Sample matter (synthetic)

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	Sample matter (synthetic)
Prepared for	Sample counsel
Prepared by	Sample reviewer, using Docuritas method v0.1 (2026-09-07)
Date produced	2026-09-08 09:16:29 UTC
Files examined	11 files · 3 accounts · 15 pages · 9 read, 0 examined but not read
Period covered	2026-05-01 to 2026-07-31
Exhibit hash	6689c0d69d8542d9e35c271e5452b7b8c5dc2e19df1aa959320632dc26b23b24

PROOF

9 / 9

statements read that tie to the printed closing balance

NEEDS REVIEW

5

3 file(s) likely tampered; 13 tampering note(s), 8 weighted high; 2 chain note(s)

TRACE

0 · 0

transfers matched · outflows with no matching credit

CONTENTS

1. File register and chain of custody

Every file received is listed, read or not. SHA-256 is of the bytes as received; the exhibit hash in the footer is computed over these hashes, the rows as exported and the method version, so the same files re-run later produce the same hash.

EXHIBIT	FILE	SOURCE	PAGES	READ BY	OUTCOME	TIES	REVIEW
A-1	apex-statement-2026-05.pdf	subject	2	text layer	read	TIES	LIKELY TAMPERED · 2 HIGH
A-2	apex-statement-2026-06.pdf	subject	2	text layer	read	TIES	LIKELY TAMPERED · 2 HIGH
A-3	apex-statement-2026-07.pdf	subject	2	text layer	read	TIES	LIKELY TAMPERED · 3 HIGH
A-4	bluebird-statement-2026-05.pdf	client	1	text layer	read	TIES	PROVENANCE NOTE
A-5	bluebird-statement-2026-06.pdf	client	1	text layer	read	TIES	PROVENANCE NOTE
A-6	bluebird-statement-2026-07.pdf	client	1	text layer	read	TIES	PROVENANCE 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	2	text layer	read	TIES	not weighed (bank)
A-10	apex-books-2026-05.csv	ledger	—	sheet	read	NOT PROVABLE	compared (ledger)
A-11	apex-venmo-2026-05.csv	app	—	sheet	read	NOT PROVABLE	linked (app)

Review: 'likely tampered' = at least one note weighted high (no ordinary path produces the observation on a bank's own export); 'possible tampering' = 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. 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	c598c1c1f2f6741c5d0669f411fd27096da08236414c7ff277c5813d45b54d20
Size	5,608 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 in 1995 ms
Statement as printed	Meridian Commerce Bank · Apex Auto Repair Inc · ····3202 · 2026-05-01 to 2026-05-31

A-2 — apex-statement-2026-06.pdf

File	apex-statement-2026-06.pdf
SHA-256 as received	19ac7b110e774f99308450b78b5daccd5790341acb8bbcf3355511110f0cd59e
Size	5,618 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, 58 rows in 826 ms
Statement as printed	Meridian Commerce Bank · Apex Auto Repair Inc · ····3202 · 2026-06-01 to 2026-06-30

A-3 — apex-statement-2026-07.pdf

File	apex-statement-2026-07.pdf
SHA-256 as received	ed950e3946af425bd41750d7972c768376defe6114790687b8d0e5557314a399
Size	5,696 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, 67 rows in 812 ms
Statement as printed	Meridian Commerce Bank · Apex Auto Repair Inc · ····3202 · 2026-07-01 to 2026-07-31

A-4 — bluebird-statement-2026-05.pdf

File	bluebird-statement-2026-05.pdf
SHA-256 as received	`8a9e63c3a68eff8c73993590a97489542cb4121cadee8fdfca8c24c961e0cbe6`
Size	3,422 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 pages carry text)
Image pages	none
Signature	none found
Read	read, 22 rows in 360 ms
Statement as printed	Meridian Commerce Bank · Bluebird Cleaning Services · ····3303 · 2026-05-01 to 2026-05-31

