

John Doe d/b/a Apex Auto Repair Inc

SAMPLE MATTER — the parties, the accounts and the bank are fictional. This exhibit shows exactly what a paid matter produces; it is not a record of any real examination.

A mechanical record of what was examined, what the arithmetic proved, how funds moved between the accounts in this matter, and what the files themselves show. It is not an opinion and contains no finding of fact.

Matter	John Doe d/b/a Apex Auto Repair Inc
Prepared for	Sample counsel
Prepared by	Sample reviewer, using Docuritas method v1.0 (2026-09-11)
Prepared on	2026-10-23 (UTC)
Form	Exhibit — for filing
Files examined	14 files · 4 accounts · 19 pages · 12 statements read · 2 exports read · 0 examined but not read
Period covered	2026-05-01 to 2026-07-31
Findings hash	43c80852f5679ec9f3735ee98e119c7e611e9ca8534783e16392a767ca41442c

The preparation date above is the one field outside the findings hash input: the same files, method version, edits and screen parameters produce this exact findings hash on any computer and on any date, and this exact file, byte for byte, on the same software build with the same preparation date. Both forms of this exhibit, the one for filing and the working paper, carry the same findings hash. Verification procedure: <https://docuritas.com/method#reproduce>.

PROOF 12 / 12 statements read that tie to the printed closing balance	NEEDS REVIEW 5 3 files with unresolved authenticity notes; 2 month-to-month breaks	TRACE 9 · 2 · 0 transfers matched · outflows with no matching credit · inflows with no matching debit (section 3, in this order)
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1. File register and chain of custody

Every file received is listed, read or not. SHA-256 is of the bytes as received; the findings hash in the footer is computed over these hashes, the rows as exported, the method version and the reviewer's screen parameters, so the same files re-run later produce the same hash. Where a page was read by OCR, the OCR software and model are part of it.

EXHIBIT	FILE	SOURCE	PAGES	READ BY	OUTCOME	TIES	REVIEW
A-1	apex-statement-2026-05.pdf	subject	2	text layer	read	TIES	UNRESOLVED AUTHENTICITY NOTES (2 WEIGHTED HIGH)
A-2	apex-statement-2026-06.pdf	subject	2	text layer	read	TIES	UNRESOLVED AUTHENTICITY NOTES (2 WEIGHTED HIGH)
A-3	apex-statement-2026-07.pdf	subject	2	text layer	read	TIES	UNRESOLVED AUTHENTICITY NOTES (3 WEIGHTED HIGH)
A-4	bluebird-statement-2026-05.pdf	client	1	text layer	read	TIES	no note
A-5	bluebird-statement-2026-06.pdf	client	1	text layer	read	TIES	no note
A-6	bluebird-statement-2026-07.pdf	client	1	text layer	read	TIES	no note
A-7	meridian-subpoena-2026-05.pdf	bank	2	text layer	read	TIES	not weighed (bank)
A-8	meridian-subpoena-2026-06.pdf	bank	2	text layer	read	TIES	not weighed (bank)
A-9	meridian-subpoena-2026-07.pdf	bank	3	text layer	read	TIES	not weighed (bank)
A-10	meridian-subpoena-savings-2026-05.pdf	bank	1	text layer	read	TIES	not weighed (bank)
A-11	meridian-subpoena-savings-2026-06.pdf	bank	1	text layer	read	TIES	not weighed (bank)
A-12	meridian-subpoena-savings-2026-07.pdf	bank	1	text layer	read	TIES	not weighed (bank)
A-13	apex-books-2026-05.csv	ledger	—	sheet	read	NOT PROVABLE	compared (ledger)
A-14	apex-venmo-2026-05.csv	app	—	sheet	read	NOT PROVABLE	linked (app)

Review: 'unresolved authenticity notes (n weighted high)' = n of the notes on this file are ones no ordinary path produces on a bank's own export; 'unresolved authenticity notes (n)' = n notes at review weight beyond the file's origin; 'provenance note' = only the producing software or a re-save is noted; 'no note' = the checks that ran found nothing; 'not weighed' = bank-sourced on the reviewer's declaration; 'not assessed' = the file could not be opened. A note is an observation the checks did not resolve, not a finding about the document. Each note, what it means and what to do with it: section 8.

A-1 — apex-statement-2026-05.pdf

File	apex-statement-2026-05.pdf
SHA-256 as received	98b43db04b32f6ed8cae9e320666b81d90b108d3c8c5402869fc8b7db812cbfc
Size	5,555 bytes · PDF 1.4
Pages	2
Source declared	subject
Producer / creator	ReportLab PDF Library - (opensource) / (unspecified)
Created / modified	2026-06-01 05:00 / 2026-06-01 05:00
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (2 of 2 pages carry text)
Image pages	none
Signature	none found
Read	read, 58 rows
Statement as printed	Meridian Commerce Bank · Apex Auto Repair Inc · 3202 · 2026-05-01 to 2026-05-31

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on pages 1-2. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-2 — apex-statement-2026-06.pdf

File	apex-statement-2026-06.pdf
SHA-256 as received	e7181023fd9e3a1eff0f1a3db165d1c1778bf178b215f1a5c700f976ebdc8f3f
Size	5,940 bytes · PDF 1.4
Pages	2
Source declared	subject
Producer / creator	ReportLab PDF Library - (opensource) / (unspecified)
Created / modified	2026-07-01 05:00 / 2026-07-01 05:00
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (2 of 2 pages carry text)
Image pages	none
Signature	none found
Read	read, 65 rows
Statement as printed	Meridian Commerce Bank · Apex Auto Repair Inc · 3202 · 2026-06-01 to 2026-06-30

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on pages 1-2. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-3 — apex-statement-2026-07.pdf

File	apex-statement-2026-07.pdf
SHA-256 as received	a29711da694ece4ca52b3d587d3101ced5ab3bd0ef718cef0332ce8149f34aed
Size	5,571 bytes · PDF 1.4
Pages	2
Source declared	subject
Producer / creator	Microsoft® Word for Microsoft 365 / Microsoft® Word for Microsoft 365
Created / modified	2026-08-12 09:15 / 2026-08-12 09:15
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (2 of 2 pages carry text)
Image pages	none
Signature	none found
Read	read, 63 rows
Statement as printed	Meridian Commerce Bank · Apex Auto Repair Inc · 3202 · 2026-07-01 to 2026-07-31

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on pages 1-2. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-4 — bluebird-statement-2026-05.pdf

File	bluebird-statement-2026-05.pdf
SHA-256 as received	d1e5f93bb6c4c5d0ec0ad13f964e0506c385ba841bf6c31e11b18d8846bc5fd1
Size	3,309 bytes · PDF 1.4
Pages	1
Source declared	client
Producer / creator	ReportLab PDF Library - (opensource) / (unspecified)
Created / modified	2026-06-01 05:00 / 2026-06-01 05:00
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (1 of 1 page carries text)
Image pages	none
Signature	none found
Read	read, 20 rows
Statement as printed	Meridian Commerce Bank · Bluebird Cleaning Services · 3303 · 2026-05-01 to 2026-05-31

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on page 1. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-5 — bluebird-statement-2026-06.pdf

File	bluebird-statement-2026-06.pdf
SHA-256 as received	8715538e49efa3b94d66e3123b6484665195761fa1b1cf590dfd07d40b5480fb
Size	3,240 bytes · PDF 1.4
Pages	1
Source declared	client
Producer / creator	ReportLab PDF Library - (opensource) / (unspecified)
Created / modified	2026-07-01 05:00 / 2026-07-01 05:00
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (1 of 1 page carries text)
Image pages	none
Signature	none found
Read	read, 19 rows
Statement as printed	Meridian Commerce Bank · Bluebird Cleaning Services · 3303 · 2026-06-01 to 2026-06-30

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on page 1. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-6 — bluebird-statement-2026-07.pdf

File	bluebird-statement-2026-07.pdf
SHA-256 as received	1670dd9cd10505c50160a909460715e638d54d17c1e351d566f91d41e610b04f
Size	3,340 bytes · PDF 1.4
Pages	1
Source declared	client
Producer / creator	ReportLab PDF Library - (opensource) / (unspecified)
Created / modified	2026-08-01 05:00 / 2026-08-01 05:00
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (1 of 1 page carries text)
Image pages	none
Signature	none found
Read	read, 21 rows
Statement as printed	Meridian Commerce Bank · Bluebird Cleaning Services · 3303 · 2026-07-01 to 2026-07-31

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on page 1. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-7 — meridian-subpoena-2026-05.pdf

File	meridian-subpoena-2026-05.pdf
SHA-256 as received	75f2bdf1c57a4528a8a6a835c6ebd855ead507c08be6123ee8460375a4fe0e28
Size	5,941 bytes · PDF 1.4
Pages	2
Source declared	bank (subpoena or witnessed download)
Producer / creator	ReportLab PDF Library - (opensource) / (unspecified)
Created / modified	2026-06-01 05:00 / 2026-06-01 05:00
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (2 of 2 pages carry text)
Image pages	none
Signature	none found
Read	read, 66 rows
Statement as printed	Meridian Commerce Bank · Lone Star Diner LLC · 3101 · 2026-05-01 to 2026-05-31

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on pages 1-2. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-8 — meridian-subpoena-2026-06.pdf

File	meridian-subpoena-2026-06.pdf
SHA-256 as received	769a5f07e34e7d186f7ef606a6dbbcc956a7b2c6f5324a4168ea086b8f75d6c2
Size	5,815 bytes · PDF 1.4
Pages	2
Source declared	bank (subpoena or witnessed download)
Producer / creator	ReportLab PDF Library - (opensource) / (unspecified)
Created / modified	2026-07-01 05:00 / 2026-07-01 05:00
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (2 of 2 pages carry text)
Image pages	none
Signature	none found
Read	read, 64 rows
Statement as printed	Meridian Commerce Bank · Lone Star Diner LLC · 3101 · 2026-06-01 to 2026-06-30

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on pages 1-2. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-9 — meridian-subpoena-2026-07.pdf

File	meridian-subpoena-2026-07.pdf
SHA-256 as received	e7f437f5102ac1317a47866f883f25704f2609cc0172c7f7f5ba34a93fdaac3f
Size	6,558 bytes · PDF 1.4
Pages	3
Source declared	bank (subpoena or witnessed download)
Producer / creator	ReportLab PDF Library - (opensource) / (unspecified)
Created / modified	2026-08-01 05:00 / 2026-08-01 05:00
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (3 of 3 pages carry text)
Image pages	none
Signature	none found
Read	read, 74 rows
Statement as printed	Meridian Commerce Bank · Lone Star Diner LLC · 3101 · 2026-07-01 to 2026-07-31

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on pages 1-2. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-10 — meridian-subpoena-savings-2026-05.pdf

File	meridian-subpoena-savings-2026-05.pdf
SHA-256 as received	94fd51c624543aa4994a7f080ab6659fbff168c700a3d603900ba2bb3d4b19e
Size	2,463 bytes · PDF 1.4
Pages	1
Source declared	bank (subpoena or witnessed download)
Producer / creator	ReportLab PDF Library - (opensource) / (unspecified)
Created / modified	2026-06-01 05:00 / 2026-06-01 05:00
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (1 of 1 page carries text)
Image pages	none
Signature	none found
Read	read, 4 rows
Statement as printed	Meridian Commerce Bank · Apex Auto Repair Inc · 7712 · 2026-05-01 to 2026-05-31

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on page 1. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-11 — meridian-subpoena-savings-2026-06.pdf

File	meridian-subpoena-savings-2026-06.pdf
SHA-256 as received	f2cebacee9a91b60797e9901663ecc88c619b071f04fdcc3e34990f6289fc64d
Size	2,574 bytes · PDF 1.4
Pages	1
Source declared	bank (subpoena or witnessed download)
Producer / creator	ReportLab PDF Library - (opensource) / (unspecified)
Created / modified	2026-07-01 05:00 / 2026-07-01 05:00
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (1 of 1 page carries text)
Image pages	none
Signature	none found
Read	read, 6 rows
Statement as printed	Meridian Commerce Bank · Apex Auto Repair Inc · 7712 · 2026-06-01 to 2026-06-30

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on page 1. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-12 — meridian-subpoena-savings-2026-07.pdf

File	meridian-subpoena-savings-2026-07.pdf
SHA-256 as received	06bba24bf19db317c3a0134bbba93c8d0de22ffd03970864971072ea38967166
Size	2,564 bytes · PDF 1.4
Pages	1
Source declared	bank (subpoena or witnessed download)
Producer / creator	ReportLab PDF Library - (opensource) / (unspecified)
Created / modified	2026-08-01 05:00 / 2026-08-01 05:00
Save generations	1 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	Helvetica, Helvetica-Bold
Text layer	present (1 of 1 page carries text)
Image pages	none
Signature	none found
Read	read, 5 rows
Statement as printed	Meridian Commerce Bank · Apex Auto Repair Inc · 7712 · 2026-07-01 to 2026-07-31

NOT CHECKED ON THIS FILE

- Text layer against the print: Measured on page 1. Tokens of fewer than three digits, rotated text and pages that are pictures are not compared; a cell the engine reads differently on its three passes is not reported.

A-13 — apex-books-2026-05.csv

File	apex-books-2026-05.csv
SHA-256 as received	b4cd83aa10b87251e0cb26680218d861778f7063419c58a0644ee135b8c039f7
Size	4,356 bytes · not a PDF
Pages	—
Source declared	ledger export (QuickBooks, Xero or a sheet)
Producer / creator	not read (not a PDF; bytes only)
Created / modified	— / —
Save generations	0 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	not read
Text layer	unknown
Image pages	none
Signature	none found
Read	read, 57 ledger rows

NOT CHECKED ON THIS FILE

- No balance proof: a ledger export prints no bank balance to prove against; it is compared line by line with the bank rows of the matter instead.
- Authenticity of the ledger file: a sheet carries no provenance to read.

A-14 — apex-venmo-2026-05.csv

File	apex-venmo-2026-05.csv
SHA-256 as received	25b7bb5fe78bd194328abcb2ceb954ce488797aa9dec1ab5c1c367f94f56482c
Size	1,910 bytes · not a PDF
Pages	—
Source declared	payment-app export (PayPal, Venmo, Cash App)
Producer / creator	not read (not a PDF; bytes only)
Created / modified	— / —
Save generations	0 end-of-file marker(s), 0 incremental save(s)
Encryption	none
Fonts	not read
Text layer	unknown
Image pages	none
Signature	none found
Read	read, 11 Venmo rows

NOT CHECKED ON THIS FILE

- No balance proof: a payment-app export is not a bank statement; its transfers to and from the bank are linked with the bank rows of the matter instead (the export's own opening and closing balances are printed where it carries them).
- Authenticity of the export file: a CSV carries no provenance to read; obtain it from the app in the reviewer's presence or by subpoena.
- Crypto and asset lines are listed with the export's own figures, never valued.

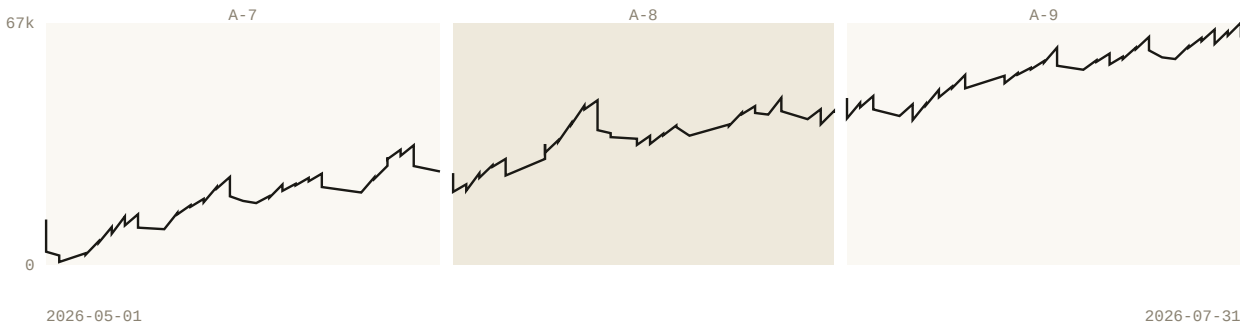
2. Balance proof and month chain, by account

For each statement: printed opening balance plus every row equals the printed closing balance, or the first row where the printed running balance stops chaining is shown with the difference. Consecutive statements of one account must chain to the penny with no gap and no overlap. Card statements use the card identity (previous balance + charges – payments = new balance).

