/08 to 02/15

Authorized Signature: *Angela Hinds*

03/04/2019 52439 \$140.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52460

2/28/2019

PAY TO THE ORDER OF: Shawna Ortega \$**1,156.20

One Thousand One Hundred Fifty-Five and 20/100

Shawna Ortega
12670 Stone Canyon Rd
Poway, CA 92064

MEMO: Stephanie Conner

Authorized Signature: *Stephanie Conner*

03/07/2019 52460 \$1,155.20

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52441

2/12/2019

PAY TO THE ORDER OF: Quill \$**169.23

One Hundred Sixty-Nine and 23/100

Quill
PO Box 37600
Philadelphia, PA 19101

MEMO: Inv # 4602110-4693247

Authorized Signature: *Angela Hinds*

03/07/2019 52441 \$169.23

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52461

2/29/2019

PAY TO THE ORDER OF: Clark County Law Library \$**100.00

One Hundred and 00/100

Clark County Law Library
300 S 3rd St # 400
Las Vegas, NV 89101

MEMO: Alysha Ryan

Authorized Signature: *Alysha Ryan*

03/14/2019 52461 \$100.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52444

2/12/2019

PAY TO THE ORDER OF: APLV \$**578.41

Five Hundred Seventy-Eight and 41/100

APLV
PO Box 639236
Cincinnati, OH 45263

MEMO: #123 4833 231
Inv # 13-188-571

Authorized Signature: *Angela Hinds*

03/07/2019 52444 \$578.41

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52464

2/28/2019

PAY TO THE ORDER OF: Christopher M Young \$**750.00

Seven Hundred Fifty and 00/100

Christopher M Young
2480 Professional Court # 200
Las Vegas, NV 89128

MEMO: Van Vleet - Brodeur

Authorized Signature: *Christopher M Young*

03/25/2019 52464 \$750.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52448

2/19/2019

PAY TO THE ORDER OF: Jack And Grace LLC \$**5,700.00

Five Thousand Seven Hundred and 00/100

Jack And Grace LLC

MEMO: Rent February

Authorized Signature: *Angela Hinds*

03/04/2019 52448 \$5,700.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52465

2/28/2019

PAY TO THE ORDER OF: Las Vegas Municipal Court \$**25.00

Twenty-Five and 00/100

Las Vegas Municipal Court

MEMO: Tristan Felix

Authorized Signature: *Tristan Felix*

03/19/2019 52465 \$25.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52454

2/21/2019

PAY TO THE ORDER OF: Secure Care Dental \$**103.61

One Hundred Three and 61/100

Secure Care Dental
PO Box 29697
Phoenix, AZ 85038

MEMO: Group 10008579

Authorized Signature: *Angela Hinds*

03/04/2019 52454 \$103.61

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52466

2/28/2019

PAY TO THE ORDER OF: Peter Monchev \$**150.00

One Hundred Fifty and 00/100

Peter Monchev

MEMO: 702 413-8293

Authorized Signature: *Angela Hinds*

03/04/2019 52466 \$150.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52457

2/22/2019

PAY TO THE ORDER OF: Giselle Villa \$**281.70

Two Hundred Eighty-One and 70/100

Giselle Villa

MEMO: Reimburse for office supplies

Authorized Signature: *Angela Hinds*

03/25/2019 52457 \$281.70

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
84-1771224

52467

3/6/2019

PAY TO THE ORDER OF: Mima Gonzalez \$**880.00

Eight Hundred Eighty and 00/100

Mima Gonzalez
2325 Brady Ave
Las Vegas, NV 89101

MEMO: 80 @ \$11.00 Feb 10 - Feb 22

Authorized Signature: *Mima Gonzalez*

03/11/2019 52467 \$880.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52468

3/5/2019

PAY TO THE ORDER OF: Peter Monchev

\$**307.50

Three Hundred Seven and 50/100

Peter Monchev

MEMO

#052468# 1224017781 8010873258#

03/07/2019 52468 \$307.50

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52475

3/11/2019

PAY TO THE ORDER OF: Pop a Lock

\$**108.30

One Hundred Eight and 30/100

Pop a Lock

MEMO

#052475# 1224017781 8010873258#

03/20/2019 52475 \$108.30

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52469

3/5/2019

PAY TO THE ORDER OF: McShane LLC

\$**3,300.00

Three Thousand Three Hundred and 00/100

McShane LLC
2250 Natalie Ave
Las Vegas, NV 89169

MEMO

Web Site February

#052469# 1224017781 8010873258#

03/06/2019 52469 \$3,300.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52476

3/12/2019

PAY TO THE ORDER OF: Peter Monchev

\$**356.25

Three Hundred Fifty-Six and 25/100

Peter Monchev

MEMO

#052476# 1224017781 8010873258#

03/15/2019 52476 \$356.25

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52470

3/5/2019

PAY TO THE ORDER OF: George Mingo Collazo City Council s 500

Five Hundred Dollars

MEMO

polita donara

#052470# 1224017781 8010873258#

03/08/2019 52470 \$500.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52477

3/15/2019

PAY TO THE ORDER OF: Susana Reyes

\$**1,518.40

One Thousand Five Hundred Eighteen and 40/100

Susana Reyes
2106 Inverness Drive
Las Vegas, NV 89074

MEMO

Week Mar 11-15 Reimburse office supplies

#052477# 1224017781 8010873258#

03/18/2019 52477 \$1,518.40

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52472

3/7/2019

PAY TO THE ORDER OF: Susana Reyes

\$**1,500.00

One Thousand Five Hundred and 00/100

Susana Reyes
2106 Inverness Drive
Las Vegas, NV 89074

MEMO

Week Feb 25- Mar 1

#052472# 1224017781 8010873258#

03/18/2019 52472 \$1,500.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52478

3/15/2019

PAY TO THE ORDER OF: Julieta Ramos

\$**160.00

One Hundred Sixty and 00/100

Julieta Ramos

MEMO

Cleaning Office

#052478# 1224017781 8010873258#

03/18/2019 52478 \$160.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52473

3/8/2019

PAY TO THE ORDER OF: Susana Reyes

\$**1,500.00

One Thousand Five Hundred and 00/100

Susana Reyes
2106 Inverness Drive
Las Vegas, NV 89074

MEMO

Week Mar 4 - 8

#052473# 1224017781 8010873258#

03/18/2019 52473 \$1,500.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52479

3/16/2019

PAY TO THE ORDER OF: AT&T Mobility 121714203

\$**235.97

Two Hundred Thirty-Five and 97/100

AT&T Mobility
PO Box 537104
Atlanta, GA 30353

MEMO

Acct # 121714203

#052479# 1224017781 8010873258#

03/26/2019 52479 \$235.97

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52474

3/11/2019

PAY TO THE ORDER OF: Robert Williams

\$**2,000.00

Two Thousand and 00/100

Robert Williams

MEMO

Paint & Supplies

#052474# 1224017781 8010873258#

03/13/2019 52474 \$2,000.00

MUELLER HINDS & ASSOCIATES
600 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52480

3/15/2019

PAY TO THE ORDER OF: AT&T 33704328653

\$**327.48

Three Hundred Twenty-Seven and 48/100

AT&T
PO Box 537104
Atlanta, GA 30353

MEMO

702-340-2151 Acct # 33704328653

#052480# 1224017781 8010873258#

03/26/2019 52480 \$327.48

VOLUME III

RA000464

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52481

3/15/2019

PAY TO THE ORDER OF AT&T Mobility 287283076967 \$320.86

Three Hundred Twenty and 86/100 DOLLARS

AT&T Mobility
PO Box 9453
Carol Stream, IL 60187

MEMO Acct # 287283076967

AUTHORIZED SIGNATURE

03/26/2019 52481 \$320.86

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52482

3/19/2019

PAY TO THE ORDER OF Brandon Byes \$250.00

Two Hundred Fifty and 00/100 DOLLARS

Brandon Byes

MEMO Refund

AUTHORIZED SIGNATURE

03/19/2019 52492 \$250.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52482

3/15/2019

PAY TO THE ORDER OF City of Las Vegas Sewer \$159.93

One Hundred Fifty-Nine and 93/100 DOLLARS

City of Las Vegas Sewer
PO Box 748022
Los Angeles, CA 90074

MEMO Acct# 2568956866 723 S 7th St

AUTHORIZED SIGNATURE

03/25/2019 52482 \$159.93

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52493

3/19/2019

PAY TO THE ORDER OF Robert Williams \$2,500.00

Two Thousand Five Hundred and 00/100 DOLLARS

Robert Williams

MEMO Paint & Furniture

AUTHORIZED SIGNATURE

03/22/2019 52493 \$2,500.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52486

3/15/2019

PAY TO THE ORDER OF Mitchell and Associates \$2,070.00

Two Thousand Seventy and 00/100 DOLLARS

Mitchell and Associates
8985 S Durango Dr # 2084
Las Vegas, NV 89113

MEMO 1/07 to 2/22

AUTHORIZED SIGNATURE

03/18/2019 52486 \$2,070.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52496

3/19/2019

PAY TO THE ORDER OF Mitchell and Associates \$1,380.00

One Thousand Three Hundred Eighty and 00/100 DOLLARS

Mitchell and Associates
8985 S Durango Dr # 2084
Las Vegas, NV 89113

MEMO 3/4-3/16

AUTHORIZED SIGNATURE

03/20/2019 52496 \$1,380.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52489

3/15/2019

PAY TO THE ORDER OF Patrick Hardy \$541.19

Five Hundred Forty-One and 19/100 DOLLARS

Patrick Hardy

MEMO R 5

AUTHORIZED SIGNATURE

03/19/2019 52489 \$541.19

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52497

3/19/2019

PAY TO THE ORDER OF Nevada Highway Patrol \$10.00

Ten and 00/100 DOLLARS

Nevada Highway Patrol

MEMO Stephen House

AUTHORIZED SIGNATURE

03/29/2019 52497 \$10.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52490

3/15/2019

PAY TO THE ORDER OF State Bar of Nevada \$15.00

Fifteen and 00/100 DOLLARS

State Bar of Nevada

MEMO Bar # 4703

AUTHORIZED SIGNATURE

03/20/2019 52490 \$15.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52498

3/19/2019

PAY TO THE ORDER OF Peggy Sigler \$25.94

Twenty-Five and 94/100 DOLLARS

Peggy Sigler
28 Ginkdale Dr
Henderson, NV 89074

MEMO

AUTHORIZED SIGNATURE

03/25/2019 52498 \$25.94

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52491

3/19/2019

PAY TO THE ORDER OF Craig Kenny \$4,500.00

Four Thousand Five Hundred and 00/100 DOLLARS

Craig Kenny
501 S 8th St
Las Vegas, NV 89101

MEMO Rent March 19-April 19

AUTHORIZED SIGNATURE

03/20/2019 52491 \$4,500.00

MUELLER HINDS & ASSOCIATES
800 S. 8TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52499

3/19/2019

PAY TO THE ORDER OF Petar Monchev \$690.19

Six Hundred Ninety and 19/100 DOLLARS

Petar Monchev

MEMO Reimburse expense

AUTHORIZED SIGNATURE

03/20/2019 52499 \$690.19

623
MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52503
3/21/2019
PAY TO THE ORDER OF Nevada Board of Continuing Education \$**290.00
Two Hundred Ninety and 00/100 DOLLARS
Nevada Board of Continuing Education
457 Court St
Reno, NV85501
MEMO
Craig Mueller # 4703 Late fee plus annual fee
#052503# 122401778# 8010873258#

03/28/2019 52503 \$290.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52504
3/22/2019
PAY TO THE ORDER OF Adam Sanacone \$**1,170.00
One Thousand One Hundred Seventy and 00/100 DOLLARS
Adam Sanacone
MEMO
March 11 - 22
#052504# 122401778# 8010873258#

03/26/2019 52504 \$1,170.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52505
3/22/2019
PAY TO THE ORDER OF Susana Reyes \$**1,500.00
One Thousand Five Hundred and 00/100 DOLLARS
Susana Reyes
2106 Inveness Drive
Las Vegas, NV 89074
MEMO
Week Mar 18-22
#052505# 122401778# 8010873258#

03/25/2019 52505 \$1,500.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52506
3/22/2019
PAY TO THE ORDER OF National Toxic Encephalopathy Foundation \$**1,200.00
One Thousand Two Hundred and 00/100 DOLLARS
National Toxic Encephalopathy Foundation
PO Box 23104
Las Vegas, NV 89126
MEMO
#052506# 122401778# 8010873258#

03/25/2019 52506 \$1,200.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52515
3/28/2019
PAY TO THE ORDER OF Lynn Shoen \$**1,153.85
One Thousand One Hundred Fifty-Three and 85/100 DOLLARS
Lynn Shoen
1281 Orville Ave
Henderson, NV 890014
MEMO
March 25-29
#052515# 122401778# 8010873258#

03/28/2019 52515 \$1,153.85

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52517
3/28/2019
PAY TO THE ORDER OF Peter Momchev \$**978.00
Nine Hundred Seventy-Eight and 00/100 DOLLARS
Peter Momchev
MEMO
Reimburse expenses
NV21032924-1
DOB 02/18/91
Exp 02/18/21 Y2 4/3 8253
#052517# 122401778# 8010873258#

03/29/2019 52517 \$978.00

VOLUME III

CH000042

RA000466

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING						STATEMENT OF RECONCILIATION	
Number	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING					\$	TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at P.O. Box 26237, Las Vegas, NV 89126-0237, telephone us at (702) 248-4200 or E-mail us at inquiries@bankofnevada.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Bank of Nevada, Loan Servicing Dept., P.O. Box 26237, Las Vegas, NV 89126-0237.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NOTICE OF FURNISHING NEGATIVE INFORMATION: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DIRECT DEPOSITS: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (702) 248-4200 to find out if the deposit has been made.





Bank of Nevada, a division of Western Alliance Bank.
Member FDIC.

PO Box 26237 • Las Vegas, NV 89126-0237

Return Service Requested

MUELLER HINDS & ASSOCIATES
723 S 7TH ST
LAS VEGAS NV 89101-6907

Last statement: March 31, 2019
This statement: April 30, 2019
Total days in statement period: 30

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XXXXXX3258
(127)

Direct inquiries to:
877-299-2265

Bank Of Nevada
10199 South Eastern Ave
Henderson NV 89052

THANK YOU FOR BANKING WITH US!

Enterprise Checking

Account number	XXXXXX3258	Beginning balance	\$20,303.64
Enclosures	127	Total additions	155,860.00
Low balance	\$3,842.15	Total subtractions	155,638.38
Average balance	\$20,056.69	Ending balance	\$20,525.26
Avg collected balance	\$18,220		

CHECKS

Number	Date	Amount	Number	Date	Amount
	04-04	1,000.00	52494 *	04-01	250.00
	04-04	5,000.00	52500 *	04-05	160.00
	04-16	1,000.00	52501	04-05	850.00
	04-19	1,000.00	52507 *	04-05	500.00
9139	04-11	185.00	52508	04-02	591.25
9140	04-12	750.59	52509	04-02	160.00
9142 *	04-23	15.00	52510	04-09	1,723.77
26209 *	04-12	965.21	52511	04-09	103.61
26210	04-26	902.12	52512	04-08	44.30
52339 *	04-01	140.00	52513	04-12	1,150.00
52343 *	04-05	50.00	52514	04-04	1,500.00
52405 *	04-01	140.00	52519 *	04-02	4,000.00
52443 *	04-08	1,264.08	52520	04-02	3,000.00
52483 *	04-10	294.00	52521	04-12	10.00
52484	04-02	660.00	52522	04-17	10.00
52485	04-10	498.96	52523	04-12	250.00
52487 *	04-08	840.79	52526 *	04-10	30.27
52488	04-05	106.39	52527	04-04	594.81

Number	Date	Amount	Number	Date	Amount
52528	04-12	10.00	52562	04-22	450.00
52530 *	04-05	271.09	52563	04-30	180.00
52531	04-22	1,500.00	52564	04-22	1,931.12
52532	04-04	1,153.85	52565	04-29	160.00
52533	04-08	900.00	52566	04-22	4,500.00
52536 *	04-15	912.80	52568 *	04-22	1,500.00
52537	04-15	840.79	52569	04-19	1,153.85
52540 *	04-11	320.00	52570	04-30	253.00
52541	04-10	747.95	52571	04-22	626.25
52548 *	04-16	42.92	52573 *	04-30	1,000.00
52549	04-23	8.60	52576 *	04-25	5,000.00
52550	04-12	1,153.85	52578 *	04-26	1,000.00
52551	04-22	1,500.00	52591 *	04-30	1,206.70
52552	04-15	967.50	52593 *	04-26	1,153.85
52556 *	04-15	5,289.71	52594	04-29	637.50
52557	04-12	250.00	52596 *	04-30	400.00
52558	04-18	92.79	52599 *	04-29	9,000.00
52560 *	04-18	492.54	52601 *	04-29	1,034.36
52561	04-29	162.36	* Skip in check sequence		

DEBITS

Date	Description	Subtractions
04-02	' Online Transfer Dr REF 0920940L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	600.00
04-02	' Online Transfer Dr REF 0921350L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	2,000.00
04-02	' Online Transfer Dr REF 0920941L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	5,000.00
04-04	' ACH Debit TSYS/TRANSFIRST CHARGEBACK CASE: 201908801359 9 MID: 3930097994 2298 CRISTINA HINDS ESQ, AMT: \$5,025	5,025.00
04-09	' Online Transfer Dr REF 0991255L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	2,000.00
04-09	' Direct S/C STOP PMT ONLINE	20.00
04-10	' ACH Debit TSYS/TRANSFIRST DISCOUNT 39300979942298 CR ISTINA HINDS ESQ DISCOUNT	1,559.32
04-11	' ACH Debit MUELLER HINDS & BILL COLL 190411 711031305	86.31

MUELLER HINDS & ASSOCIATES
April 30, 2019

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Date	Description	Subtractions
04-11	' ACH Debit MUELLER HINDS & TAXES 190411 711031305	1,801.70
04-11	' ACH Debit MUELLER HINDS & PAYROLL 190411 711031305	5,439.04
04-12	' ACH Debit ALLY FINANCIAL, BILL PAYMT 051400500372721	497.28
04-16	' Online Transfer Dr REF 1060839L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	5,000.00
04-19	' Online Transfer Dr REF 1091212L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	1,500.00
04-24	' Transfer Debit TRANSFER TO DEPOSIT ACCOUNT XXXXXX1388	2,500.00
04-24	' ACH Debit ALLIANCE SECURIT AG88 5759 190424	44.99
04-24	' ACH Debit MUELLER HINDS & BILL COLL 190424 711031305	52.51
04-24	' ACH Debit MUELLER HINDS & TAXES 190424 711031305	1,583.90
04-24	' ACH Debit MUELLER HINDS & PAYROLL 190424 711031305	5,727.44
04-24	' ACH Debit AMEX EPAYMENT ACH PMT 190424	25,429.36
04-25	' Online Transfer Dr REF 1151225L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	4,500.00
04-29	' Online Transfer Dr REF 1181111L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	200.00
04-29	' Online Transfer Dr REF 1171111L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	500.00
04-30	' Online Transfer Dr REF 1201624L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	3,000.00
04-30	' Online Transfer Dr REF 1201225L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	4,000.00
04-30	' Service Charge PAPER STMT/IMG FEE	10.00

Date	Description	Subtractions
04-30	' Service Charge MAINTENANCE FEE	18.00

CREDITS

Date	Description	Additions
04-01	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	300.00
04-01	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,000.00
04-02	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,050.00
04-03	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,150.00
04-04	Deposit	70.00
04-04	Deposit	100.00
04-04	Deposit	100.00
04-04	Deposit	300.00
04-04	Deposit	325.00
04-04	Deposit	900.00
04-04	Deposit	900.00
04-04	Deposit	1,000.00
04-04	Deposit	1,000.00
04-04	Deposit	1,100.00
04-04	Deposit	1,500.00
04-04	Deposit	3,500.00
04-04	Deposit	5,000.00
04-04	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,000.00
04-05	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	950.00
04-08	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,300.00
04-09	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,200.00
04-10	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,100.00
04-10	' ACH Credit MUELLER HINDS & REVERSREF 190410 0502	105.00
04-11	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	6,200.00
04-12	Deposit	100.00
04-12	Deposit	200.00
04-12	Deposit	200.00
04-12	Deposit	200.00
04-12	Deposit	300.00

Date	Description	Additions
04-12	Deposit	400.00
04-12	Deposit	500.00
04-12	Deposit	800.00
04-12	Deposit	1,000.00
04-12	Deposit	5,550.00
04-12	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	5,450.00
04-15	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,800.00
04-16	Deposit	100.00
04-16	Deposit	150.00
04-16	Deposit	150.00
04-16	Deposit	180.00
04-16	Deposit	200.00
04-16	Deposit	1,500.00
04-16	Deposit	2,000.00
04-16	Deposit	5,000.00
04-16	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,900.00
04-17	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	500.00
04-18	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,250.00
04-19	Deposit	20.00
04-19	Deposit	30.00
04-19	Deposit	100.00
04-19	Deposit	100.00
04-19	Deposit	100.00
04-19	Deposit	250.00
04-19	Deposit	250.00
04-19	Deposit	480.00
04-19	Deposit	500.00
04-19	Deposit	500.00
04-19	Deposit	500.00
04-19	Deposit	1,000.00
04-19	Deposit	1,000.00
04-19	Deposit	1,000.00
04-19	Deposit	4,000.00
04-19	Deposit	7,500.00
04-19	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	100.00
04-23	Deposit	100.00
04-23	Deposit	100.00
04-23	Deposit	300.00
04-23	Deposit	1,500.00
04-23	Deposit	2,000.00
04-23	Deposit	7,500.00

Date	Description	Additions
04-23	Deposit	35,000.00
04-23	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,000.00
04-23	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,150.00
04-24	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,050.00
04-25	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,500.00
04-25	' ACH Credit TSYS/TRANSFIRST CHARGEBACK CASE: 201910701958 4 MID: 39300979942298 CRISTINA HINDS ESQ, AMT: \$5,000	5,000.00
04-26	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,000.00
04-29	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,350.00
04-30	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	5,300.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
03-31	20,303.64	04-10	5,474.20	04-22	17,354.95
04-01	23,073.64	04-11	3,842.15	04-23	69,981.35
04-02	8,112.39	04-12	13,505.22	04-24	35,693.15
04-03	9,262.39	04-15	7,294.42	04-25	34,693.15
04-04	12,783.73	04-16	13,431.50	04-26	34,637.18
04-05	11,796.25	04-17	13,921.50	04-29	25,292.96
04-08	10,047.08	04-18	15,586.17	04-30	20,525.26
04-09	7,399.70	04-19	29,362.32		

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$220.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Bank Of Nevada

CHECKING WITHDRAWAL

PRINTED NAME Craig Mueller DATE 4-4-19 SIGNATURE [Signature]

AMOUNT ONE thousand dollar DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT 1000.00

⑆50⑆7⑆5980⑆

04/04/2019 \$1,000.00

CHECKING WITHDRAWAL

PRINTED NAME Craig A. Mueller DATE 4-4-19 SIGNATURE [Signature]

AMOUNT five thousand dollar DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT 5000.00

⑆50⑆7⑆5980⑆

04/04/2019 \$5,000.00

CHECKING WITHDRAWAL

PRINTED NAME Craig Mueller DATE 4-16-19 SIGNATURE [Signature]

AMOUNT One thousand dollars & no cents DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT 1000.00

⑆50⑆7⑆5980⑆

04/16/2019 \$1,000.00

CHECKING WITHDRAWAL

PRINTED NAME CRAIG A. Mueller DATE 4-19-19 SIGNATURE [Signature]

AMOUNT ONE THOUSAND dollar DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT 1000.00

⑆50⑆7⑆5980⑆

04/19/2019 \$1,000.00

CHECKING WITHDRAWAL

PRINTED NAME Craig Mueller DATE 4-11-19 SIGNATURE [Signature]

AMOUNT One Hundred Eighty Five and 00/100 Dollars DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT 185.00

⑆50⑆7⑆5980⑆

04/11/2019 9139 \$185.00

CHECKING WITHDRAWAL

PRINTED NAME Craig Mueller DATE APR 10 2019 SIGNATURE [Signature]

AMOUNT Seven Hundred Fifty and 50/100 Dollars DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT 750.59

⑆50⑆7⑆5980⑆

04/12/2019 9140 \$750.59

CHECKING WITHDRAWAL

PRINTED NAME Craig Mueller DATE 4-23-19 SIGNATURE [Signature]

AMOUNT ONE thousand dollar DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT 15.00

⑆50⑆7⑆5980⑆

04/23/2019 9142 \$15.00

CHECKING WITHDRAWAL

PRINTED NAME Craig Mueller DATE 4-12-2019 SIGNATURE [Signature]

AMOUNT ***Nine Hundred Sixty Five and 21/100 Dollars*** DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT \$965.21

⑆50⑆7⑆5980⑆

04/12/2019 26209 \$965.21

CHECKING WITHDRAWAL

PRINTED NAME Craig Mueller DATE 4-26-2019 SIGNATURE [Signature]