A-5 — bluebird-statement-2026-06.pdf

File	bluebird-statement-2026-06.pdf
SHA-256 as received	`8f243de226310a62cfef0b00e78c3d2cba907215e751e879252acbea1f67439a`
Size	3,383 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 pages carry text)
Image pages	none
Signature	none found
Read	read, 21 rows in 598 ms
Statement as printed	Meridian Commerce Bank · Bluebird Cleaning Services · ····3303 · 2026-06-01 to 2026-06-30

A-6 — bluebird-statement-2026-07.pdf

File	bluebird-statement-2026-07.pdf
SHA-256 as received	e9751f37563c641c30241a3b87ef08108ed3025daf3c6e8bc26e8c17d9131a70
Size	3,497 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 pages carry text)
Image pages	none
Signature	none found
Read	read, 23 rows in 276 ms
Statement as printed	Meridian Commerce Bank · Bluebird Cleaning Services · ····3303 · 2026-07-01 to 2026-07-31

A-7 — meridian-subpoena-2026-05.pdf

File	meridian-subpoena-2026-05.pdf
SHA-256 as received	fd78c000ac1c222995be620a7ef1c66c6d0be9d2c5951138ef30e792759f110b
Size	5,450 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, 56 rows in 666 ms
Statement as printed	Meridian Commerce Bank · Lone Star Diner LLC · ····3101 · 2026-05-01 to 2026-05-31

A-8 — meridian-subpoena-2026-06.pdf

File	meridian-subpoena-2026-06.pdf
SHA-256 as received	0f2da1b01744347ae05ba0a455b20ce26efcf94afd44607ae1df4445dd334341
Size	5,797 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, 62 rows in 1609 ms
Statement as printed	Meridian Commerce Bank · Lone Star Diner LLC · ····3101 · 2026-06-01 to 2026-06-30

A-9 — meridian-subpoena-2026-07.pdf

File	meridian-subpoena-2026-07.pdf
SHA-256 as received	86be0aa9be06584aca13883e73555974ea6c6492be00da581a39bb131d761b49
Size	5,799 bytes · PDF 1.4
Pages	2
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 (2 of 2 pages carry text)
Image pages	none
Signature	none found
Read	read, 63 rows in 1155 ms
Statement as printed	Meridian Commerce Bank · Lone Star Diner LLC · ····3101 · 2026-07-01 to 2026-07-31

A-10 — apex-books-2026-05.csv

File	apex-books-2026-05.csv
SHA-256 as received	564b2d9d14d0d114ed6aa7f3c3fe62057cc7fcf2087b0f47bacb8ddbb8fd2b0b
Size	4,328 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 in 2 ms

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-11 — apex-venmo-2026-05.csv

File	apex-venmo-2026-05.csv
SHA-256 as received	c22eb941791bc964ed2e548777254589da02c3e1c3bcd6602f3b8c1484805ad1
Size	1,906 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 in 1 ms

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

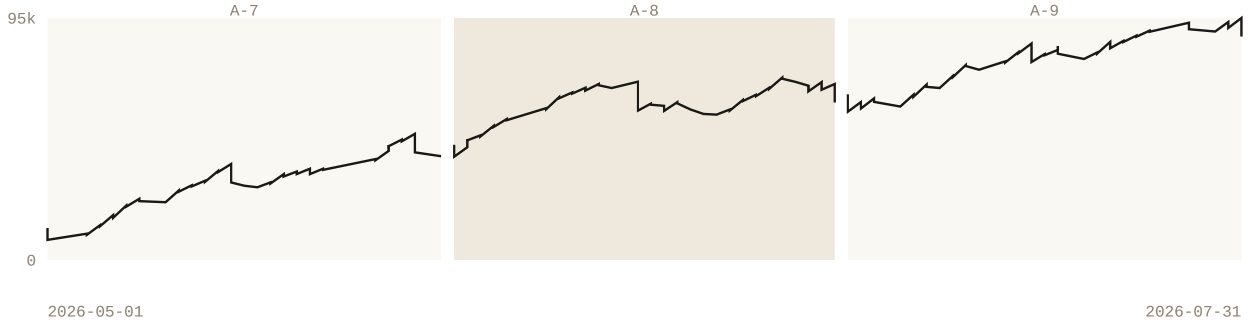
For each statement: printed opening balance plus every row equals the printed closing balance, or the first row where the printed running balance stops chaining is shown with the difference. Consecutive statements of one account must chain to the penny with no gap and no overlap. Card statements use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