Meridian Commerce Bank ····3101 · 3 statements · 2026-05-01 to 2026-07-31 · source: bank

EXHIBIT	PERIOD	OPENING	CREDITS	DEBITS	COMPUTED	PRINTED	DIFF.	CHAIN	RESULT
A-7	2026-05-01 2026-05-31	9,400.00	65,841.47	49,441.79	25,799.68	25,799.68	+0.00	holds	TIES
A-8	2026-06-01 2026-06-30	25,799.68	66,211.86	49,956.86	42,054.68	42,054.68	+0.00	holds	TIES
A-9	2026-07-01 2026-07-31	42,054.68	75,457.80	54,619.95	62,892.53	62,892.53	+0.00	holds	TIES

Chain: complete. Each statement opens at the previous statement's closing balance, with no gap and no overlap between the statements supplied. Printed running balance across the statements supplied, one band per statement; a red mark where a statement does not open at the previous closing balance. A picture of the table above, not a finding.



Meridian Commerce Bank ····3202 · 3 statements · 2026-05-01 to 2026-07-31 · source: subject

EXHIBIT	PERIOD	OPENING	CREDITS	DEBITS	COMPUTED	PRINTED	DIFF.	CHAIN	RESULT
A-1	2026-05-01 2026-05-31	2,100.00	56,164.75	44,770.09	13,494.66	13,494.66	+0.00	holds	TIES
A-2	2026-06-01 2026-06-30	18,494.66	47,577.94	48,782.39	17,290.21	17,290.21	+0.00	holds	TIES
A-3	2026-07-01 2026-07-31	12,290.21	51,363.92	51,664.45	11,989.68	11,989.68	+0.00	holds	TIES

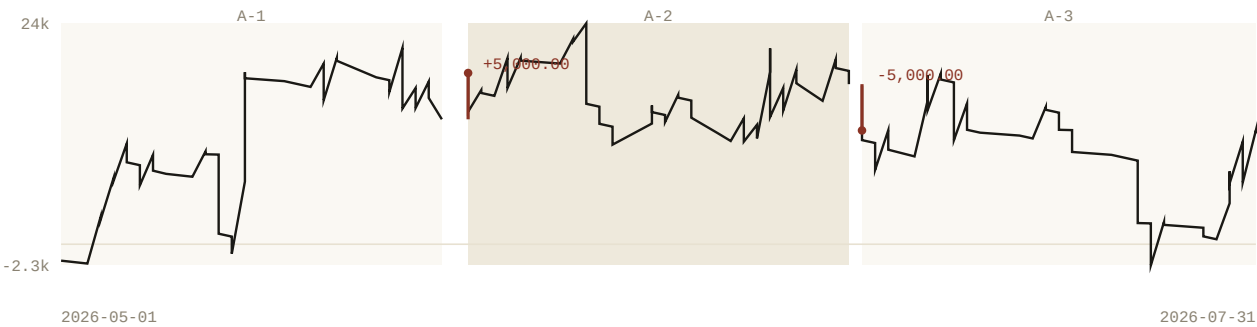
Months don't chain · A-1, A-2

May 2026 closes at 13,494.66 but Jun 2026 opens at 18,494.66 (difference +5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement, an adjustment posted between the two, or a misread balance.

Months don't chain · A-2, A-3

Jun 2026 closes at 17,290.21 but Jul 2026 opens at 12,290.21 (difference -5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement, an adjustment posted between the two, or a misread balance.

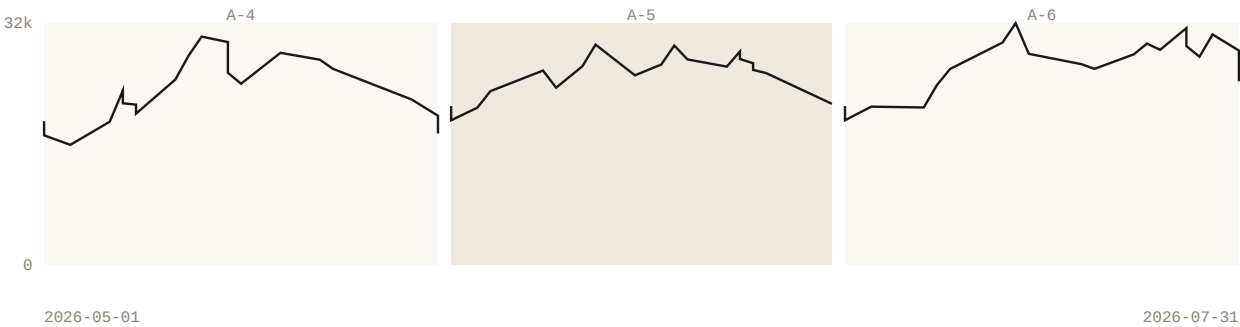
Printed running balance across the statements supplied, one band per statement; a red mark where a statement does not open at the previous closing balance. A picture of the table above, not a finding.



Meridian Commerce Bank 3303 · 3 statements · 2026-05-01 to 2026-07-31 · source: client

EXHIBIT	PERIOD	OPENING	CREDITS	DEBITS	COMPUTED	PRINTED	DIFF.	CHAIN	RESULT
A-4	2026-05-01 2026-05-31	15,800.00	25,192.18	23,369.28	17,622.90	17,622.90	+0.00	holds	TIES
A-5	2026-06-01 2026-06-30	17,622.90	22,101.96	18,130.23	21,594.63	21,594.63	+0.00	holds	TIES
A-6	2026-07-01 2026-07-31	21,594.63	22,377.36	19,352.26	24,619.73	24,619.73	+0.00	holds	TIES

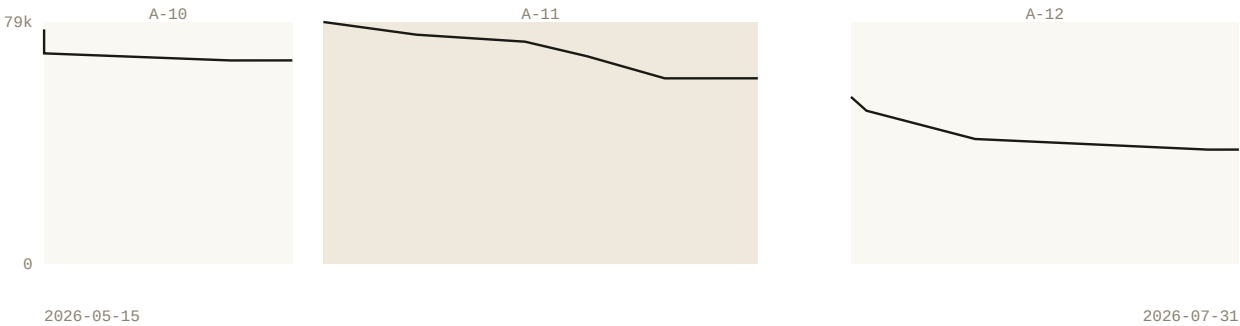
Chain: complete. Each statement opens at the previous statement's closing balance, with no gap and no overlap between the statements supplied.
Printed running balance across the statements supplied, one band per statement; a red mark where a statement does not open at the previous closing balance. A picture of the table above, not a finding.



Meridian Commerce Bank 7712 · 3 statements · 2026-05-01 to 2026-07-31 · source: bank

EXHIBIT	PERIOD	OPENING	CREDITS	DEBITS	COMPUTED	PRINTED	DIFF.	CHAIN	RESULT
A-10	2026-05-01 2026-05-31	84,000.00	11.83	17,768.83	66,243.00	66,243.00	+0.00	holds	TIES
A-11	2026-06-01 2026-06-30	66,243.00	12,509.42	18,336.57	60,415.85	60,415.85	+0.00	holds	TIES
A-12	2026-07-01 2026-07-31	60,415.85	7.16	23,201.17	37,221.84	37,221.84	+0.00	holds	TIES

Chain: complete. Each statement opens at the previous statement's closing balance, with no gap and no overlap between the statements supplied.
Printed running balance across the statements supplied, one band per statement; a red mark where a statement does not open at the previous closing balance. A picture of the table above, not a finding.



3. Tracing: matched transfers and unmatched outflows

A debit in one account and a credit in another account of this matter, equal in amount and within 2 banking days, are paired one-to-one; wording and a cited account number rank rival candidates. Matching establishes that two lines agree in amount and date. It does not establish who moved the money or why.

Matched transfers (9)

OUT	FROM	CITE	IN	TO	CITE	AMOUNT	BASIS
2026-05-15	Meridian Commerce Bank 7712 ONLINE TRANSFER TO CHK ...3202	A-10 p.1 l.1	2026-05-15	Meridian Commerce Bank 3202 ONLINE TRANSFER FROM SAV ...7712	A-1 p.1 l.32	7,670.27	account number cited in the description; transfer wording; same amount, same day
2026-05-15	Meridian Commerce Bank 7712 ONLINE TRANSFER TO CHK ...3202	A-10 p.1 l.2	2026-05-15	Meridian Commerce Bank 3202 ONLINE TRANSFER FROM SAV ...7712	A-1 p.1 l.31	7,797.23	account number cited in the description; transfer wording; same amount, same day
2026-05-27	Meridian Commerce Bank 7712 ONLINE TRANSFER TO CHK ...3101	A-10 p.1 l.3	2026-05-27	Meridian Commerce Bank 3101 ONLINE TRANSFER FROM SAV ...7712	A-7 p.2 l.24	2,301.33	account number cited in the description; transfer wording; same amount, same day
2026-06-08	Meridian Commerce Bank 7712 ONLINE TRANSFER TO CHK ...3101	A-11 p.1 l.2	2026-06-08	Meridian Commerce Bank 3101 ONLINE TRANSFER FROM SAV ...7712	A-8 p.1 l.18	4,134.97	account number cited in the description; transfer wording; same amount, same day
2026-06-15	Meridian Commerce Bank 7712 ONLINE TRANSFER TO CHK ...3202	A-11 p.1 l.3	2026-06-15	Meridian Commerce Bank 3202 ONLINE TRANSFER FROM SAV ...7712	A-2 p.1 l.24	2,280.14	account number cited in the description; transfer wording; same amount, same day
2026-06-24	Meridian Commerce Bank 7712 ONLINE TRANSFER TO CHK ...3202	A-11 p.1 l.5	2026-06-24	Meridian Commerce Bank 3202 ONLINE TRANSFER FROM SAV ...7712	A-2 p.2 l.12	7,171.46	account number cited in the description; transfer wording; same amount, same day
2026-07-06	Meridian Commerce Bank 7712 ONLINE TRANSFER TO CHK ...3202	A-12 p.1 l.1	2026-07-06	Meridian Commerce Bank 3202 ONLINE TRANSFER FROM SAV ...7712	A-3 p.1 l.12	6,046.78	account number cited in the description; transfer wording; same amount, same day
2026-07-07	Meridian Commerce Bank 7712 ONLINE TRANSFER TO CHK ...3101	A-12 p.1 l.2	2026-07-07	Meridian Commerce Bank 3101 ONLINE TRANSFER FROM SAV ...7712	A-9 p.1 l.16	4,501.95	account number cited in the description; transfer wording; same amount, same day
2026-07-29	Meridian Commerce Bank 7712 ONLINE TRANSFER TO CHK ...3202	A-12 p.1 l.4	2026-07-29	Meridian Commerce Bank 3202 ONLINE TRANSFER FROM SAV ...7712	A-3 p.2 l.23	3,452.44	account number cited in the description; transfer wording; same amount, same day

Outflows with no matching credit (2)

Debits that carry transfer or wire wording, or name another account of this matter, and for which no credit of the same amount was found in any account of the matter. The money may have gone to an account not in the matter, or the wording may be a bank's label for an ordinary payment. Each line is something to verify, not a finding.

DATE	ACCOUNT	CITE	DESCRIPTION	AMOUNT	WHY LISTED
2026-06-19	Meridian Commerce Bank 7712	A-11 p.1 l.4	ONLINE TRANSFER TO CHK ...5580	4,750.00	transfer or wire wording to an account; no credit of the same amount within 2 banking days in any account of the matter
2026-07-14	Meridian Commerce Bank 7712	A-12 p.1 l.3	OUTGOING WIRE CASTLE ROCK HOLDINGS LLC	9,200.00	transfer or wire wording to an account; no credit of the same amount within 2 banking days in any account of the matter

Inflows with no matching debit (0)

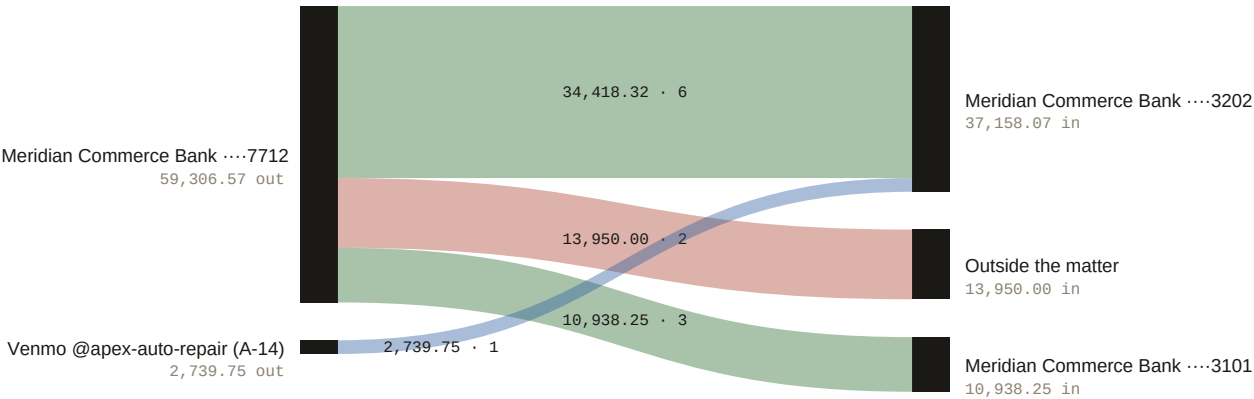
Credits that carry transfer wording, or name another account of this matter, for which no debit of the same amount was found in any account of the matter: money arriving from an account that is not in the matter, or a bank's label for an ordinary receipt.



None.

Flow of funds

Bands are proportional to the amounts summed over the lines listed above: account to account for matched transfers, account to outside for unmatched outflows, outside to account for unmatched inflows, and payment app to account (or back) for the app links in section 6. A picture of the schedule, not a finding.



4. Screens

Mechanical lists over every row as exported, with the parameters printed so anyone can rerun them. A hit is a line that satisfies the rule: a round amount is a rent payment as often as a structured withdrawal, and a keyword hit is a description that contains a word. None is a finding.