AMOUNT ***Nine Hundred Two and 12/100 Dollars*** DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT \$902.12

⑆50⑆7⑆5980⑆

04/26/2019 26210 \$902.12

CHECKING WITHDRAWAL

PRINTED NAME Angela Sanchez DATE 12/31/2018 SIGNATURE [Signature]

AMOUNT One Hundred Forty and 00/100 Dollars DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT \$140.00

⑆50⑆7⑆5980⑆

04/01/2019 52339 \$140.00

CHECKING WITHDRAWAL

PRINTED NAME Angela Sanchez DATE 1/3/2019 SIGNATURE [Signature]

AMOUNT Fifty and 00/100 Dollars DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT \$50.00

⑆50⑆7⑆5980⑆

04/05/2019 52343 \$50.00

CHECKING WITHDRAWAL

PRINTED NAME Angela Sanchez DATE 1/29/2019 SIGNATURE [Signature]

AMOUNT One Hundred Forty and 00/100 Dollars DOLLARS

ACCOUNT NUMBER *8010873258 AMOUNT \$140.00

⑆50⑆7⑆5980⑆

04/01/2019 52405 \$140.00

MUELLER HINDS & ASSOCIATES
800 S. 7TH STREET
LAS VEGAS, NV 89101
9401234
BANK OF NEVADA
94-1771224
52443
2/12/2019
PAY TO THE ORDER OF Legal Wings \$**1,264.08
One Thousand Two Hundred Sixty-Four and 08/100 DOLLARS
Legal Wings
1118 Fremont St
Las Vegas, NV 89101
MEMO
Stnt 1/31/2019
#052443# 122401778# 8010873258#
04/08/2019 52443 \$1,264.08

MUELLER HINDS & ASSOCIATES
800 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52494
3/19/2019
PAY TO THE ORDER OF Supreme Court of Nevada \$**250.00
Two Hundred Fifty and 00/100 DOLLARS
Supreme Court of Nevada
MEMO
NAVARRE
Sanctions
Case NO 76400
#052494# 122401778# 8010873258#
04/01/2019 52494 \$250.00

MUELLER HINDS & ASSOCIATES
800 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52483
3/15/2019
PAY TO THE ORDER OF Cox Business \$**294.00
Two Hundred Ninety-Four and 00/100 DOLLARS
Cox Business
PO Box 53262
Phoenix, AZ 85072
MEMO
Acct # 001 8610 135239201
#052483# 122401778# 8010873258#
04/10/2019 52483 \$294.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52500
3/21/2019
PAY TO THE ORDER OF Rosa I Ramos \$**160.00
One Hundred Sixty and 00/100 DOLLARS
Rosa I Ramos
MEMO
Cleaning office
#052500# 122401778# 8010873258#
04/05/2019 52500 \$160.00

MUELLER HINDS & ASSOCIATES
800 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52484
3/15/2019
PAY TO THE ORDER OF Ramiro Tapia \$**660.00
Six Hundred Sixty and 00/100 DOLLARS
Ramiro Tapia
4213 Estaban Ct
Las Vegas, NV 89110
MEMO
Inv # 156
#052484# 122401778# 8010873258#
04/02/2019 52484 \$660.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52501
3/21/2019
PAY TO THE ORDER OF Ramiro Tapia \$**850.00
Eight Hundred Fifty and 00/100 DOLLARS
Ramiro Tapia
4213 Estaban Ct
Las Vegas, NV 89110
MEMO
Inv # 158
#052501# 122401778# 8010873258#
04/05/2019 52501 \$850.00

MUELLER HINDS & ASSOCIATES
800 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52485
3/15/2019
PAY TO THE ORDER OF Quill \$**498.96
Four Hundred Ninety-Eight and 96/100 DOLLARS
Quill
PO Box 37630
Philadelphia, PA 19101
MEMO
Inv # 4937078 4937039
#052485# 122401778# 8010873258#
04/10/2019 52485 \$498.96

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52507
3/22/2019
PAY TO THE ORDER OF North Las Vegas Municipal Court \$**500.00
Five Hundred and 00/100 DOLLARS
North Las Vegas Municipal Court
MEMO
Stuart Norsell
#052507# 122401778# 8010873258#
04/05/2019 52507 \$500.00

MUELLER HINDS & ASSOCIATES
800 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52487
3/15/2019
PAY TO THE ORDER OF IPFS Corporation \$**840.79
Eight Hundred Forty and 79/100 DOLLARS
IPFS Corporation
PO Box 100391
Pasadena, CA 91189
MEMO
Policy # AZP 384653 #4
#052487# 122401778# 8010873258#
04/08/2019 52487 \$840.79

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52508
3/26/2019
PAY TO THE ORDER OF Kathy Hoffman \$**591.25
Five Hundred Ninety-One and 25/100 DOLLARS
Kathy Hoffman
8023 Jacarilla Lane
N Las Vegas, NV 89031
MEMO
Inv # 2238-35-42
#052508# 122401778# 8010873258#
04/02/2019 52508 \$591.25

MUELLER HINDS & ASSOCIATES
800 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52488
3/15/2019
PAY TO THE ORDER OF A-1 Office Machine Co \$**106.39
One Hundred Six and 39/100 DOLLARS
A-1 Office Machine Co
1215 S Commerce St
Las Vegas, NV 89102
MEMO
Inv #23452
#052488# 122401778# 8010873258#
04/05/2019 52488 \$106.39

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
BANK OF NEVADA
94-1771224
52509
3/28/2019
PAY TO THE ORDER OF Julieta Ramos \$**160.00
One Hundred Sixty and 00/100 DOLLARS
Julieta Ramos
MEMO
Cleaning Office
#052509# 122401778# 8010873258#
04/02/2019 52509 \$160.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52510

3/28/2019

PAY TO THE ORDER OF: Sierra Health Insurance \$**1,723.77

One Thousand Seven Hundred Twenty-Three and 77/100 DOLLARS

Sierra Health Insurance
PO Box 18407
Las Vegas, NV 89114

MEMO: Group 60000170 0001

AUTHORIZED SIGNATURE

#052510# #122401776# 8010873258#

04/09/2019 52510 \$1,723.77

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52520

1 April 19

PAY TO THE ORDER OF: MC SHANE LLC \$3,000

Three Thousand dollar

MEMO: Maria Peterson

AUTHORIZED SIGNATURE

#052520# #122401776# 8010873258#

04/02/2019 52520 \$3,000.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52511

3/28/2019

PAY TO THE ORDER OF: Secure Care Dental \$**103.61

One Hundred Three and 61/100 DOLLARS

Secure Care Dental
PO Box 23697
Phoenix, AZ 85039

MEMO: Group 10006679

AUTHORIZED SIGNATURE

#052511# #122401776# 8010873258#

04/09/2019 52511 \$103.61

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52521

4/2/2019

PAY TO THE ORDER OF: Nevada Highway Patrol \$**10.00

Ten and 00/100 DOLLARS

Nevada Highway Patrol

MEMO: Jorge Garcia

AUTHORIZED SIGNATURE

#052521# #122401776# 8010873258#

04/12/2019 52521 \$10.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52512

3/26/2019

PAY TO THE ORDER OF: Homestead Pest Defense \$**44.30

Forty-Four and 30/100 DOLLARS

Homestead Pest Defense
6450 Cameron St #107
Las Vegas, NV 89118

MEMO: Acct # 2117406 Inv # 61358405

AUTHORIZED SIGNATURE

#052512# #122401776# 8010873258#

04/08/2019 52512 \$44.30

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52522

4/2/2019

PAY TO THE ORDER OF: Las Vegas Metropolitan Police Dept \$**10.00

Ten and 00/100 DOLLARS

Las Vegas Metropolitan Police Dept
400 S Martin Luther King Blvd C
Las Vegas, NV 89106

MEMO: 180933-3258 TLE
Chris Fedelleck

AUTHORIZED SIGNATURE

#052522# #122401776# 8010873258#

04/17/2019 52522 \$10.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52513

3/28/2019

PAY TO THE ORDER OF: Mitchell and Associates \$**1,150.00

One Thousand One Hundred Fifty and 00/100 DOLLARS

Mitchell and Associates
8995 S Dungen Dr # 2064
Las Vegas, NV 89113

MEMO: 3/18-3/29

AUTHORIZED SIGNATURE

#052513# #122401776# 8010873258#

04/12/2019 52513 \$1,150.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52523

4/2/2019

PAY TO THE ORDER OF: Legal Aid Center of So NV \$**250.00

Two Hundred Fifty and 00/100 DOLLARS

Legal Aid Center of So NV

MEMO: Sanction Chad Dennis

AUTHORIZED SIGNATURE

#052523# #122401776# 8010873258#

04/12/2019 52523 \$250.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52514

3/28/2019

PAY TO THE ORDER OF: Susana Reyes \$**1,500.00

One Thousand Five Hundred and 00/100 DOLLARS

Susana Reyes
2106 Inverness Drive
Las Vegas, NV 89074

MEMO: Week Mar 25-29

AUTHORIZED SIGNATURE

#052514# #122401776# 8010873258#

04/04/2019 52514 \$1,500.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52526

4/2/2019

PAY TO THE ORDER OF: Peggy Sigler \$**30.27

Thirty and 27/100 DOLLARS

Peggy Sigler
26 Birdlake Dr
Henderson, NV 89074

MEMO: R b # 1

AUTHORIZED SIGNATURE

#052526# #122401776# 8010873258#

04/10/2019 52526 \$30.27

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52519

1 April 19

PAY TO THE ORDER OF: MC SHANE LLC \$4000

Four Thousand dollar

MEMO: Maria AD Velts

AUTHORIZED SIGNATURE

#052519# #122401776# 8010873258#

04/02/2019 52519 \$4,000.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52527

4/2/2019

PAY TO THE ORDER OF: Peter Momchov \$**594.81

Five Hundred Ninety-Four and 81/100 DOLLARS

Peter Momchov
110 Metropolitan Dr
Henderson, NV 89015

MEMO: Reimburse expenses

AUTHORIZED SIGNATURE

#052527# #122401776# 8010873258#

04/04/2019 52527 \$594.81

VOLUME III

RA000476

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52528

4/2/2019

PAY TO THE ORDER OF Nevada Highway Patrol \$10.00

Ten and 00/100

Nevada Highway Patrol

MEMO Zuzanna Kozlowska

04/12/2019 52528 \$10.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52537

4/9/2019

PAY TO THE ORDER OF IPFS Corporation \$840.79

Eight Hundred Forty and 79/100

IPFS Corporation
PO Box 100391
Pasadena, CA 91188

MEMO Policy # AZP 364653 #5

04/15/2019 52537 \$840.79

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52530

4/4/2019

PAY TO THE ORDER OF AA Printing \$271.09

Two Hundred Seventy-One and 09/100

AA Printing
4900 S Maryland Pkwy #C
Las Vegas, NV 89119

MEMO Inv # 3755

04/05/2019 52530 \$271.09

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52540

4/8/2019

PAY TO THE ORDER OF Rosa I Ramos \$320.00

Three Hundred Twenty and 00/100

Rosa I Ramos

MEMO Cleaning office R2-3

04/11/2019 52540 \$320.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52531

4/4/2019

PAY TO THE ORDER OF Susana Reyes \$1,500.00

One Thousand Five Hundred and 00/100

Susana Reyes
2108 Inverness Drive
Las Vegas, NV 89074

MEMO Week April 1 to 5

04/22/2019 52531 \$1,500.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52541

4/9/2019

PAY TO THE ORDER OF Petar Monchev \$747.95

Seven Hundred Forty-Seven and 95/100

Petar Monchev
110 Metropolitan Dr
Henderson, NV 89015

MEMO Reimburse expenses

04/10/2019 52541 \$747.95

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52532

4/4/2019

PAY TO THE ORDER OF Lynn Shoen \$1,153.85

One Thousand One Hundred Fifty-Three and 85/100

Lynn Shoen
1281 Orlba Ave
Henderson, NV 890014

MEMO April 1 to 5

04/04/2019 52532 \$1,153.85

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52548

4/11/2019

PAY TO THE ORDER OF MRO \$42.92

Forty-Two and 92/100

MRO
PO Box 6410
Southeastern, PA 19398

MEMO Stephen House

04/16/2019 52548 \$42.92

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52533

4/4/2019

PAY TO THE ORDER OF Adam Sanacore \$900.00

Nine Hundred and 00/100

Adam Sanacore
2344 Potlars Ct
Henderson, NV 89074

MEMO Maron 26 to April 3

04/08/2019 52533 \$900.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52549

4/11/2019

PAY TO THE ORDER OF ChartSwap \$8.60

Eight and 60/100

ChartSwap
2981 Marina Bay Dr # 130-132
League City, TX 77573

MEMO Jeffery Laythorpe

04/23/2019 52549 \$8.60

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52536

4/8/2019

PAY TO THE ORDER OF Anthem Country Club \$912.80

Nine Hundred Twelve and 80/100

Anthem Country Club
One Club Side Dr
Henderson, NV 89052

MEMO CC 211900

04/15/2019 52536 \$912.80

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52550

4/12/2019

PAY TO THE ORDER OF Lynn Shoen \$1,153.85

One Thousand One Hundred Fifty-Three and 85/100

Lynn Shoen
1281 Orlba Ave
Henderson, NV 890014

MEMO April 6 to 12

04/12/2019 52550 \$1,153.85

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52551

4/12/2019

PAY TO THE ORDER OF: Susana Reyes \$**1,500.00

One Thousand Five Hundred and 00/100 DOLLARS

Susana Reyes
2108 Inverness Drive
Las Vegas, NV 89074

MEMO
Week April 8 to 12

04/22/2019 52551 \$1,500.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52561

4/16/2019

PAY TO THE ORDER OF: Peggy Sigler \$**162.36

One Hundred Sixty-Two and 36/100 DOLLARS

Peggy Sigler
28 Birkdale Dr
Henderson, NV 89074

MEMO
Reimburse office supplies

04/29/2019 52561 \$162.36

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52552

4/12/2019

PAY TO THE ORDER OF: Adam Sanacone \$**967.50

Nine Hundred Sixty-Seven and 50/100 DOLLARS

Adam Sanacone
2344 Pottery Ct
Henderson, NV 89074

MEMO
April 3 to 12

04/15/2019 52552 \$967.50

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52562

4/16/2019

PAY TO THE ORDER OF: Metro Handyman Services \$**450.00

Four Hundred Fifty and 00/100 DOLLARS

Metro Handyman Services

MEMO
Repair roof 808 S 7th

04/22/2019 52562 \$450.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52556

4/12/2019

PAY TO THE ORDER OF: Mad Technical \$**5,289.71

Five Thousand Two Hundred Eighty-Nine and 71/100 DOLLARS

Mad Technical
3571 E Sunset Rd # 208
Las Vegas, NV 89120

MEMO
Inv # 2034

04/15/2019 52556 \$5,289.71

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52563

4/16/2019

PAY TO THE ORDER OF: Rosa I Ramos \$**180.00

One Hundred Eighty and 00/100 DOLLARS

Rosa I Ramos

MEMO
Cleaning office R4

04/30/2019 52563 \$180.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52557

4/12/2019

PAY TO THE ORDER OF: David Fischer \$250.00

Two Hundred Fifty DOLLARS

MEMO
Eban appony

04/12/2019 52557 \$250.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52564

4/16/2019

PAY TO THE ORDER OF: Mad Technical \$**1,931.12

One Thousand Nine Hundred Thirty-One and 12/100 DOLLARS

Mad Technical
3571 E Sunset Rd # 208
Las Vegas, NV 89120

MEMO
Inv # 2036

04/22/2019 52564 \$1,931.12

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52558

4/16/2019

PAY TO THE ORDER OF: AA Printing \$**92.79

Ninety-Two and 79/100 DOLLARS

AA Printing
4500 S Maryland Pkwy #C
Las Vegas, NV 89116

MEMO
Inv #3828

04/18/2019 52558 \$92.79

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52565

4/17/2019

PAY TO THE ORDER OF: Julieta Ramos \$**160.00

One Hundred Sixty and 00/100 DOLLARS

Julieta Ramos

MEMO

04/29/2019 52565 \$160.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52560

4/16/2019

PAY TO THE ORDER OF: Peter Morchev \$**492.54

Four Hundred Ninety-Two and 54/100 DOLLARS

Peter Morchev
110 Metropolitan Dr
Henderson, NV 89015

MEMO
Reimburse expenses

04/18/2019 52560 \$492.54

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52566

4/17/2019

PAY TO THE ORDER OF: Metro Handyman Services \$**4,500.00

Four Thousand Five Hundred and 00/100 DOLLARS

Metro Handyman Services

MEMO
Reroof 723 S 7th St

04/22/2019 52566 \$4,500.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52568

4/19/2019

PAY TO THE ORDER OF: Susana Reyes \$1,500.00

One Thousand Five Hundred and 00/100 DOLLARS

Susana Reyes
2106 Inveness Drive
Las Vegas, NV 89074

MEMO: Week April 15-19

AUTHORIZED SIGNATURE

04/22/2019 52568 \$1,500.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52578

4/25/2019

PAY TO THE ORDER OF: Robert Williams \$1,000.00

One Thousand and 00/100 DOLLARS

Robert Williams

MEMO

AUTHORIZED SIGNATURE

04/26/2019 52578 \$1,000.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52569

4/19/2019

PAY TO THE ORDER OF: Lynn Shoen \$1,153.85

One Thousand One Hundred Fifty-Three and 85/100 DOLLARS

Lynn Shoen
1281 Oriaba Ave
Henderson, NV 89014

MEMO: April 15-19

AUTHORIZED SIGNATURE

04/19/2019 52569 \$1,153.85

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52591

4/25/2019

PAY TO THE ORDER OF: Mac Technical \$1,206.70

One Thousand Two Hundred Six and 70/100 DOLLARS

Mac Technical
3571 E Sunset Rd # 208
Las Vegas, NV 89120

MEMO: Inv # 2040

AUTHORIZED SIGNATURE

04/30/2019 52591 \$1,206.70

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52570

4/19/2019

PAY TO THE ORDER OF: Mirna Gonzalez \$253.00

Two Hundred Fifty-Three and 00/100 DOLLARS

Mirna Gonzalez
2325 Brady Ave
Las Vegas, NV 89101

MEMO: 23 @ \$11.00 Feb 25 to Feb 27

AUTHORIZED SIGNATURE

04/30/2019 52570 \$253.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52593

4/25/2019

PAY TO THE ORDER OF: Lynn Shoen \$1,153.85

One Thousand One Hundred Fifty-Three and 85/100 DOLLARS

Lynn Shoen
1281 Oriaba Ave
Henderson, NV 89014

MEMO: April 22-26

AUTHORIZED SIGNATURE

04/26/2019 52593 \$1,153.85

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52571

4/19/2019

PAY TO THE ORDER OF: Adam Sanacore \$626.25

Six Hundred Twenty-Six and 25/100 DOLLARS

Adam Sanacore
2344 Potters Ct
Henderson, NV 89074

MEMO: A 115-19

AUTHORIZED SIGNATURE

04/22/2019 52571 \$626.25

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52594

4/25/2019

PAY TO THE ORDER OF: Adam Sanacore \$637.50

Six Hundred Thirty-Seven and 50/100 DOLLARS

Adam Sanacore
2344 Potters Ct
Henderson, NV 89074

MEMO: April 22-26

AUTHORIZED SIGNATURE

04/29/2019 52594 \$637.50

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52573

4/23/2019

PAY TO THE ORDER OF: State Bar of Nevada \$1,000.00

One Thousand and 00/100 DOLLARS

State Bar of Nevada

MEMO: Lynn R. Shoen 1197 Reinstatement

AUTHORIZED SIGNATURE

04/30/2019 52573 \$1,000.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52596

4/25/2019

PAY TO THE ORDER OF: Ramiro Tapia \$400.00

Four Hundred and 00/100 DOLLARS

Ramiro Tapia
4213 Estaban Ct
Las Vegas, NV 89110

MEMO: Plants

AUTHORIZED SIGNATURE

04/30/2019 52596 \$400.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52576

4/24/19

PAY TO THE ORDER OF: Five Thousand Dollars \$5,000.00

Five Thousand and 00/100 DOLLARS

MEMO: International Consulting Agency

AUTHORIZED SIGNATURE

04/25/2019 52576 \$5,000.00

MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101

BANK OF NEVADA
94-1771224

52599

4/26/2019

PAY TO THE ORDER OF: McShane LLC \$9,000.00

Nine Thousand and 00/100 DOLLARS

McShane LLC
2250 Natalie Ave
Las Vegas, NV 89169

MEMO: Web Site Adri ads & retainer

AUTHORIZED SIGNATURE

04/29/2019 52599 \$9,000.00

702-413-8252
MUELLER & ASSOCIATES
723 S. 7TH STREET
LAS VEGAS, NV 89101
2103229244
2-18-91/21
BANK OF NEVADA
BA-1777224
4/28/2019
52601
PAY TO THE ORDER OF Petar Momchev \$ 1,034.36
One Thousand Thirty-Four and 36/100 DOLLARS
Petar Momchev
110 Metropolitan Dr
Henderson, NV 89015
MEMO Reimburse expenses
AUTHORIZED SIGNATURE
04/29/2019 52601 \$1,034.36

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING						STATEMENT OF RECONCILIATION	
Number	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING					\$	TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

You are responsible for promptly examining your statement each statement period and reporting any irregularities to us. The periodic statement will be considered correct for all purposes and we will not be liable for any payment made and charged to your Account unless you notify us in writing within certain time limits after the statement and checks are made available to you. We will not be liable for any check that is altered or any signature that is forged unless you notify us within thirty (30) calendar days after the statement is made available. Also, we will not be liable for any subsequent items paid, in good faith, containing an unauthorized signature or alteration by the same wrongdoer unless you notify us within thirty (30) calendar days after the statement is made available. If you have requested us to hold your Account statements, we have the right to mail your statements if you have not claimed them within thirty (30) calendar days. If we truncate your checks or provide you with an image of your checks, you understand that your original checks will not be returned to you with your statement. You agree that our retention of checks does not alter or waive your responsibility to examine your statements or change the time limits for notifying us of any errors.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Write us at P.O. Box 26237, Las Vegas, NV 89126-0237, telephone us at (702) 248-4200 or E-mail us at inquiries@bankofnevada.com as soon as you think your statement or receipt is wrong or if you need more information about a transfer on this statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. In your letter:

- Tell us your name and account number.
- Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this (or 20 business days for a new account), we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

METHOD USED TO DETERMINE THE BALANCE ON WHICH THE INTEREST CHARGE WILL BE COMPUTED

Revolving Lines of Credit: We figure the interest charge on your account by applying the periodic rate to the "daily balance" of your account for each day in the billing cycle. To get the "daily balance" we take the beginning balance of your account each day, add any new advances and fees and subtract any unpaid interest charges and any payments or credits. This gives us the daily balance.

The Annual Percentage Rate and Daily Periodic Rate may vary.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR STATEMENT

If you think there is an error on your statement, write to us at: Bank of Nevada, Loan Servicing Dept., P.O. Box 26237, Las Vegas, NV 89126-0237.

In your letter, give us the following information:

- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NOTICE OF FURNISHING NEGATIVE INFORMATION: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DIRECT DEPOSITS: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (702) 248-4200 to find out if the deposit has been made.





Bank of Nevada, a division of Western Alliance Bank.
Member FDIC.
PO Box 26237 • Las Vegas, NV 89126-0237
Return Service Requested

MUELLER HINDS & ASSOCIATES
723 S 7TH ST
LAS VEGAS NV 89101-6907

Last statement: April 30, 2019
This statement: May 31, 2019
Total days in statement period: 31

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XXXXXX3258
(134)

Direct inquiries to:
877-299-2265

Bank Of Nevada
10199 South Eastern Ave
Henderson NV 89052

THANK YOU FOR BANKING WITH US!