Meridian Commerce Bank ····3101 · 3 statement(s) · 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	34,650.30	40,591.17	40,591.17	+0.00	holds	**TIES**
A-8	2026-06-01 2026-06-30	40,591.17	68,070.33	47,055.59	61,605.91	61,605.91	+0.00	holds	**TIES**
A-9	2026-07-01 2026-07-31	61,605.91	73,863.46	48,038.02	87,431.35	87,431.35	+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 statement(s) · 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	49,098.16	44,420.74	6,777.42	6,777.42	+0.00	holds	**TIES**
A-2	2026-06-01 2026-06-30	11,777.42	49,736.60	41,914.27	19,599.75	19,599.75	+0.00	holds	**TIES**
A-3	2026-07-01 2026-07-31	14,599.75	51,786.92	54,927.07	11,459.60	11,459.60	+0.00	holds	**TIES**

Months don't chain · A-1, A-2

May 2026 closes at 6,777.42 but Jun 2026 opens at 11,777.42 (difference +5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement or a mis-read balance before importing.

Months don't chain · A-2, A-3

Jun 2026 closes at 19,599.75 but Jul 2026 opens at 14,599.75 (difference -5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement or a mis-read balance before importing.

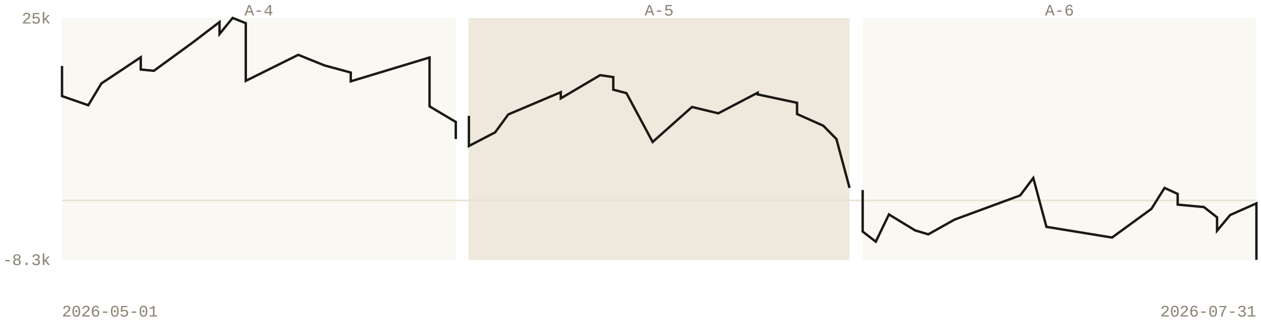
Printed running balance across the statements supplied, one band per statement; a red mark where a statement does not open at the previous closing balance. A picture of the table above, not a finding.

Meridian Commerce Bank ····3303 · 3 statement(s) · 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	25,557.89	32,811.32	8,546.57	8,546.57	+0.00	holds	**TIES**
A-5	2026-06-01 2026-06-30	8,546.57	21,683.65	28,487.26	1,742.96	1,742.96	+0.00	holds	**TIES**
A-6	2026-07-01 2026-07-31	1,742.96	22,347.21	32,364.00	-8,273.83	-8,273.83	+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 (0)

None. No debit in one account matched a credit in another account of this matter within the window.

Outflows with no matching credit (0)

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.

None.