Round amounts, one-off (2) · at least 1,000.00, multiples of 100.00

CITE	DATE	ACCOUNT	DESCRIPTION	AMOUNT
A-11 p.1 l.1	2026-06-02	Meridian Commerce Bank 7712	COUNTER DEPOSIT	+12,500.00
A-12 p.1 l.3	2026-07-14	Meridian Commerce Bank 7712	OUTGOING WIRE CASTLE ROCK HOLDINGS LLC	-9,200.00

Round amounts, recurring (2 payees) · the same payee and amount three times or more

ACCOUNT	PAYEE LABEL	SAMPLE	AMOUNT	LINES	PERIOD	CITES
Meridian Commerce Bank 3101	HARBOR LINE PROPERTIES	ACH DEBIT HARBOR LINE PROPERTIES	-5,200.00	3	2026-05-01 to 2026-07-01	A-7 p.1 l.4 , A-8 p.1 l.2 , A-9 p.1 l.3
Meridian Commerce Bank 3303	WESTGATE SUITES RENT	ACH DEBIT WESTGATE SUITES RENT	-1,900.00	3	2026-05-01 to 2026-07-01	A-4 p.1 l.2 , A-5 p.1 l.2 , A-6 p.1 l.2

Under the reporting threshold (1) · from 8,000.00 to just under 10,000.00; clusters within 7 days: 0

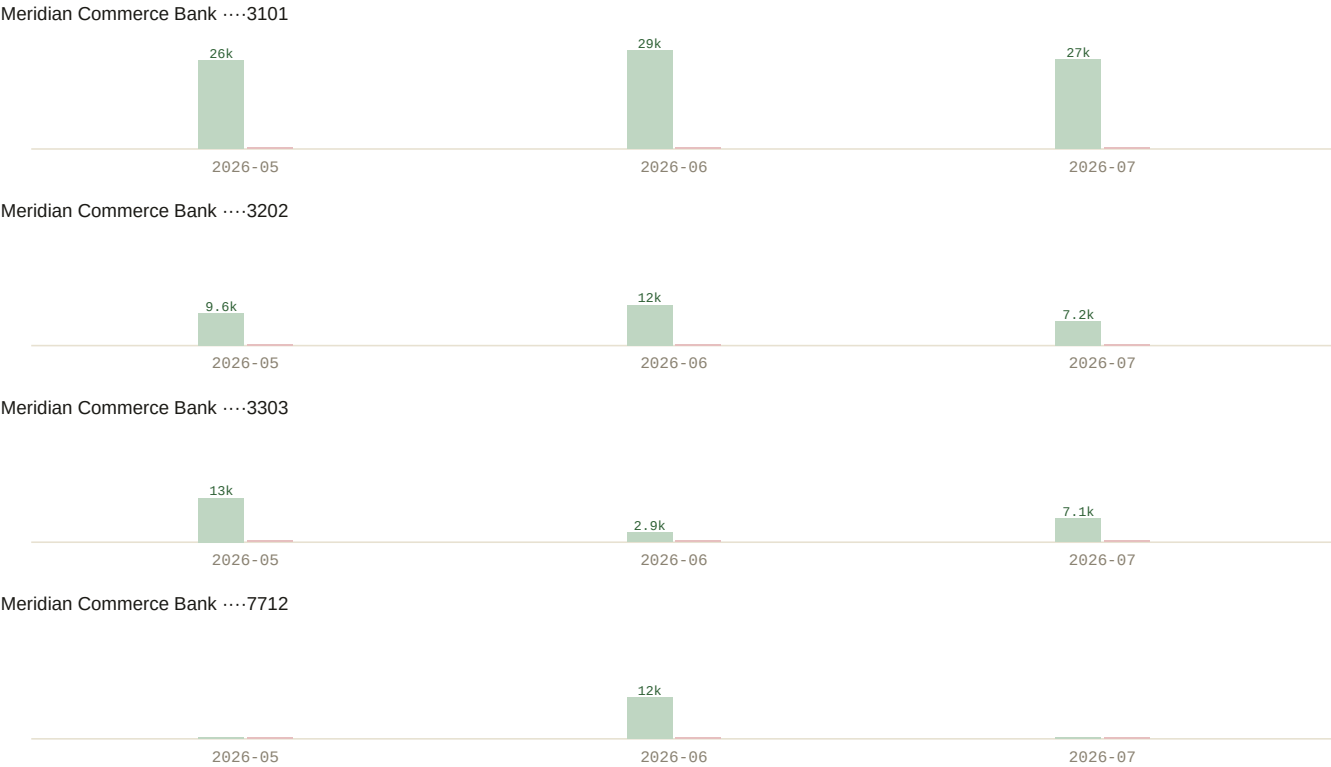
CITE	DATE	ACCOUNT	DESCRIPTION	AMOUNT	CASH	WORDING
A-12 p.1 l.3	2026-07-14	Meridian Commerce Bank 7712	OUTGOING WIRE CASTLE ROCK HOLDINGS LLC	-9,200.00		

Cash by month (10 account-months)

ACCOUNT	MONTH	DIRECTION	LINES	TOTAL	CITES
Meridian Commerce Bank 3101	2026-05	in	8	26,465.67	A-7 p.1 l.15 , A-7 p.1 l.24 , A-7 p.1 l.30 , A-7 p.2 l.6 , A-7 p.2 l.17 , A-7 p.2 l.21 , A-7 p.2 l.23 , A-7 p.2 l.30
Meridian Commerce Bank 3101	2026-06	in	9	29,496.72	A-8 p.1 l.3 , A-8 p.1 l.25 , A-8 p.2 l.8 , A-8 p.2 l.10 , A-8 p.2 l.13 , A-8 p.2 l.15 , A-8 p.2 l.17 , A-8 p.2 l.23 , A-8 p.2 l.27
Meridian Commerce Bank 3101	2026-07	in	8	26,812.98	A-9 p.1 l.1 , A-9 p.1 l.21 , A-9 p.1 l.23 , A-9 p.2 l.3 , A-9 p.2 l.8 , A-9 p.2 l.18 , A-9 p.2 l.27 , A-9 p.2 l.30
Meridian Commerce Bank 3202	2026-05	in	3	9,612.46	A-1 p.1 l.7 , A-1 p.1 l.22 , A-1 p.2 l.23
Meridian Commerce Bank 3202	2026-06	in	4	12,165.68	A-2 p.1 l.6 , A-2 p.1 l.14 , A-2 p.1 l.31 , A-2 p.2 l.5
Meridian Commerce Bank 3202	2026-07	in	2	7,230.35	A-3 p.1 l.13 , A-3 p.2 l.26
Meridian Commerce Bank 3303	2026-05	in	4	13,268.31	A-4 p.1 l.1 , A-4 p.1 l.4 , A-4 p.1 l.11 , A-4 p.1 l.15
Meridian Commerce Bank 3303	2026-06	in	1	2,872.40	A-5 p.1 l.7
Meridian Commerce Bank 3303	2026-07	in	3	7,095.18	A-6 p.1 l.5 , A-6 p.1 l.6 , A-6 p.1 l.12
Meridian Commerce Bank 7712	2026-06	in	1	12,500.00	A-11 p.1 l.1



Cash lines summed per account and month, in (green) against out (red). The same numbers as the table above. A picture of the screen, not a finding.



Keyword hits (1) · terms: casino, gambling, lottery, sportsbook, draftkings, fanduel, coinbase, binance, kraken, crypto, bitcoin, western union, moneygram, money order, cashier, wire, pawn, jewel, rolex, escrow, title co, attorney, law office, storage, u-haul, airbnb, expedia

wire · 1 line(s) · 9,200.00

CITE	DATE	ACCOUNT	DESCRIPTION	AMOUNT
A-12 p.1 l.3	2026-07-14	Meridian Commerce Bank 7712	OUTGOING WIRE CASTLE ROCK HOLDINGS LLC	-9,200.00

Payees first appearing on or after the key date (3) · key date: 2026-06-15

PAYEE LABEL	SAMPLE DESCRIPTION	FIRST SEEN	LINES	TOTAL	CITES
OUTGOING WIRE CASTLE	OUTGOING WIRE CASTLE ROCK HOLDINGS LLC	2026-07-14	1	9,200.00	A-12 p.1 l.3
SNAP-ON TOOLS	POS PURCHASE SNAP-ON TOOLS	2026-06-22	3	2,825.26	A-2 p.2 l.7, A-2 p.2 l.10, A-2 p.2 l.15
REILLY	POS PURCHASE O REILLY AUTO	2026-06-20	2	2,166.55	A-2 p.2 l.3, A-3 p.2 l.10

5. Ledger comparison

Each ledger export in the matter (QuickBooks, Xero or a sheet with a date, a description and an amount) is matched line by line with the bank rows of every account: the same amount, the same direction, within a few days. What follows are the two schedules: bank lines with no ledger entry, and ledger entries with no bank line. A match says the amount and date agree, nothing about the account coding.

A-13 — apex-books-2026-05.csv

Read as	csv · 57 rows · columns: Date, Transaction Type, Num, Name, Memo/Description, Account, Split, Amount
Dates read as	MDY
Sign	as exported (money in positive)
Scope	account(s) 3202 (named in the ledger), 2026-05-01 to 2026-05-30 (the ledger's own range; matches allowed ±3 days)
Matched	56 of 57 ledger rows, within 3 days
Bank rows in scope	58 bank rows fall inside the ledger's own date range: 56 matched, 2 listed below with no ledger entry. 128 bank rows outside that range were not compared
Per account	Meridian Commerce Bank 3202: 56 matched and 2 unmatched of 58 bank lines in scope

Bank lines with no ledger entry (2)

CITE	DATE	ACCOUNT	DESCRIPTION	AMOUNT
A-1 p.1 l.7	2026-05-06	Meridian Commerce Bank 3202	COUNTER DEPOSIT	+4,012.04
A-1 p.1 l.22	2026-05-12	Meridian Commerce Bank 3202	COUNTER DEPOSIT	+2,739.75

Ledger entries with no bank line (1)

SHEET ROW	DATE	ACCOUNT (AS IN THE LEDGER)	DESCRIPTION	AMOUNT
61	2026-05-16	Checking 3202	Check · 1099 · Northline Consulting · CHECK 1099 NORTHLINE CONSULTING · Professional fees	-1,500.00

6. Payment apps

Each payment-app export in the matter (PayPal activity download, Venmo statement CSV, Cash App activity CSV) is read from the app's own columns. Its transfers to and from the bank are linked with the bank rows of every account: the amount the bank sees (net of the app's fee on a payout), the same direction, within a few days. What follows per export: the links, the app transfers with no bank line, the bank lines that name the app but have no line in the export, and the app's own person-to-person lines grouped by the name or handle as the app printed it. A link says amount, direction and date agree; it does not establish the source of a deposit or the purpose of a payment. The apps' own statement PDFs are read too: PayPal's and Cash App's monthly statements by readers of those layouts (proof per currency below; PayPal's transaction id on every row), any other by the statement parser like a bank statement (proof and chain in section 2); each row cited by page.

A-14 — apex-venmo-2026-05.csv (Venmo export)

Read as	Venmo export (csv) · 11 rows · columns: ID, Datetime, Type, Status, Note, From, To, Amount (total), Amount (tip), Amount (tax), Amount (fee), Funding Source, Destination, Beginning Balance, Ending Balance, ...
Account	@apex-auto-repair
Period	2026-05-02 to 2026-05-29
Balances	opening 5,840.20, closing 425.45 as printed; not proven (no row-level balance in the export)
Scope	every account of the matter, 2026-05-02 to 2026-05-29 (the export's own range; matches allowed ±3 days)
Linked	1 of 3 bank transfers in the export against 154 bank rows in scope, within 3 days; 311 bank rows outside the export's range were not compared
Person-to-person	8 lines · 2,055.00 in · 2,005.00 out · 3 counterparties

Bank links (1)

APP ID	APP LINE	AMOUNT	BANK	BANK LINE	BASIS
41000000000000000005	2026-05-11 · Instant Transfer MERIDIAN COMMERCE BANK *3202	2,739.75	A-1 p.1 l.22 2026-05-12	COUNTER DEPOSIT	the export names the account 3202; same amount, 1 day(s) apart

App transfers with no bank line (2)

APP ID	DATE	TYPE	DESTINATION / SOURCE	AMOUNT	WHY LISTED
41000000000000000007	2026-05-16	Standard Transfer	SILVER CREEK CU *9391	-1,500.00	no bank line of that amount and direction within the window; the export names SILVER CREEK CU *9391
41000000000000000010	2026-05-27	Standard Transfer	SILVER CREEK CU *9391	-1,200.00	no bank line of that amount and direction within the window; the export names SILVER CREEK CU *9391

A payout whose destination is not an account of this matter says only that the receiving account was not supplied. Amount is signed from the app's point of view.

Bank lines that name Venmo with no line in the export (0)

None within the export's own period.

Counterparties on Venmo (3)

NAME OR HANDLE AS PRINTED	LINES	IN	OUT	FIRST	LAST	APP IDS	NOTES AS PRINTED
Dana Whitlock	4		2,005.00	2026-05-02	2026-05-29	41000000000000000001, 41000000000000000003, 41000000000000000008, 41000000000000000011	Detail supplies; Rent share; Parts run
Marcus Reyes	2	1,760.00		2026-05-05	2026-05-14	41000000000000000002, 41000000000000000006	Brake job invoice 1187; Tires
Priya Natarajan	2	295.00		2026-05-09	2026-05-23	41000000000000000004, 41000000000000000009	Oil change; Alignment

Names are the app's own labels for the other party; none was identified or verified. The app's transaction id is the citation into the export as received.

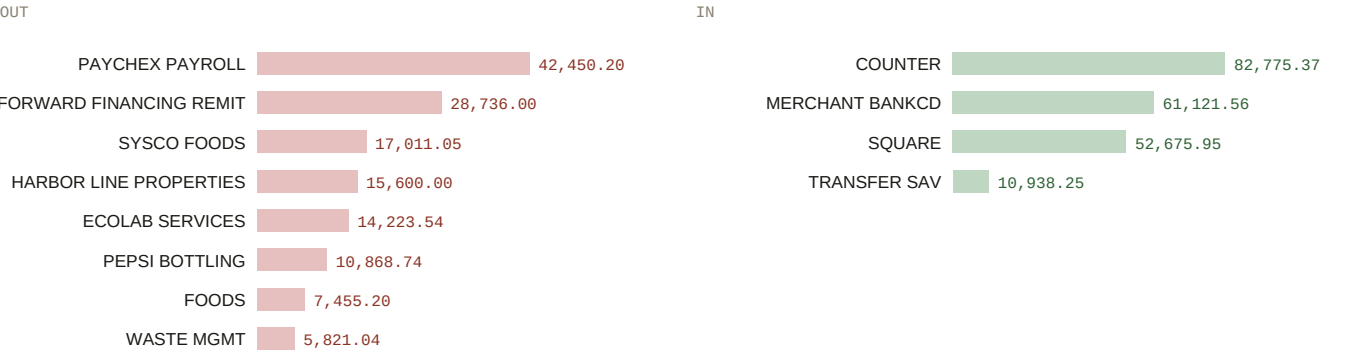


7. Counterparty totals by account and period

Descriptions reduced to a payee label (digit tokens and channel words dropped, first three words kept), grouped per statement, largest first, ten per direction. A sample of the raw description is shown so the grouping can be judged. Screening only: no party was identified or verified.

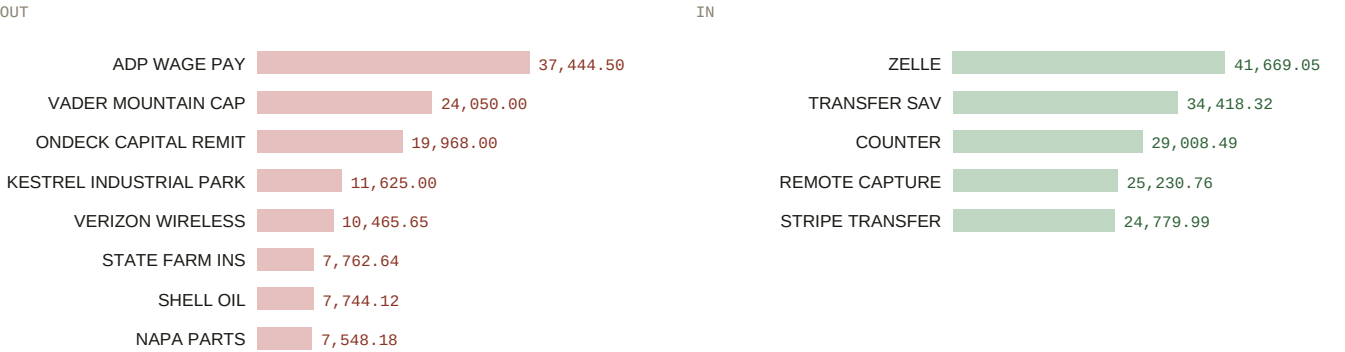
Meridian Commerce Bank ····3101 · largest payee labels over the period supplied

Totals per payee label summed across the statements of this account, out (red) and in (green), eight each. The per-statement tables follow. A picture of the tables, not a finding.