Enterprise Checking

Account number	XXXXXX3258	Beginning balance	\$20,525.26
Enclosures	134	Total additions	131,024.00
Low balance	\$37.97	Total subtractions	147,788.00
Average balance	\$12,752.39	Ending balance	\$3,761.26
Avg collected balance	\$11,168		

CHECKS

Number	Date	Amount	Number	Date	Amount
	05-06	2,000.00	52546	05-17	1,737.50
	05-24	100.00	52547	05-06	510.00
	05-24	1,100.00	52572 *	05-06	10.00
	05-24	3,000.00	52575 *	05-09	824.42
9144	05-15	750.59	52577 *	05-07	2,697.76
9145	05-21	15.00	52579 *	05-06	180.00
26211 *	05-10	918.06	52581 *	05-17	3,220.00
26212	05-24	1,176.90	52582	05-03	348.29
26213	05-24	1,585.42	52583	05-20	320.38
26214	05-24	1,213.67	52584	05-07	59.00
52518 *	05-09	800.00	52585	05-21	1,230.41
52524 *	05-07	7,427.91	52586	05-14	265.94
52535 *	05-07	148.20	52588 *	05-14	103.61
52538 *	05-02	348.73	52589	05-22	438.31
52539	05-02	129.76	52590	05-14	370.42
52542 *	05-09	704.45	52592 *	05-16	1,500.00
52544 *	05-07	319.12	52595 *	05-03	199.27
52545	05-02	60.16	52597 *	05-06	2,500.00

Number	Date	Amount	Number	Date	Amount
52598	05-10	160.00	52626	05-29	150.00
52600 *	05-07	2,500.00	52628 *	05-20	682.93
52603 *	05-14	840.79	52630 *	05-16	700.00
52604	05-21	242.25	52631	05-17	750.00
52605	05-17	33.10	52632	05-17	500.00
52606	05-16	1,500.00	52633	05-17	1,153.85
52607	05-03	1,153.85	52634	05-20	630.00
52608	05-06	630.00	52635	05-30	450.00
52609	05-10	4,055.80	52636	05-20	1,200.00
52610	05-20	250.00	52637	05-20	746.00
52611	05-15	426.78	52639 *	05-23	4,500.00
52612	05-13	1,149.50	52640	05-28	1,152.95
52613	05-08	500.00	52642 *	05-29	1,111.04
52614	05-20	250.00	52644 *	05-24	1,153.85
52615	05-17	23.50	52645	05-28	682.50
52616	05-09	3,000.00	52646	05-28	222.00
52617	05-13	80.73	52647	05-28	64.89
52618	05-14	113.23	52648	05-24	2,400.00
52619	05-15	500.00	52651 *	05-28	160.00
52620	05-15	330.00	52652	05-29	480.00
52621	05-15	390.00	52662 *	05-28	871.11
52622	05-13	150.00	52664 *	05-28	1,500.00
52623	05-13	615.00	52666 *	05-30	5,000.00
52624	05-10	1,153.85	* Skip in check sequence		
52625	05-16	1,500.00			

DEBITS

Date	Description	Subtractions
05-01	' Online Transfer Dr REF 1211014L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	5,000.00
05-02	' ACH Debit AMEX EPAYMENT ACH PMT 190502	8,801.36
05-06	' ACH Debit SECURITY SYSTEMS MEMBER PAY 190506	99.99
05-08	' ACH Debit MUELLER HINDS & BILL COLL 190508 711031305	52.51
05-08	' ACH Debit MUELLER HINDS & TAXES 190508 711031305	1,616.90
05-08	' ACH Debit MUELLER HINDS & PAYROLL 190508 711031305	5,695.45

MUELLER HINDS & ASSOCIATES
May 31, 2019

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Date	Description	Subtractions
05-09	' Online Transfer Dr REF 1291253L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	2,000.00
05-10	' Online Transfer Dr REF 1301720L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	6,000.00
05-10	' ACH Debit ALLY FINANCIAL, BILL PAYMT 051400507622618	497.28
05-10	' ACH Debit TSYS/TRANSFIRST DISCOUNT 39300983004440 MU ELLER & ASSOCIATES DISCOUNT	563.71
05-10	' ACH Debit TSYS/TRANSFIRST DISCOUNT 39300979942298 CR ISTINA HINDS ESQ DISCOUNT	576.99
05-14	' Online Transfer Dr REF 1341651L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	1,000.00
05-16	' Online Transfer Dr REF 1361347L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	5,000.00
05-20	Miscellaneous Debit CUSTOMER RESEARCH	30.00
05-22	' ACH Debit CITY OF LAS VEGA 7022296326 HANSEN-PAYPAL(ACH)	200.00
05-22	' ACH Debit AMEX EPAYMENT ACH PMT 190522	16,054.68
05-23	' Online Transfer Dr REF 1431438L FUNDS TRANSFER TO DEP XXXXXX1388 FROM	1,000.00
05-23	' ACH Debit MUELLER HINDS & BILL COLL 190523 711031305	54.09
05-23	' ACH Debit MUELLER HINDS & TAXES 190523 711031305	1,945.18
05-23	' ACH Debit MUELLER HINDS & PAYROLL 190523 711031305	3,819.23
05-28	Miscellaneous Debit CUSTOMER RESEARCH	30.00
05-28	' ACH Debit CITI CARD ONLINE PAYMENT 190528	500.00
05-28	' ACH Debit COX COMM LAS BANKDRAFT 190528	767.50
05-29	' ACH Debit PITNEY BOWES PITNEY2 190529 0018246803	32.00

MUELLER HINDS & ASSOCIATES
May 31, 2019

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Date	Description	Subtractions
05-29	' ACH Debit PITNEY BOWES PITNEY2 190529 0018246803	32.00
05-29	' ACH Debit PITNEY BOWES PITNEY2 190529 0018246803	58.46
05-29	' ACH Debit PITNEY BOWES PITNEY2 190529 0018246803	61.18
05-31	' ACH Debit REPUBLICSERVICES RSIBILLPAY 190531 306209999991	148.71
05-31	' Service Charge PAPER STMT/IMG FEE	10.00
05-31	' Service Charge MAINTENANCE FEE	18.00

CREDITS

Date	Description	Additions
05-01	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,150.00
05-02	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	300.00
05-03	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	150.00
05-06	Deposit	100.00
05-06	Deposit	100.00
05-06	Deposit	150.00
05-06	Deposit	200.00
05-06	Deposit	250.00
05-06	Deposit	300.00
05-06	Deposit	500.00
05-06	Deposit	750.00
05-06	Deposit	1,000.00
05-06	Deposit	1,000.00
05-06	Deposit	1,000.00
05-06	Deposit	1,200.00
05-06	Deposit	1,500.00
05-06	Deposit	2,500.00
05-06	Deposit	3,000.00
05-06	Deposit	12,500.00
05-06	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	1,000.00
05-06	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	2,450.00

Date	Description	Additions
05-06	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	4,000.00
05-07	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	750.00
05-08	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	5,150.00
05-09	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	275.00
05-10	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	650.00
05-13	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	650.00
05-13	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	4,050.00
05-14	Deposit	10.00
05-14	Deposit	100.00
05-14	Deposit	100.00
05-14	Deposit	250.00
05-14	Deposit	300.00
05-14	Deposit	300.00
05-14	Deposit	500.00
05-14	Deposit	500.00
05-14	Deposit	550.00
05-14	Deposit	800.00
05-14	Deposit	800.00
05-14	Deposit	1,000.00
05-14	Deposit	1,500.00
05-14	Deposit	2,500.00
05-14	' Tsys Merch Pmt Cr 39300979942298 CR ISTINA HINDS ESQ	3,850.00
05-15	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	1,800.00
05-16	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	5,000.00
05-17	Deposit	100.00
05-17	Deposit	500.00
05-17	Deposit	2,800.00
05-17	Deposit	6,000.00
05-17	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	1,950.00
05-20	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	7,500.00
05-20	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	9,600.00
05-21	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	20,800.00

Date	Description	Additions
05-23	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	1,150.00
05-24	Deposit	50.00
05-24	Deposit	100.00
05-24	Deposit	200.00
05-24	Deposit	400.00
05-24	Deposit	500.00
05-24	Deposit	500.00
05-24	Deposit	500.00
05-24	Deposit	600.00
05-24	Deposit	1,000.00
05-24	Deposit	1,000.00
05-24	Deposit	2,500.00
05-28	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	889.00
05-31	' Transfer Credit TRANSFER FROM DEPOSIT ACCOUNT XXXXXXXX2726	2,000.00
05-31	Deposit	100.00
05-31	Deposit	300.00
05-31	Deposit	1,500.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
04-30	20,525.26	05-10	207.44	05-22	27,022.94
05-01	18,675.26	05-13	2,912.21	05-23	16,854.44
05-02	9,635.25	05-14	13,278.22	05-24	12,474.60
05-03	8,083.84	05-15	12,680.85	05-28	7,412.65
05-06	35,653.85	05-16	7,480.85	05-29	5,487.97
05-07	23,251.86	05-17	11,412.90	05-30	37.97
05-08	20,537.00	05-20	24,403.59	05-31	3,761.26
05-09	13,483.13	05-21	43,715.93		

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$220.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Bank Of Nevada

Exhibit 9

To Reconcile Your Checking Account:

1. Subtract from your checkbook balance any service charge, fees, preauthorized automatic payments or transfers, withdrawals (including ATM) which have been deducted on this statement.
2. Compare and check off paid checks against your checkbook record. Note: An * on your statement indicates a break in check sequence.
3. List checks not accounted for in the section marked "Checks Outstanding" and complete the statement of reconciliation.

CHECKS OUTSTANDING						STATEMENT OF RECONCILIATION	
Number	Amount	Number	Amount	Number	Amount	Ending balance from this statement	\$
						ADD deposits made but not shown on this statement	
						SUB TOTAL	
						SUBTRACT TOTAL CHECKS OUTSTANDING	
TOTAL CHECKS OUTSTANDING					\$	TOTAL Should agree with your checkbook balance	\$

If the total does not agree with your checkbook balance, the difference may be located by (1) checking the addition and subtraction in your checkbook record, (2) making sure each check and deposit was entered correctly in your record, (3) reviewing each step in the balancing procedure.

IMPORTANT INFORMATION ABOUT REVIEWING YOUR STATEMENT

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- Tell us the dollar amount of the suspected error.

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The Annual Percentage Rate and Daily Periodic Rate may vary.

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- **Account information:** Your name and account number.
- **Dollar amount:** The dollar amount of the suspected error.
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

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- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

NOTICE OF FURNISHING NEGATIVE INFORMATION: We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

DIRECT DEPOSITS: If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you can call us at (702) 248-4200 to find out if the deposit has been made.



**Platinum Card®**CRISTINA HINDS
Closing Date 01/11/19

p. 1/6

Account Ending 6-87001

New Balance	\$61,145.53
Minimum Payment Due	\$11,828.52
Payment Due Date	02/05/19[‡]

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 02/05/19, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	35 years	\$125,386

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

i We will debit your bank account for your payment of \$11,828.52 on 02/05/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 02/03/19. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 02/05/19.

i **Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at **www.americanexpress.com**.

Continued on page 3

Membership Rewards® Points
Available and Pending as of 11/30/18
272,741
For up to date point balance and full program details, visit membershiptrewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$4,753.74
Payments/Credits	-\$4,753.74
New Charges	+\$10,178.52
Fees	+\$0.00
New Balance	= \$10,178.52

Pay Over Time Portion

Previous Balance	\$50,776.84
Payments/Credits	-\$1,638.00
New Charges	+\$675.97
Fees	+\$0.00
Interest Charged	+\$1,152.20
New Balance	= \$50,967.01
Minimum Due	\$1,650.00

Account Total

Previous Balance	\$55,530.58
Payments/Credits	-\$6,391.74
New Charges	+\$10,854.49
Fees	+\$0.00
Interest Charged	+\$1,152.20

New Balance	\$61,145.53
Minimum Payment Due	\$11,828.52

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care	Pay by Phone
1-800-525-3355	1-800-472-9297

➔ See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 6-87001

Enter 15 digit account # on all payments.
Make check payable to American Express.

CRISTINA HINDS
3 STARBROOK DR
HENDERSON NV 89052-6627

Payment Due Date
02/05/19
New Balance
\$61,145.53
AutoPay Amount
\$11,828.52

☐ Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed



0000349991426212841 006114553001182852 07 H

VOLUME III

CH000079

RA000490

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Pay Over Time Travel and Pay Over Time Direct) if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-800-525-3355

1-954-473-2123

1-800-525-3355

1-800-CASH-NOW

Hearing Impaired

TTY: 1-800-221-9950

FAX: 1-623-707-4442

In NY: 1-800-522-1897



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

**Platinum Card®**CRISTINA HINDS
Closing Date 01/11/19

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Account Ending 6-87001

For information on your Pay Over Time feature and limit, see **page 6****Payments and Credits****Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$4,674.11	-\$1,638.00	-\$6,312.11
Credits	-\$79.63	\$0.00	-\$79.63
Total Payments and Credits	-\$4,753.74	-\$1,638.00	-\$6,391.74

Detail

*Indicates posting date

Payments	Amount
01/05/19* AUTOPAY PAYMENT RECEIVED - THANK YOU BK OF NV, A DIV OF WSTN ALLIAN	-\$6,312.11
Credits	Amount
12/27/18 GLOBAL BLUE UK LONDON GB FINANCIAL - SERVICE YOUR TAX REFUND TOTALLING 52.60 US DOLLAR	-\$52.60
12/29/18 H&M0143 143 LAS VEGAS NV 855-466-7467	-\$27.03

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$10,178.52	\$675.97	\$10,854.49

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo**CRISTINA HINDS**
Card Ending 6-87001

			Foreign Spend	Amount
12/11/18	AMZN MKTP US*M23UZ0CP0 BOOK STORES	AMZN.COM/BILL	WA	\$5.24
12/11/18	AMZN MKTP US*M24ZK4FQ2 BOOK STORES	AMZN.COM/BILL	WA	\$43.29
12/12/18	AMZN MKTP US*M20R99CO0 BOOK STORES	AMZN.COM/BILL	WA	\$49.99
12/13/18	POSTMATES TIP 8778877815	SAN FRANCISCO	CA	\$3.97
12/14/18	AMZN MKTP US*M20BP5F00 BOOK STORES	AMZN.COM/BILL	WA	\$18.71
12/14/18	UBER *EATS-LOTH4 HELP.UBER.COM	HELP.UBER.COM	CA	\$39.09
12/14/18	H&M0143 0000 855-466-7467	LAS VEGAS	NV	\$160.10
12/16/18	UBER TRIP AZNEL HELP.UBER.COM	HELP.UBER.COM	CA	\$15.12

Detail Continued

◆ - denotes Pay Over Time activity

				Foreign Spend	Amount
12/17/18	Southwest Airlines SOUTHWEST AIRLINES (MASTE From: LAS VEGAS MCCARRAN To: SAN DIEGO LINDBERG LAS VEGAS MCCARRAN Ticket Number: 5262418780540 Passenger Name: HINDS/CRISTINA Document Type: PASSENGER TICKET	DALLAS	TX		\$298.00
		Carrier: WN	Class: Y		
		WN	Y		
		Date of Departure: 12/18			
12/17/18	Southwest Airlines SOUTHWEST AIRLINES (MASTE From: LAS VEGAS MCCARRAN To: SAN DIEGO LINDBERG LAS VEGAS MCCARRAN Ticket Number: 5262418780541 Passenger Name: MUELLER/ELIZABETH HINDS Document Type: PASSENGER TICKET	DALLAS	TX		\$298.00
		Carrier: WN	Class: Y		
		WN	Y		
		Date of Departure: 12/18			
12/17/18	Southwest Airlines SOUTHWEST AIRLINES (MASTE From: LAS VEGAS MCCARRAN To: SAN DIEGO LINDBERG LAS VEGAS MCCARRAN Ticket Number: 5262418780542 Passenger Name: MUELLER/WILLIAM Document Type: PASSENGER TICKET	DALLAS	TX		\$298.00
		Carrier: WN	Class: Y		
		WN	Y		
		Date of Departure: 12/18			
12/17/18	AMAZON.COM*M26DL6O42 MERCHANDISE	AMZN.COM/BILL	WA		\$71.42
12/17/18	NETFLIX.COM NETFLIX.COM	866-579-7172	CA		\$13.99
12/17/18	THRONE & HAUSER LLP TR 899000002726741 (702)800-3580	HENDERSON	NV		\$3,000.00
12/18/18	UBER TRIP ZNCRG HELP.UBER.COM	HELP.UBER.COM	CA		\$1.00
12/18/18	UBER TRIP AZNEL HELP.UBER.COM	HELP.UBER.COM	CA		\$2.00
12/18/18	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$10.60
12/18/18	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$6.25
12/18/18	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$11.07
12/18/18	UBER TRIP ERNCH HELP.UBER.COM	HELP.UBER.COM	CA		\$2.00
12/19/18	MCD GLÄDJEN FAST FOOD RESTAURANT	UPPLANDS VÄSB	SW	246,00 Swedish Kronas	\$27.57
12/21/18	UBER TRIP NF22M HELP.UBER.COM	HELP.UBER.COM	BL	589,50 Swedish Kronas	\$65.89
12/23/18	ICA KVANTUM TÄBY C 02012532 +4687580360	TÄBY	SW	646,58 Swedish Kronas	\$72.27
12/23/18	NETFLIX.COM NETFLIX.COM	866-579-7172	CA		\$10.99
12/24/18	MEDIAMARKT TÄBY ELECTRONICS STORE	TÄBY	SW	599,00 Swedish Kronas	\$66.45
12/24/18	LJUD & BILDFOKUS TABY TABY + 46 08-63	TABY	SW	1.748,00 Swedish Kronas	\$195.38
12/26/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$6.98
12/26/18	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	BL	473,00 Swedish Kronas	\$52.48

**Platinum Card®**CRISTINA HINDS
Closing Date 01/11/19

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Account Ending 6-87001

Detail Continued

♦ - denotes Pay Over Time activity

				Foreign Spend	Amount
12/26/18	TRAVEL SHOPPING, TERMINAL DUTY-FREE STORE	STOCKHOLM ARLANDA	CH	222,00 Swedish Kronas	\$24.63
12/28/18	AMAZON MUSIC*M28WJ7I90 DIGITAL	888-802-3080	WA		\$3.99
12/29/18	GROUPON INC COUPONS	GROUPON.COM	IL		\$20.56
12/30/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$0.99
12/30/18	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$0.99
12/31/18	POSTMATES A1633 CAFE R 8778877815	SAN FRANCISCO	CA		\$36.20
12/31/18	GROUPON INC COUPONS	GROUPON.COM	IL		\$46.54
01/01/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA		\$5.15
01/01/19	Audible AUDIO BOOKS	audible.com	NJ		\$14.95
01/02/19	POSTMATES TIP 8778877815	SAN FRANCISCO	CA		\$5.43
01/02/19	UBER TRIP 4YF2E HELP.UBER.COM	HELP.UBER.COM	CA		\$35.10
01/02/19	AMAZON.COM*M27DG12L2 MERCHANDISE	AMZN.COM/BILL	WA		\$12.85
01/03/19	BT*BODYGUARDZ 8014953514	LEHI	UT		\$6.44
01/04/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA		\$31.35
01/04/19	THRONE & HAUSER LLP TR 899000002726741 LEGAL SERVICE	HENDERSON	NV		\$5,000.00
01/05/19	AMAZON.COM*MB8590ZK0 MERCHANDISE	AMZN.COM/BILL	WA		\$9.82
01/05/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA		\$2.99
01/05/19	VONS STORE 1795 GROCERY STORE	Henderson	NV		\$299.80 ♦
01/05/19	BABEL.COM*BABEL.COM EDUCATIONAL SERVICE	BERLIN	DE		\$26.85
01/05/19	AMAZON.COM*MB3E44ZIO MERCHANDISE	AMZN.COM/BILL	WA		\$15.72
01/08/19	LAWLYTICS +18007130161	TUCSON	AZ		\$200.00 ♦
01/08/19	TARGET HENDERSON SOUTH 2404 DISCOUNT STORE	HENDERSON	NV		\$176.17 ♦
01/08/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA		\$32.12

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
01/11/19 Interest Charge on Pay Over Time Purchases	\$1,152.20
Total Interest Charged for this Period	\$1,152.20

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$1,152.20

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time Direct	03/29/2017		29.99% (v)	\$37,028.10	\$943.55
Pay Over Time Direct	08/05/2013	03/28/2017	17.49% (v)	\$14,051.27	\$208.65
Pay Over Time Select	03/29/2017		29.99% (v)	\$0.00	\$0.00
Total					\$1,152.20
(v) Variable Rate					

Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is \$50,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in Pay Over Time Select

You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

You are currently enrolled in Pay Over Time Direct

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.

**Platinum Card®**CRISTINA HINDS
Closing Date 02/08/19

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Account Ending 6-87001

New Balance **\$63,534.37****Minimum Payment Due** **\$14,394.97****Payment Due Date** **03/05/19†**

† **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 03/05/19, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	35 years	\$124,443

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

➔ See page 7 for Important Changes to Your Account Terms.

➔ See page 15 for Important Information about Changes to Your Agreement for Transferring Funds Electronically.

➔ See page 16 for Important Information about Your Account.

➔ See page 17 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

Continued on page 3

Membership Rewards® Points

Available and Pending as of 12/31/18

279,320

For up to date point balance and full program details, visit membershipewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$10,178.52
Payments/Credits	-\$10,178.52
New Charges	+\$12,840.97
Fees	+\$0.00
New Balance	= \$12,840.97

Pay Over Time Portion

Previous Balance	\$50,967.01
Payments/Credits	-\$1,650.00
New Charges	+\$319.00
Fees	+\$0.00
Interest Charged	+\$1,057.39
New Balance	= \$50,693.40
Minimum Due	\$1,554.00

Account Total

Previous Balance	\$61,145.53
Payments/Credits	-\$11,828.52
New Charges	+\$13,159.97
Fees	+\$0.00
Interest Charged	+\$1,057.39

New Balance	\$63,534.37
Minimum Payment Due	\$14,394.97

Days in Billing Period: 28

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-800-525-3355

Pay by Phone
1-800-472-9297

➔ See Page 2 for additional information.



Payment Coupon
Do not staple or use paper clips



Pay by Computer
americanexpress.com/pbc



Pay by Phone
1-800-472-9297

Account Ending 6-87001

Enter 15 digit account # on all payments.
Make check payable to American Express.

CRISTINA HINDS
3 STARBROOK DR
HENDERSON NV 89052-6627

Payment Due Date
03/05/19

New Balance
\$63,534.37

AutoPay Amount
\$14,394.97



Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed



0000349991426212841 006353437001439497 07 1

VOLUME III

CH000085

RA000496

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Pay Over Time Travel and Pay Over Time Direct) if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.



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Large Print & Braille Statements
Express Cash

1-800-525-3355
 1-954-473-2123
 1-800-525-3355
 1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

Customer Care & Billing Inquiries
 P.O. BOX 981535
 EL PASO, TX
 79998-1535

Payments
 BOX 0001
 LOS ANGELES CA
 90096-8000

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

**Platinum Card®**CRISTINA HINDS
Closing Date 02/08/19

p. 3/17

Account Ending 6-87001

i We will debit your bank account for your payment of \$14,394.97 on 03/05/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 03/03/19. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 03/05/19.

📄 For information on your Pay Over Time feature and limit, see **page 5**

**Awarded for Customer Satisfaction**

The Amex® App is ranked Highest in Customer Satisfaction among Mobile Credit Card Apps for appearance, availability of info, clarity of info, and navigation.
Learn more by visiting amex.co/exploreapp.

For J.D. Power 2018 award information, visit jdpower.com/awards.

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$10,178.52	-\$1,650.00	-\$11,828.52
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$10,178.52	-\$1,650.00	-\$11,828.52

Detail

*Indicates posting date

Payments	Amount
02/05/19* AUTOPAY PAYMENT RECEIVED - THANK YOU BK OF NV, A DIV OF WSTN ALLIAN	-\$11,828.52

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$12,840.97	\$319.00	\$13,159.97

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

CRISTINA HINDS
Card Ending 6-87001

			Amount
01/11/19	THRONE & HAUSER LLP OP 899000002726766 DAWN@THRONEHAUSER.COM	HENDERSON NV	\$3,400.00
01/13/19	AMZN MKTP US*MB5B57LU2 BOOK STORES	AMZN.COM/BILL WA	\$29.99
01/16/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM CA	\$43.05
01/16/19	VONS STORE 1795 GROCERY STORE	Henderson NV	\$198.38
01/17/19	KNEADERS OF 801-642-3800	HENDERSON NV	\$25.99

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
01/17/19	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$13.99
01/22/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$9.98
01/23/19	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$10.99
01/24/19	THRONE & HAUSER LLP OP 899000002726766 DAWN@THRONEHAUSER.COM	HENDERSON	NV	\$6,500.00
01/27/19	AMAZON.COM*MB4FF2K20 MERCHANDISE	AMZN.COM/BILL	WA	\$25.97
01/28/19	AMAZON MUSIC*MB2CY9K00 DIGITAL	888-802-3080	WA	\$3.99
01/30/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA	\$24.76
01/30/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
01/30/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
02/01/19	Audible AUDIO BOOKS	audible.com	NJ	\$14.95
02/02/19	UBER EATS FTHHL HELP.UBER.COM	HELP.UBER.COM	CA	\$6.00
02/02/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA	\$15.11
02/03/19	AMAZON.COM*MI8567CM1 MERCHANDISE	AMZN.COM/BILL	WA	\$12.85
02/05/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
02/07/19	Amazon Prime SHIPPINGCLUB	Amazon.com	WA	\$119.00 ♦
02/07/19	THRONE & HAUSER LLP OP 899000002726766 DAWN@THRONEHAUSER.COM	HENDERSON	NV	\$2,500.00
02/08/19	LAWLYTICS +18007130161	TUCSON	AZ	\$200.00 ♦

Fees

				Amount
Total Fees for this Period				\$0.00

Interest Charged

		Amount
02/08/19	Interest Charge on Pay Over Time Purchases	\$1,057.39
Total Interest Charged for this Period		\$1,057.39

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

**Platinum Card®**CRISTINA HINDS
Closing Date 02/08/19

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Account Ending 6-87001

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$2,209.59

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time Direct	03/29/2017		29.99% (v)	\$38,519.26	\$886.56
Pay Over Time Direct	08/05/2013	03/28/2017	17.49% (v)	\$12,736.77	\$170.83
Pay Over Time Select	03/29/2017		29.99% (v)	\$0.00	\$0.00
Total					\$1,057.39
(v) Variable Rate					

Information on Pay Over Time**There is no pre-set spending limit on your Card**

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is \$50,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in Pay Over Time Select

You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

You are currently enrolled in Pay Over Time Direct

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.