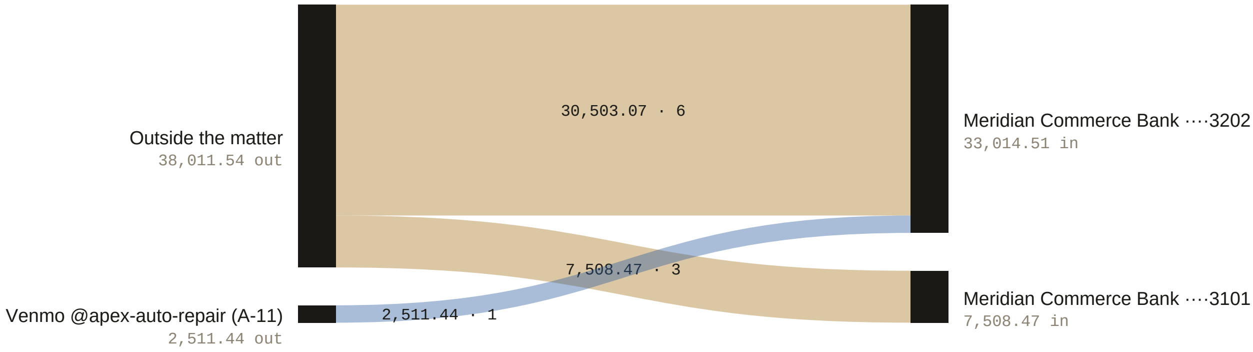
Inflows with no matching debit (9)

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.

DATE	ACCOUNT	CITE	DESCRIPTION	AMOUNT	WHY LISTED
2026-05-15	Meridian Commerce Bank ····3202	A-1 p.1	ONLINE TRANSFER FROM SAV ...7712	6,027.34	transfer wording from an account; no debit of the same amount within 2 banking days in any account of the matter
2026-05-20	Meridian Commerce Bank ····3202	A-1 p.2	ONLINE TRANSFER FROM SAV ...7712	3,198.88	transfer wording from an account; no debit of the same amount within 2 banking days in any account of the matter
2026-05-27	Meridian Commerce Bank ····3101	A-7 p.2	ONLINE TRANSFER FROM SAV ...7712	2,301.33	transfer wording from an account; no debit of the same amount within 2 banking days in any account of the matter
2026-06-02	Meridian Commerce Bank ····3101	A-8 p.1	ONLINE TRANSFER FROM SAV ...7712	3,694.93	transfer wording from an account; no debit of the same amount within 2 banking days in any account of the matter
2026-06-08	Meridian Commerce Bank ····3202	A-2 p.1	ONLINE TRANSFER FROM SAV ...7712	4,489.26	transfer wording from an account; no debit of the same amount within 2 banking days in any account of the matter
2026-06-12	Meridian Commerce Bank ····3202	A-2 p.1	ONLINE TRANSFER FROM SAV ...7712	2,814.44	transfer wording from an account; no debit of the same amount within 2 banking days in any account of the matter
2026-07-06	Meridian Commerce Bank ····3202	A-3 p.1	ONLINE TRANSFER FROM SAV ...7712	6,046.78	transfer wording from an account; no debit of the same amount within 2 banking days in any account of the matter
2026-07-14	Meridian Commerce Bank ····3202	A-3 p.1	ONLINE TRANSFER FROM SAV ...7712	7,926.37	transfer wording from an account; no debit of the same amount within 2 banking days in any account of the matter
2026-07-17	Meridian Commerce Bank ····3101	A-9 p.2	ONLINE TRANSFER FROM SAV ...7712	1,512.21	transfer wording from an account; no debit of the same amount within 2 banking days in any account of the matter

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 (0) · at least 1,000.00, multiples of 100.00

None.