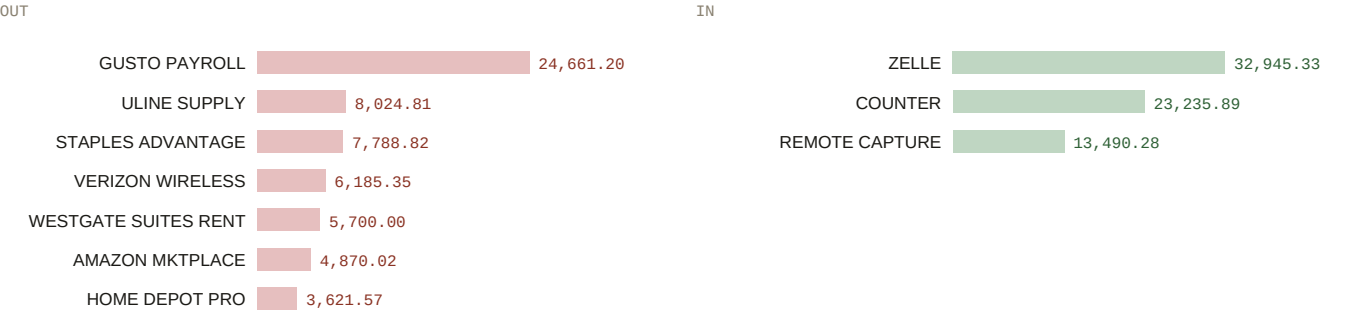
Meridian Commerce Bank ····3202 · largest payee labels over the period supplied

Totals per payee label summed across the statements of this account, out (red) and in (green), eight each. The per-statement tables follow. A picture of the tables, not a finding.



Meridian Commerce Bank ····3303 · largest payee labels over the period supplied

Totals per payee label summed across the statements of this account, out (red) and in (green), eight each. The per-statement tables follow. A picture of the tables, not a finding.



Meridian Commerce Bank ····7712 · largest payee labels over the period supplied

Totals per payee label summed across the statements of this account, out (red) and in (green), eight each. The per-statement tables follow. A picture of the tables, not a finding.



A-7 · Meridian Commerce Bank ···3101 · 2026-05-01 to 2026-05-31

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	PAYCHEX PAYROLL	PAYCHEX PAYROLL 00185	5	16,327.00
out	FORWARD FINANCING REMIT	ACH DEBIT FORWARD FINANCING REMIT	20	8,980.00
out	PEPSI BOTTLING	POS PURCHASE PEPSI BOTTLING	6	7,125.59
out	HARBOR LINE PROPERTIES	ACH DEBIT HARBOR LINE PROPERTIES	1	5,200.00
out	ECOLAB SERVICES	POS PURCHASE ECOLAB SERVICES	5	4,635.31
out	FOODS	POS PURCHASE US FOODS	1	2,061.90
out	RESTAURANT DEPOT	POS PURCHASE RESTAURANT DEPOT	1	2,051.70
out	SYSCO FOODS	POS PURCHASE SYSCO FOODS	1	1,044.11
out	CINTAS	POS PURCHASE CINTAS CORP	1	1,000.09
out	RETURNED ITEM INSUFFICIENT	RETURNED ITEM - INSUFFICIENT FUNDS	2	946.09
out	everything else (1 labels)		2	70.00
in	COUNTER	COUNTER DEPOSIT	8	26,465.67
in	SQUARE	SQUARE INC DEPOSIT	7	19,893.53
in	MERCHANT BANKCD	MERCHANT BANKCD DEPOSIT	5	17,180.94
in	TRANSFER SAV	ONLINE TRANSFER FROM SAV ...7712	1	2,301.33

A-8 · Meridian Commerce Bank ···3101 · 2026-06-01 to 2026-06-30

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	SYSCO FOODS	POS PURCHASE SYSCO FOODS	6	10,941.29
out	PAYCHEX PAYROLL	PAYCHEX PAYROLL 00190	3	9,796.20
out	FORWARD FINANCING REMIT	ACH DEBIT FORWARD FINANCING REMIT	21	9,429.00
out	HARBOR LINE PROPERTIES	ACH DEBIT HARBOR LINE PROPERTIES	1	5,200.00
out	WASTE MGMT	POS PURCHASE WASTE MGMT	3	4,942.74
out	FOODS	POS PURCHASE US FOODS	2	3,199.94
out	RESTAURANT DEPOT	POS PURCHASE RESTAURANT DEPOT	1	2,370.87
out	ECOLAB SERVICES	POS PURCHASE ECOLAB SERVICES	3	1,993.23
out	RETURNED ITEM INSUFFICIENT	RETURNED ITEM - INSUFFICIENT FUNDS	2	1,168.13
out	CINTAS	POS PURCHASE CINTAS CORP	1	845.46
out	everything else (1 labels)		2	70.00
in	COUNTER	COUNTER DEPOSIT	9	29,496.72
in	MERCHANT BANKCD	MERCHANT BANKCD DEPOSIT	5	18,799.88
in	SQUARE	SQUARE INC DEPOSIT	4	13,780.29
in	TRANSFER SAV	ONLINE TRANSFER FROM SAV ...7712	1	4,134.97

A-9 · Meridian Commerce Bank ···3101 · 2026-07-01 to 2026-07-31

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	PAYCHEX PAYROLL	PAYCHEX PAYROLL 00195	5	16,327.00
out	FORWARD FINANCING REMIT	ACH DEBIT FORWARD FINANCING REMIT	23	10,327.00
out	ECOLAB SERVICES	POS PURCHASE ECOLAB SERVICES	4	7,595.00
out	HARBOR LINE PROPERTIES	ACH DEBIT HARBOR LINE PROPERTIES	1	5,200.00
out	SYSCO FOODS	POS PURCHASE SYSCO FOODS	3	5,025.65
out	PEPSI BOTTLING	POS PURCHASE PEPSI BOTTLING	4	3,743.15
out	FOODS	POS PURCHASE US FOODS	2	2,193.36
out	SHELL OIL	POS PURCHASE SHELL OIL	2	1,352.07
out	CINTAS	POS PURCHASE CINTAS CORP	1	1,108.24
out	WASTE MGMT	POS PURCHASE WASTE MGMT	2	878.30
out	everything else (2 labels)		4	870.18
in	COUNTER	COUNTER DEPOSIT	8	26,812.98



DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
in	MERCHANT BANKCD	MERCHANT BANKCD DEPOSIT	7	25,140.74
in	SQUARE	SQUARE INC DEPOSIT	7	19,002.13
in	TRANSFER SAV	ONLINE TRANSFER FROM SAV ...7712	1	4,501.95

A-1 · Meridian Commerce Bank ····3202 · 2026-05-01 to 2026-05-31

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	ADP WAGE PAY	ADP WAGE PAY 00185	2	12,481.50
out	VADER MOUNTAIN CAP	ACH DEBIT VADER MOUNTAIN CAP REMIT	4	7,400.00
out	ONDECK CAPITAL REMIT	ACH DEBIT ONDECK CAPITAL REMIT	20	6,240.00
out	VERIZON WIRELESS	POS PURCHASE VERIZON WIRELESS	3	5,886.16
out	KESTREL INDUSTRIAL PARK	ACH DEBIT KESTREL INDUSTRIAL PARK	1	3,875.00
out	SHELL OIL	POS PURCHASE SHELL OIL	4	3,233.89
out	NAPA PARTS	POS PURCHASE NAPA AUTO PARTS	2	2,732.63
out	RETURNED ITEM INSUFFICIENT	RETURNED ITEM - INSUFFICIENT FUNDS	4	2,456.42
out	GRAINGER	POS PURCHASE GRAINGER	1	324.49
out	NSF RETURN ITEM	NSF RETURN ITEM FEE	4	140.00
in	TRANSFER SAV	ONLINE TRANSFER FROM SAV ...7712	2	15,467.50
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	3	12,443.14
in	ZELLE	ZELLE CREDIT	3	11,976.64
in	COUNTER	COUNTER DEPOSIT	3	9,612.46
in	STRIPE TRANSFER	STRIPE TRANSFER	2	6,665.01

A-2 · Meridian Commerce Bank ····3202 · 2026-06-01 to 2026-06-30

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	ADP WAGE PAY	ADP WAGE PAY 00190	2	12,481.50
out	VADER MOUNTAIN CAP	ACH DEBIT VADER MOUNTAIN CAP REMIT	4	7,400.00
out	ONDECK CAPITAL REMIT	ACH DEBIT ONDECK CAPITAL REMIT	21	6,552.00
out	NAPA PARTS	POS PURCHASE NAPA AUTO PARTS	4	4,815.55
out	KESTREL INDUSTRIAL PARK	ACH DEBIT KESTREL INDUSTRIAL PARK	1	3,875.00
out	SNAP-ON TOOLS	POS PURCHASE SNAP-ON TOOLS	3	2,825.26
out	GRAINGER	POS PURCHASE GRAINGER	1	1,940.43
out	STATE FARM INS	POS PURCHASE STATE FARM INS	3	1,936.13
out	VERIZON WIRELESS	POS PURCHASE VERIZON WIRELESS	1	1,899.54
out	RETURNED ITEM INSUFFICIENT	RETURNED ITEM - INSUFFICIENT FUNDS	4	1,823.86
out	everything else (3 labels)		6	3,233.12
in	COUNTER	COUNTER DEPOSIT	4	12,165.68
in	TRANSFER SAV	ONLINE TRANSFER FROM SAV ...7712	2	9,451.60
in	STRIPE TRANSFER	STRIPE TRANSFER	3	9,313.51
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	4	8,903.90
in	ZELLE	ZELLE CREDIT	2	7,743.25

A-3 · Meridian Commerce Bank ····3202 · 2026-07-01 to 2026-07-31

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	ADP WAGE PAY	ADP WAGE PAY 00195	2	12,481.50
out	VADER MOUNTAIN CAP	ACH DEBIT VADER MOUNTAIN CAP REMIT	5	9,250.00
out	ONDECK CAPITAL REMIT	ACH DEBIT ONDECK CAPITAL REMIT	23	7,176.00
out	STATE FARM INS	POS PURCHASE STATE FARM INS	3	5,826.51
out	SHELL OIL	POS PURCHASE SHELL OIL	3	4,510.23
out	KESTREL INDUSTRIAL PARK	ACH DEBIT KESTREL INDUSTRIAL PARK	1	3,875.00



DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	GRAINGER	POS PURCHASE GRAINGER	3	3,581.54
out	VERIZON WIRELESS	POS PURCHASE VERIZON WIRELESS	2	2,679.95
out	RETURNED ITEM INSUFFICIENT	RETURNED ITEM - INSUFFICIENT FUNDS	4	1,640.83
out	REILLY	POS PURCHASE O REILLY AUTO	1	502.89
out	everything else (1 labels)		4	140.00
in	ZELLE	ZELLE CREDIT	5	21,949.16
in	TRANSFER SAV	ONLINE TRANSFER FROM SAV ...7712	2	9,499.22
in	STRIPE TRANSFER	STRIPE TRANSFER	2	8,801.47
in	COUNTER	COUNTER DEPOSIT	2	7,230.35
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	1	3,883.72

A-4 · Meridian Commerce Bank ···3303 · 2026-05-01 to 2026-05-31

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	GUSTO PAYROLL	GUSTO PAYROLL 00185	2	8,220.40
out	STAPLES ADVANTAGE	POS PURCHASE STAPLES ADVANTAGE	3	5,287.76
out	VERIZON WIRELESS	POS PURCHASE VERIZON WIRELESS	2	3,088.24
out	AMAZON MKTPLACE	POS PURCHASE AMAZON MKTPLACE	2	2,003.47
out	WESTGATE SUITES RENT	ACH DEBIT WESTGATE SUITES RENT	1	1,900.00
out	ULINE SUPPLY	POS PURCHASE ULINE SUPPLY	2	1,647.44
out	HOME DEPOT PRO	POS PURCHASE HOME DEPOT PRO	1	1,221.97
in	COUNTER	COUNTER DEPOSIT	4	13,268.31
in	ZELLE	ZELLE CREDIT	2	8,734.20
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	1	3,189.67

A-5 · Meridian Commerce Bank ···3303 · 2026-06-01 to 2026-06-30

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	GUSTO PAYROLL	GUSTO PAYROLL 00190	2	8,220.40
out	ULINE SUPPLY	POS PURCHASE ULINE SUPPLY	3	3,815.48
out	AMAZON MKTPLACE	POS PURCHASE AMAZON MKTPLACE	2	2,866.55
out	WESTGATE SUITES RENT	ACH DEBIT WESTGATE SUITES RENT	1	1,900.00
out	STAPLES ADVANTAGE	POS PURCHASE STAPLES ADVANTAGE	2	1,327.80
in	ZELLE	ZELLE CREDIT	5	12,960.32
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	3	6,269.24
in	COUNTER	COUNTER DEPOSIT	1	2,872.40

A-6 · Meridian Commerce Bank ···3303 · 2026-07-01 to 2026-07-31

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	GUSTO PAYROLL	GUSTO PAYROLL 00195	2	8,220.40
out	VERIZON WIRELESS	POS PURCHASE VERIZON WIRELESS	3	3,097.11
out	ULINE SUPPLY	POS PURCHASE ULINE SUPPLY	3	2,561.89
out	HOME DEPOT PRO	POS PURCHASE HOME DEPOT PRO	1	2,399.60
out	WESTGATE SUITES RENT	ACH DEBIT WESTGATE SUITES RENT	1	1,900.00
out	STAPLES ADVANTAGE	POS PURCHASE STAPLES ADVANTAGE	2	1,173.26
in	ZELLE	ZELLE CREDIT	4	11,250.81
in	COUNTER	COUNTER DEPOSIT	3	7,095.18
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	2	4,031.37

A-10 · Meridian Commerce Bank ···7712 · 2026-05-01 to 2026-05-31



DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	TRANSFER CHK	ONLINE TRANSFER TO CHK ...3202	3	17,768.83
in	INTEREST PAID	INTEREST PAID	1	11.83

A-11 · Meridian Commerce Bank ···7712 · 2026-06-01 to 2026-06-30

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	TRANSFER CHK	ONLINE TRANSFER TO CHK ...3101	4	18,336.57
in	COUNTER	COUNTER DEPOSIT	1	12,500.00
in	INTEREST PAID	INTEREST PAID	1	9.42

A-12 · Meridian Commerce Bank ···7712 · 2026-07-01 to 2026-07-31

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	TRANSFER CHK	ONLINE TRANSFER TO CHK ...3202	3	14,001.17
out	OUTGOING WIRE CASTLE	OUTGOING WIRE CASTLE ROCK HOLDINGS LLC	1	9,200.00
in	INTEREST PAID	INTEREST PAID	1	7.16

8. Authenticity notes on files not sourced from the bank

Files declared as bank-sourced were taken as the bank's own record on the reviewer's declaration; only the arithmetic and the month chain in section 2 were applied to them. Files declared as client, subject or opposing-party copies were given the full list: producer and creator class, modification after creation, save generations, template fingerprint, duplicated lines, repeated identical deposits, summary box against the ledger, ACH lines on days the network does not settle, and, across the set, mixed production stacks and months written on one day. Every note says what was observed and what would resolve it. None is a finding. What each kind of note means, and what resolves it, is stated once at the end of this section.

8 unresolved notes on 3 files, 8 weighted high.
Bank-sourced, not weighed here: A-7, A-8, A-9, A-10, A-11, A-12.