**Notice of Important Changes to Your Card Account Terms**

Effective **May 1, 2019**, we will no longer offer the Express Cash service for your Card account. When you use your Card to obtain cash or make certain cash equivalent transactions, we will treat those transactions as cash advances. We will charge interest and a fee on cash advances. For more information about cash advances, please call the number on the back of your Card or on your billing statement.

Accordingly, we are making changes summarized below to the Cardmember Agreement governing your account referenced above. We encourage you to read this notice, share it with any Additional Cardmembers on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found on the following pages.

Important Changes to Your Account Terms

The following is a summary of changes that are being made to your account terms. These changes will take effect on **May 1, 2019 at 12:01 a.m. MST**. The date of a cash advance transaction is the date the ATM operator or merchant provides to us. For more detailed information, please see the Detail of Changes on the following page(s).

Revised Terms, as of May 1, 2019	
APR for Cash Advances	27.49% This APR will vary with the market based on the Prime Rate.
Paying Interest	Your due date is at least 25 days after the close of each billing period. For transactions added to a Pay Over Time balance at your request, we will begin charging interest as of the date they are added to your Pay Over Time balance. For transactions added automatically to a Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on transactions added to your Pay Over Time balances automatically if you pay the Account Total New Balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.

Revised Terms, as of May 1, 2019	
Transaction Fees • Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.

ID 12733

See reverse page for additional Changes to Your Agreement

Summary of Other Changes, as of May 1, 2019	
Cash Advance	We are changing the name of the first section of the <i>How Rates and Fees Work</i> table on Page 2 of Part 1 of the Cardmember Agreement to <i>Rates for Pay Over Time and/or Cash Advances</i> and we are adding a new Rate Description, Prime + Margin, APR and DPR for cash advances in the row called <i>Calculating APRs and DPRs</i> . We are also adding a new row called <i>Cash Advances</i> in the <i>Fees</i> section of the <i>How Rates and Fees Work</i> table on Page 2 of Part 1 of the Cardmember Agreement to add a cash advance fee. The cash advance fee will be 5% of the amount of cash obtained from an ATM (including any fee charged by the ATM operator) or other cash advance transaction, with a minimum of \$10. We will add this fee to the Cash Advance balance.
Words we use in the Agreement	We are updating this sub-section under <i>Introduction</i> in Part 2 of the Cardmember Agreement to define what we mean by "cash advance" when we use this word in your Cardmember Agreement. We are also updating this sub-section to reflect that a "charge" includes a cash advance.
Using the card	We are updating this sub-section under <i>About using your card</i> in Part 2 of the Cardmember Agreement to reflect that we may permit you to make cash advances at our discretion and that cash from an ATM will no longer be withdrawn from your checking account. Instead, it will be charged to your Card account.
Limits on cash advances	We are adding a new row called <i>Limits on Cash Advances</i> under <i>About using your card</i> in Part 2 of the Cardmember Agreement to explain the maximum Cash Advance balance based on the Card you have.
More About Pay Over Time	We are changing the second sentence of the last paragraph of this sub-section in Part 2 of the Cardmember Agreement to clarify that we will not place a charge into a Pay Over Time balance if doing so would cause the total of your Pay Over Time balances and your Cash Advance balance to exceed your Pay Over Time Limit.
When you must pay	We are changing the second sentence of this sub-section in Part 2 of the Cardmember Agreement to clarify that your statement will show a Minimum Payment Due if it includes either a Pay Over Time balance or a Cash Advance balance.
How we apply payments and credits	We are updating this sub-section under <i>About your payments</i> in Part 2 of the Cardmember Agreement to reflect how we apply payments and credits when you have a Cash Advance balance on your account.
How we calculate your Minimum Payment Due	We are updating this sub-section under <i>About your Minimum Payment Due</i> in Part 2 of the Cardmember Agreement to reflect how we calculate your Minimum Payment Due when you have a Cash Advance balance on your account.



Platinum Card®

CRISTINA HINDS
Closing Date 02/08/19



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When we charge interest	We are updating this sub-section under <i>About interest charges on Pay Over Time balances</i> in Part 2 of the Cardmember Agreement to reflect that cash advances will be charged interest from the date of the transaction and you cannot avoid paying interest on cash advances.
How we calculate interest	We are updating this sub-section under <i>About interest charges on Pay Over Time balances</i> in Part 2 of the Cardmember Agreement to reflect that cash advances may have a different interest rate than other balances on your account.

See the following page(s) for the Detail of Changes to Your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("Cardmember Agreement") as described below. Any terms in the Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card or on your billing statement.

Effective May 1, 2019, your Cardmember Agreement will be amended as follows:

The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is amended by adding the *APR for Cash Advances* row under *Interest Rates*:

APR for Cash Advances	27.49% This APR will vary with the market based on the Prime Rate.
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The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is further amended by deleting the *Paying Interest* row under *Interest Rates* and replacing it with the following:

Paying Interest	Your due date is at least 25 days after the close of each billing period. For transactions added to a Pay Over Time balance at your request, we will begin charging interest as of the date they are added to your Pay Over Time balance. For transactions added automatically to a Pay Over Time balance, we will charge interest beginning on the date of each transaction. We will not charge interest on transactions added to your Pay Over Time balances automatically if you pay the Account Total New Balance by the due date each month. We will begin charging interest on cash advances on the transaction date.
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The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is further amended by adding a *For Credit Card Tips from the Consumer Financial Protection Bureau* row under *Interest Rates*:

For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/learnmore.
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The *Rates and Fees Table* on Page 1 of Part 1 of the Cardmember Agreement is further amended by adding a *Cash Advance* row to the *Transaction Fees* row under *Fees*:

Transaction Fees • Cash Advance	Either \$10 or 5% of the amount of each cash advance, whichever is greater.
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The heading of the *Rates for Pay Over Time balances* section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is changed to *Rates for Pay Over Time and/or Cash Advance balances*.

The *Rates for Pay Over Time and/or Cash Advances* sub-section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is amended by adding the following APR and Daily Periodic Rate (DPR) for Cash Advance:

Calculating APRs and DPRs	Rate Description	Prime + Margin	APR	DPR
	Cash Advance	Prime + 21.99%	27.49%	0.0753%



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The *Fees* sub-section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is amended in the *Late Payment* row by replacing the second sentence with the following sentence:

Late Payment	If we do not receive the Amount Due (Minimum Payment Due if you have a Pay Over Time or Cash Advance balance) by its Payment Due Date, the fee is \$27.
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The *Fees* sub-section of *How Rates and Fees Work* on Page 2 of Part 1 of the Cardmember Agreement is amended in the *Returned Payment* row by replacing the fourth and fifth sentences with the following sentences:

Returned Payment	However, the returned payment fee will not exceed the Amount Due or, if you have a Pay Over Time or Cash Advance balance, the Minimum Payment Due. A returned payment may also result in a penalty APR for any Pay Over Time balances you may have.
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How Rates and Fees Work on Page 2 of Part 1 of the Cardmember Agreement is amended by adding the following new row called *Cash Advance* under the *Fees* sub-section:

Cash Advance	5% of an ATM cash advance (including any fee charged by the ATM operator) or other cash advance, with a minimum of \$10. We will add this fee to the Cash Advance balance.
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How Your American Express Account Works in Part 2 of the Cardmember Agreement is amended by deleting the second paragraph in the *Words we use in the Agreement* sub-section and replacing it with the following:

Card means any card or other device that we issue to access your Account. A **charge** is any amount added to your Account, such as purchases, cash advances, fees and interest charges. A **purchase** is a charge for goods or services. A **cash advance** is a charge to get cash or cash equivalents, including travelers cheques, gift cheques, foreign currency, money orders, casino gaming chips, race track wagers or similar offline and online betting transactions.

About using your card in Part 2 of the Cardmember Agreement is amended by deleting the first two paragraphs of the *Using the card* sub-section and replacing them with the following:

You may use the card to make purchases. At our discretion, we may permit you to make cash advances.

We decide whether to approve a charge, including cash advances subject to *Limits on Cash Advances* below, based on how you spend and pay on this Account and other accounts you have with us and our Affiliates. We also consider your credit history and your personal resources that we know about.

About using your card in Part 2 of the Cardmember Agreement is further amended by adding the following new sub-section called *Limits on Cash Advances*:

Limits on Cash Advances	Your Cash Advance balance may not exceed: Zync Card® \$3,000 Green Card \$3,000 Gold Card \$6,000 Platinum Card® \$8,000 Centurion® Card \$10,000	You agree to manage your Account so that your Cash Advance balance (including fees and interest) is not more than the Limit on Cash Advances. For purposes of the Limits on Cash Advances, your Cash Advance balance will be determined by adding new cash
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	There may also be a limit on the amount of cash and number of times you can obtain cash from ATMs in a given period.	advance transactions to the ending Cash Advance balance of the prior day. In addition, we may not approve a cash advance transaction if it would cause the total of your Cash Advance balance and your Pay Over Time balances to go over your Pay Over Time limit.
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About using your card in Part 2 of the Cardmember Agreement is amended in the *More About Pay Over Time* sub-section by replacing the second sentence of the fourth paragraph with the following:

We will not place any charge into a Pay Over Time balance if it would cause the total of your Pay Over Time balances and your Cash Advance balance to go over your Pay Over Time limit.

About your payments in Part 2 of the Cardmember Agreement is amended in the *When you must pay* sub-section by replacing the second sentence of the first paragraph with the following:

If a statement includes a Pay Over Time balance and/or Cash Advance balance, it will show a Minimum Payment Due.

About your payments in Part 2 of the Cardmember Agreement is amended by deleting the *How we apply payments and credits* sub-section and replacing it with the following:

How we apply payments and credits	<p>If a statement includes a Pay Over Time and/or Cash Advance New Balance, it will show a Minimum Payment Due. The Minimum Payment Due is the Pay In Full New Balance plus the Pay Over Time and/or Cash Advance Minimum Due. Your Account may have balances with different interest rates. For example, a Pay Over Time balance may have a lower interest rate than a Cash Advance balance. If your Account has a Pay Over Time or Cash Advance balance, here is how we generally apply payments in a billing period:</p> <ul style="list-style-type: none"> We apply your payments - up to the Minimum Payment Due - first to the Pay Over Time and/or Cash Advance balances and then to the Pay In Full New Balance. When applying a payment, up to the amount of the Pay Over Time and/or the Cash Advance Minimum Due, we apply it first to the balance with the lowest interest rate and then to balances with higher interest rates. 	In most cases, we apply a credit to the same balance as the related charge. We may apply payments and credits within balances, and among balances with the same interest rate, in any order we choose.
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	<ul style="list-style-type: none"> After the Minimum Payment Due has been paid, we apply payments first to the balance with the highest interest rate and then to balances with lower interest rates.
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About your Minimum Payment Due in Part 2 of the Cardmember Agreement is amended by deleting the *How we calculate your Minimum Payment Due* sub-section and replacing it with the following:

How we calculate your Minimum Payment Due	<p>The Minimum Payment Due is the Pay In Full New Balance plus any Pay Over Time and/or Cash Advance Minimum Due on your statement. To calculate the Minimum Due for your Pay Over Time and/or Cash Advance New Balance for each statement, we start with the <i>higher</i> of:</p> <p>(1) interest charged on the statement plus 1% of the Pay Over Time and/or Cash Advance New Balance (excluding interest on the statement); or</p> <p>(2) \$35.</p> <p>Then we round to the nearest dollar and add any Pay Over Time and/or Cash Advance amount past due. Your Pay Over Time and/or Cash Advance Minimum Due will not exceed your Pay Over Time and/or Cash Advance New Balance. You may pay more than the Minimum Payment Due, up to your entire outstanding balance, at any time.</p>	<p>EXAMPLE: Assume that you have a Pay Over Time and/or Cash Advance New Balance of \$3,000, interest of \$29.57, no amounts past due, and a \$400 Pay In Full New Balance.</p> <p>(1) \$29.57 + 1% multiplied by (\$3,000 - \$29.57) = \$59.27</p> <p>(2) \$35</p> <p>The higher of (1) or (2) is \$59.27, which rounds to \$59.00. The Pay Over Time and/or Cash Advance Minimum Due of \$59.00 plus the Pay in Full New Balance of \$400 together make up the Minimum Payment Due of \$459.00.</p>
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About interest charges on Pay Over Time balances in Part 2 of the Cardmember Agreement is amended by changing the section heading to read *About interest charges on Pay Over Time and Cash Advance balances* and by adding the following as an introductory paragraph to the *When we charge interest* sub-section:

We charge interest on Pay Over Time Balances as described below. For cash advances, we charge interest from the transaction date. You cannot avoid paying interest on cash advances.

About interest charges on Pay Over Time and Cash Advance balances in Part 2 of the Cardmember Agreement is further amended by replacing the second sentence in the first paragraph of the *How we calculate interest* sub-section with the following sentence:

Cash Advance balances and balances within the Pay Over Time feature -such as Select and Direct - may have different interest rates.



Platinum Card®

CRISTINA HINDS
Closing Date 02/08/19



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Account Ending 6-87001

Notice of Important Changes to Your Agreement for Transferring Funds Electronically

We are making changes summarized below to the Your Agreement for Transferring Funds Electronically (the *EFT Agreement*). We are discontinuing the Express Cash service and are amending the EFT Agreement in order to delete references to Express Cash. We encourage you to read this notice, share it with any Additional Cardmembers on your account, and file it for future reference. If you have any questions, please call the number on the back of your Card or on your billing statement.

The following is a summary of changes that are being made to the EFT Agreement. These changes will take effect on **May 1, 2019 at 12:01 a.m. MST**. For more detailed information, please see the Detail of Changes below.

Summary

We are discontinuing the Express Cash service and are amending the EFT Agreement in order to delete references to Express Cash. Instead, when you use your Card to obtain cash, we will treat those transactions as cash advances subject to the terms of your Cardmember Agreement.

ID12712

Detail of Changes to the EFT Agreement

This notice amends Your Agreement for Transferring Funds Electronically ("EFT Agreement") as described below. We have the right to amend as described in the EFT Agreement. Any terms in the EFT Agreement conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect. If you have any questions, please call the number on the back of your Card or on your billing statement.

Effective May 1, 2019, the EFT Agreement will be amended as follows:

The *How Express Cash works* section is deleted.

The *Limits on amounts and frequency of withdrawals* section is deleted.

The *Unauthorized transactions* section is deleted and replaced with the following:

Unauthorized transactions

Tell us AT ONCE if you believe that a transaction has been made without your permission using your card or information about your card account. Calling us is the best way of keeping your possible losses down. You could lose all of the money in your bank account (plus your maximum overdraft line of credit, if applicable).

Call anytime at 1-800-528-4800 (or 1-336-393-1111 collect, if not in the U.S.) You may also write to us at American Express, Electronic Funds Services, P.O. Box 981532, El Paso, TX 79998-1532.

The third bulleted sentence of the *Improper transactions or payments* section is deleted.

The *How to contact us about the services* section is deleted and replaced with the following:

How to contact us about the services

You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, and at 1-800-528-4800 for AutoPay questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531.

The *We may end the service* section is amended by deleting the first sentence of that section.

Platinum Card®**Notice of Important Changes to Your Cardmember Agreement**

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed change(s) to your Cardmember Agreement can be found after the below summary chart.

Summary of Changes, Effective Immediately	
ExpressPay	Effective Immediately , we are modifying the language concerning ExpressPay in your Cardmember Agreement to reflect the current terminology and explain how the capability works.

ID12742

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card or log into your account at americanexpress.com.

ExpressPay

Effective Immediately, the *ExpressPay* sub-section included in Part 2 of the Cardmember Agreement is deleted in its entirety and replaced with:

Contactless Transactions	Cards issued on your Account may be equipped to enable you to make tap and pay charges using contactless technology. You can request Cards that are not equipped with this capability. Also, we may deactivate this capability at any time.
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**Notice of Important Changes to the Membership Rewards® Program Terms**

We are making a change to the Membership Rewards Program Terms & Conditions. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. If you have any questions about this change, please call the number on the back of your Card. A summary of the changes appear below. The detailed changes can be found after the summary chart.

Summary of Changes, effective Immediately	
About The Program and Getting Points	We are adding information about earning additional points with the new American Express® Business Gold Card.

ID12708

Details of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. We have the right to amend as described in the Terms & Conditions. Any terms in the Terms & Conditions conflicting with this change are replaced fully and completely. Terms not changed by this notice remain in full force and effect.

Effective immediately, your Terms & Conditions will be amended as follows:

ABOUT THE PROGRAM: WHO CAN USE THE PROGRAM & ANNUAL FEES, GETTING POINTS: GETTING ADDITIONAL POINTS and GETTING POINTS: BUYING POINTS

The American Express® Business Gold Card will be added to the *Who Can Use the Program & Annual Fees* sub-section under the *About the Program* section and *Buying Points* sub-section under the *Getting Points* section. In the *Getting Additional Points* sub-section of the *Getting Points* section, the American Express Business Gold Card will be added with the following:

American Express Business Gold Card

Subject to these Terms and Conditions, you get at least one Membership Rewards® point for each dollar you spend on your Card for eligible purchases. You also get 3 additional points per dollar (for a total of 4 points), on the 2 categories (of 6) where you spend the most each billing cycle, up to the first \$150,000 in combined eligible purchases from these 2 categories each calendar year. Eligible purchases in excess of \$150,000 in a calendar year will receive only one point per dollar spent.

Determining Your Top 2 Categories

To calculate your top 2 categories each billing cycle, we use your posted account transactions that fall into the 6 categories below and issue additional points based on your 2 highest categories of total spend less returns and credits in that same billing cycle. You will only earn 3 additional points in 2 categories each billing cycle even if you have equal spend in more than 2 categories.

The 6 categories that qualify for additional points are:

- Airfare on a scheduled flight charged directly with passenger airlines (charter flights and private jet flights are excluded);
- Advertising purchased in the U.S. to promote your business online, on television, or on the radio;
- Computer hardware, software, and cloud computing purchases in the U.S. made directly from select technology providers (the current list of select technology providers is available at: americanexpress.com/rewards-info);
- Gasoline at gas stations located in the U.S. (superstores, supermarkets and warehouse clubs that sell gasoline are not considered gas stations);
- Restaurants located in the U.S.;
- Shipping services purchased in the U.S. for courier, postal, and freight.

**Platinum Card®**CRISTINA HINDS
Closing Date 03/11/19

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Account Ending 6-87001

New Balance **\$59,266.29****Minimum Payment Due** **\$9,855.88****Payment Due Date** **04/05/19[†]**

[†] **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 04/05/19, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	35 years	\$124,830

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

➔ **See important notices about Your Billing Rights, Electronic Fund Transfer Error Resolution, and for WA residents, starting on page 7**

➔ Your membership will be renewed next month. Please refer to the Renewal Notice on **Page 6**.

Continued on page 3

Membership Rewards® Points
Available and Pending as of 01/31/19**293,749**

For up to date point balance and full program details, visit membershipewards.com

Account Summary**Pay In Full Portion**

Previous Balance	\$12,840.97
Payments/Credits	-\$12,840.97
New Charges	+\$8,181.88
Fees	+\$0.00
New Balance	= \$8,181.88

Pay Over Time Portion

Previous Balance	\$50,693.40
Payments/Credits	-\$1,554.00
New Charges	+\$770.41
Fees	+\$0.00
Interest Charged	+\$1,174.60
New Balance	= \$51,084.41
Minimum Due	\$1,674.00

Account Total

Previous Balance	\$63,534.37
Payments/Credits	-\$14,394.97
New Charges	+\$8,952.29
Fees	+\$0.00
Interest Charged	+\$1,174.60

New Balance **\$59,266.29**
Minimum Payment Due **\$9,855.88**

Days in Billing Period: 31

Customer Care **Pay by Computer**
americanexpress.com/pbc**Customer Care** 1-800-525-3355
Pay by Phone 1-800-472-9297

➔ See Page 2 for additional information.

Payment Coupon
Do not staple or use paper clips **Pay by Computer**
americanexpress.com/pbc **Pay by Phone**
1-800-472-9297**Account Ending 6-87001**

Enter 15 digit account # on all payments.
Make check payable to American Express.

CRISTINA HINDS
3 STARBROOK DR
HENDERSON NV 89052-6627**Payment Due Date**
04/05/19**New Balance**
\$59,266.29**AutoPay Amount**
\$9,855.88

☐ Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000\$ _____
Amount Enclosed

0000349991426212841 005926629000985588 07 H

VOLUME III

CH000102

RA000513

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Pay Over Time Travel and Pay Over Time Direct) if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-800-525-3355

1-954-473-2123

1-800-525-3355

1-800-CASH-NOW

Hearing Impaired**TTY:** 1-800-221-9950**FAX:** 1-623-707-4442**In NY:** 1-800-522-1897**Website:** americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and
Home PhoneArea Code and
Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.



Platinum Card®

CRISTINA HINDS
Closing Date 03/11/19



p. 3/9

Account Ending 6-87001

- i** We will debit your bank account for your payment of \$9,855.88 on 04/05/19. This date may not be the same date your bank will debit your bank account. Any inquiry to American Express concerning this debit should be made before 04/03/19. If your AutoPay payment is less than your Minimum Payment Due, we must receive an additional payment for at least the difference by 04/05/19.

i For information on your Pay Over Time feature and limit, see **page 5**

- i** Effective May 1, 2019, Boingo Preferred Plan will no longer be a benefit on the Platinum Card®. Card Members who are enrolled in Boingo Preferred Plan as of 4/30/2019, will continue to have access to this benefit until 12/31/2019.

Enjoy the convenience of mobile payments with the American Express® App.

Pay your bill, set up AutoPay to schedule automatic payments, and even manage your Bank Accounts. Learn more about what you can do on-the-go by visiting amex.co/exploreamexapp.

iOS and Android only. See App Store listings for operating system info.

Payments and Credits

Summary

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$12,840.97	-\$1,554.00	-\$14,394.97
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$12,840.97	-\$1,554.00	-\$14,394.97

Detail

*Indicates posting date

Payments	Amount
02/22/19* ONLINE PAYMENT - THANK YOU	-\$7,500.00
03/05/19* AUTOPAY PAYMENT RECEIVED - THANK YOU BK OF NV, A DIV OF WSTN ALLIAN	-\$6,894.97

New Charges

Summary

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$8,181.88	\$770.41	\$8,952.29

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo



CRISTINA HINDS
Card Ending 6-87001

			Amount
02/09/19	AMZN MKTP US*MB3WV5RR2 BOOK STORES	AMZN.COM/BILL WA	\$14.99
02/09/19	ETSY.COM DIRECT MKTG MISC	888-961-4798 NY	\$24.79

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
02/10/19	AMZN MKTP US*M18YJ3NU0 BOOK STORES	AMZN.COM/BILL	WA	\$14.99
02/12/19	WWW.ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$1.29
02/17/19	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$13.99
02/22/19	THRONE & HAUSER LLP OP 899000002726766 DAWN@THRONEHAUSER.COM	HENDERSON	NV	\$7,500.00
02/23/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$29.93
02/23/19	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$10.99
02/26/19	AMZN MKTP US*M18XV8DA1 BOOK STORES	AMZN.COM/BILL	WA	\$73.29
02/27/19	AMAZON MUSIC*M13CW0SM1 DIGITAL	888-802-3080	WA	\$3.99
02/28/19	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$76.45
03/01/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
03/01/19	Audible AUDIO BOOKS	audible.com	NJ	\$14.95
03/02/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$24.99
03/02/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
03/03/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$5.11
03/03/19	UBER TRIP FXCP6 HELP.UBER.COM	HELP.UBER.COM	CA	\$6.36
03/03/19	AMAZON.COM*M11GH5770 MERCHANDISE	AMZN.COM/BILL	WA	\$12.85
03/04/19	NV SOS PORTAL 775-684-5780	7756845780	NV	\$425.00 ♦
03/05/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$2.99
03/06/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA	\$35.58
03/08/19	POP-A-LOCK LV 702-360-5785 GOODS/SERVICES	Las Vegas	NV	\$145.41 ♦
03/08/19	LAWLYTICS +18007130161	TUCSON	AZ	\$200.00 ♦
03/08/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA	\$30.11
03/08/19	TRADER JOE'S #280 QPS 280 626-599-3700	HENDERSON	NV	\$234.27
03/09/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$47.99

Fees

				Amount
Total Fees for this Period				\$0.00

**Platinum Card®**CRISTINA HINDS
Closing Date 03/11/19

p. 5/9

Account Ending 6-87001

Interest Charged

	Amount
03/11/19 Interest Charge on Pay Over Time Purchases	\$1,174.60
Total Interest Charged for this Period	\$1,174.60

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$0.00
Total Interest in 2019	\$3,384.19

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time Direct	03/29/2017		29.99% (v)	\$39,926.45	\$1,017.41
Pay Over Time Direct	08/05/2013	03/28/2017	17.49% (v)	\$10,586.15	\$157.19
Pay Over Time Select	03/29/2017		29.99% (v)	\$0.00	\$0.00
Total					\$1,174.60
(v) Variable Rate					

Information on Pay Over Time**There is no pre-set spending limit on your Card**

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is \$50,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in Pay Over Time Select

You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

Information on Pay Over Time continued**You are currently enrolled in Pay Over Time Direct**

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.