Round amounts, recurring (6 payees) · the same payee and amount three times or more

ACCOUNT	PAYEE LABEL	SAMPLE	AMOUNT	LINES	PERIOD	CITES
Meridian Commerce Bank ····3101	ADP WAGE PAY	ADP WAGE PAY 00174	-6,800.00	6	2026-05-15 to 2026-07-31	A-7 p.1, A-7 p.2, A-8 p.1, A-8 p.2, A-9 p.1, A-9 p.2
Meridian Commerce Bank ····3202	ADP WAGE PAY	ADP WAGE PAY 00174	-6,800.00	6	2026-05-15 to 2026-07-31	A-1 p.2, A-1 p.2, A-2 p.1, A-2 p.2, A-3 p.2, A-3 p.2
Meridian Commerce Bank ····3303	ADP WAGE PAY	ADP WAGE PAY 00174	-6,800.00	6	2026-05-15 to 2026-07-31	A-4 p.1, A-4 p.1, A-5 p.1, A-5 p.1, A-6 p.1, A-6 p.1
Meridian Commerce Bank ····3101	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	3	2026-05-01 to 2026-07-01	A-7 p.1, A-8 p.1, A-9 p.1
Meridian Commerce Bank ····3202	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	3	2026-05-01 to 2026-07-01	A-1 p.1, A-2 p.1, A-3 p.1
Meridian Commerce Bank ····3303	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	3	2026-05-01 to 2026-07-01	A-4 p.1, A-5 p.1, A-6 p.1

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

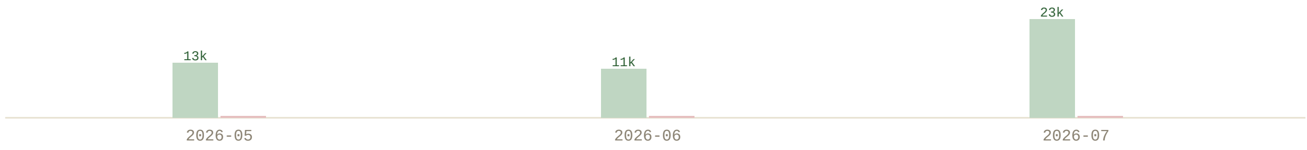
None.

Cash by month (7 account-months)

ACCOUNT	MONTH	DIRECTION	LINES	TOTAL	CITES
Meridian Commerce Bank ····3101	2026-05	in	4	12,912.87	A-7 p.2, A-7 p.2, A-7 p.2, A-7 p.2
Meridian Commerce Bank ····3101	2026-06	in	3	11,455.05	A-8 p.1, A-8 p.2, A-8 p.2
Meridian Commerce Bank ····3101	2026-07	in	6	23,198.80	A-9 p.1, A-9 p.1, A-9 p.1, A-9 p.1, A-9 p.2, A-9 p.2
Meridian Commerce Bank ····3202	2026-05	in	1	4,579.33	A-1 p.1
Meridian Commerce Bank ····3202	2026-07	in	2	6,540.12	A-3 p.1, A-3 p.2
Meridian Commerce Bank ····3303	2026-05	in	2	5,860.48	A-4 p.1, A-4 p.1
Meridian Commerce Bank ····3303	2026-07	in	2	4,616.71	A-6 p.1, A-6 p.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.

Meridian Commerce Bank ····3101



Meridian Commerce Bank ····3202

Meridian Commerce Bank ····3303

Keyword hits (0) · 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

None.

Payees first appearing on or after the key date (1) · key date: 2026-06-15

PAYEE LABEL	SAMPLE DESCRIPTION	FIRST SEEN	LINES	TOTAL	CITES
AMAZON MKTPLACE	POS PURCHASE AMAZON MKTPLACE	2026-06-17	7	8,238.62	A-8 p.2, A-2 p.2, A-2 p.2, A-5 p.1, A-8 p.2, A-8 p.2, A-3 p.2

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-10 — 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 against 63 bank rows in scope, within 3 days; 125 bank rows outside the ledger's range were not compared
Per account	Meridian Commerce Bank ····3202: 56 of 63 bank lines

Bank lines with no ledger entry (2)