A-1 — apex-statement-2026-05.pdf (source: subject)

UNRESOLVED AUTHENTICITY NOTES, WEIGHTED HIGH

Producing software, matched against a bank-sourced specimen · closed Closed against a reference specimen: the bank-sourced statements A-7, A-8, A-9, A-10, A-11, A-12 of this institution in this matter carry the same production fingerprint (b74496c0518f: producer, fonts and page geometry), so this producer is how this institution's statements are produced.
Does not chain with the neighbouring statement · weighted high May 2026 closes at 13,494.66 but Jun 2026 opens at 18,494.66 (difference +5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement, an adjustment posted between the two, or a misread balance. Rows: A-1, A-2
ACH on a day the network does not settle · weighted high ACH transaction posted on a weekend (Sunday, May 03 2026) — the ACH network does not settle on non-banking days. Rows: A-1 p.1 l.2

A-2 — apex-statement-2026-06.pdf (source: subject)

UNRESOLVED AUTHENTICITY NOTES, WEIGHTED HIGH

Producing software, matched against a bank-sourced specimen · closed Closed against a reference specimen: the bank-sourced statements A-7, A-8, A-9, A-10, A-11, A-12 of this institution in this matter carry the same production fingerprint (b74496c0518f: producer, fonts and page geometry), so this producer is how this institution's statements are produced.
Does not chain with the neighbouring statement · weighted high May 2026 closes at 13,494.66 but Jun 2026 opens at 18,494.66 (difference +5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement, an adjustment posted between the two, or a misread balance. Rows: A-1, A-2
Does not chain with the neighbouring statement · weighted high Jun 2026 closes at 17,290.21 but Jul 2026 opens at 12,290.21 (difference -5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement, an adjustment posted between the two, or a misread balance. Rows: A-2, A-3

A-3 — apex-statement-2026-07.pdf (source: subject)

UNRESOLVED AUTHENTICITY NOTES, WEIGHTED HIGH

Produced by software a bank does not use · weighted high

PDF produced by an office-document authoring tool ("Microsoft® Word for Microsoft 365"). No bank exports statements from a word processor or spreadsheet; this file names one as its producer. The bank-sourced statements A-7, A-8, A-9, A-10, A-11, A-12 of this institution in this matter were produced by "ReportLab PDF Library - (opensource)"; this file names different software.

Layout known, production stack does not match it · weighted high

The layout matches "meridian-commerce-v1" but the document fingerprint (1d71b25791e3: producer + fonts + page geometry) matches no known authentic specimen of that template — consistent with a rebuilt or re-saved file.

Does not chain with the neighbouring statement · weighted high

Jun 2026 closes at 17,290.21 but Jul 2026 opens at 12,290.21 (difference -5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement, an adjustment posted between the two, or a misread balance.

Rows: [A-2](#), [A-3](#)

A-4 — bluebird-statement-2026-05.pdf (source: client)

NO NOTE FROM THE CHECKS THAT RAN

No note from the checks that ran on this file.

Producing software, matched against a bank-sourced specimen · closed

Closed against a reference specimen: the bank-sourced statements A-7, A-8, A-9, A-10, A-11, A-12 of this institution in this matter carry the same production fingerprint (b74496c0518f: producer, fonts and page geometry), so this producer is how this institution's statements are produced.

A-5 — bluebird-statement-2026-06.pdf (source: client)

NO NOTE FROM THE CHECKS THAT RAN

No note from the checks that ran on this file.

Producing software, matched against a bank-sourced specimen · closed

Closed against a reference specimen: the bank-sourced statements A-7, A-8, A-9, A-10, A-11, A-12 of this institution in this matter carry the same production fingerprint (b74496c0518f: producer, fonts and page geometry), so this producer is how this institution's statements are produced.

A-6 — bluebird-statement-2026-07.pdf (source: client)

NO NOTE FROM THE CHECKS THAT RAN

No note from the checks that ran on this file.

Producing software, matched against a bank-sourced specimen · closed

Closed against a reference specimen: the bank-sourced statements A-7, A-8, A-9, A-10, A-11, A-12 of this institution in this matter carry the same production fingerprint (b74496c0518f: producer, fonts and page geometry), so this producer is how this institution's statements are produced.

Across the non-bank-sourced set

Statements of one bank produced by different software · weighted high

Statements claiming the same bank ("Meridian Commerce Bank") were produced by a software stack that no bank-sourced statement of that institution in this matter was produced by: 1d71b25791e3 (A-3 2026-07). The bank-sourced statements (A-10, A-11, A-12, A-7, A-8, A-9) carry fingerprint b74496c0518f (producer + fonts + page geometry). A bank's monthly exports are homogeneous, so a file outside that fingerprint did not come from the bank's own export.

What each note means, and what resolves it



One entry per kind of note raised above. The observation is in the note; this is the rule behind it and the step that closes it.

Does not chain with the neighbouring statement

WHAT THIS MEANS

Consecutive statements of one account chain to the penny: one month's closing balance is the next month's opening balance. When they do not, a statement is missing, an adjustment was posted between the two, or one of the two printed figures is not the bank's. A month whose opening balance was shifted stays internally perfect, ties on its own, and is found only by this check.

WHAT TO DO WITH IT

Obtain both months from the bank and compare each file's printed opening and closing balance with the bank's copy. A figure that differs from the bank's copy is the difference to put to the party who supplied that file; if both match, ask the bank about an adjustment posted between the two statements.

ACH on a day the network does not settle

WHAT THIS MEANS

The ACH network does not settle on weekends or US federal holidays, so a bank's own export does not print an ACH entry dated on one. A line dated that way carries either a date the bank's copy will not show, or a date column misread here.

WHAT TO DO WITH IT

Ask the bank for its own copy of this statement and compare the cited line. If the bank's copy differs, the difference is what to put to the party who supplied this file; if it matches, the bank's posting convention explains it and the note can be closed.

Produced by software a bank does not use

WHAT THIS MEANS

The file names the software that wrote it. Banks export statements from their own systems; office suites, design tools and consumer PDF editors are software a person runs. Backend PDF libraries and browser print-to-PDF are how some fintechs render statements, so those carry less weight.

WHAT TO DO WITH IT

Compare with a statement of the same account downloaded from the bank's portal in your presence: a genuine export names the bank's own system. Ask the party who supplied the file how it was obtained.

Layout known, production stack does not match it

WHAT THIS MEANS

The page layout matches a bank the method knows, but the software, fonts and page geometry do not match any authentic specimen of that layout.

WHAT TO DO WITH IT

Until a bank-sourced copy confirms the figures, the file cannot be taken as the bank's own export. Compare fonts and page size with a known-genuine statement.

Statements of one bank produced by different software

WHAT THIS MEANS

A bank's monthly exports come from one system in one way, so a set of one bank's statements names one producer, one font set and one page geometry. This set names more than one.

WHAT TO DO WITH IT

Sort the files by the stack named in the note and obtain bank-sourced copies of the odd ones out.

9. Transaction schedule with page citations

Every row read from every file, in the order printed, as exported (after any hand edit listed in section 10). Cite = exhibit number and page of the PDF the row was read from. Amount is signed from the account's point of view (money in positive). Printed balance is the bank's own running balance where the statement prints one. Each citation is a link to the file as received, by its name and page; keep this exhibit in the same folder as the files listed in section 1 and the link opens the page.

A-1 · Meridian Commerce Bank ···3202 · 2026-05-01 to 2026-05-31 · 58 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-1 p.1 l.1	2026-05-01	ACH DEBIT KESTREL INDUSTRIAL PARK	-3,875.00	-1,775.00
A-1 p.1 l.2	2026-05-03	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	-2,087.00
A-1 p.1 l.3	2026-05-04	ZELLE CREDIT	+4,995.63	2,908.63
A-1 p.1 l.4	2026-05-04	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	2,596.63
A-1 p.1 l.5	2026-05-05	REMOTE DEPOSIT CAPTURE	+4,576.11	7,172.74
A-1 p.1 l.6	2026-05-05	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	6,860.74
A-1 p.1 l.7	2026-05-06	COUNTER DEPOSIT	+4,012.04	10,872.78
A-1 p.1 l.8	2026-05-06	NSF RETURN ITEM FEE	-35.00	10,837.78
A-1 p.1 l.9	2026-05-06	NSF RETURN ITEM FEE	-35.00	10,802.78
A-1 p.1 l.10	2026-05-06	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	10,490.78
A-1 p.1 l.11	2026-05-06	POS PURCHASE SHELL OIL	-366.45	10,124.33
A-1 p.1 l.12	2026-05-06	RETURNED ITEM - INSUFFICIENT FUNDS	-410.05	9,714.28
A-1 p.1 l.13	2026-05-06	RETURNED ITEM - INSUFFICIENT FUNDS	-865.61	8,848.67
A-1 p.1 l.14	2026-05-07	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	8,536.67
A-1 p.1 l.15	2026-05-07	POS PURCHASE GRAINGER	-324.49	8,212.18
A-1 p.1 l.16	2026-05-07	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	6,362.18
A-1 p.1 l.17	2026-05-08	REMOTE DEPOSIT CAPTURE	+3,295.00	9,657.18
A-1 p.1 l.18	2026-05-08	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	9,345.18
A-1 p.1 l.19	2026-05-08	POS PURCHASE SHELL OIL	-1,400.44	7,944.74
A-1 p.1 l.20	2026-05-09	POS PURCHASE SHELL OIL	-342.89	7,601.85
A-1 p.1 l.21	2026-05-11	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	7,289.85
A-1 p.1 l.22	2026-05-12	COUNTER DEPOSIT	+2,739.75	10,029.60
A-1 p.1 l.23	2026-05-12	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	9,717.60
A-1 p.1 l.24	2026-05-13	NSF RETURN ITEM FEE	-35.00	9,682.60
A-1 p.1 l.25	2026-05-13	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	9,370.60
A-1 p.1 l.26	2026-05-13	RETURNED ITEM - INSUFFICIENT FUNDS	-868.72	8,501.88
A-1 p.1 l.27	2026-05-13	POS PURCHASE SHELL OIL	-1,124.11	7,377.77
A-1 p.1 l.28	2026-05-13	ADP WAGE PAY 00185	-6,240.75	1,137.02
A-1 p.1 l.29	2026-05-14	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	825.02
A-1 p.1 l.30	2026-05-14	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	-1,024.98
A-1 p.1 l.31	2026-05-15	ONLINE TRANSFER FROM SAV ...7712	+7,797.23	6,772.25
A-1 p.1 l.32	2026-05-15	ONLINE TRANSFER FROM SAV ...7712	+7,670.27	14,442.52
A-1 p.2 l.1	2026-05-15	STRIPE TRANSFER	+4,143.66	18,586.18
A-1 p.2 l.2	2026-05-15	NSF RETURN ITEM FEE	-35.00	18,551.18
A-1 p.2 l.3	2026-05-15	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	18,239.18
A-1 p.2 l.4	2026-05-15	RETURNED ITEM - INSUFFICIENT FUNDS	-312.04	17,927.14
A-1 p.2 l.5	2026-05-18	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	17,615.14
A-1 p.2 l.6	2026-05-19	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	17,303.14
A-1 p.2 l.7	2026-05-20	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	16,991.14
A-1 p.2 l.8	2026-05-21	STRIPE TRANSFER	+2,521.35	19,512.49
A-1 p.2 l.9	2026-05-21	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,200.49



CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-1 p.2 l.10	2026-05-21	POS PURCHASE VERIZON WIRELESS	-1,792.85	17,407.64
A-1 p.2 l.11	2026-05-21	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	15,557.64
A-1 p.2 l.12	2026-05-22	REMOTE DEPOSIT CAPTURE	+4,572.03	20,129.67
A-1 p.2 l.13	2026-05-22	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,817.67
A-1 p.2 l.14	2026-05-25	POS PURCHASE VERIZON WIRELESS	-1,788.07	18,029.60
A-1 p.2 l.15	2026-05-26	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	17,717.60
A-1 p.2 l.16	2026-05-26	POS PURCHASE NAPA AUTO PARTS	-1,272.83	16,444.77
A-1 p.2 l.17	2026-05-27	ZELLE CREDIT	+4,767.30	21,212.07
A-1 p.2 l.18	2026-05-27	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	20,900.07
A-1 p.2 l.19	2026-05-27	ADP WAGE PAY 00186	-6,240.75	14,659.32
A-1 p.2 l.20	2026-05-28	ZELLE CREDIT	+2,213.71	16,873.03
A-1 p.2 l.21	2026-05-28	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	16,561.03
A-1 p.2 l.22	2026-05-28	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	14,711.03
A-1 p.2 l.23	2026-05-29	COUNTER DEPOSIT	+2,860.67	17,571.70
A-1 p.2 l.24	2026-05-29	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	17,259.70
A-1 p.2 l.25	2026-05-29	POS PURCHASE NAPA AUTO PARTS	-1,459.80	15,799.90
A-1 p.2 l.26	2026-05-30	POS PURCHASE VERIZON WIRELESS	-2,305.24	13,494.66

A-2 · Meridian Commerce Bank ···3202 · 2026-06-01 to 2026-06-30 · 65 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-2 p.1 l.1	2026-06-01	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	18,182.66
A-2 p.1 l.2	2026-06-01	ACH DEBIT KESTREL INDUSTRIAL PARK	-3,875.00	14,307.66
A-2 p.1 l.3	2026-06-02	STRIPE TRANSFER	+2,342.61	16,650.27
A-2 p.1 l.4	2026-06-02	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	16,338.27
A-2 p.1 l.5	2026-06-03	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	16,026.27
A-2 p.1 l.6	2026-06-04	COUNTER DEPOSIT	+4,087.10	20,113.37
A-2 p.1 l.7	2026-06-04	POS PURCHASE STATE FARM INS	-270.28	19,843.09
A-2 p.1 l.8	2026-06-04	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,531.09
A-2 p.1 l.9	2026-06-04	POS PURCHASE STATE FARM INS	-812.55	18,718.54
A-2 p.1 l.10	2026-06-04	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	16,868.54
A-2 p.1 l.11	2026-06-05	ZELLE CREDIT	+3,270.49	20,139.03
A-2 p.1 l.12	2026-06-05	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,827.03
A-2 p.1 l.13	2026-06-08	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,515.03
A-2 p.1 l.14	2026-06-09	COUNTER DEPOSIT	+2,682.34	22,197.37
A-2 p.1 l.15	2026-06-09	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	21,885.37
A-2 p.1 l.16	2026-06-10	REMOTE DEPOSIT CAPTURE	+1,978.13	23,863.50
A-2 p.1 l.17	2026-06-10	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	23,551.50
A-2 p.1 l.18	2026-06-10	POS PURCHASE NAPA AUTO PARTS	-2,141.64	21,409.86
A-2 p.1 l.19	2026-06-10	ADP WAGE PAY 00190	-6,240.75	15,169.11
A-2 p.1 l.20	2026-06-11	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	14,857.11
A-2 p.1 l.21	2026-06-11	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	13,007.11
A-2 p.1 l.22	2026-06-12	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	12,695.11
A-2 p.1 l.23	2026-06-12	POS PURCHASE GRAINGER	-1,940.43	10,754.68
A-2 p.1 l.24	2026-06-15	ONLINE TRANSFER FROM SAV ...7712	+2,280.14	13,034.82
A-2 p.1 l.25	2026-06-15	REMOTE DEPOSIT CAPTURE	+1,957.87	14,992.69
A-2 p.1 l.26	2026-06-15	NSF RETURN ITEM FEE	-35.00	14,957.69
A-2 p.1 l.27	2026-06-15	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	14,645.69
A-2 p.1 l.28	2026-06-15	RETURNED ITEM - INSUFFICIENT FUNDS	-374.54	14,271.15
A-2 p.1 l.29	2026-06-16	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	13,959.15



CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-2 p.1 l.30	2026-06-16	POS PURCHASE NAPA AUTO PARTS	-762.93	13,196.22
A-2 p.1 l.31	2026-06-17	COUNTER DEPOSIT	+2,946.06	16,142.28
A-2 p.1 l.32	2026-06-17	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	15,830.28
A-2 p.2 l.1	2026-06-18	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	15,518.28
A-2 p.2 l.2	2026-06-18	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	13,668.28
A-2 p.2 l.3	2026-06-20	POS PURCHASE O REILLY AUTO	-1,663.66	12,004.62
A-2 p.2 l.4	2026-06-21	POS PURCHASE STATE FARM INS	-853.30	11,151.32
A-2 p.2 l.5	2026-06-22	COUNTER DEPOSIT	+2,450.18	13,601.50
A-2 p.2 l.6	2026-06-22	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	13,289.50
A-2 p.2 l.7	2026-06-22	POS PURCHASE SNAP-ON TOOLS	-2,210.89	11,078.61
A-2 p.2 l.8	2026-06-23	REMOTE DEPOSIT CAPTURE	+1,818.41	12,897.02
A-2 p.2 l.9	2026-06-23	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	12,585.02
A-2 p.2 l.10	2026-06-23	POS PURCHASE SNAP-ON TOOLS	-402.71	12,182.31
A-2 p.2 l.11	2026-06-23	POS PURCHASE NAPA AUTO PARTS	-750.99	11,431.32
A-2 p.2 l.12	2026-06-24	ONLINE TRANSFER FROM SAV ...7712	+7,171.46	18,602.78
A-2 p.2 l.13	2026-06-24	STRIPE TRANSFER	+2,554.70	21,157.48
A-2 p.2 l.14	2026-06-24	NSF RETURN ITEM FEE	-35.00	21,122.48
A-2 p.2 l.15	2026-06-24	POS PURCHASE SNAP-ON TOOLS	-211.66	20,910.82
A-2 p.2 l.16	2026-06-24	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	20,598.82
A-2 p.2 l.17	2026-06-24	RETURNED ITEM - INSUFFICIENT FUNDS	-618.15	19,980.67
A-2 p.2 l.18	2026-06-24	ADP WAGE PAY 00191	-6,240.75	13,739.92
A-2 p.2 l.19	2026-06-25	REMOTE DEPOSIT CAPTURE	+3,149.49	16,889.41
A-2 p.2 l.20	2026-06-25	NSF RETURN ITEM FEE	-35.00	16,854.41
A-2 p.2 l.21	2026-06-25	RETURNED ITEM - INSUFFICIENT FUNDS	-246.78	16,607.63
A-2 p.2 l.22	2026-06-25	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	16,295.63
A-2 p.2 l.23	2026-06-25	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	14,445.63
A-2 p.2 l.24	2026-06-26	STRIPE TRANSFER	+4,416.20	18,861.83
A-2 p.2 l.25	2026-06-26	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	18,549.83
A-2 p.2 l.26	2026-06-26	POS PURCHASE NAPA AUTO PARTS	-1,159.99	17,389.84
A-2 p.2 l.27	2026-06-28	POS PURCHASE VERIZON WIRELESS	-1,899.54	15,490.30
A-2 p.2 l.28	2026-06-29	ZELLE CREDIT	+4,472.76	19,963.06
A-2 p.2 l.29	2026-06-29	NSF RETURN ITEM FEE	-35.00	19,928.06
A-2 p.2 l.30	2026-06-29	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,616.06
A-2 p.2 l.31	2026-06-29	RETURNED ITEM - INSUFFICIENT FUNDS	-584.39	19,031.67
A-2 p.2 l.32	2026-06-30	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	18,719.67
A-2 p.2 l.33	2026-06-30	POS PURCHASE SHELL OIL	-1,429.46	17,290.21

A-3 · Meridian Commerce Bank ····3202 · 2026-07-01 to 2026-07-31 · 63 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-3 p.1 l.1	2026-07-01	STRIPE TRANSFER	+4,837.04	17,127.25
A-3 p.1 l.2	2026-07-01	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	16,815.25
A-3 p.1 l.3	2026-07-01	POS PURCHASE VERIZON WIRELESS	-1,694.45	15,120.80
A-3 p.1 l.4	2026-07-01	ACH DEBIT KESTREL INDUSTRIAL PARK	-3,875.00	11,245.80
A-3 p.1 l.5	2026-07-02	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	10,933.80
A-3 p.1 l.6	2026-07-02	POS PURCHASE SHELL OIL	-1,051.13	9,882.67
A-3 p.1 l.7	2026-07-02	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	8,032.67
A-3 p.1 l.8	2026-07-03	ZELLE CREDIT	+4,277.37	12,310.04
A-3 p.1 l.9	2026-07-03	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	11,998.04
A-3 p.1 l.10	2026-07-03	POS PURCHASE STATE FARM INS	-1,786.58	10,211.46



CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-3 p.1 l.11	2026-07-05	POS PURCHASE GRAINGER	-725.28	9,486.18
A-3 p.1 l.12	2026-07-06	ONLINE TRANSFER FROM SAV ...7712	+6,046.78	15,532.96
A-3 p.1 l.13	2026-07-06	COUNTER DEPOSIT	+2,718.00	18,250.96
A-3 p.1 l.14	2026-07-06	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	17,938.96
A-3 p.1 l.15	2026-07-06	POS PURCHASE SHELL OIL	-1,644.09	16,294.87
A-3 p.1 l.16	2026-07-06	POS PURCHASE SHELL OIL	-1,815.01	14,479.86
A-3 p.1 l.17	2026-07-07	ZELLE CREDIT	+3,956.24	18,436.10
A-3 p.1 l.18	2026-07-07	NSF RETURN ITEM FEE	-35.00	18,401.10
A-3 p.1 l.19	2026-07-07	RETURNED ITEM - INSUFFICIENT FUNDS	-297.94	18,103.16
A-3 p.1 l.20	2026-07-07	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	17,791.16
A-3 p.1 l.21	2026-07-08	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	17,479.16
A-3 p.1 l.22	2026-07-08	ADP WAGE PAY 00195	-6,240.75	11,238.41
A-3 p.1 l.23	2026-07-09	STRIPE TRANSFER	+3,964.43	15,202.84
A-3 p.1 l.24	2026-07-09	NSF RETURN ITEM FEE	-35.00	15,167.84
A-3 p.1 l.25	2026-07-09	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	14,855.84
A-3 p.1 l.26	2026-07-09	RETURNED ITEM - INSUFFICIENT FUNDS	-644.84	14,211.00
A-3 p.1 l.27	2026-07-09	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	12,361.00
A-3 p.1 l.28	2026-07-10	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	12,049.00
A-3 p.1 l.29	2026-07-13	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	11,737.00
A-3 p.1 l.30	2026-07-14	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	11,425.00
A-3 p.1 l.31	2026-07-15	ZELLE CREDIT	+3,409.32	14,834.32
A-3 p.1 l.32	2026-07-15	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	14,522.32
A-3 p.2 l.1	2026-07-16	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	14,210.32
A-3 p.2 l.2	2026-07-16	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	12,360.32
A-3 p.2 l.3	2026-07-17	NSF RETURN ITEM FEE	-35.00	12,325.32
A-3 p.2 l.4	2026-07-17	RETURNED ITEM - INSUFFICIENT FUNDS	-258.51	12,066.81
A-3 p.2 l.5	2026-07-17	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	11,754.81
A-3 p.2 l.6	2026-07-17	POS PURCHASE STATE FARM INS	-1,787.70	9,967.11
A-3 p.2 l.7	2026-07-20	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	9,655.11
A-3 p.2 l.8	2026-07-21	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	9,343.11
A-3 p.2 l.9	2026-07-22	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	9,031.11
A-3 p.2 l.10	2026-07-22	POS PURCHASE O REILLY AUTO	-502.89	8,528.22
A-3 p.2 l.11	2026-07-22	ADP WAGE PAY 00196	-6,240.75	2,287.47
A-3 p.2 l.12	2026-07-23	NSF RETURN ITEM FEE	-35.00	2,252.47
A-3 p.2 l.13	2026-07-23	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	1,940.47
A-3 p.2 l.14	2026-07-23	RETURNED ITEM - INSUFFICIENT FUNDS	-439.54	1,500.93
A-3 p.2 l.15	2026-07-23	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	-349.07
A-3 p.2 l.16	2026-07-23	POS PURCHASE GRAINGER	-1,925.61	-2,274.68
A-3 p.2 l.17	2026-07-24	ZELLE CREDIT	+4,677.97	2,403.29
A-3 p.2 l.18	2026-07-24	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	2,091.29
A-3 p.2 l.19	2026-07-27	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	1,779.29
A-3 p.2 l.20	2026-07-27	POS PURCHASE GRAINGER	-930.65	848.64
A-3 p.2 l.21	2026-07-28	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	536.64
A-3 p.2 l.22	2026-07-29	REMOTE DEPOSIT CAPTURE	+3,883.72	4,420.36
A-3 p.2 l.23	2026-07-29	ONLINE TRANSFER FROM SAV ...7712	+3,452.44	7,872.80
A-3 p.2 l.24	2026-07-29	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	7,560.80
A-3 p.2 l.25	2026-07-29	POS PURCHASE VERIZON WIRELESS	-985.50	6,575.30
A-3 p.2 l.26	2026-07-30	COUNTER DEPOSIT	+4,512.35	11,087.65
A-3 p.2 l.27	2026-07-30	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	10,775.65



CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-3 p.2 l.28	2026-07-30	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	8,925.65
A-3 p.2 l.29	2026-07-30	POS PURCHASE STATE FARM INS	-2,252.23	6,673.42
A-3 p.2 l.30	2026-07-31	ZELLE CREDIT	+5,628.26	12,301.68
A-3 p.2 l.31	2026-07-31	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	11,989.68

A-4 · Meridian Commerce Bank ···3303 · 2026-05-01 to 2026-05-31 · 20 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-4 p.1 l.1	2026-05-01	COUNTER DEPOSIT	+3,471.93	19,271.93
A-4 p.1 l.2	2026-05-01	ACH DEBIT WESTGATE SUITES RENT	-1,900.00	17,371.93
A-4 p.1 l.3	2026-05-03	POS PURCHASE AMAZON MKTPLACE	-1,269.58	16,102.35
A-4 p.1 l.4	2026-05-06	COUNTER DEPOSIT	+3,098.69	19,201.04
A-4 p.1 l.5	2026-05-07	ZELLE CREDIT	+4,168.65	23,369.69
A-4 p.1 l.6	2026-05-07	POS PURCHASE STAPLES ADVANTAGE	-1,705.51	21,664.18
A-4 p.1 l.7	2026-05-08	POS PURCHASE ULINE SUPPLY	-178.13	21,486.05
A-4 p.1 l.8	2026-05-08	POS PURCHASE STAPLES ADVANTAGE	-1,206.61	20,279.44
A-4 p.1 l.9	2026-05-11	ZELLE CREDIT	+4,565.55	24,844.99
A-4 p.1 l.10	2026-05-12	REMOTE DEPOSIT CAPTURE	+3,189.67	28,034.66
A-4 p.1 l.11	2026-05-13	COUNTER DEPOSIT	+2,557.47	30,592.13
A-4 p.1 l.12	2026-05-15	POS PURCHASE AMAZON MKTPLACE	-733.89	29,858.24
A-4 p.1 l.13	2026-05-15	GUSTO PAYROLL 00185	-4,110.20	25,748.04
A-4 p.1 l.14	2026-05-16	POS PURCHASE ULINE SUPPLY	-1,469.31	24,278.73
A-4 p.1 l.15	2026-05-19	COUNTER DEPOSIT	+4,140.22	28,418.95
A-4 p.1 l.16	2026-05-22	POS PURCHASE VERIZON WIRELESS	-918.40	27,500.55
A-4 p.1 l.17	2026-05-23	POS PURCHASE HOME DEPOT PRO	-1,221.97	26,278.58
A-4 p.1 l.18	2026-05-29	GUSTO PAYROLL 00186	-4,110.20	22,168.38
A-4 p.1 l.19	2026-05-31	POS PURCHASE VERIZON WIRELESS	-2,169.84	19,998.54
A-4 p.1 l.20	2026-05-31	POS PURCHASE STAPLES ADVANTAGE	-2,375.64	17,622.90

A-5 · Meridian Commerce Bank ···3303 · 2026-06-01 to 2026-06-30 · 19 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-5 p.1 l.1	2026-06-01	ZELLE CREDIT	+3,664.15	21,287.05
A-5 p.1 l.2	2026-06-01	ACH DEBIT WESTGATE SUITES RENT	-1,900.00	19,387.05
A-5 p.1 l.3	2026-06-03	REMOTE DEPOSIT CAPTURE	+1,692.28	21,079.33
A-5 p.1 l.4	2026-06-04	ZELLE CREDIT	+2,216.46	23,295.79
A-5 p.1 l.5	2026-06-08	ZELLE CREDIT	+2,748.96	26,044.75
A-5 p.1 l.6	2026-06-09	POS PURCHASE ULINE SUPPLY	-2,290.51	23,754.24
A-5 p.1 l.7	2026-06-11	COUNTER DEPOSIT	+2,872.40	26,626.64
A-5 p.1 l.8	2026-06-12	ZELLE CREDIT	+2,893.71	29,520.35
A-5 p.1 l.9	2026-06-15	GUSTO PAYROLL 00190	-4,110.20	25,410.15
A-5 p.1 l.10	2026-06-17	ZELLE CREDIT	+1,437.04	26,847.19
A-5 p.1 l.11	2026-06-18	REMOTE DEPOSIT CAPTURE	+2,546.70	29,393.89
A-5 p.1 l.12	2026-06-19	POS PURCHASE AMAZON MKTPLACE	-1,855.29	27,538.60
A-5 p.1 l.13	2026-06-22	POS PURCHASE ULINE SUPPLY	-967.91	26,570.69
A-5 p.1 l.14	2026-06-23	REMOTE DEPOSIT CAPTURE	+2,030.26	28,600.95
A-5 p.1 l.15	2026-06-23	POS PURCHASE AMAZON MKTPLACE	-1,011.26	27,589.69
A-5 p.1 l.16	2026-06-24	POS PURCHASE ULINE SUPPLY	-557.06	27,032.63
A-5 p.1 l.17	2026-06-24	POS PURCHASE STAPLES ADVANTAGE	-897.78	26,134.85
A-5 p.1 l.18	2026-06-25	POS PURCHASE STAPLES ADVANTAGE	-430.02	25,704.83
A-5 p.1 l.19	2026-06-30	GUSTO PAYROLL 00191	-4,110.20	21,594.63



A-6 · Meridian Commerce Bank ···3303 · 2026-07-01 to 2026-07-31 · 21 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED	BALANCE
A-6 p.1 l.1	2026-07-01	POS PURCHASE ULINE SUPPLY	-301.45		21,293.18
A-6 p.1 l.2	2026-07-01	ACH DEBIT WESTGATE SUITES RENT	-1,900.00		19,393.18
A-6 p.1 l.3	2026-07-03	ZELLE CREDIT	+1,820.93		21,214.11
A-6 p.1 l.4	2026-07-07	POS PURCHASE STAPLES ADVANTAGE	-109.11		21,105.00
A-6 p.1 l.5	2026-07-08	COUNTER DEPOSIT	+2,991.43		24,096.43
A-6 p.1 l.6	2026-07-09	COUNTER DEPOSIT	+2,158.43		26,254.86
A-6 p.1 l.7	2026-07-13	ZELLE CREDIT	+3,548.07		29,802.93
A-6 p.1 l.8	2026-07-14	REMOTE DEPOSIT CAPTURE	+2,590.77		32,393.70
A-6 p.1 l.9	2026-07-15	GUSTO PAYROLL 00195	-4,110.20		28,283.50
A-6 p.1 l.10	2026-07-19	POS PURCHASE VERIZON WIRELESS	-1,374.77		26,908.73
A-6 p.1 l.11	2026-07-20	POS PURCHASE VERIZON WIRELESS	-635.46		26,273.27
A-6 p.1 l.12	2026-07-23	COUNTER DEPOSIT	+1,945.32		28,218.59
A-6 p.1 l.13	2026-07-24	REMOTE DEPOSIT CAPTURE	+1,440.60		29,659.19
A-6 p.1 l.14	2026-07-25	POS PURCHASE ULINE SUPPLY	-833.68		28,825.51
A-6 p.1 l.15	2026-07-27	ZELLE CREDIT	+2,900.74		31,726.25
A-6 p.1 l.16	2026-07-27	POS PURCHASE HOME DEPOT PRO	-2,399.60		29,326.65
A-6 p.1 l.17	2026-07-28	POS PURCHASE ULINE SUPPLY	-1,426.76		27,899.89
A-6 p.1 l.18	2026-07-29	ZELLE CREDIT	+2,981.07		30,880.96
A-6 p.1 l.19	2026-07-30	POS PURCHASE VERIZON WIRELESS	-1,086.88		29,794.08
A-6 p.1 l.20	2026-07-31	POS PURCHASE STAPLES ADVANTAGE	-1,064.15		28,729.93
A-6 p.1 l.21	2026-07-31	GUSTO PAYROLL 00196	-4,110.20		24,619.73