Renewal Notice

Your Account renews next month. The following terms will be in effect when your Account renews, unless we tell you otherwise. Please refer to Page 2 for more information about your Account, including How We Calculate Your Balance and Paying Interest.

Please refer to page 2 for further important information regarding your account

Payment Information: All charges made on this charge card, that are not included in a Pay Over Time balance, are due and payable by the Payment Due Date.

Annual Membership Fee: The annual membership fee for your Account is \$550.00. When you receive the statement in which the annual fee is billed, you can avoid paying the annual fee by calling the Customer Care phone number on Page 2 to cancel your Account.

APR Information: The Annual Percentage Rates (APRs) for each billing period may vary based on the Prime Rate. We use the Prime Rate published in the rates section of *The Wall Street Journal* on the Closing Date of the billing period. *The Wall Street Journal* may not publish the Prime Rate on that day. If it does not, we will use the Prime Rate from the previous day it was published.

The Penalty APR may apply to a Feature if you make one or more late payments or if your payment is returned. We may also consider your creditworthiness in determining whether or not to apply the penalty APR to the Pay Over Time feature(s) on your Account. If the Penalty APR is applied, it will apply for at least 6 months. We will review your Account every 6 months after the Penalty APR is applied. The Penalty APR will continue to apply until you have made timely payments with no returned payments during the 6 months being reviewed.

You may have access to one or more Pay Over Time Features on your Account. If you are enrolled in a Feature or have a Feature balance, the APRs that apply will be noted below as of the Closing Date of this statement.

(v) Indicates variable rate

* Indicates variable penalty APR will not exceed 29.99%

Pay Over Time Select

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	03/29/2017		Prime + 11.99%	17.49% (v)
Penalty	03/29/2017		Prime + 25.99%*	29.99% (v)*

Pay Over Time Direct

Rate Description	Transactions Dated		Prime + Margin	APR
	From	To		
Standard	03/29/2017		Prime + 11.99%	17.49% (v)
Standard	08/05/2013	03/28/2017	Prime + 11.99%	17.49% (v)
Penalty	03/29/2017		Prime + 25.99%*	29.99% (v)*
Penalty	08/05/2013	03/28/2017	Prime + 25.99%*	29.99% (v)*



Your Billing Rights: Keep this Document for Future Use

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

What To Do If You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at PO Box 981535, El Paso TX 79998-1535. In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 2 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

What Will Happen After We Receive Your Letter

When we receive your letter, we must do two things:

1. Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
2. Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- *If we made a mistake:* You will not have to pay the amount in question or any interest or other fees related to that amount.
- *If we do not believe there was a mistake:* You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning our bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

If we do not follow all of the rules above, you do not have to pay the first \$50 of the amount you question even if your bill is correct.

Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at PO Box 981535, El Paso TX 79998-1535. While we investigate, the same rules apply to the disputed amount as discussed above.

After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay, we may report you as delinquent.

AN/CC/BillingRights/11-2014

Annual EFT Error Resolution Notice

This notice is to inform you about how you should notify us of errors or questions regarding any electronic fund transfers you initiate using your American Express Card, including Express Cash transactions, or electronic payments you make to American Express using Pay By Phone, Pay By Computer, or any other American Express electronic payment service.

In case of errors or questions about your Electronic Transfers, please contact us as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer listed on the statement or receipt. You can call us at 1-800-IPAY-AXP for Pay By Phone questions, at 1-800-528-2122 for Pay By Computer questions, at 1-800-528-4800 for AutoPay questions, and at 1-800-CASH-NOW for Express Cash questions. You may also write to us at American Express, Electronic Funds Services, P.O. Box 981531, El Paso, TX 79998-1531 or contact us online at www.americanexpress.com/inquirycenter. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared or question arose.

When you contact us, please provide the following information:

- (1) Your name and card account number.
- (2) Description of the error or the transfer you are unsure about. Explain as clearly as you can why you believe it is an error or why you need more information.
- (3) The dollar amount of the suspected error.

If you notify us by phone, we may require that you send us your complaint or question in writing within 10 business days of the call.

We will determine whether an error occurred within 10 business days and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your bank account within 10 business days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving point-of-sale or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question.

We will tell you the results within three business days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

If we have credited your bank account and there was no error, we will tell you when we will withdraw that amount from your bank account again. You authorize us to withdraw this amount from your bank account. If your bank account does not have enough funds to cover this withdrawal, we can charge the amount to your card account or collect the amount from you. If this happens, we may cancel your right to use our electronic transfer services.

AN/CC/EFT/11-2014

Notice for residents of Washington State

In accordance with the Revised Code of Washington Statutes, Section 63.14.167, you are not responsible for payment of interest charges that result solely from a merchant's failure to transmit to us within seven working days a credit for goods or services accepted for return or forgiven if you have notified us of the merchant's delay in posting such credit, or our failure to post such credit to your account within three working days of our receipt of the credit.

AN/CC/WA/11-2014



Platinum Card®

CRISTINA HINDS
Closing Date 03/11/19



p. 9/9

Account Ending 6-87001



Take control of your identity. We'll be here if you need us.

Get comprehensive credit and identity monitoring, plus dedicated fraud assistance when you need it most.

Only **\$1** for the first 30 days and **\$16.99** every month thereafter.
Sales tax may apply. Terms and Conditions apply.

**Enroll at [AmericanExpress.com/EnrollCreditSecure](https://www.AmericanExpress.com/EnrollCreditSecure)
or call 1-866-617-1893 for more information**

The Power of CreditSecure



3-Bureau Credit Monitoring

Stay on track with credit monitoring and calculators to plan for life's big moments.

- ✓ 3-Bureau credit reports, ongoing monitoring and monthly FICO® scores¹
- ✓ Financial calculators and credit score simulators



State-of-the-Art Identity Monitoring

Look out for your digital and financial life with confidence using our detection and alert tools.

- ✓ Dark Web Monitoring
- ✓ Social Security Number Monitoring
- ✓ Child Monitoring



U.S.-Based Fraud Assistance

Suspect fraud or have questions?
Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

¹ Credit score calculated based on the FICO® 8 model. Your lender or insurer may use a different FICO® Score version than FICO® 8, or another type of credit score altogether.

FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

**Platinum Card®**CRISTINA HINDS
Closing Date 04/10/19

p. 1/10

Account Ending 6-87001

New Balance **\$8,801.82**

Minimum Payment Due **\$8,801.36**

Payment Due Date **05/05/19[‡]**

‡Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 05/05/19, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	2 months	\$915

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

⚠ Your AutoPay has been cancelled. Please make any payments using the payment coupon provided.

❗ **Important Information:** To access the most up to date version of your Cardmember Agreement, please log in to your Account at www.americanexpress.com.

Continued on page 3

Membership Rewards® Points
Available and Pending as of 02/28/19
306,909
For up to date point balance and full program details, visit [membershipeards.com](http://membershipewards.com)

Account Summary**Pay In Full Portion**

Previous Balance	\$8,181.88
Payments/Credits	-\$12,754.97
New Charges	+\$11,930.45
Fees	+\$550.00
New Balance	= \$7,907.36

Pay Over Time Portion

Previous Balance	\$51,084.41
Payments/Credits	-\$58,035.27
New Charges	+\$6,950.86
Fees	+\$0.00
Interest Charged	+\$894.46
New Balance	= \$894.46
Minimum Due	\$894.00

Account Total

Previous Balance	\$59,266.29
Payments/Credits	-\$70,790.24
New Charges	+\$18,881.31
Fees	+\$550.00
Interest Charged	+\$894.46

New Balance **\$8,801.82**
Minimum Payment Due **\$8,801.36**

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-525-3355
Pay by Phone 1-800-472-9297

➔ See Page 2 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓



Payment Coupon
Do not staple or use paper clips



Pay by Computer
americanexpress.com/pbc



Pay by Phone
1-800-472-9297

Account Ending 6-87001

Enter 15 digit account # on all payments.
Make check payable to American Express.

CRISTINA HINDS
3 STARBROOK DR
HENDERSON NV 89052-6627

Payment Due Date
05/05/19

New Balance
\$8,801.82

Minimum Payment Due
\$8,801.36



Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS
BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed



0000349991426212841 000880182000880136 07 1

VOLUME III

CH000111

RA000522

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Pay Over Time Travel and Pay Over Time Direct) if you pay the Account Total New Balance by the due date each month.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Express Cash

1-800-525-3355
1-954-473-2123
1-800-525-3355
1-800-CASH-NOW

Hearing Impaired
TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
BOX 0001
LOS ANGELES CA
90096-8000

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

**Platinum Card®**CRISTINA HINDS
Closing Date 04/10/19

p. 3/10

Account Ending 6-87001

i Your Platinum Card® Membership includes an annual subscription to Departures magazine (a value of \$10). If you do not wish to receive the magazine, please call us at the number on the back of your Card. No credits are offered to Members who elect not to receive the magazine.

→ For information on your Pay Over Time feature and limit, see **page 7**

i Effective May 1, 2019, Boingo Preferred Plan will no longer be a benefit on the Platinum Card®. Card Members who are enrolled in Boingo Preferred Plan as of 4/30/2019, will continue to have access to this benefit until 12/31/2019.

AMERICAN EXPRESS® PERSONAL LOANS

Interested in a Personal Loan? Pre-approved Platinum Card Members can enjoy a competitive rate on loans up to \$40,000. APRs range from 5.98% - 19.98%. Terms apply. Learn more by visiting americanexpress.com/loanoffer21

Payments and Credits**Summary**

	Pay In Full	Pay Over Time ♦	Total
Payments	-\$12,754.97	-\$58,035.27	-\$70,790.24
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$12,754.97	-\$58,035.27	-\$70,790.24

Detail

*Indicates posting date

Payments	Amount
04/04/19* PHONE PAYMENT - THANK YOU	-\$70,790.24

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$11,930.45	\$6,950.86	\$18,881.31

Detail

♦ - denotes Pay Over Time activity

For more information, visit
americanexpress.com/payovertimeinfo

CRISTINA HINDS
Card Ending 6-87001

				Amount
03/11/19	THRONE & HAUSER LLP OP 899000002726766 DAWN@THRONEHAUSER.COM	HENDERSON	NV	\$7,500.00
03/11/19	AMZN MKTP US*MW2YE94H0 BOOK STORES	AMZN.COM/BILL	WA	\$27.99
03/12/19	AMZN MKTP US*MW0AJ04Y0 BOOK STORES	AMZN.COM/BILL	WA	\$6.99
03/12/19	AMAZON.COM*MW5TS4LT1 MERCHANDISE	AMZN.COM/BILL	WA	\$10.81
03/13/19	HIGHTAIL YSI12582847 95008	669-222-8281	CA	\$49.99
03/15/19	BT*BODYGUARDZ 8014953514	LEHI	UT	\$43.25

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
03/15/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA	\$68.11
03/17/19	UBER EATS XWGIF HELP.UBER.COM	HELP.UBER.COM	CA	\$5.00
03/17/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA	\$44.93
03/17/19	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$13.99
03/18/19	AMZN MKTP US*MB3YJ2KS2 BOOK STORES	AMZN.COM/BILL	WA	\$24.12
03/18/19	UBER TRIP GPBL3 HELP.UBER.COM	HELP.UBER.COM	CA	\$3.00
03/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$21.27
03/18/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$22.29
03/21/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA	\$35.47
03/23/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA	\$29.24
03/23/19	PRIME VIDEO*MW2ZA6GL1 DIGITAL	888-802-3080	WA	\$3.99
03/23/19	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$12.99
03/23/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$5.98
03/24/19	UBER EATS HELP.UBER.COM	HELP.UBER.COM	CA	\$47.80
03/25/19	THRONE & HAUSER LLP OP 899000002726766 DAWN@THRONEHAUSER.COM	HENDERSON	NV	\$3,000.00
03/27/19	AMZN MKTP US*MW2XX91D2 BOOK STORES	AMZN.COM/BILL	WA	\$19.95
03/28/19	AMAZON MUSIC*MW5GW3XB2 DIGITAL	888-802-3080	WA	\$3.99
03/29/19	UBER TRIP HELP.UBER.COM	HELP.UBER.COM	CA	\$17.87
03/30/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$7.97
03/30/19	ITUNES.COM/BILL DIRECT MKTG INTERNET	CUPERTINO	CA	\$0.99
03/31/19	CHEVRON 0208552/CHEVRON SERVICE STN	LAS VEGAS	NV	\$65.71
03/31/19	VONS STORE 1795 GROCERY STORE	Henderson	NV	\$38.46
03/31/19	TRADER JOE'S #280 QPS 280 626-599-3700	HENDERSON	NV	\$69.22
03/31/19	LUXY NAIL SALON 084870020644446 AIDEN.NGUYEN90@GMAIL.COM	LAS VEGAS	NV	\$75.00
04/01/19	OFFICE DEPOT #2141 000002141 8004633768 TONER,BROTHER,TN630,BLACK	LAS VEGAS	NV	\$49.78
04/02/19	Audible AUDIO BOOKS	audible.com	NJ	\$14.95
04/02/19	SPROUTS FARMERS MKT 9999999999	HENDERSON	NV	\$43.91
04/02/19	LAZ PARKING 900109 0388 858-587-8888	LAS VEGAS	NV	\$11.00

**Platinum Card®**CRISTINA HINDS
Closing Date 04/10/19

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Account Ending 6-87001

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
04/02/19	GREENS AND PROTEINS - E B 000000001 7028536890	LAS VEGAS	NV	\$13.52
04/02/19	JASMINE RICE THAI CHINESE 00-080340854 RESTAURANT	HENDERSON	NV	\$61.38
04/02/19	AMAZON.COM*MW7PK28Q2 MERCHANDISE	AMZN.COM/BILL	WA	\$7.19
04/02/19	IRWAN GOH DDS PC 00-08021677524 DENTIST/ORTHODONTIST	HENDERSON	NV	\$33.00
04/03/19	AMAZON.COM*MW4ZY9741 MERCHANDISE	AMZN.COM/BILL	WA	\$12.85
04/03/19	VONS STORE 1795 GROCERY STORE	Henderson	NV	\$48.08
04/03/19	AMZ*TWITCH SERVICE	AMZN.COM/PMTS	WA	\$10.00
04/03/19	AMZ*TWITCH SERVICE	AMZN.COM/PMTS	WA	\$1.40
04/03/19	AMAZON.COM*MW21J9D30 MERCHANDISE	AMZN.COM/BILL	WA	\$10.10
04/04/19	KNEADERS OF 801-642-3800	HENDERSON	NV	\$13.48
04/04/19	THRONE & HAUSER LLP OP 899000002726766 DAWN@THRONEHAUSER.COM	HENDERSON	NV	\$3,000.00 ♦
04/04/19	LAZ PARKING 900109 0388 858-587-8888	LAS VEGAS	NV	\$14.00
04/04/19	CHEVRON 0210075/CHEVRON SERVICE STN	HENDERSON	NV	\$63.85
04/04/19	PAYPAL *INEEDARTICL 4029357733	4029357733	NY	\$400.00 ♦
04/05/19	PARSLEY MODERN 0000 702-489-3189	LAS VEGAS	NV	\$26.00
04/05/19	BABBEL.COM*BABBEL.COM EDUCATIONAL SERVICE	BERLIN	DE	\$26.85
04/05/19	EXCALIBUR JESTERS BAR 855-275-5733	LAS VEGAS	NV	\$61.96
04/05/19	COMPUTER DOCTOR - 2 000000002 7024813738	LAS VEGAS	NV	\$250.00 ♦
04/05/19	COMPUTER DOCTOR - 2 000000002 7024813738	LAS VEGAS	NV	\$316.50 ♦
04/05/19	TRADER JOE'S #280 QPS 280 626-599-3700	HENDERSON	NV	\$124.16 ♦
04/06/19	VONS STORE 1795 GROCERY STORE	Henderson	NV	\$126.53 ♦
04/08/19	LAWLYTICS +18007130161	TUCSON	AZ	\$200.00 ♦
04/08/19	MACAYO VEGAS 1 0025 702-382-5605	LAS VEGAS	NV	\$27.24
04/08/19	TRADER JOE'S #280 QPS 280 626-599-3700	HENDERSON	NV	\$100.67 ♦
04/08/19	MTMP, LLC PAYMENT 8003202227	PENSACOLA	FL	\$1,495.00 ♦
04/08/19	WPY*THE COOP AGENCY 855-469-3729	REDWOOD CITY	CA	\$938.00 ♦
04/09/19	SHELL OIL 57443457809 AUTO FUEL DISPENSER	HENDERSON	NV	\$73.89

Detail Continued

♦ - denotes Pay Over Time activity

				Amount
04/09/19	TRATTORIA ITALIA 113221610010521 PASQUALEDALBA@GMAIL.COM	LAS VEGAS	NV	\$25.65
04/10/19	THE SIMS RESOURCE 46706336900	SODERHAMN	GA	\$4.00

Fees

		Amount
04/10/19	ANNUAL MEMBERSHIP FEE Cover your annual membership fee and other eligible transactions using Membership Rewards points. Visit membershipewards.com/yourcharges to explore and learn more.	\$550.00
Total Fees for this Period		\$550.00

Interest Charged

		Amount
04/10/19	Interest Charge on Pay Over Time Purchases	\$894.46
Total Interest Charged for this Period		\$894.46

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$550.00
Total Interest in 2019	\$4,278.65

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time Direct	03/29/2017		29.99% (v)	\$31,774.44	\$783.56
Pay Over Time Direct	08/05/2013	03/28/2017	17.49% (v)	\$7,717.20	\$110.90
Pay Over Time Select	03/29/2017		29.99% (v)	\$0.00	\$0.00
Total					\$894.46
(v) Variable Rate					



Platinum Card®

CRISTINA HINDS
Closing Date 04/10/19



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Account Ending 6-87001

Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is \$50,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in Pay Over Time Select

You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest applies from the date you add a charge to your Pay Over Time balance until the date it is paid.

You are currently enrolled in Pay Over Time Direct

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay in full, pay the minimum due, or pay any amount in between. Interest only applies to balances not paid in full.



Platinum Card®

CRISTINA HINDS
Closing Date 04/10/19



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Account Ending 6-87001



Take control of your identity. We'll be here if you need us.

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Only **\$1** for the first 30 days and **\$16.99** every month thereafter.
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Stay on track with credit monitoring and calculators to plan for life's big moments.

- ✓ 3-Bureau credit reports, ongoing monitoring and monthly FICO® scores¹
- ✓ Financial calculators and credit score simulators



State-of-the-Art Identity Monitoring

Look out for your digital and financial life with confidence using our detection and alert tools.

- ✓ Dark Web Monitoring
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- ✓ Child Monitoring



U.S.-Based Fraud Assistance

Suspect fraud or have questions?
Give us a call.

- ✓ Dedicated U.S.-Based Fraud Assistance Team
- ✓ Lost Wallet Assistance

¹ Credit score calculated based on the FICO® 8 model. Your lender or insurer may use a different FICO® Score version than FICO® 8, or another type of credit score altogether.

FICO® is a registered trademark of the Fair Isaac Corporation in the United States and other countries.

Keep an eye on spending in real time

Did you know that the American Express® App lets you set account alerts that notify you about payments, charges, and much more?



Explore the many ways to take advantage of your membership with the Amex App at amex.co/getamexapp.

Text **AMEXAPP** to **86509** to receive a link to download the app. Message and data rates may apply.

iOS and Android only. See App Store listing for operating system information.



**Platinum Card®**CRISTINA HINDS
Closing Date 05/10/19

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Account Ending 6-87001

New Balance **\$21,923.15**

Minimum Payment Due **\$1,575.39**

Payment Due Date **06/05/19[‡]**

‡ Late Payment Warning: If we do not receive your Minimum Payment Due by the Payment Due Date of 06/05/19, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	28 years	\$49,767

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

➔ For information on your Pay Over Time feature and limit, see **page 6**

ⓘ Effective June 1, 2019, Hertz® certificates will no longer be available in the Membership Rewards program.

AMERICAN EXPRESS® PERSONAL LOANS

Interested in a Personal Loan? Pre-approved Platinum Card Members can enjoy a competitive rate on loans up to \$40,000. APRs range from 5.98% - 19.98%. Terms apply. Learn more by visiting americanexpress.com/loanoffer21

Membership Rewards® Points
Available and Pending as of 03/31/19
315,860
For up to date point balance and full program details, visit membershiprewards.com

Account Summary

Pay In Full

Previous Balance	\$7,907.36
Payments/Credits	-\$7,907.36
New Charges	+\$1,369.39
Fees	+\$0.00
New Balance	= \$1,369.39

Pay Over Time and/or Cash Advance

Previous Balance	\$894.46
Payments/Credits	-\$894.00
New Pay Over Time Charges	+\$20,553.30
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	= \$20,553.76
Minimum Due	\$206.00

Account Total

Previous Balance	\$8,801.82
Payments/Credits	-\$8,801.36
New Charges	+\$21,922.69
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$0.00
New Balance	\$21,923.15
Minimum Payment Due	\$1,575.39

Days in Billing Period: 30

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care 1-800-525-3355
Pay by Phone 1-800-472-9297

➔ See Page 2 for additional information.

↓ Please fold on the perforation below, detach and return with your payment ↓

Payment Coupon
Do not staple or use paper clips

Pay by Computer
americanexpress.com/pbc

Pay by Phone
1-800-472-9297

Account Ending 6-87001

Enter 15 digit account # on all payments.
Make check payable to American Express.

CRISTINA HINDS
3 STARBROOK DR
HENDERSON NV 89052-6627

Payment Due Date
06/05/19
New Balance
\$21,923.15
Minimum Payment Due
\$1,575.39

☐ Check here if your address or phone number has changed. Note changes on reverse side.