CITE	DATE	ACCOUNT	DESCRIPTION	AMOUNT
A-1 p.1	2026-05-06	Meridian Commerce Bank ····3202	MERCHANT BANKCD DEPOSIT	+4,194.77
A-1 p.1	2026-05-11	Meridian Commerce Bank ····3202	ACH DEBIT ONDECK CAPITAL REMIT	-312.00

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-11 — 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 412.10, closing 186.66 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 143 bank rows in scope, within 3 days; 287 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
4100000000000000005	2026-05-11 · Instant Transfer MERIDIAN COMMERCE BANK *3202	2,511.44	A-1 p.1 2026-05-12	REMOTE DEPOSIT CAPTURE	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
4100000000000000007	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
4100000000000000010	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	4100000000000000001, 4100000000000000003, 4100000000000000008, 4100000000000000011	Detail supplies; Rent share; Parts run
Marcus Reyes	2	1,760.00		2026-05-05	2026-05-14	4100000000000000002, 4100000000000000006	Brake job invoice 1187; Tires
Priya Natarajan	2	295.00		2026-05-09	2026-05-23	4100000000000000004, 4100000000000000009	Oil change; Alignment

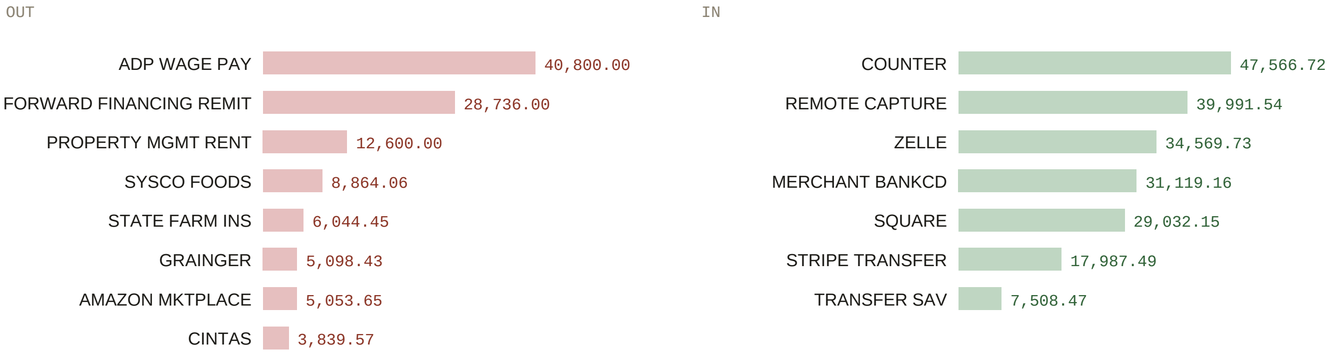
Names are the app's own labels for the other party; none was identified or verified. The app's transaction id is the citation into the export as received.

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.

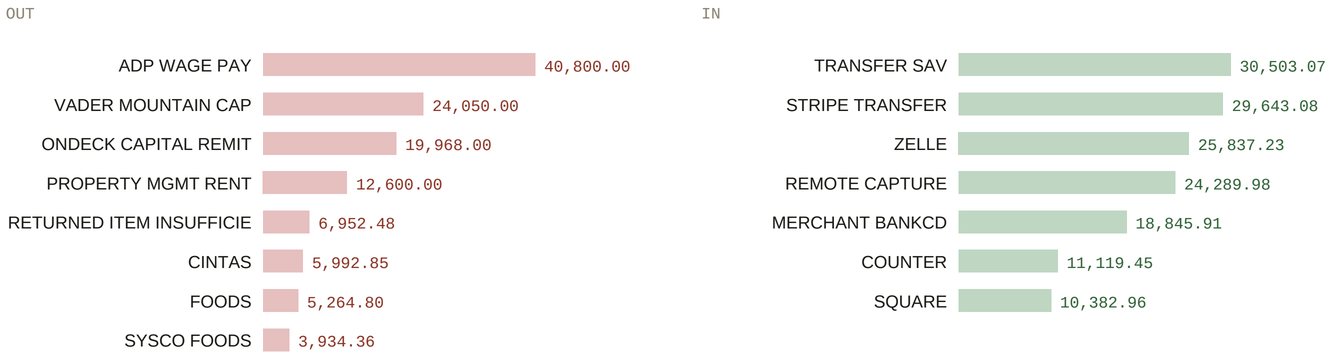
Meridian Commerce Bank ····3101 · largest payee labels over the period supplied