A-7 · Meridian Commerce Bank ···3101 · 2026-05-01 to 2026-05-31 · 66 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED	BALANCE
A-7 p.1 l.1	2026-05-01	SQUARE INC DEPOSIT	+3,098.94		12,498.94
A-7 p.1 l.2	2026-05-01	ACH DEBIT FORWARD FINANCING REMIT	-449.00		12,049.94
A-7 p.1 l.3	2026-05-01	PAYCHEX PAYROLL 00185	-3,265.40		8,784.54
A-7 p.1 l.4	2026-05-01	ACH DEBIT HARBOR LINE PROPERTIES	-5,200.00		3,584.54
A-7 p.1 l.5	2026-05-02	POS PURCHASE SYSCO FOODS	-1,044.11		2,540.43
A-7 p.1 l.6	2026-05-02	POS PURCHASE PEPSI BOTTLING	-1,805.12		735.31
A-7 p.1 l.7	2026-05-04	MERCHANT BANKCD DEPOSIT	+2,421.77		3,157.08
A-7 p.1 l.8	2026-05-04	ACH DEBIT FORWARD FINANCING REMIT	-449.00		2,708.08
A-7 p.1 l.9	2026-05-05	SQUARE INC DEPOSIT	+3,768.02		6,476.10
A-7 p.1 l.10	2026-05-05	ACH DEBIT FORWARD FINANCING REMIT	-449.00		6,027.10
A-7 p.1 l.11	2026-05-06	MERCHANT BANKCD DEPOSIT	+4,398.62		10,425.72
A-7 p.1 l.12	2026-05-06	ACH DEBIT FORWARD FINANCING REMIT	-449.00		9,976.72
A-7 p.1 l.13	2026-05-06	POS PURCHASE ECOLAB SERVICES	-625.86		9,350.86
A-7 p.1 l.14	2026-05-06	POS PURCHASE ECOLAB SERVICES	-806.15		8,544.71
A-7 p.1 l.15	2026-05-07	COUNTER DEPOSIT	+4,816.65		13,361.36
A-7 p.1 l.16	2026-05-07	ACH DEBIT FORWARD FINANCING REMIT	-449.00		12,912.36
A-7 p.1 l.17	2026-05-07	POS PURCHASE US FOODS	-2,061.90		10,850.46
A-7 p.1 l.18	2026-05-08	SQUARE INC DEPOSIT	+3,108.87		13,959.33
A-7 p.1 l.19	2026-05-08	ACH DEBIT FORWARD FINANCING REMIT	-449.00		13,510.33
A-7 p.1 l.20	2026-05-08	PAYCHEX PAYROLL 00186	-3,265.40		10,244.93
A-7 p.1 l.21	2026-05-10	POS PURCHASE ECOLAB SERVICES	-422.13		9,822.80
A-7 p.1 l.22	2026-05-11	MERCHANT BANKCD DEPOSIT	+4,558.10		14,380.90
A-7 p.1 l.23	2026-05-11	ACH DEBIT FORWARD FINANCING REMIT	-449.00		13,931.90
A-7 p.1 l.24	2026-05-12	COUNTER DEPOSIT	+2,531.85		16,463.75



CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-7 p.1 l.25	2026-05-12	ACH DEBIT FORWARD FINANCING REMIT	-449.00	16,014.75
A-7 p.1 l.26	2026-05-13	SQUARE INC DEPOSIT	+2,200.57	18,215.32
A-7 p.1 l.27	2026-05-13	NSF RETURN ITEM FEE	-35.00	18,180.32
A-7 p.1 l.28	2026-05-13	ACH DEBIT FORWARD FINANCING REMIT	-449.00	17,731.32
A-7 p.1 l.29	2026-05-13	RETURNED ITEM - INSUFFICIENT FUNDS	-477.84	17,253.48
A-7 p.1 l.30	2026-05-14	COUNTER DEPOSIT	+4,282.28	21,535.76
A-7 p.1 l.31	2026-05-14	ACH DEBIT FORWARD FINANCING REMIT	-449.00	21,086.76
A-7 p.1 l.32	2026-05-15	MERCHANT BANKCD DEPOSIT	+3,200.83	24,287.59
A-7 p.2 l.1	2026-05-15	ACH DEBIT FORWARD FINANCING REMIT	-449.00	23,838.59
A-7 p.2 l.2	2026-05-15	POS PURCHASE PEPSI BOTTLING	-1,643.80	22,194.79
A-7 p.2 l.3	2026-05-15	PAYCHEX PAYROLL 00187	-3,265.40	18,929.39
A-7 p.2 l.4	2026-05-16	POS PURCHASE ECOLAB SERVICES	-1,277.68	17,651.71
A-7 p.2 l.5	2026-05-17	POS PURCHASE PEPSI BOTTLING	-604.77	17,046.94
A-7 p.2 l.6	2026-05-18	COUNTER DEPOSIT	+1,922.02	18,968.96
A-7 p.2 l.7	2026-05-18	ACH DEBIT FORWARD FINANCING REMIT	-449.00	18,519.96
A-7 p.2 l.8	2026-05-19	SQUARE INC DEPOSIT	+3,670.35	22,190.31
A-7 p.2 l.9	2026-05-19	ACH DEBIT FORWARD FINANCING REMIT	-449.00	21,741.31
A-7 p.2 l.10	2026-05-19	POS PURCHASE PEPSI BOTTLING	-1,312.50	20,428.81
A-7 p.2 l.11	2026-05-20	SQUARE INC DEPOSIT	+1,949.57	22,378.38
A-7 p.2 l.12	2026-05-20	ACH DEBIT FORWARD FINANCING REMIT	-449.00	21,929.38
A-7 p.2 l.13	2026-05-21	SQUARE INC DEPOSIT	+2,097.21	24,026.59
A-7 p.2 l.14	2026-05-21	NSF RETURN ITEM FEE	-35.00	23,991.59
A-7 p.2 l.15	2026-05-21	ACH DEBIT FORWARD FINANCING REMIT	-449.00	23,542.59
A-7 p.2 l.16	2026-05-21	RETURNED ITEM - INSUFFICIENT FUNDS	-468.25	23,074.34
A-7 p.2 l.17	2026-05-22	COUNTER DEPOSIT	+2,132.67	25,207.01
A-7 p.2 l.18	2026-05-22	ACH DEBIT FORWARD FINANCING REMIT	-449.00	24,758.01
A-7 p.2 l.19	2026-05-22	PAYCHEX PAYROLL 00188	-3,265.40	21,492.61
A-7 p.2 l.20	2026-05-25	POS PURCHASE PEPSI BOTTLING	-1,516.69	19,975.92
A-7 p.2 l.21	2026-05-26	COUNTER DEPOSIT	+4,221.57	24,197.49
A-7 p.2 l.22	2026-05-26	ACH DEBIT FORWARD FINANCING REMIT	-449.00	23,748.49
A-7 p.2 l.23	2026-05-27	COUNTER DEPOSIT	+3,621.89	27,370.38
A-7 p.2 l.24	2026-05-27	ONLINE TRANSFER FROM SAV ...7712	+2,301.33	29,671.71
A-7 p.2 l.25	2026-05-27	ACH DEBIT FORWARD FINANCING REMIT	-449.00	29,222.71
A-7 p.2 l.26	2026-05-28	MERCHANT BANKCD DEPOSIT	+2,601.62	31,824.33
A-7 p.2 l.27	2026-05-28	POS PURCHASE PEPSI BOTTLING	-242.71	31,581.62
A-7 p.2 l.28	2026-05-28	ACH DEBIT FORWARD FINANCING REMIT	-449.00	31,132.62
A-7 p.2 l.29	2026-05-28	POS PURCHASE CINTAS CORP	-1,000.09	30,132.53
A-7 p.2 l.30	2026-05-29	COUNTER DEPOSIT	+2,936.74	33,069.27
A-7 p.2 l.31	2026-05-29	ACH DEBIT FORWARD FINANCING REMIT	-449.00	32,620.27
A-7 p.2 l.32	2026-05-29	POS PURCHASE RESTAURANT DEPOT	-2,051.70	30,568.57
A-7 p.2 l.33	2026-05-29	PAYCHEX PAYROLL 00189	-3,265.40	27,303.17
A-7 p.2 l.34	2026-05-31	POS PURCHASE ECOLAB SERVICES	-1,503.49	25,799.68

A-8 · Meridian Commerce Bank ····3101 · 2026-06-01 to 2026-06-30 · 64 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-8 p.1 l.1	2026-06-01	ACH DEBIT FORWARD FINANCING REMIT	-449.00	25,350.68
A-8 p.1 l.2	2026-06-01	ACH DEBIT HARBOR LINE PROPERTIES	-5,200.00	20,150.68
A-8 p.1 l.3	2026-06-02	COUNTER DEPOSIT	+2,096.25	22,246.93
A-8 p.1 l.4	2026-06-02	ACH DEBIT FORWARD FINANCING REMIT	-449.00	21,797.93



CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-8 p.1 l.5	2026-06-02	POS PURCHASE ECOLAB SERVICES	-657.81	21,140.12
A-8 p.1 l.6	2026-06-02	POS PURCHASE ECOLAB SERVICES	-680.83	20,459.29
A-8 p.1 l.7	2026-06-03	MERCHANT BANKCD DEPOSIT	+4,891.59	25,350.88
A-8 p.1 l.8	2026-06-03	NSF RETURN ITEM FEE	-35.00	25,315.88
A-8 p.1 l.9	2026-06-03	ACH DEBIT FORWARD FINANCING REMIT	-449.00	24,866.88
A-8 p.1 l.10	2026-06-03	RETURNED ITEM - INSUFFICIENT FUNDS	-810.75	24,056.13
A-8 p.1 l.11	2026-06-04	SQUARE INC DEPOSIT	+3,492.63	27,548.76
A-8 p.1 l.12	2026-06-04	ACH DEBIT FORWARD FINANCING REMIT	-449.00	27,099.76
A-8 p.1 l.13	2026-06-05	MERCHANT BANKCD DEPOSIT	+2,189.53	29,289.29
A-8 p.1 l.14	2026-06-05	ACH DEBIT FORWARD FINANCING REMIT	-449.00	28,840.29
A-8 p.1 l.15	2026-06-05	POS PURCHASE SYSCO FOODS	-897.02	27,943.27
A-8 p.1 l.16	2026-06-05	PAYCHEX PAYROLL 00190	-3,265.40	24,677.87
A-8 p.1 l.17	2026-06-08	MERCHANT BANKCD DEPOSIT	+4,599.64	29,277.51
A-8 p.1 l.18	2026-06-08	ONLINE TRANSFER FROM SAV ...7712	+4,134.97	33,412.48
A-8 p.1 l.19	2026-06-08	ACH DEBIT FORWARD FINANCING REMIT	-449.00	32,963.48
A-8 p.1 l.20	2026-06-08	POS PURCHASE SYSCO FOODS	-1,987.82	30,975.66
A-8 p.1 l.21	2026-06-09	MERCHANT BANKCD DEPOSIT	+3,459.69	34,435.35
A-8 p.1 l.22	2026-06-09	ACH DEBIT FORWARD FINANCING REMIT	-449.00	33,986.35
A-8 p.1 l.23	2026-06-10	SQUARE INC DEPOSIT	+5,225.87	39,212.22
A-8 p.1 l.24	2026-06-10	ACH DEBIT FORWARD FINANCING REMIT	-449.00	38,763.22
A-8 p.1 l.25	2026-06-11	COUNTER DEPOSIT	+5,321.22	44,084.44
A-8 p.1 l.26	2026-06-11	ACH DEBIT FORWARD FINANCING REMIT	-449.00	43,635.44
A-8 p.1 l.27	2026-06-11	POS PURCHASE ECOLAB SERVICES	-654.59	42,980.85
A-8 p.1 l.28	2026-06-12	SQUARE INC DEPOSIT	+2,538.88	45,519.73
A-8 p.1 l.29	2026-06-12	ACH DEBIT FORWARD FINANCING REMIT	-449.00	45,070.73
A-8 p.1 l.30	2026-06-12	POS PURCHASE WASTE MGMT	-2,178.99	42,891.74
A-8 p.1 l.31	2026-06-12	POS PURCHASE RESTAURANT DEPOT	-2,370.87	40,520.87
A-8 p.1 l.32	2026-06-12	PAYCHEX PAYROLL 00191	-3,265.40	37,255.47
A-8 p.2 l.1	2026-06-13	POS PURCHASE CINTAS CORP	-845.46	36,410.01
A-8 p.2 l.2	2026-06-13	POS PURCHASE SYSCO FOODS	-1,099.40	35,310.61
A-8 p.2 l.3	2026-06-15	ACH DEBIT FORWARD FINANCING REMIT	-449.00	34,861.61
A-8 p.2 l.4	2026-06-15	POS PURCHASE WASTE MGMT	-1,709.46	33,152.15
A-8 p.2 l.5	2026-06-16	SQUARE INC DEPOSIT	+2,522.91	35,675.06
A-8 p.2 l.6	2026-06-16	ACH DEBIT FORWARD FINANCING REMIT	-449.00	35,226.06
A-8 p.2 l.7	2026-06-16	POS PURCHASE US FOODS	-1,810.33	33,415.73
A-8 p.2 l.8	2026-06-17	COUNTER DEPOSIT	+2,828.77	36,244.50
A-8 p.2 l.9	2026-06-17	ACH DEBIT FORWARD FINANCING REMIT	-449.00	35,795.50
A-8 p.2 l.10	2026-06-18	COUNTER DEPOSIT	+2,753.08	38,548.58
A-8 p.2 l.11	2026-06-18	ACH DEBIT FORWARD FINANCING REMIT	-449.00	38,099.58
A-8 p.2 l.12	2026-06-19	POS PURCHASE SYSCO FOODS	-2,388.72	35,710.86
A-8 p.2 l.13	2026-06-22	COUNTER DEPOSIT	+3,082.34	38,793.20
A-8 p.2 l.14	2026-06-22	ACH DEBIT FORWARD FINANCING REMIT	-449.00	38,344.20
A-8 p.2 l.15	2026-06-23	COUNTER DEPOSIT	+3,779.31	42,123.51
A-8 p.2 l.16	2026-06-23	ACH DEBIT FORWARD FINANCING REMIT	-449.00	41,674.51
A-8 p.2 l.17	2026-06-24	COUNTER DEPOSIT	+2,229.13	43,903.64
A-8 p.2 l.18	2026-06-24	NSF RETURN ITEM FEE	-35.00	43,868.64
A-8 p.2 l.19	2026-06-24	RETURNED ITEM - INSUFFICIENT FUNDS	-357.38	43,511.26
A-8 p.2 l.20	2026-06-24	ACH DEBIT FORWARD FINANCING REMIT	-449.00	43,062.26
A-8 p.2 l.21	2026-06-24	POS PURCHASE WASTE MGMT	-1,054.29	42,007.97



CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-8 p.2 l.22	2026-06-25	ACH DEBIT FORWARD FINANCING REMIT	-449.00	41,558.97
A-8 p.2 l.23	2026-06-26	COUNTER DEPOSIT	+4,648.88	46,207.85
A-8 p.2 l.24	2026-06-26	ACH DEBIT FORWARD FINANCING REMIT	-449.00	45,758.85
A-8 p.2 l.25	2026-06-26	PAYCHEX PAYROLL 00192	-3,265.40	42,493.45
A-8 p.2 l.26	2026-06-28	POS PURCHASE SYSCO FOODS	-2,208.08	40,285.37
A-8 p.2 l.27	2026-06-29	COUNTER DEPOSIT	+2,757.74	43,043.11
A-8 p.2 l.28	2026-06-29	ACH DEBIT FORWARD FINANCING REMIT	-449.00	42,594.11
A-8 p.2 l.29	2026-06-29	POS PURCHASE US FOODS	-1,389.61	41,204.50
A-8 p.2 l.30	2026-06-29	POS PURCHASE SYSCO FOODS	-2,360.25	38,844.25
A-8 p.2 l.31	2026-06-30	MERCHANT BANKCD DEPOSIT	+3,659.43	42,503.68
A-8 p.2 l.32	2026-06-30	ACH DEBIT FORWARD FINANCING REMIT	-449.00	42,054.68

A-9 · Meridian Commerce Bank ···3101 · 2026-07-01 to 2026-07-31 · 74 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-9 p.1 l.1	2026-07-01	COUNTER DEPOSIT	+4,095.37	46,150.05
A-9 p.1 l.2	2026-07-01	ACH DEBIT FORWARD FINANCING REMIT	-449.00	45,701.05
A-9 p.1 l.3	2026-07-01	ACH DEBIT HARBOR LINE PROPERTIES	-5,200.00	40,501.05
A-9 p.1 l.4	2026-07-02	MERCHANT BANKCD DEPOSIT	+4,324.49	44,825.54
A-9 p.1 l.5	2026-07-02	ACH DEBIT FORWARD FINANCING REMIT	-449.00	44,376.54
A-9 p.1 l.6	2026-07-02	POS PURCHASE PEPSI BOTTLING	-820.60	43,555.94
A-9 p.1 l.7	2026-07-03	SQUARE INC DEPOSIT	+3,142.37	46,698.31
A-9 p.1 l.8	2026-07-03	ACH DEBIT FORWARD FINANCING REMIT	-449.00	46,249.31
A-9 p.1 l.9	2026-07-03	PAYCHEX PAYROLL 00195	-3,265.40	42,983.91
A-9 p.1 l.10	2026-07-05	POS PURCHASE SYSCO FOODS	-1,819.74	41,164.17
A-9 p.1 l.11	2026-07-06	MERCHANT BANKCD DEPOSIT	+3,254.90	44,419.07
A-9 p.1 l.12	2026-07-06	POS PURCHASE SHELL OIL	-432.06	43,987.01
A-9 p.1 l.13	2026-07-06	ACH DEBIT FORWARD FINANCING REMIT	-449.00	43,538.01
A-9 p.1 l.14	2026-07-06	POS PURCHASE SYSCO FOODS	-1,589.11	41,948.90
A-9 p.1 l.15	2026-07-06	POS PURCHASE ECOLAB SERVICES	-1,932.35	40,016.55
A-9 p.1 l.16	2026-07-07	ONLINE TRANSFER FROM SAV ...7712	+4,501.95	44,518.50
A-9 p.1 l.17	2026-07-07	ACH DEBIT FORWARD FINANCING REMIT	-449.00	44,069.50
A-9 p.1 l.18	2026-07-08	SQUARE INC DEPOSIT	+4,365.60	48,435.10
A-9 p.1 l.19	2026-07-08	ACH DEBIT FORWARD FINANCING REMIT	-449.00	47,986.10
A-9 p.1 l.20	2026-07-08	POS PURCHASE PEPSI BOTTLING	-1,659.70	46,326.40
A-9 p.1 l.21	2026-07-09	COUNTER DEPOSIT	+2,981.92	49,308.32
A-9 p.1 l.22	2026-07-09	ACH DEBIT FORWARD FINANCING REMIT	-449.00	48,859.32
A-9 p.1 l.23	2026-07-10	COUNTER DEPOSIT	+3,681.89	52,541.21
A-9 p.1 l.24	2026-07-10	ACH DEBIT FORWARD FINANCING REMIT	-449.00	52,092.21
A-9 p.1 l.25	2026-07-10	PAYCHEX PAYROLL 00196	-3,265.40	48,826.81
A-9 p.1 l.26	2026-07-13	MERCHANT BANKCD DEPOSIT	+3,478.26	52,305.07
A-9 p.1 l.27	2026-07-13	ACH DEBIT FORWARD FINANCING REMIT	-449.00	51,856.07
A-9 p.1 l.28	2026-07-13	POS PURCHASE SYSCO FOODS	-1,616.80	50,239.27
A-9 p.1 l.29	2026-07-14	SQUARE INC DEPOSIT	+2,826.25	53,065.52
A-9 p.1 l.30	2026-07-14	ACH DEBIT FORWARD FINANCING REMIT	-449.00	52,616.52
A-9 p.1 l.31	2026-07-15	SQUARE INC DEPOSIT	+1,892.77	54,509.29
A-9 p.1 l.32	2026-07-15	ACH DEBIT FORWARD FINANCING REMIT	-449.00	54,060.29
A-9 p.2 l.1	2026-07-16	SQUARE INC DEPOSIT	+2,307.51	56,367.80
A-9 p.2 l.2	2026-07-16	ACH DEBIT FORWARD FINANCING REMIT	-449.00	55,918.80
A-9 p.2 l.3	2026-07-17	COUNTER DEPOSIT	+4,189.32	60,108.12



CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-9 p.2 l.4	2026-07-17	ACH DEBIT FORWARD FINANCING REMIT	-449.00	59,659.12
A-9 p.2 l.5	2026-07-17	POS PURCHASE ECOLAB SERVICES	-1,312.79	58,346.33
A-9 p.2 l.6	2026-07-17	PAYCHEX PAYROLL 00197	-3,265.40	55,080.93
A-9 p.2 l.7	2026-07-19	POS PURCHASE CINTAS CORP	-1,108.24	53,972.69
A-9 p.2 l.8	2026-07-20	COUNTER DEPOSIT	+2,634.55	56,607.24
A-9 p.2 l.9	2026-07-20	ACH DEBIT FORWARD FINANCING REMIT	-449.00	56,158.24
A-9 p.2 l.10	2026-07-21	SQUARE INC DEPOSIT	+2,294.38	58,452.62
A-9 p.2 l.11	2026-07-21	NSF RETURN ITEM FEE	-35.00	58,417.62
A-9 p.2 l.12	2026-07-21	ACH DEBIT FORWARD FINANCING REMIT	-449.00	57,968.62
A-9 p.2 l.13	2026-07-21	RETURNED ITEM - INSUFFICIENT FUNDS	-490.98	57,477.64
A-9 p.2 l.14	2026-07-21	POS PURCHASE ECOLAB SERVICES	-2,062.04	55,415.60
A-9 p.2 l.15	2026-07-22	SQUARE INC DEPOSIT	+2,173.25	57,588.85
A-9 p.2 l.16	2026-07-22	POS PURCHASE US FOODS	-250.35	57,338.50
A-9 p.2 l.17	2026-07-22	ACH DEBIT FORWARD FINANCING REMIT	-449.00	56,889.50
A-9 p.2 l.18	2026-07-23	COUNTER DEPOSIT	+3,218.68	60,108.18
A-9 p.2 l.19	2026-07-23	ACH DEBIT FORWARD FINANCING REMIT	-449.00	59,659.18
A-9 p.2 l.20	2026-07-24	MERCHANT BANKCD DEPOSIT	+3,399.51	63,058.69
A-9 p.2 l.21	2026-07-24	ACH DEBIT FORWARD FINANCING REMIT	-449.00	62,609.69
A-9 p.2 l.22	2026-07-24	PAYCHEX PAYROLL 00198	-3,265.40	59,344.29
A-9 p.2 l.23	2026-07-25	POS PURCHASE US FOODS	-1,943.01	57,401.28
A-9 p.2 l.24	2026-07-26	POS PURCHASE PEPSI BOTTLING	-469.45	56,931.83
A-9 p.2 l.25	2026-07-27	MERCHANT BANKCD DEPOSIT	+3,538.45	60,470.28
A-9 p.2 l.26	2026-07-27	ACH DEBIT FORWARD FINANCING REMIT	-449.00	60,021.28
A-9 p.2 l.27	2026-07-28	COUNTER DEPOSIT	+2,767.84	62,789.12
A-9 p.2 l.28	2026-07-28	ACH DEBIT FORWARD FINANCING REMIT	-449.00	62,340.12
A-9 p.2 l.29	2026-07-28	POS PURCHASE WASTE MGMT	-478.24	61,861.88
A-9 p.2 l.30	2026-07-29	COUNTER DEPOSIT	+3,243.41	65,105.29
A-9 p.2 l.31	2026-07-29	NSF RETURN ITEM FEE	-35.00	65,070.29
A-9 p.2 l.32	2026-07-29	RETURNED ITEM - INSUFFICIENT FUNDS	-309.20	64,761.09
A-9 p.2 l.33	2026-07-29	ACH DEBIT FORWARD FINANCING REMIT	-449.00	64,312.09
A-9 p.2 l.34	2026-07-29	POS PURCHASE SHELL OIL	-920.01	63,392.08
A-9 p.2 l.35	2026-07-29	POS PURCHASE ECOLAB SERVICES	-2,287.82	61,104.26
A-9 p.2 l.36	2026-07-30	MERCHANT BANKCD DEPOSIT	+3,526.07	64,630.33
A-9 p.2 l.37	2026-07-30	ACH DEBIT FORWARD FINANCING REMIT	-449.00	64,181.33
A-9 p.2 l.38	2026-07-30	POS PURCHASE PEPSI BOTTLING	-793.40	63,387.93
A-9 p.2 l.39	2026-07-31	MERCHANT BANKCD DEPOSIT	+3,619.06	67,006.99
A-9 p.2 l.40	2026-07-31	POS PURCHASE WASTE MGMT	-400.06	66,606.93
A-9 p.2 l.41	2026-07-31	ACH DEBIT FORWARD FINANCING REMIT	-449.00	66,157.93
A-9 p.2 l.42	2026-07-31	PAYCHEX PAYROLL 00199	-3,265.40	62,892.53

A-10 · Meridian Commerce Bank ···7712 · 2026-05-01 to 2026-05-31 · 4 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-10 p.1 l.1	2026-05-15	ONLINE TRANSFER TO CHK ...3202	-7,670.27	76,329.73
A-10 p.1 l.2	2026-05-15	ONLINE TRANSFER TO CHK ...3202	-7,797.23	68,532.50
A-10 p.1 l.3	2026-05-27	ONLINE TRANSFER TO CHK ...3101	-2,301.33	66,231.17
A-10 p.1 l.4	2026-05-31	INTEREST PAID	+11.83	66,243.00

A-11 · Meridian Commerce Bank ···7712 · 2026-06-01 to 2026-06-30 · 6 rows



CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-11 p.1 l.1	2026-06-02	COUNTER DEPOSIT	+12,500.00	78,743.00
A-11 p.1 l.2	2026-06-08	ONLINE TRANSFER TO CHK ...3101	-4,134.97	74,608.03
A-11 p.1 l.3	2026-06-15	ONLINE TRANSFER TO CHK ...3202	-2,280.14	72,327.89
A-11 p.1 l.4	2026-06-19	ONLINE TRANSFER TO CHK ...5580	-4,750.00	67,577.89
A-11 p.1 l.5	2026-06-24	ONLINE TRANSFER TO CHK ...3202	-7,171.46	60,406.43
A-11 p.1 l.6	2026-06-30	INTEREST PAID	+9.42	60,415.85

A-12 · Meridian Commerce Bank ···7712 · 2026-07-01 to 2026-07-31 · 5 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-12 p.1 l.1	2026-07-06	ONLINE TRANSFER TO CHK ...3202	-6,046.78	54,369.07
A-12 p.1 l.2	2026-07-07	ONLINE TRANSFER TO CHK ...3101	-4,501.95	49,867.12
A-12 p.1 l.3	2026-07-14	OUTGOING WIRE CASTLE ROCK HOLDINGS LLC	-9,200.00	40,667.12
A-12 p.1 l.4	2026-07-29	ONLINE TRANSFER TO CHK ...3202	-3,452.44	37,214.68
A-12 p.1 l.5	2026-07-31	INTEREST PAID	+7.16	37,221.84



10. Hand edits made in review, as read vs as exported

None. Every row is exactly as read from the PDF.



11. What was not checked, and basis of preparation

- Authenticity of bank-sourced files (A-7, A-8, A-9, A-10, A-11, A-12): taken as the bank's own record on the reviewer's declaration; only the arithmetic and the month chain were applied to them.
- Existence of any transaction: nothing was compared with the bank's own records, a ledger, cancelled cheques, or any source outside the files in the register.
- Origin of unmatched inflows and destination of unmatched outflows: a line with transfer wording whose counterpart is not in the matter says only that the counterpart account was not supplied.
- Purpose of any transfer: a matched pair means two lines agree in amount within the window of 2 banking days and, where noted, in wording or account number. It does not establish who directed the movement or why.
- Counterparties: payee labels were grouped from the description text as printed. No party was identified, verified or screened.
- Ledger comparison: a ledger entry and a bank line are matched by amount and date within the window; a match says the two agree in amount and date, not that the ledger's account coding is right. An entry with no bank line may be recorded in another bank account not in the matter.
- Payment-app exports: a link between an app transfer and a bank line means the two agree in amount, direction and date within the window, and where noted in the account number or the app's name on the bank line; it does not establish that the transfer was the source of that deposit. Counterparty names are the names and handles as the app printed them; no party was identified or verified, and nothing was inferred about the purpose of any payment. Crypto and asset lines were listed, not valued.
- Screens: round amounts, lines under the reporting threshold, cash by month, keyword hits and first appearances after the key date are rules over the description and amount as printed, with the parameters stated. A hit is a line that satisfies the rule, nothing more.
- Visual inspection: logos, layout and image content were not compared to a genuine specimen; the method reads the file's own structure, fonts and row geometry, not how the page looks to the eye. A document that was printed and rescanned carries no file provenance.
- Completeness of the set: gaps are found only between statements that were supplied; an account with no statement in the matter is not detected.
- Dates: dates were parsed as printed; only ACH-labelled lines were tested against the US banking calendar.

Basis of preparation

Every check in this exhibit is mechanical: arithmetic on the amounts as read, comparison with the balances as printed, matching of equal amounts across the accounts of this matter within a fixed window, and pattern matching on description text and PDF metadata. The figures were produced mechanically from the files listed in the register and nothing else. The reviewer named on the cover reviewed the register and the exceptions and is responsible for this exhibit; every hand edit made in review is listed in section 10 under that name, with the value as read beside the value as exported. It is not an opinion on the authenticity of any document, on the accuracy of a bank's own records, on the purpose of any transfer, or on the conduct of any person. A note is an observation to verify, not a finding. A genuine statement can carry a note; a file with no notes has only passed the checks that ran on it, which are listed. The examiner who relies on this exhibit is responsible for the conclusions drawn from it.

Method

Docuritas method v1.0 (2026-09-11). Every check is arithmetic, a rule or a lookup that can be read in plain words at <https://docuritas.com/method>. Nothing in the path from the statements to this exhibit can vary: the same files, method version, edits and screen parameters produce the same findings hash on any computer, and the same bytes on the same software build with the same preparation date and in the same form. No language model sits in that path.

Software used: method v1.0 (2026-09-11) · Python 3.12.3 · ReportLab 5.0.1 · pypdfium2 5.13.0 · OCR not used