AMERICAN EXPRESS
PO BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed



0000349991426212841 002192315000157539 07 1

VOLUME III

CH000121

RA000532

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically. (for example, *Pay Over Time Travel and Pay Over Time Direct*) if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Cash Advance at ATMs Inquiries

1-800-525-3355

1-954-473-2123

1-800-525-3355

1-800-CASH-NOW

Hearing Impaired

TTY: 1-800-221-9950

FAX: 1-623-707-4442

In NY: 1-800-522-1897

Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
PO BOX 0001
LOS ANGELES CA
90096-8000

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and
Home PhoneArea Code and
Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

**Platinum Card®**CRISTINA HINDS
Closing Date 05/10/19

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Account Ending 6-87001

Payments and Credits**Summary**

	Pay In Full	Pay Over Time and/or Cash Advance ♦	Total
Payments	-\$7,907.36	-\$894.00	-\$8,801.36
Credits	\$0.00	\$0.00	\$0.00
Total Payments and Credits	-\$7,907.36	-\$894.00	-\$8,801.36

Detail

*Indicates posting date

Payments	Amount
05/01/19* ONLINE PAYMENT - THANK YOU	-\$8,801.36

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,369.39	\$20,553.30	\$21,922.69

Detail

♦ - denotes Pay Over Time and/or Cash Advance activity

For more information, visit
americanexpress.com/payovertimeinfo**CRISTINA HINDS**
Card Ending 6-87001

				Amount
04/11/19	WYNN VALET & SELF PA LODGING	LAS VEGAS	NV	\$18.00
04/11/19	GODADDY.COM (480)505-8855	480-505-8855	AZ	\$41.32
04/12/19	CVS/PHARMACY 8007467287 PHARMACIES	HENDERSON	NV	\$62.93
04/12/19	JASMINE RICE THAI CHINESE 00-080340854 RESTAURANT	HENDERSON	NV	\$74.27
04/12/19	ENCORE VALET & SELF WYNN LAS VEGAS	LAS VEGAS	NV	\$30.00
04/13/19	ECLIPSE THEATER 000000001 7028164300	LAS VEGAS	NV	\$42.00
04/13/19	WAL-MART SUPERCENTER 3473 3473 DISCOUNT STORE	LAS VEGAS	NV	\$86.50
04/13/19	ECLIPSE THEATER 000000001 7028164300	LAS VEGAS	NV	\$91.93
04/13/19	VONS STORE 1795 GROCERY STORE	Henderson	NV	\$84.77
04/13/19	TRAPEZE LAS VEGAS 702-551-4858	LAS VEGAS	NV	\$940.00 ♦
04/14/19	ANTHROPOLOGIE.COM 000002499 7064476582	PHILADELPHIA	PA	\$55.62
04/14/19	PUBLICUS 000000001 7023315500	LAS VEGAS	NV	\$21.76
04/14/19	SHELL OIL 57443457809 AUTO FUEL DISPENSER	HENDERSON	NV	\$69.63
04/14/19	JIFFY LUBE 3005 3005 702-896-2045	HENDERSON	NV	\$118.43 ♦

Detail Continued

♦ - denotes Pay Over Time and/or Cash Advance activity

					Amount
04/15/19	PETCO 1195 511950 73063511950 000-0000000	HENDERSON	NV		\$138.75 ♦
04/17/19	NETFLIX.COM NETFLIX.COM	866-579-7172	CA		\$13.99
04/19/19	THRONE & HAUSER LLP OP 899000002726766 DAWN@THRONEHAUSER.COM	HENDERSON	NV		\$4,500.00 ♦
04/19/19	AMZN MKTP US*MZ9927EI2 BOOK STORES	AMZN.COM/BILL	WA		\$49.99
04/20/19	AMAZON.COM*MZ0LO6GS0 MERCHANDISE	AMZN.COM/BILL	WA		\$13.66
04/20/19	AMAZON.COM*MZ51M8VC1 MERCHANDISE	AMZN.COM/BILL	WA		\$14.30
04/22/19	VENETIAN/PALAZZO ROOM RESERVATION 2691849 89109 NONE	LAS VEGAS	NV		\$254.25 ♦
04/22/19	VENETIAN/PALAZZO ROOM RESERVATION 2691854 89109 NONE	LAS VEGAS	NV		\$381.81 ♦
04/22/19	BT*NEVADA BOARD OF CONTINUIN 7753294443	RENO	NV		\$290.00 ♦
04/22/19	STATE BAR OF NEVADA 702-317-1405	702-317-1405	NV		\$550.00 ♦
04/23/19	NETFLIX.COM NETFLIX.COM	866-579-7172	CA		\$12.99
04/24/19	IRWAN GOH DDS PC 00-08021677524 DENTIST/ORTHODONTIST	HENDERSON	NV		\$904.50 ♦
04/25/19	ITUNES.COM/BILL RECORD STORE	CUPERTINO	CA		\$3.99
04/28/19	AMAZON MUSIC*MZ76F6DA0 DIGITAL	888-802-3080	WA		\$3.99
04/28/19	TARGET LAS VEGAS SILVERADO RANCH 1171 GROCERY STORE	LAS VEGAS	NV		\$183.65 ♦
04/29/19	AMZN MKTP US*MZ0RW32Q0 BOOK STORES	AMZN.COM/BILL	WA		\$22.99
04/29/19	AMZN MKTP US*MZ0OK7200 BOOK STORES	AMZN.COM/BILL	WA		\$27.99
04/29/19	AMZN MKTP US*MZ0942UF1 BOOK STORES	AMZN.COM/BILL	WA		\$7.59
04/29/19	WILLIAM B TERRY CHARTE 702-385-0799	LAS VEGAS	NV		\$2,500.00 ♦
04/30/19	ITUNES.COM/BILL RECORD STORE	CUPERTINO	CA		\$0.99
05/01/19	AMZN MKTP US*MZ0XJ0WQ1 BOOK STORES	AMZN.COM/BILL	WA		\$44.00
05/01/19	SMART AND FINAL 379 379 702-896-0269	HENDERSON	NV		\$28.12
05/01/19	Audible AUDIO BOOKS	audible.com	NJ		\$14.95
05/01/19	MICROSOFT*MICROSOFT*XBOX LIVE GOLD DIGITAL GOODS: GAMES	REDMOND			\$59.99
05/03/19	AMAZON.COM*MZ9RK2YE1 MERCHANDISE	AMZN.COM/BILL	WA		\$12.85
05/03/19	THRONE & HAUSER LLP OP 899000002726766 DAWN@THRONEHAUSER.COM	HENDERSON	NV		\$7,500.00 ♦
05/03/19	APPLE STORE R219 R219 ELECTRONICS STORE	LAS VEGAS	NV		\$171.04 ♦

**Platinum Card®**CRISTINA HINDS
Closing Date 05/10/19

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Account Ending 6-87001

Detail Continued

♦ - denotes Pay Over Time and/or Cash Advance activity

				Amount
05/05/19	AMAZON.COM*MN56C44D1 MERCHANDISE	AMZN.COM/BILL	WA	\$50.00
05/06/19	7-ELEVEN 29661 00072966120 702-733-9253	LAS VEGAS	NV	\$73.43
05/06/19	TRADER JOE'S #280 QPS 280 626-599-3700	HENDERSON	NV	\$53.14
05/07/19	VONS STORE 1795 GROCERY STORE	Henderson	NV	\$87.35
05/07/19	PHR*WESTDERMATOLOGY HENDERSON	HENDERSON	NV	\$60.00
05/08/19	LAWLYTICS +18007130161	TUCSON	AZ	\$200.00 ♦
05/08/19	WAL-MART SUPERCENTER 2593 2593 DISCOUNT STORE	LAS VEGAS	NV	\$30.36
05/08/19	SING SING SIGN 0466 702-457-7777	LAS VEGAS	NV	\$104.57 ♦
05/09/19	SIGNS WEST LAS VEGAS 7026049883	CASTLE ROCK	CO	\$1,816.30 ♦
05/10/19	THE SIMS RESOURCE 46706336900	SODERHAMN	GA	\$4.00

Fees

	Amount
Total Fees for this Period	\$0.00

Interest Charged

	Amount
Total Interest Charged for this Period	\$0.00

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

	Amount
Total Fees in 2019	\$550.00
Total Interest in 2019	\$4,278.65

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time Direct	03/29/2017		29.99% (v)	\$0.00	\$0.00
Pay Over Time Select	03/29/2017		29.99% (v)	\$0.00	\$0.00
Cash Advances	05/01/2019		27.49% (v)	\$0.00	\$0.00
Total					\$0.00
(v) Variable Rate					

Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is \$50,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time and/or Cash Advance balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in Pay Over Time Select

You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay any amount in between, with interest.

You are currently enrolled in Pay Over Time Direct

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay any amount in between, with interest.



Platinum Card®

CRISTINA HINDS
Closing Date 05/10/19



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Account Ending 6-87001

Get more from your Card Membership with the American Express® App.

All the tools you use every day, right at your fingertips:
manage your account, find nearby offers, explore rewards, and more.

The image shows a smartphone displaying the American Express app interface. The screen shows the following information:

- Total Balance: \$1,050.42
- Statement Balance: \$1,550.00
- Payment due date: May 26
- MAKE PAYMENT button
- No pre-set spending limit
- Transaction history for May 24:
 - Gym Membership: \$79.00 PENDING
 - Supermarket: \$120.76 PENDING
- Transaction history for May 23:
 - Online Payment - Thank You: -\$500.00
- Bottom navigation bar with icons for Home, Statements, Membership, Offers, and Profile.

Surrounding the phone are four callout boxes with dashed lines pointing to the app interface:

- MAKE PAYMENTS VIRTUALLY ANYWHERE, ANYTIME** (points to the MAKE PAYMENT button)
- TRACK RECENT CHARGES AND PAYMENTS** (points to the transaction history)
- GET QUICK ACCESS TO BILLING STATEMENTS** (points to the Statements icon in the bottom bar)
- EXPLORE AMEX OFFERS TO FIND REWARDS** (points to the Offers icon in the bottom bar)
- TURN ON ALERTS TO MONITOR YOUR ACCOUNT** (points to the Profile icon in the bottom bar)

Download the App by visiting: amex.co/viewamexapp.



DON'T *live life* WITHOUT IT™

The American Express® App and app features are available only for eligible Card accounts in the United States. American Express® prepaid cards and cards issued by non-American Express issuers are not eligible. To log in, Card Members must have an American Express user ID and password or create one in the app.

iOS and Android only. See app store listings for operating system info.

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**Platinum Card®**CRISTINA HINDS
Closing Date 06/10/19

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Account Ending 6-87001

New Balance	\$41,754.76
Minimum Payment Due	\$2,310.14
Payment Due Date	07/05/19 ‡

‡ **Late Payment Warning:** If we do not receive your Minimum Payment Due by the Payment Due Date of 07/05/19, you may have to pay a late fee of up to \$38.00 and your Pay Over Time APR may be increased to the Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges and each month you pay...	You will pay off the Pay Over Time balance shown on this statement in about...	And for the Pay Over Time balance you will pay an estimated total of...
Only the Minimum Payment Due	35 years	\$142,185

If you would like information about credit counseling services, call 1-888-733-4139.

➔ See page 2 for important information about your account.

➔ See page 9 for Important Changes to Your Account Terms.

➔ See page 11 for a Notice Of Change To The Membership Rewards Program Terms & Conditions.

➔ For information on your Pay Over Time feature and limit, see page 7

Continued on page 3

↓ Please fold on the perforation below, detach and return with your payment ↓



Payment Coupon
Do not staple or use paper clips



Pay by Computer
americanexpress.com/pbc



Pay by Phone
1-800-472-9297

Account Ending 6-87001

Enter 15 digit account # on all payments.
Make check payable to American Express.

CRISTINA HINDS
3 STARBROOK DR
HENDERSON NV 89052-6627



Check here if your address or phone number has changed.
Note changes on reverse side.

AMERICAN EXPRESS
PO BOX 0001
LOS ANGELES CA 90096-8000

\$ _____
Amount Enclosed

Membership Rewards® Points
Available and Pending as of 04/30/19

334,741

For up to date point balance and full program details, visit membershipewards.com

Account Summary**Pay In Full**

Previous Balance	\$1,369.39
Payments/Credits	-\$1,369.39
New Charges	+\$1,125.14
Fees	+\$0.00
New Balance	= \$1,125.14

Pay Over Time and/or Cash Advance

Previous Balance	\$20,553.76
Payments/Credits	-\$206.00
New Pay Over Time Charges	+\$19,495.07
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$786.79
New Balance	= \$40,629.62
Minimum Due	\$1,185.00

Account Total

Previous Balance	\$21,923.15
Payments/Credits	-\$1,575.39
New Charges	+\$20,620.21
New Cash Advances	+\$0.00
Fees	+\$0.00
Interest Charged	+\$786.79
New Balance	\$41,754.76
Minimum Payment Due	\$2,310.14

Days in Billing Period: 31

Customer Care

Pay by Computer
americanexpress.com/pbc

Customer Care
1-800-525-3355

Pay by Phone
1-800-472-9297

➔ See Page 2 for additional information.

Payment Due Date
07/05/19

New Balance
\$41,754.76

Minimum Payment Due
\$2,310.14

0000349991426212841 004175476000231014 07 1



VOLUME III

CH000128

RA000539

Payments: Your payment must be sent to the payment address shown on your statement and must be received by 5 p.m. local time at that address to be credited as of the day it is received. Payments we receive after 5 p.m. will not be credited to your Account until the next day. Payments must also: (1) include the remittance coupon from your statement; (2) be made with a single check drawn on a US bank and payable in US dollars, or with a negotiable instrument payable in US dollars and clearable through the US banking system; and (3) include your Account number. If your payment does not meet all of the above requirements, crediting may be delayed and you may incur late payment fees and additional interest charges. Electronic payments must be made through an electronic payment method payable in US dollars and clearable through the US banking system. If we accept payment in a foreign currency, we will convert it into US dollars at a conversion rate that is acceptable to us, unless a particular rate is required by law. Please do not send post-dated checks as they will be deposited upon receipt. Any restrictive language on a payment we accept will have no effect on us without our express prior written approval. We will re-present to your financial institution any payment that is returned unpaid.

Permission for Electronic Withdrawal: (1) When you send a check for payment, you give us permission to electronically withdraw your payment from your deposit or other asset account. We will process checks electronically by transmitting the amount of the check, routing number, account number and check serial number to your financial institution, unless the check is not processable electronically or a less costly process is available. When we process your check electronically, your payment may be withdrawn from your deposit or other asset account as soon as the same day we receive your check, and you will not receive that cancelled check with your financial account statement. If we cannot collect the funds electronically we may issue a draft against your deposit or other asset account for the amount of the check. (2) By using Pay By Computer, Pay By Phone or any other electronic payment service of ours, you give us permission to electronically withdraw funds from the deposit or other asset account you specify in the amount you request. Payments using such services of ours received after 8:00 p.m. MST may not be credited until the next day.

How We Calculate Your Balance: We use the Average Daily Balance (ADB) method (including new transactions) to calculate the balance on which we charge interest for Pay Over Time and/or Cash Advance balances on your Account. Call the Customer Care number listed below for more information about this balance computation method and how resulting interest charges are determined. *The method we use to figure the ADB and interest results in daily compounding of interest.*

Paying Interest: If you have a Pay Over Time and/or Cash Advance balance, your due date is at least 25 days after the close of each billing period. We will begin charging interest on transactions added to a Pay Over Time balance as of the date they are added. However, we will not charge interest on charges added to a Pay Over Time balance automatically (for example, Pay Over Time Travel and Pay Over Time Direct) if you pay the Account Total New Balance by the due date each month. We will, however, charge you interest on cash advances beginning on the transaction date.

Foreign Currency Charges: If you make a Charge in a foreign currency, we will convert it into US dollars on the date we or our agents process it. We will choose a conversion rate that is acceptable to us for that date, unless a particular rate is required by law. The conversion rate we use is no more than the highest official rate published by a government agency or the highest interbank rate we identify from customary banking sources on the conversion date or the prior business day. This rate may differ from rates in effect on the date of your charge. Charges converted by establishments will be billed at the rates such establishments use.

Credit Balance: A credit balance (designated CR) shown on this statement represents money owed to you. If within the six-month period following the date of the first statement indicating the credit balance you do not request a refund or charge enough to use up the credit balance, we will send you a check for the credit balance within 30 days if the amount is \$1.00 or more.

Credit Reporting: We may report information about your Account to credit bureaus. Late payments, missed payments, or other defaults on your Account may be reflected in your credit report.



Customer Care & Billing Inquiries
International Collect
Large Print & Braille Statements
Cash Advance at ATMs Inquiries

1-800-525-3355
1-954-473-2123
1-800-525-3355
1-800-CASH-NOW

Hearing Impaired

TTY: 1-800-221-9950
FAX: 1-623-707-4442
In NY: 1-800-522-1897



Website: americanexpress.com

**Customer Care
& Billing Inquiries**
P.O. BOX 981535
EL PASO, TX
79998-1535

Payments
PO BOX 0001
LOS ANGELES CA
90096-8000

Change of Address

If correct on front, do not use.

- To change your address online, visit www.americanexpress.com/updatecontactinfo
- For Name, Company Name, and Foreign Address or Phone changes, please call Customer Care.
- Please print clearly in blue or black ink only in the boxes provided.

Street Address

City, State

Zip Code

Area Code and
Home Phone

Area Code and
Work Phone

Email

Pay Your Bill with AutoPay

- Avoid late fees
- Save time

Deduct your payment from your bank account automatically each month

Visit americanexpress.com/autopay today to enroll.

For information on how we protect your privacy and to set your communication and privacy choices, please visit www.americanexpress.com/privacy.

**Platinum Card®**CRISTINA HINDS
Closing Date 06/10/19

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Account Ending 6-87001

- ① Effective 8/1/19, Priority Pass non-lounge airport experience credits will no longer be available to Platinum® Card Members, except for select locations. Visit americanexpress.com/findalounge for a list of available lounges.
- ① Effective July 1, 2019, Avis certificates and Enterprise certificates will no longer be available in the Membership Rewards program.

Did you know?

You can choose to have all or part of your bill paid automatically from your bank account each month. Enroll today in AutoPay at americanexpress.com/autopay

Payments and Credits**Summary**

	Pay In Full	Pay Over Time and/or Cash Advance ♦	Total
Payments	-\$1,320.69	-\$206.00	-\$1,526.69
Credits	-\$48.70	\$0.00	-\$48.70
Total Payments and Credits	-\$1,369.39	-\$206.00	-\$1,575.39

Detail

*Indicates posting date

Payments	Amount
06/05/19* PHONE PAYMENT - THANK YOU	-\$1,526.69
Credits	Amount
05/19/19 TARGET HENDERSON NV DISCOUNT STORE	-\$48.70

New Charges**Summary**

	Pay In Full	Pay Over Time ♦	Total
Total New Charges	\$1,125.14	\$19,495.07	\$20,620.21

Detail

♦ - denotes Pay Over Time and/or Cash Advance activity

For more information, visit
americanexpress.com/payovertimeinfo

CRISTINA HINDS
Card Ending 6-87001

	Amount
05/10/19 Brooks Internet Marketing 7022490905 SAN JUAN CAPISTRANO CA	\$1,500.00 ♦
05/10/19 LIBERTY MUTUAL INSURANCE (866)290-2920 NH	\$103.46 ♦
05/11/19 VONS STORE 1795 GROCERY STORE Henderson NV	\$163.39 ♦
05/11/19 CHEVRON 0380840/CHEVRON CONVENIENCE LAS VEGAS NV	\$44.77
05/11/19 SAM'S CLUB 6261 6261 WHOLESALE CLUB LAS VEGAS NV	\$65.02

Detail Continued

◆ - denotes Pay Over Time and/or Cash Advance activity

				Amount
05/13/19	INTUIT *QUICKBOOKS IGS_110274124263 92129	800-446-8848	CA	\$199.95 ◆
05/13/19	SW GAS PAYMENT/SPDPY RC UTILITY	(877)860-6020	NV	\$250.72 ◆
05/13/19	PAYPAL *LEGIIT 8438558788	8438558788	SC	\$30.00
05/13/19	PAYPAL *PRIVATELINK 2709323805	2709323805	KY	\$80.00
05/13/19	2CHECKOUT*BUSINESSSEEK 96039172 43215 CATALOG MERCHANT	877-294-0273	OH	\$12.00
05/14/19	VONS STORE 1795 GROCERY STORE	Henderson	NV	\$61.80
05/14/19	NV SECRETARY OF STATE 775-684-5780	7756845780	NV	\$45.00
05/15/19	CHEVRON 0208724/CHEVRON SERVICE STN	HENDERSON	NV	\$73.18
05/15/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$7.98
05/15/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$3.99
05/15/19	MICHAELS STORES 1552 ARTIST SUPPLY & CRAFT	LAS VEGAS	NV	\$21.62
05/15/19	MY KIDS DOCTOR 0000 702-358-7939	HENDERSON	NV	\$13.82
05/16/19	LV NET LLC 0379 702-900-0000	LAS VEGAS	NV	\$370.00 ◆
05/17/19	FILEVINE +18016575228	PROVO	UT	\$1,236.00 ◆
05/17/19	FILEVINE +18016575228	PROVO	UT	\$2,397.84 ◆
05/17/19	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$15.99
05/19/19	Venetian / Palazzo 2821247 89109 HOTEL	LAS VEGAS	NV	\$64.02
05/19/19	Venetian / Palazzo 2821277 89109 HOTEL	LAS VEGAS	NV	\$104.73 ◆
05/20/19	WPY*THE COOP AGENCY 855-469-3729	REDWOOD CITY	CA	\$937.50 ◆
05/20/19	PAYPAL *LEGIIT 8438558788	8438558788	SC	\$90.00
05/20/19	PAYPAL *CDEARBECK 4029357733	4029357733	FL	\$22.95
05/23/19	CLV PARKING METER 000000001 8562348000	LAS VEGAS	NV	\$3.00
05/23/19	NETFLIX.COM NETFLIX.COM	866-579-7172	CA	\$12.99
05/27/19	GOOGLE*ADS1025819216 GOOGLE INC ADVERTISING SERVICE	CC GOOGLE.COM		\$500.00 ◆
05/28/19	SIRIUS XM RADIO INC. RADIO SERVICE	888-635-5144	NY	\$76.45
05/28/19	Brooks Internet Marketing 7022490905	SAN JUAN CAPISTRANO	CA	\$50.00
05/28/19	AMAZON MUSIC*MN7DW19R2 DIGITAL	888-802-3080	WA	\$3.99

**Platinum Card®**CRISTINA HINDS
Closing Date 06/10/19

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Account Ending 6-87001

Detail Continued

♦ - denotes Pay Over Time and/or Cash Advance activity

				Amount
05/28/19	INSURANCE POLICY INSURANCE	309-692-1000	IL	\$125.00 ♦
05/29/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$6.98
05/29/19	PAYPAL *LEGIIT 8438558788	8438558788	SC	\$215.00 ♦
05/29/19	JETPACK 8XY0MVQ3J7 8772733049	SAN FRANCISCO	CA	\$99.00
05/30/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$0.99
05/30/19	HG.ORG LEGAL DIRECTORY 948000010007843 190529055247 89052	MIAMI BEACH	FL	\$195.00 ♦
05/31/19	THRONE & HAUSER LLP OP 899000002726766 DAWN@THRONEHAUSER.COM	HENDERSON	NV	\$9,000.00 ♦
06/01/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$9.99
06/01/19	GOOGLE *GSUITE_HINDSIN ADVERTISING	CC@GOOGLE.COM	CA	\$6.96
06/01/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$14.99
06/01/19	Audible AUDIO BOOKS	audible.com	NJ	\$14.95
06/02/19	GOOGLE *ADS1025819216 ADVERTISING	CC@GOOGLE.COM	CA	\$500.00 ♦
06/02/19	AMAZON.COM*M604D7J01 MERCHANDISE	AMZN.COM/BILL	WA	\$12.85
06/02/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$18.99
06/02/19	ITUNES.COM/BILL RECORD STORE	INTERNET CHARGE	CA	\$24.99
06/03/19	OFFICEMAX/DEPOT 6282 000006282 8004633768	LAS VEGAS	NV	\$265.94 ♦
06/04/19	CLV PARKING METER 000000001 8562348000	LAS VEGAS	NV	\$1.00
06/04/19	CLARK8JUDCRTNV E-PAY COURT FEE	702-671-0530	NV	\$2.00
06/04/19	CLARK8JUDCRTNV E-PAY COURT FEE	702-671-0530	NV	\$2.50
06/04/19	CLARK8JUDCRTNV E-PAY COURT FEE	702-671-0530	NV	\$2.50
06/04/19	CLARK8JDCPAYMENTFEE COURT FEE	877-687-7870	TX	\$1.00
06/04/19	CLARK8JDCPAYMENTFEE COURT FEE	877-687-7870	TX	\$1.00
06/04/19	CLARK8JDCPAYMENTFEE COURT FEE	877-687-7870	TX	\$1.00
06/04/19	VIRTUANCE LLC 739294125300820 PROFESSIONAL SERVICE	DENVER	CO	\$19.00
06/05/19	INTUIT *QUICKBOOKS IGS_110069914844 94043	800-446-8848	CA	\$16.00
06/06/19	INTUIT PAYROLL PAYROLL SVC	888-537-7794	CA	\$18.00
06/06/19	TRAPEZE LAS VEGAS 702-551-4858	LAS VEGAS	NV	\$120.00 ♦

Detail Continued

♦ - denotes Pay Over Time and/or Cash Advance activity

				Amount
06/07/19	LIBERTY MUTUAL INSURANCE	(866)290-2920	NH	\$110.54 ♦
06/08/19	GOOGLE *ADS1025819216 ADVERTISING	CC@GOOGLE.COM	CA	\$500.00 ♦
06/08/19	SMILEBOX.COM PHOTOSHARING SUPPORT@SMILEBOX.COM	360-797-5269	WA	\$47.88
06/08/19	TRAPEZE LAS VEGAS 702-551-4858	LAS VEGAS	NV	\$700.00 ♦
06/10/19	THE SIMS RESOURCE 46706336900	SODERHAMN	GA	\$4.00

Fees

				Amount
Total Fees for this Period				\$0.00

Interest Charged

		Amount
06/10/19	Interest Charge on Pay Over Time Purchases	\$786.79
Total Interest Charged for this Period		\$786.79

About Trailing Interest

You may see interest on your next statement even if you pay the new balance in full and on time and make no new charges. This is called "trailing interest." Trailing interest is the interest charged when, for example, you didn't pay your previous balance in full. When that happens we charge interest from the first day of the billing period until we receive your payment in full. You can avoid paying interest on purchases by paying your balance in full and on time each month. Please see the "When we charge interest" sub-section in your Cardmember Agreement for details.

2019 Fees and Interest Totals Year-to-Date

				Amount
Total Fees in 2019				\$550.00
Total Interest in 2019				\$5,065.44

Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

	Transactions Dated		Annual Percentage Rate	Balance Subject to Interest Rate	Interest Charge
	From	To			
Pay Over Time Direct	03/29/2017		29.99% (v)	\$30,876.17	\$786.79
Pay Over Time Select	03/29/2017		29.99% (v)	\$0.00	\$0.00
Cash Advances	05/01/2019		27.49% (v)	\$0.00	\$0.00
Total					\$786.79
(v) Variable Rate					



Platinum Card®

CRISTINA HINDS
Closing Date 06/10/19



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Account Ending 6-87001

Information on Pay Over Time

There is no pre-set spending limit on your Card

No pre-set spending limit does not mean unlimited spending. Purchasing power adjusts with your use of the Card, your payment history, credit record and financial resources known to us and other factors. Unless you have been previously notified otherwise, your Card has no pre-set spending limit.

Your Pay Over Time Limit is \$50,000.00

We may approve or decline a charge regardless of whether your Card account balance exceeds or does not exceed your Pay Over Time limit. You must pay in full all charges that are not placed into a Pay Over Time and/or Cash Advance balance. For more information about Pay Over Time features please visit americanexpress.com/payovertime.

You are currently enrolled in Pay Over Time Select

You can select eligible charges to move into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay any amount in between, with interest.

You are currently enrolled in Pay Over Time Direct

All of your eligible charges are automatically swept into your Pay Over Time balance. Each month you simply choose whether to pay the Account Total New Balance, pay the minimum due, or pay any amount in between, with interest.



Platinum Card®

CRISTINA HINDS
Closing Date 06/10/19



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Account Ending 6-87001

Notice of Important Changes to Your Account Terms

We are making changes to your American Express Cardmember Agreement referenced in this notice. We encourage you to read this notice, share it with Additional Card Members on your account, and file it for future reference. The detailed changes to your Cardmember Agreement can be found after the below summary chart.

Important Changes to Your Account Terms

The following is a summary of the changes that are being made to your account terms effective on **September 1, 2019**. For more detailed information, please see the Detail of Changes to your Cardmember Agreement that can be found on the following page.

The late payment fee and returned payment fee will be changed from a maximum of \$38 to a maximum of \$39. In addition, the first time a payment is not received by the Payment Due Date or returned unpaid by your bank, the fee will now be \$28.

For Card Members with a billing address in Puerto Rico, effective **September 1, 2019**, if we do not receive your Minimum Payment Due by the Payment Due Date, you may be assessed a late fee, regardless of whether you have ever previously been assessed a late fee.

Revised Terms, as of September 1, 2019	
Late Payment Fee	Up to \$39.
Returned Payment Fee	Up to \$39.

ID 12738

Please see reverse side for the Detail of Changes to Your Cardmember Agreement.

Detail of Changes to Your Cardmember Agreement

This notice amends your American Express Cardmember Agreement ("*Agreement*") as described below. Any terms in the Cardmember Agreement conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

Late Payment Fees and Returned Payment Fees

Effective September 1, 2019, the *Fees* section on page 1 of Part 1 of the Cardmember Agreement is amended by deleting the Late Payment and Return Payment fees under the *Penalty Fees* subsection and replacing it with the following:

Penalty Fees	
• Late Payment	Up to \$39 .
• Returned Payment	Up to \$39 .

Late Payment Fee

Effective September 1, 2019, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Late Payment* row by replacing each instance of "\$27" with "\$28" and replacing each instance of "\$38" with "\$39."

Returned Payment Fee

Effective September 1, 2019, the *Fees* section on page 2 of Part 1 of the Cardmember Agreement is amended in the *Returned Payment* row by replacing each instance of "\$27" with "\$28" and replacing each instance of "\$38" with "\$39."



Platinum Card®

CRISTINA HINDS
Closing Date 06/10/19



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Account Ending 6-87001

Notice of Important Changes to the Membership Rewards® Program Terms

We are making changes to the Membership Rewards® Program Terms & Conditions referenced in this notice. We encourage you to read this notice and file it for future reference. The detailed changes to your Membership Rewards Program Terms & Conditions can be found after the below summary chart.

Summary of Changes	
Effective Immediately	
About The Program	We are removing the option for a Basic Business Card Member to allow their Additional Business Card Members to have their own Membership Rewards program account.
Effective June 6, 2019	
Getting Points	Card Members with an American Express® Gold Card will be eligible to earn three (3) additional points (for a total of four (4) points) at restaurants worldwide; three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets); and two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).
About The Program, Getting Points, Using Points	The Blue for Students® Card will no longer be part of the Membership Rewards program.
Effective September 1, 2019	
Forfeiting and Getting Points Back	Effective for billing periods having payment due dates on or after September 1, 2019 , we are changing the Membership Rewards Terms and Conditions to provide that, for certain eligible Cards, we must receive your payment of the amount due on your Linked Account by the payment due date for a billing period, instead of by the closing date of the next billing period, in order for you to avoid forfeiting the points that you would have earned for that billing period.
Using Points	We are changing the Membership Rewards Terms and Conditions to provide that an Additional Card must be issued to an Additional Card Member at least 90 days prior to linking your Membership Rewards program account to that Additional Card Member's frequent customer program account.
Effective September 28, 2019	
We will be cancelling existing Additional Membership Rewards program accounts held by Additional Business Card Members. Enrolled Additional Business Card Members will have until October 31, 2019 , to redeem accumulated points. All Additional Business Card Members who currently have their own additional program account will receive notification regarding the cancellation of their account. Beginning September 28, 2019 , purchases charged on Additional Business Cards will earn points for the Basic Business Card Member's program account.	

Effective October 31, 2019	
About The Program, Getting Points, Forfeiting and Getting Points Back, Using Points	We are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions.

ID 12776

See the following page(s) for the Detail of Changes to the Membership Rewards Program Terms & Conditions.



Detail of Changes to the Membership Rewards Program Terms & Conditions

This notice amends the Membership Rewards Program Terms & Conditions (the "Terms & Conditions") as described below. Any terms in the Terms & Conditions conflicting with this change are completely replaced. Terms not changed by this notice continue to apply. If you have any questions, please call the number on the back of your Card.

A. Effective Immediately, the second paragraph of the *Who Can Use The Program & Annual Fees* sub-section of the *About The Program* section is amended by deleting the following sentences:

For a Business Card account, any Additional Business Card Members can be permitted to have their own separate program account by the Basic Business Card Member. In order to permit any Additional Business Card Members to have their own separate program account, the Basic Business Card Member must be enrolled in the program.

B. Effective June 6, 2019, the *Getting Additional Points* sub-section of the *Getting Points* section is amended by deleting the bullets in the **American Express® Gold Card** section and replacing with the following:

- Three (3) additional points (for a total of four (4) points) at restaurants worldwide.
- Three (3) additional points (for a total of four (4) points) on the first \$25,000 of eligible purchases per calendar year at supermarkets located in the U.S. (superstores and warehouse clubs are not considered supermarkets).
- Two (2) additional points (for a total of three (3) points) for airfare on a scheduled flight charged directly with passenger airlines or at amextravel.com (Charter flights and private jet flights are excluded).

C. Effective June 6, 2019, the terms and conditions of the Membership Rewards® program are amended to delete all mentions of the Blue for Students® Card.

D. Effective September 1, 2019, the first paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is amended and restated as follows:

If your Linked Account is a consumer Card account or a Blue for Business Credit Card account, a Blue for Business Plus Credit Card account, a Platinum Business Credit Card account, a Business Management Credit Card account, or a Business Membership Rewards Credit Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the payment due date shown on that statement. If your Linked Account is any other kind of Business Card account or a Corporate Card account, you must pay the amount due on your Linked Account statement so that we receive your payment by the closing date of the next billing period. If you don't, you may forfeit all the points that you earned during the period covered by the statement.

E. Effective September 1, 2019, the last paragraph of the *Who can transfer points* of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended and restated as follows:

If you are eligible to transfer points, you'll see this option listed in the Travel category on membershiprewards.com. The frequent customer program account that you transfer points into must be held by you or an Additional Card Member linked to your program account provided that an Additional Card must be issued to the Additional Card Member at least 90 days prior to linking your program account to that Additional Card Member's frequent customer program account.

F. Effective October 31, 2019, we are deleting all references to Additional Business Card Member program accounts in the Membership Rewards Terms & Conditions:

1. The second paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:
We will cancel an Additional Business Card Member's participation in the program and, if applicable, separate program account if the Basic Business Card Member exits the program.

2. The third paragraph of the *Who Can Use The Program & Annual Fees* subsection of the *About The Program* section is amended by deleting the following sentence:
Additional Business Card Members who have a separate program account may not link other program-eligible Cards to the separate program account created for them as an Additional Business Card Member.
3. The first paragraph of the *Buying Points* subsection of the *Getting Points* section is amended by deleting the second sentence in its entirety.
4. The third sentence of the second paragraph of the *Buying Points* subsection of the *Getting Points* section is amended to read:
If you have a Card enrolled in Membership Rewards when you enroll a second Card, the Cards may be linked to the same program account.
5. The third paragraph of the *For Making Late Payments* subsection of the *Forfeiting and Getting Points Back* section is deleted in its entirety.
6. The second paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:
If you voluntarily cancel your enrollment in the program, but you keep at least one American Express® Card open and is not past due or canceled, you'll have up to 30 days from the date of cancellation to use any points in your program account.
7. The third paragraph of the *For Canceling Your Account* subsection of the *Forfeiting and Getting Points Back* section is amended to read:
If you voluntarily cancel your enrollment in the program and you don't keep open any American Express Cards, all points in your program account will be immediately forfeited.
8. The second sentence of the second paragraph of the ***Who can transfer points*** sub-subsection of the *Transferring Points To Frequent Customer Programs* subsection of the *Using Points* section is amended to read:
If you have a Card enrolled in Membership Rewards when you enroll another Card, the Cards may be linked to the same program account.
9. The last sentence of the ***Excise tax offset fee*** sub-subsection of the *Transferring Points to Frequent Customer Programs* subsection of the *Using Points* section is deleted in its entirety.

Exhibit 10



Bank of Nevada, a division of Western Alliance Bank.
Member FDIC.
PO Box 26237 • Las Vegas, NV 89126-0237
Return Service Requested

MUELLER HINDS & ASSOCIATES
723 S 7TH ST
LAS VEGAS NV 89101-6907

Last statement: May 31, 2019
This statement: June 30, 2019
Total days in statement period: 30

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(20)

Direct inquiries to:
877-299-2265

Bank Of Nevada
10199 South Eastern Ave
Henderson NV 89052

PLEASE NOTE: OUR ATMS WILL NO LONGER BE AVAILABLE AFTER 3:00 P.M. ON WEDNESDAY, JULY 31, 2019. ACCESS YOUR FUNDS THROUGH A SURCHARGE-FREE ATM BY VISITING WWW.MONEYPASS.COM FOR A LOCATION. DEPOSITS CAN BE MADE AT ONE OF OUR BRANCHES OR THROUGH OUR MOBILE BANKING APPLICATION.

Enterprise Checking

Account number	XXXXXX3258	Beginning balance	\$3,761.26
Enclosures	20	Total additions	25,875.00
Low balance	\$-4,689.85	Total subtractions	30,498.65
Average balance	\$427.41	Ending balance	\$-862.39
Avg collected balance	\$427		

CHECKS

Number	Date	Amount	Number	Date	Amount
9146	06-13	750.59	52654	06-12	1,627.05
9147	06-24	15.00	52655	06-10	840.79
26215 *	06-10	2,821.59	52656	06-07	77.83
26216	06-07	993.89	52657	06-10	195.48
26217	06-11	3,000.00	52660 *	06-10	45.00
26218	06-07	1,213.67	52661	06-10	103.61
52587 *	06-14	908.93	52665 *	06-10	10.00
52627 *	06-17	317.17	52668 *	06-14	2,800.00
52650 *	06-13	482.87			
52653 *	06-10	1,300.00			

* Skip in check sequence

MUELLER HINDS & ASSOCIATES
June 30, 2019

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DEBITS

Date	Description	Subtractions
06-03	' Online Transfer Dr REF 1541136L FUNDS TRANSFER TO DEP XXXXXX2159 FROM	800.00
06-03	' ACH Debit CITI CARD ONLINE PAYMENT 190603	1,000.00
06-05	' ACH Debit MUELLER HINDS & BILL COLL 190605 711031305	55.89
06-05	' ACH Debit MUELLER HINDS & TAXES 190605 711031305	3,024.62
06-05	' ACH Debit MUELLER HINDS & PAYROLL 190605 711031305	4,306.62
06-07	' ACH Debit SECURITY SYSTEMS MEMBER PAY 190607	154.99
06-10	' ACH Debit SECURITY SYSTEMS MEMBER PAY 190610	44.99
06-10	' ACH Debit TSYS/TRANSFIRST DISCOUNT 39300979942298 CR ISTINA HINDS ESQ DISCOUNT	302.81
06-11	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 26217	35.00
06-12	' ACH Debit ALLY FINANCIAL, BILL PAYMT 051400501800343	497.28
06-12	' Od Fee FOR CONTINUOUS OD ON 06-12-19	10.00
06-12	' NSF Item Paid Fee FOR OVERDRAFT ACH DEBIT 051400501800343	35.00
06-12	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 52654	35.00
06-14	' ACH Debit SECURITY SYSTEMS MEMBER PAY 190614	44.99
06-19	' ACH Debit TSYS/TRANSFIRST CHARGEBACK CASE: 201916401325 3 MID: 3930097994 2298 CRISTINA HINDS ESQ, AMT: \$675.0	675.00
06-19	' ACH Debit TSYS/TRANSFIRST CHARGEBACK CASE: 201916401325 2 MID: 3930097994 2298 CRISTINA HINDS ESQ, AMT: \$875.0	875.00
06-19	' NSF Item Return Fee FOR RETURN OF ACH DEBIT 061100601360321	35.00
06-20	' ACH Debit SECURITY SYSTEMS MEMBER PAY 190620	44.99

MUELLER HINDS & ASSOCIATES
June 30, 2019

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XXXXXX3258

Date	Description	Subtractions
06-24	' ACH Debit TSYS/TRANSFIRST RETURN 39300979942298 CRI STINA HINDS ESQ \$890.00 CHARGEBACKS	890.00
06-24	' NSF Item Paid Fee FOR OVERDRAFT ACH DEBIT 061100603124361	35.00
06-24	' NSF Item Paid Fee FOR OVERDRAFT CHECK # 9147	35.00
06-25	' Od Fee FOR CONTINUOUS OD ON 06-25-19	10.00
06-26	' Od Fee FOR CONTINUOUS OD ON 06-26-19	10.00
06-27	' Od Fee FOR CONTINUOUS OD ON 06-27-19	10.00
06-30	' Service Charge PAPER STMT/IMG FEE	10.00
06-30	' Service Charge MAINTENANCE FEE	18.00

CREDITS

Date	Description	Additions
06-05	' Telephone Transfer	6,000.00
06-07	' Transfer Credit TRANSFER FROM DEPOSIT ACCOUNT XXXXXXXX2726	4,000.00
06-10	Deposit	4,000.00
06-13	' Transfer Credit TRANSFER FROM DEPOSIT ACCOUNT XXXXXXXX2726	6,000.00
06-14	Deposit	5,000.00
06-19	' Return Item TSYS/TRANSFIRST CHARGEBACK CASE: 201916401325 2 MID: 39300979942298 CRISTINA HINDS ESQ, AMT: \$875.0	875.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
05-31	3,761.26	06-12	-4,769.85	06-24	-804.39
06-03	1,961.26	06-13	-3.31	06-25	-814.39
06-05	574.13	06-14	1,242.77	06-26	-824.39
06-07	2,133.75	06-17	925.60	06-27	-834.39
06-10	469.48	06-19	215.60	06-30	-862.39
06-11	-2,565.52	06-20	170.61		

MUELLER HINDS & ASSOCIATES
June 30, 2019

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OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$215.00	\$435.00
Total Returned Item Fees	\$35.00	\$35.00

Thank you for banking with Bank Of Nevada



Bank of Nevada, a division of Western Alliance Bank.
Member FDIC.
PO Box 26237 • Las Vegas, NV 89126-0237
Return Service Requested

CRAIG MUELLER & ASSOCIATES INC
723 S 7TH ST
LAS VEGAS NV 89101

Last statement: May 31, 2019
This statement: June 30, 2019
Total days in statement period: 30

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XXXXXX2726
(0)

Direct inquiries to:
877-299-2265

Bank Of Nevada
10199 South Eastern Ave
Henderson NV 89052

PLEASE NOTE: OUR ATMS WILL NO LONGER BE AVAILABLE AFTER 3:00 P.M. ON WEDNESDAY, JULY 31, 2019. ACCESS YOUR FUNDS THROUGH A SURCHARGE-FREE ATM BY VISITING WWW.MONEYPASS.COM FOR A LOCATION. DEPOSITS CAN BE MADE AT ONE OF OUR BRANCHES OR THROUGH OUR MOBILE BANKING APPLICATION.

Business Checking

Account number	XXXXXX2726	Beginning balance	\$15,471.46
Low balance	\$2,517.46	Total additions	153,650.01
Average balance	\$19,679.68	Total subtractions	103,871.69
Avg collected balance	\$19,334	Ending balance	\$65,249.78

CHECKS

Number	Date	Amount	Number	Date	Amount
	06-10	1,500.00	9999 *	06-13	1,600.00
	06-10	4,000.00	9999 *	06-14	1,910.14
	06-14	1,000.00	9999 *	06-17	1,153.85
	06-14	2,500.00	9999 *	06-17	160.00
	06-14	5,000.00	9999 *	06-17	160.00
	06-21	7,000.00	9999 *	06-17	456.00
	06-26	1,800.00	9999 *	06-18	2,500.00
	06-26	5,000.00	9999 *	06-18	3,619.50
	06-28	2,000.00	9999 *	06-19	1,000.00
9999	06-03	324.00	9999 *	06-28	23.50
9999 *	06-03	630.00	55004 *	06-26	151.44
9999 *	06-03	9,500.00	55005	06-21	1,153.85
9999 *	06-04	600.00	55006	06-24	408.00
9999 *	06-12	1,153.85	55007	06-24	4,500.00
9999 *	06-13	222.00	55009 *	06-24	5,250.00

CRAIG MUELLER & ASSOCIATES INC
June 30, 2019

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Number	Date	Amount	Number	Date	Amount
55016 *	06-21	1,043.45	200001 *	06-24	2,391.59
55017	06-28	335.62	200002	06-21	1,274.67
55026 *	06-26	1,000.00	200004 *	06-20	1,213.67
55043 *	06-28	1,153.85	* Skip in check sequence		

DEBITS

Date	Description	Subtractions
06-05	' Telephone Transfer	6,000.00
06-07	' Transfer Debit TRANSFER TO DEPOSIT ACCOUNT XXXXXX3258	4,000.00
06-10	' ACH Debit TSYS/TRANSFIRST DISCOUNT 39300983004440 MU ELLER & ASSOCIATES DISCOUNT	1,319.17
06-12	' ACH Debit HARLAND CLARKE CHK ORDER 190612	114.55
06-12	' ACH Debit HARLAND CLARKE CHK ORDER 190612	126.46
06-13	' Transfer Debit TRANSFER TO DEPOSIT ACCOUNT XXXXXX3258	6,000.00
06-18	' ACH Debit PITNEY BOWES POSTEDGE 190618 51800183	500.00
06-18	' ACH Debit PITNEY BOWES PITNEY3 190618	549.32
06-20	' ACH Debit CRAIG MUELLER & BILL COLL 190620 841805193	76.75
06-20	' ACH Debit CRAIG MUELLER & TAXES 190620 841805193	3,328.98
06-20	' ACH Debit CRAIG MUELLER & PAYROLL 190620 841805193	6,309.83
06-26	' ACH Debit HARLAND CLARKE CHK ORDER 190626	259.71
06-26	' ACH Debit HARLAND CLARKE CHK ORDER 190626	347.94
06-28	' ACH Debit NV SUPREME COURT NSC-EFLEX 190628 043000096011326	250.00

CREDITS

Date	Description	Additions
06-03	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	2,000.00

CRAIG MUELLER & ASSOCIATES INC
June 30, 2019

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Date	Description	Additions
06-04	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	3,450.00
06-06	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	2,400.00
06-07	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	250.00
06-10	Deposit	500.00
06-10	Deposit	1,000.00
06-10	Deposit	5,000.00
06-10	Deposit	10,000.00
06-10	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	300.00
06-11	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	2,300.00
06-12	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	14,150.00
06-13	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	1,250.00
06-13	' Ck Printg Fee Refund WRONG CHECKS ORDERED	114.55
06-13	' Ck Printg Fee Refund WRONG CHECKS ORDERED	126.46
06-14	Deposit	100.00
06-14	Deposit	200.00
06-14	Deposit	250.00
06-14	Deposit	250.00
06-14	Deposit	500.00
06-14	Deposit	1,000.00
06-14	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	6,700.00
06-17	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	500.00
06-18	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	1,450.00
06-19	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	5,000.00
06-20	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	2,199.00
06-21	Deposit	100.00
06-21	Deposit	100.00
06-21	Deposit	200.00
06-21	Deposit	250.00
06-21	Deposit	270.00
06-21	Deposit	500.00
06-21	Deposit	2,500.00
06-21	Deposit	15,000.00

CRAIG MUELLER & ASSOCIATES INC
June 30, 2019

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Date	Description	Additions
06-24	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	1,020.00
06-24	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	2,600.00
06-25	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	700.00
06-26	Deposit	100.00
06-26	Deposit	140.00
06-26	Deposit	250.00
06-26	Deposit	300.00
06-26	Deposit	380.00
06-26	Deposit	400.00
06-26	Deposit	500.00
06-26	Deposit	1,200.00
06-26	Deposit	2,500.00
06-26	Deposit	30,000.00
06-26	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	1,250.00
06-28	Deposit	200.00
06-28	Deposit	300.00
06-28	Deposit	300.00
06-28	Deposit	400.00
06-28	Deposit	1,000.00
06-28	Deposit	25,000.00
06-28	' Tsys Merch Pmt Cr 39300983004440 MU ELLER & ASSOCIATES	5,200.00

DAILY BALANCES

Date	Amount	Date	Amount	Date	Amount
05-31	15,471.46	06-11	14,798.29	06-20	7,933.40
06-03	7,017.46	06-12	27,553.43	06-21	16,381.43
06-04	9,867.46	06-13	21,222.44	06-24	7,451.84
06-05	3,867.46	06-14	19,812.30	06-25	8,151.84
06-06	6,267.46	06-17	18,382.45	06-26	36,612.75
06-07	2,517.46	06-18	12,663.63	06-28	65,249.78
06-10	12,498.29	06-19	16,663.63		

CRAIG MUELLER & ASSOCIATES INC
June 30, 2019

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XXXXXX2726

OVERDRAFT/RETURN ITEM FEES

	Total for this period	Total year-to-date
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$0.00

Thank you for banking with Bank Of Nevada

Exhibit 11

FIVE-DAY NOTICE OF UNLAWFUL DETAINER

(NRS 40.254)

TO: Patrick Hardy

Tenant(s) Name(s)

600 S 8th Street

Address

Las Vegas, NV 89101

City, State, Zip Code

FROM: Patty Hinds

Landlord's Name

600 S 8th Street

Address


Las Vegas, NV 89101

City, State, Zip Code

702-292-4272

Telephone Number

YOU ARE GUILTY OF AN UNLAWFUL DETAINER. YOU ARE REQUIRED TO QUIT THE PREMISES.

YOU MAY CONTEST THIS NOTICE by filing an Affidavit (or Answer), no later than the fifth full judicial day ¹ following the Date of Service of this notice, with the Justice Court for the Township of (insert name of township where property is located) Las Vegas , stating that you are not guilty of an unlawful detainer.

The Justice Court is located at (insert Justice Court's address):

Las Vegas Justice Court, 200 Lewis Ave., Las Vegas, NV 

YOU CAN OBTAIN AN AFFIDAVIT/ANSWER FORM AND INFORMATION at the Civil Law Self-Help Center, located at the Regional Justice Center in downtown Las Vegas, or on its website, www.civillawselfhelpcenter.org.

If the court determines that you are guilty of an unlawful detainer, the court may issue a summary order for your removal or an order providing for your nonadmittance, directing the sheriff or constable to remove you within twenty-four (24) hours after receipt of the order. You may request that the court stay the execution of the order for removal or nonadmittance for a period of no more than 10 days by stating the reasons why a stay is warranted.

Pursuant to NRS 118A.390, you may seek relief if a landlord unlawfully removes you from the premises, or excludes you by blocking or attempting to block your entry upon the premises, or willfully interrupts or causes or permits the interruption of an essential service required by the rental agreement or chapter 118A of the Nevada Revised Statutes.

DECLARATION OF SERVICE

On (insert date of service) 2-11-19, I served this notice in the following manner (check only one):

- ☐ By delivering a copy to the tenant(s) personally, in the presence of a witness (server, witness, and tenant must all sign landlord's copy of notice unless service is accomplished by the sheriff, constable, or a person who is licensed as a process server pursuant to chapter 648 of NRS, then a witness is not required);

(Date)

(Type or print name of witness)

(Signature of witness)

(Tenant's signature)

— OR —

- ☐ Because the tenant(s) was absent from tenant's place of residence or from tenant's usual place of business, by leaving a copy with (insert name) _____, a person of suitable age and discretion, at either place AND mailing² a copy to the tenant(s) at tenant's place of residence or place of business;

— OR —

- ☒ Because tenant's place of residence or business could not be ascertained, or a person of suitable age or discretion could not be found there, by posting a copy in a conspicuous place on the property, delivering a copy to a person there residing, if the person could be found, AND mailing² a copy to the tenant(s) at the place where the property is situated.

I declare under penalty of perjury under the laws of the State of Nevada that the foregoing is true and correct.

2-11-19

(Date)

Ronny Prothero

(Type or print server's name)



(Server's signature)

¹ Judicial days do not include the date of service, weekends, or certain legal holidays.

² If this manner of service is used, Landlord must file with the court a confirmation of delivery or "certificate of mailing" issued by the United States Post Office or confirmation of actual delivery by a private postal service per NRS 40.280(5)(a)(2).

THIRTY-DAY "NO CAUSE" NOTICE TO QUIT

(NRS 40.251)

TO: CRAIG MUELLER & CRISTINA HINDS

Tenant(s) Name(s)

600 S 8TH STREET

Address

LAS VEGAS, NV 89101

City, State, Zip Code

FROM: PATTY HINDS

Landlord's Name

600 S 8TH STREET

Address

LAS VEGAS, NV 89101

City, State, Zip Code

702-292-4272

Telephone Number

Date of Service: January 10, 2019

PLEASE TAKE NOTICE that you are hereby required to vacate the premises within thirty (30) calendar days following the Date of Service of this notice. If you do not comply with this notice, your possession of the premises will be unlawful (called "unlawful detainer"), and your landlord may initiate an eviction against you by either serving you with a Five-Day Notice to Quit for Unlawful Detainer or a Summons and Complaint for Unlawful Detainer. If the court determines that you are guilty of an unlawful detainer, the court may issue a summary order for your removal or an order providing for your nonadmittance, directing the sheriff or constable to remove you within twenty-four (24) hours after receipt of the order.

If you are sixty (60) years of age or older, or if you have a physical or mental disability, and your tenancy is not week-to-week, you may make a written request to your landlord to be allowed to continue in possession of the rental premises for an additional thirty (30) days past the expiration of this notice. You must provide your landlord with proof of your age or disability with your written request. If your landlord rejects your request, you have the right to petition the court to continue in possession of the rental unit for an additional thirty (30) days.

Pursuant to NRS 118A.390, you may seek relief if a landlord unlawfully removes you from the premises, or excludes you by blocking or attempting to block your entry upon the premises, or willfully interrupts or causes or permits the interruption of an essential service required by the rental agreement or chapter 118A of the Nevada Revised Statutes.

YOU CAN OBTAIN INFORMATION ABOUT YOUR RIGHTS AND RESPONSIBILITIES in this matter from the Civil Law Self-Help Center, which is located on the first floor of the Regional Justice Center in downtown Las Vegas, or on its website, www.CivilLawSelfHelpCenter.org.

DECLARATION OF SERVICE

On (insert date of service) 1-10-19, I served this notice in the following manner (check only one):

☐ By delivering a copy to the tenant(s) personally, in the presence of a witness (server, witness, and tenant must all sign landlord's copy of notice);

(Date)

(Type or print name of witness)

(Signature of witness)

(Tenant's signature)

— OR —

☐ Because the tenant(s) was absent from tenant's place of residence or from tenant's usual place of business, by leaving a copy with (insert name) _____, a person of suitable age and discretion, at either place AND mailing¹ a copy to the tenant(s) at tenant's place of residence or place of business;

— OR —

☒ Because tenant's place of residence or business could not be ascertained, or a person of suitable age or discretion could not be found there, by posting a copy in a conspicuous place on the property, delivering a copy to a person there residing, if the person could be found, AND mailing¹ a copy to the tenant(s) at the place where the property is situated.

I declare under penalty of perjury under the laws of the State of Nevada that the foregoing is true and correct:

1-10-19
(Date)

Renny Prothero
(Type or print server's name)

[Signature]
(Server's signature)

¹ If this manner of service is used, Landlord must file with the court a "certificate of mailing" issued by the United States Post Office per NRS 40.280(3).

Exhibit 12



MICHAEL J. MCAVOY-AMAYA ATTORNEY AT LAW

4539 Paseo del Ray Dr.
Las Vegas, NV 89121
Phone: (702) 299-5083
Fax: (702) 995 - 7137
mmcavoyamayalaw@gmail.com

March 6, 2020

Attn: Marshal Willick, Willick Law Group.

Re: Christina Hinds and Craig Mueller Divorce Proceedings

To Whom It May Concern:

I write this letter after our discussion on March 5, 2020 to outline what I believe are the outstanding issues subject to the upcoming evidentiary hearing, address some of the new issues addressed in your February 26, 2020 letter, and to propose resolutions to matters that I believe can be resolved prior to the hearing.

I. MONEY ISSUES.

A. Alleged \$30,000.00 Missing From The Trust Account.

Your February 26, 2020 letter states that Christina had a client that she brought into joint firm, and the client had \$110,000.00 in funds stored in the Mueller & Hinds IOLTA trust account. Your letter states that Christina pulled \$80,000.00 of the client's money of the account and that \$30,000.00 is missing. This is incorrect and raises some additional issues about the community property that I hope we can resolve without it becoming another dispute between the parties. The Marriage Settlement Agreement ("MSA") clearly states that the law practice, Mueller Hinds & Associates n/k/a Mueller & Associates was to be Craig's sole and separate property. *See* MSA, attached as **Exhibit 1**, at 5:15-24. Christina retained no interest in the law practice or the proceeds obtained from clients in any of the cases Mueller & Hinds, LLC was involved in representing.

After receiving your letter, I began to inquire what \$80,000.00 withdrawal from the Mueller & Hinds business trust account you were referring to and began going through the firm's records to try and figure out what this new issue was about. The client, as I understand it, is Richard Lopresto. *See* Hinds Emails, attached as **Exhibit 2**, at 1-2. On April 22, 2019, Christina sent Craig and Carol, the firm bookkeeper, an email requesting that the firm write her a check "payable to 'Christina Hinds, Attorney' from the trust account for a client of mine, Richard LoPresto. His balance should be \$80,000, and he wishes for me to take the entire balance." *Id.* at 1. A couple weeks later, Christina sent another email to Craig and Carol saying "[m]y attorney said you were going to close the bank of Nv accounts. Richard Lopresto instructed me to withdraw his \$80,000.00 in the IOLTA as he doesn't want you to keep the money. I didn't touch any other funds." *Id.* at 2.

The Bank of Nevada records show that on May 6, 2019, Christina did a cash withdraw from the IOLTA account for \$80,000.00. *See* IOLTA Account Records, attached as **Exhibit 3**, at 1-3. At the time Christina withdrew the \$80,000.00 from the Mueller & Hinds IOLTA trust account there was Joint Preliminary Injunction in place directing the parties not to remove any community funds from any of the accounts. *See* JPI, attached as **Exhibit 4**, at 1-3.

We would like to receive records confirming that this money either went to the client or was placed in Christina's new firm trust account. The firm has very few records of what, if any, legal work the firm was doing for Mr. LoPresto. He was Christina's client only and he only dealt with her. If she was doing legal work for Mr. LoPresto while working at the firm and put any of that money into her personal account, that would be community property and needed to be accounted for as community property. My understanding from you is that this was her client and no work had yet been done for him, thus all the trust account money is his, not hers, and the money either went back to him or is in her trust account. In either case there would be no dispute, but again, we need to see some records confirming that as this was an unnoticed cash withdrawal from the account.

The records the firm does have do not make the issue any clearer. *See* IOLTA Deposit Records R. Lopresto, attached as **Exhibit 5**, at 1. As you can see, there were numerous deposits of funds into the firm trust account on behalf of Mr. LoPresto. There was \$25,000.00 deposited in 2011 in three increments: (1) \$10,000.00 on May 17, 2011; (2) \$10,000.00 on July 21, 2011; and (3) \$5,000.00 on December 13, 2011. *Id.* There was one withdrawal on those funds of \$1,000.00 on December 13, 2011. In 2012, there were two deposits: (1) \$10,000.00 on May 1, 2012; (2) \$1,000 on November 6, 2012. There was one withdrawal of \$5,000.00 on those funds on November 6, 2012. In 2013, there was one deposit of \$10,000.00 on February 22, 2013. There was one deposition of \$10,000.00 on July 27, 2014. There were three deposits in 2015: (1) \$10,000.00 on April 22, 2015; (2) \$10,000.00 June 24, 2015; (3) \$10,000.00 June 24, 2015.¹ There was one deposit in 2016 of \$10,000.00. There was one deposit of \$10,000.00 on March 14, 2017. There was apparently a billing on the account of \$10,000.00 on November 29, 2017. The math, as I read it, comes out as follows:

2011.....	\$10,000.00
.....	\$10,000.00
.....	\$ 5,000.00
.....	<u>\$(1,000.00)</u>
.....	\$24,000.00
2012 BB.....	,\$24,000.00 (2011)
.....	\$10,000.00
.....	\$ 1,000.00

¹ Note, this June 24, 2015 deposit for \$10,000.00 is recorded twice. Not sure if it was incorrectly recorded this way or not. I will have to double check.

	.....	<u>\$ (5,000.00)</u>
	.....	\$30,000.00
2013 BB.....		\$30,000.00
	.....	<u>\$10,000.00</u>
	.....	\$40,000.00
2014 BB.....		\$40,000.00
	.....	<u>\$10,000.00</u>
	.....	\$50,000.00
2015 BB.....		\$50,000.00
	.....	\$10,000.00
	.....	\$10,000.00
	.....	<u>\$10,000.00</u>
	.....	\$80,000.00
2016 BB.....		\$80,000.00
	.....	<u>\$10,000.00</u>
	.....	\$90,000.00
2017 BB.....		\$90,000.00
	.....	\$10,000.00
	.....	<u>(\$10,000.00)</u>
	.....	\$90,000.00
2019 BB.....		\$90,000.00
	.....	<u>(\$80,000.00)</u>
	.....	\$10,000.00 outstanding balance.

The bill is kind of confusing in regards to the billing invoice in 2017. When it says “Received from Client” I am not sure if that means he made another deposit to pay that bill and thus no offset leaving \$100,000.00, or if the money received was from the trust account. Given that there is no entry for an additional deposit, I believe that it was paid using the \$10,000.00 from March 14, 2017. The ending balance at the time of Christina’s \$80,000.00 withdrawal was, therefore, either \$90,000.00 or \$100,000.00, not \$30,000.00. It would be helpful to see what Christina is using to come up with her numbers, such as deposit receipts for the account. Additionally, as stated above, the account ledger appears to indicate that Christina was doing some work for this client (the Nov. 29, 2017 Invoice), though there are no records of what work she was actually doing and no case was ever opened for Mr. Lopresto. The \$1,000.00 withdrawal in 2011, and subsequent deposit in 2012 appears to have been an accounting error as the 2012 deposit states “Reimb on previous payment wrong account.” *Id.* In any event, it appears there is a \$10,000.00 remaining balance on the account, not \$30,000.00.

From a forensic accounting perspective, the eleven deposits over a six year period, nearly all in \$10,000.00 increments, all which I understand were made in cash raises some questions

regarding what exactly Mr. LoPresto was paying Christina for during her tenure as a partner with Mueller & Hinds. Because your letter threatened filing “a complaint with the State Bar” if “the additional trust funds are not turned over” I found it prudent to contact you directly and promptly, as a state bar investigation could prove to be damaging for both our clients if the storing of these funds in the Mueller & Hinds IOLTA account was for some other purpose besides obtaining legal services. I do not mean this as an accusation. The records just appear to raise a number of questions that neither Craig, or the firms bookkeepers had answers for, and they were told by Christina to make the cash deposits even though there was no case ever opened for this client. As we discussed, however, so long as you provide some records showing this money was not placed in Christina’s personal account for services provided, which would make the money the firm’s funds and Craig’s sole property, Craig is prepared to wash his hands of the matter and turn over the outstanding \$10,000.00 in funds.

B. Children’s’ Medical Bills.

The health insurance issue for the children, as I understand it, has been resolved or mostly resolved. There was a lapse in coverage on April 30, 2019. Craig got wind of the insurance issue in July 2019, and on July 3, 2019 prepaid a month in advance to restart the insurance policies with the vision and dental. *See* Insurance Payment Ledger, attached as **Exhibit “6,”** at 1-2. The new plan commenced on August 1, 2019, and the children were covered from then on. *Id.* The insurance plan Christina obtained states that it was opened on October 14, 2019. *See* Hinds Anthem Plan, attached as **Exhibit “7,”** at 1. Craig agreed to pay for insurance plan payments Christina had to pay for during the lapse, but the kids were covered on August 1, 2019, before she took the policy out. So only costs before the plan was reinstated, May-July 2019 would be due under the MSA. Craig’s account ledger of money issued to Christina since August 26, 2019 is enclosed. There are several reimbursement payments that were made to Christina. *See* Payments to Hinds Ledger, attached as **Exhibit “8,”** at 1. It would be helpful to get some documents from your client regarding what is still outstanding as these reimbursement payments started on November 19, 2019, and the Motion to Show Cause was filed on November 8, 2019. *See* Hinds Mot. Show Cause, attached as **Exhibit “9,”** at 1-69. I believe that bills included in the Motion were paid shortly after it was filed based on this financial information. Please let me know what, if any, expenses in the lapse period are still outstanding and I will have the bookkeeper issue a reimbursement check. Thanks.

C. The Infinity Lease Payments.

Enclosed you will find the ledger of the Infiniti lease payments. *See* Infinity Ledger, attached as **Exhibit “10,”** at 1. As you can see, Craig was paying the lease until June 13, 2019. After June 13, 2019, Craig closed the business accounts and opened new accounts, which is what disrupted the automatic payments of the lease. This was an unfortunate accounting error caused by the chaos that occurred after Christina evicted the firm from their offices and the subsequent changing of all the firms bank accounts. It is my understanding, and I may be wrong as I am going off what Craig has told me, that Christina never sent any of the lease bills to the firm, nor emailed

Craig or the bookkeeper to request that the payments be made, and never called him to ask that the payments be made. The bookkeeper Carol confirmed that no bills were sent to the firm so after the accounts were moved she just never restarted the automatic payments. Craig apparently forgot to tell her that he agreed to the pay the Infiniti payments in the MSA.

I think this issue can be resolved amicably. My understanding is that Christina returned the leased vehicle and has purchased a new car. If she is willing to accept Craig paying for the car payments I think that would be a fair resolution, especially considering, unlike the lease, she would own the vehicle in the end.

D. The Money Taken From The Meadows Bank Account.

I see this as the only real issue to be addressed at the upcoming hearing on April 7, 2020. The other issues are either resolved, or likely can be resolved before the hearing. You are telling me all the money we are alleging Christina took from the accounts may have been moved to an account only in Christina's name, but was, in fact, accounted for in the MSA. I am sending you the documents I have that show that that is not the case. The first set of documents are the final accounting documents, which include emails between Craig's divorce attorney, Radford Smith, and Christina's divorce attorneys on July 28, 2019. Attached to the emails were the June 2019 statements of the funds in the personal community property bank accounts and a version of the MSA, which is slightly different than the final version attached as Exhibit 1, but the account information is identical. *See* Final Accounting Documents, attached as **Exhibit "11,"** at 1-31. As you can see on page 4, it says the Meadows bank account had \$86,039.61 in the account, the Citibank Account had \$75,190.08, and the Bank of Nevada account had \$29,087.70 totaling \$190,317.39 in community property funds. The corresponding June 28, 2019 bank statement for the Meadows Bank Account is found on page 6.

The Meadows bank account statements from December 2018 through July 2019, and the corresponding withdraw receipts, however, show that Christina removed hundreds of thousands of dollars from the account before and after the final accounting. *See* Meadows Bank Statements, attached as **Exhibit "12,"** at 1-11. As you can from the first statement on page 1 (Mueller Meadows-000032), there was a previous balance of \$215,782.71 in the account and a withdrawal of \$107,891.00 from the Meadows bank account on January 9, 2019, by Christina. *Id. see also Id.* at 7 (Mueller Meadows-000046). At page 6 (Mueller Meadows-000046), you will find the withdrawal receipt by Christina dated January 9, 2019 for \$107,891.00. The balance in the account prior to the withdrawal was \$215,782.71, which divided by two is \$107,891.35. So, on January 9, 2019, Christina withdrew exactly 50% of the funds in the Meadows bank account. *Id.*

Christina then removed another \$15,000.00 from the Meadows bank account on May 17, 2019, prior to the final accounting. *Id.* at Mueller Meadows-000047. Christina removed \$7,000.00 from the account on June 3, 2019, prior to the final accounting. *Id.* at Mueller Meadows-000048. On June 27, 2019, Christina removed \$1,500.00 from the account. On July 15, 2019, Christina

removed \$1,000.00 from the account. Finally, on July 16, 2019, Christina removed \$83,662.45 from the account, and then closed the account. These last three withdrawals were made after June 20, 2019, which is the date on the “Savings Account Balances” attachment included with the July 28, 2019 final accounting email between the prior counsel. These records show that Christina removed \$216,013.45 from the Meadows Bank Account between January and July 2019, before the MSA was approved by the Court. There were only three bank accounts accounted for in the MSA, the Citibank account in Christina’s name, the two joint accounts at Bank of Nevada and Meadows bank. If Christina removed \$216,013.45 from the Meadows account and placed it into a new account in her name, disclosed it, and the money was accounted for in the MSA as you say, where is that money? The only account she disclosed in her name only was the Citibank account, which only had \$75,190.08.

If Christina disclosed her removal of these funds, fine, as I told her prior counsel, provide documentation demonstrating that she disclosed it. However, even if she disclosed it to her attorney, Craig’s attorney, Craig, or Christina’s attorney notified Craig’s attorney, none of that actually matters. There was a preliminary injunction in place barring any party from removing the funds from the accounts without a court order, and only \$86,039.61 from the Meadows bank account was actually accounted for in the final accounting.

Now, even assuming *arguendo* that the Citibank account only in Christina’s name was opened with the funds she removed from the Meadows bank account, there is still missing money from the final accounting. Indeed, even if you combine the funds in Christina’s Citibank account and the Meadows bank account in the final accounting ledger and the MSA, there is still \$54,533.02 that went unaccounted for in the final accounting (Citibank \$75,190.08 + Meadows \$86,039.61 = \$161,229.69 – Meadows 1/8/19 Balance \$216,013.45 = (\$54,783.76)). In fact, the balance that Christina removed from the Meadows bank account alone indicates that the final accounting was not accurate. Christina removed \$215,782.71 from the Meadows bank account between January and July 2019, and the final accounting totaled the combined community cash assets at \$190,317.39. For this reason, even if all the money Christina removed from the Meadows account between January 9, 2019 and August 10, 2019, was disclosed, there is still \$25,696.06 missing from the final accounting (\$190,317.39 - \$216,013.45 = (\$25,696.06)). The math simply does not add up. This is not a “well, I told you I was doing it so I cannot be found guilty of doing anything wrong” situation. There was preliminary injunction in place. Christina was not allowed to remove the money from the accounts without first getting a court order. Community money was missing from the final accounting even if all the funds in the Citibank account are funds she removed from the Meadows account.

So, to narrow the issue that may ultimately need to be addressed at the hearing, if you have documents demonstrating that the money in the Citibank account is some of the money Christina removed from the Meadows bank account, please, by all means, **produce those documents promptly by the close of discovery for the Evidentiary Hearing on March 9, 2020**. See Evidentiary Hearing Management Order, attached as **Exhibit 12**, at 5. I have requested this

documentation from your client on numerous occasions through Christina's prior counsel and while they continuously maintained that Christina notified Craig about all the money she removed from the Meadows bank account and that the money was accounted in the final MSA accounting, to date Christina has produced no documents reflecting notice, or where that money went. I would like to see account statements for the Citibank account between December 1, 2018 and August 31, 2019.

Due to your client failing to produce any documentation showing where the \$216,013.45 from the Meadows account went, I am presuming that the Citibank account was opened by Christina before she removed the money from the Meadows bank account, and the money in that account was in there before her withdrawal of the all the funds in the Meadows account between January 9, 2019 and August 10, 2019. At this time, my assessment of what the final accounting should have been based on this information is as follows:

I.	Citibank	\$75,190.08
II.	Meadows Bank	\$216,013.45
III.	Bank of Nevada	<u>\$ 29,087.70</u>
	Total	\$320,291.23
	$\frac{1}{2} =$	\$160,145.62

That is, of course, not including any money from the trust account that Christina may have deposited in her personal account relating to work she did for Mr. LoPresto. Under Section 9 of the MSA, "Payments to Christina," it states that Christina was to receive an "equalization payment" in the amount of \$450,000.00. *See Ex. 1*, at 8. The MSA states that the net balance owed to her at the time of the MSA was \$427,500.00. *Id.* The MSA states that Craig was also to pay Christina \$10,000.00 for June pursuant to a temporary support order, and that Craig had already paid \$3,300.00 towards that amount, and \$6,700.00 was due from the Meadows account leaving Craig with \$59,371.00 from the Meadows account. *Id.* at 9. The MSA also states that Craig made several \$2,500 payments to Christina in July 2019 totaling \$7,500.00 that is credited to the \$450,000.00. That brings the net amount to \$420,000.00. Craig was supposed to make a lump sum payment to Christina of \$22,500.00 from the Meadows funds of \$59,371.00, leaving Craig with \$36,871.00 in the Meadows account. *Id.* However, because Christina removed all the funds from the Meadows bank account, the full \$59,371.00 must be credited to the equalization payment (\$420,000.00 - \$59,371.00 = \$360,629.00). Craig's share of the community property funds was miscalculated by \$64,986.93, and that amount must also be credited to the equalization payment (\$360,629.00 - \$64,986.93 = \$295,642.07).

E. WHAT I NEED FROM CHRISTINA.

Looking over the records, I am substantially certain that there is a significant amount of missing money that should have been accounted for in the MSA. At the same time, I recognize

that there may be some money taken the Meadows account that might have been accounted for, the question is how much. To figure out that number, I need some documents from Christina.

a. Citibank Records From May 16, 2018 To August 31, 2019.

It is unclear from the records that I have when the Citibank account was opened and what funds were used to open the account. I have only one Citibank record from the Final Accounting documents from June 2019. I request all the Citibank statements from the date of the injunction, May 16, 2018 and August 31, 2019 after the MSA was executed. I also need to see the deposit checks into the account if, as you say, the money in the account was from the Meadows bank account.

b. Records Accounting for the \$80,000.00 IOLTA Funds.

I also need the documents reflecting the \$80,000.00 taken from the IOLTA account. If the money was given to LoPresto, please provide the check stub. If the money was placed in Christina's IOLTA account, a statement from that account reflecting the deposit into that account would suffice. If you do not provide documents showing the deposit of the \$80,000.00 into an IOLTA account, or documents reflecting that the money was paid to LoPresto, I will seek an additional offset of the funds owed to Christina in the full amount of the money withdrawn from the IOLTA account, \$80,000.00, which would result in the net amount owed to Christina to drop from \$295,642.07 to \$215,642.07. What I will not accept is a declaration or affidavit from LoPresto. If you do not provide the documents showing where the money went, I will subpoena Mr. LoPresto as a witness and he will be called to testify under oath at the proceeding regarding what the money was being stored in the trust account for, what work Christina did for him between 2011 and 2017, and when he received the money from Christina after she removed the funds in May 2019.

Unless you provide some evidence that the Meadows account money was accounted for in the MSA, I believe that there is sufficient evidence to vacate the MSA in its entirety for fraud in the inducement, to have you client held in contempt, have attorney's fees awarded against her, and to demand a whole new divorce proceeding. Craig has pressed me for this on numerous occasions and to date I have been able to convince him that that is not a good idea. I cannot promise that if your client insists on taking this matter to the evidentiary hearing and forcing us to prove she violated the protective order, removed the funds and hid the money from the final accounting, that I will be able to convince Craig not to demand the MSA be vacated due to fraud. I would like to avoid that nuclear option scenario, but I think it may be likely if the evidentiary proceeding goes forward.

At this time, I have not thoroughly reviewed the financial records of the accounts subject to the MSA and the law firm because I received a limited retainer from Craig to handle this single matter, and did so as a courtesy to a friend. That being said, looking at the documents I am confident that Craig's prior attorney, Mr. Smith, was extremely negligent in his handling of this

divorce proceeding given the numerous discrepancies in the final accounting and the serious inequity of the MSA all together. It is my understanding that Mr. Smith accepted an over \$1,000,000 appraisal for the boat that is Craig's sole property, never challenged it, and never had an appraisal done for Craig himself, and that the boat was misappraised by nearly \$500,000.00. If the MSA agreement is vacated and I am retained to handle the new divorce proceeding, I will be looking through those records extremely thoroughly and given the discrepancies I found in my cursory review of the records included with this letter, any new MSA could be far less generous to Christina, especially considering the jury at any trial proceeding would be apprised of Christina's conduct in this proceeding. For this reason, I think it is in both parties' best interests to resolve this dispute before April 7, 2020.

As discussed, Craig is in the process of liquidating property and should have funds to pay Christina the corrected amounts shortly. So long as you provide me with the documents that demonstrate where the \$80,000.00 went, and if they exist, the Citibank showing that the Meadows account money is some of the money from the Meadows account, then we can discuss changing the current offset numbers and settling. **HOWEVER, I SUGGEST THAT YOU ACT PROMPTLY AS DISCOVERY IN THE EVIDENTIARY HEARING CLOSES ON MARCH 9, 2020.** Pursuant to the Evidentiary Hearing Management Order issued by the Court on December 16, 2019, the exhibits disclosed in this letter include "Exhibits including summonses of other evidence that a party expects to offer as evidence at the Evidentiary Hearing" and are being disclosed to you directly rather than filing them with the Court, as the order directs. If you need an extension of the discovery schedule, I suggest you contact me to discuss it as soon as possible.

Sincerely,

/s/ Michael J. Mcavoyamaya
Michael J. Mcavoyamaya, Esq.