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.



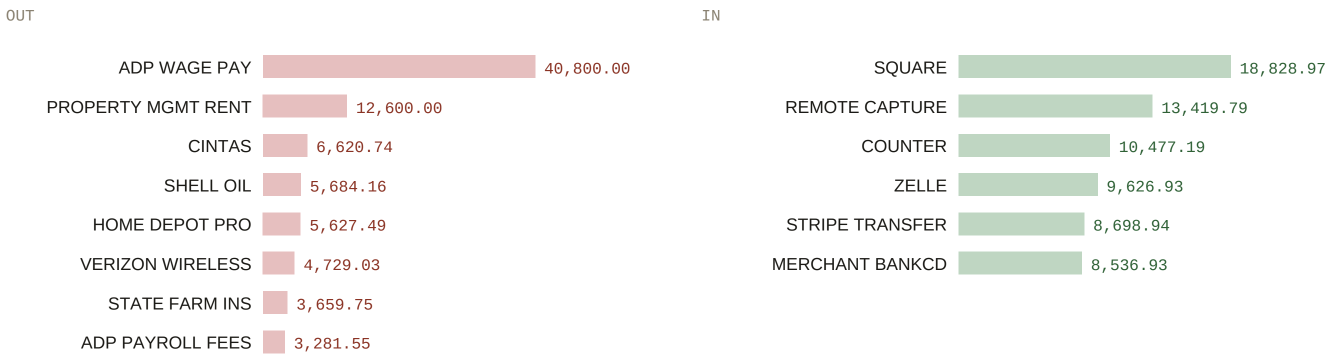
Meridian Commerce Bank ····3202 · largest payee labels over the period supplied

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.



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

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	ADP WAGE PAY	ADP WAGE PAY 00174	2	13,600.00
out	FORWARD FINANCING REMIT	ACH DEBIT FORWARD FINANCING REMIT	20	8,980.00
out	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	1	4,200.00

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	GRAINGER	POS PURCHASE GRAINGER	4	3,036.39
out	STATE FARM INS	POS PURCHASE STATE FARM INS	1	1,684.60
out	ADP PAYROLL FEES	POS PURCHASE ADP PAYROLL FEES	1	1,277.68
out	RETURNED ITEM INSUFFICIENT	RETURNED ITEM - INSUFFICIENT FUNDS	2	954.15
out	ULINE SUPPLY	POS PURCHASE ULINE SUPPLY	2	847.48
out	NSF RETURN ITEM	NSF RETURN ITEM FEE	2	70.00
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	5	14,584.09
in	ZELLE	ZELLE CREDIT	4	13,552.80
in	COUNTER	COUNTER DEPOSIT	4	12,912.87
in	SQUARE	SQUARE INC DEPOSIT	3	10,180.70
in	MERCHANT BANKCD	MERCHANT BANKCD DEPOSIT	2	7,000.24
in	STRIPE TRANSFER	STRIPE TRANSFER	2	5,309.44
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	ADP WAGE PAY	ADP WAGE PAY 00174	2	13,600.00
out	FORWARD FINANCING REMIT	ACH DEBIT FORWARD FINANCING REMIT	21	9,429.00
out	SYSCO FOODS	POS PURCHASE SYSCO FOODS	3	6,711.00
out	AMAZON MKTPLACE	POS PURCHASE AMAZON MKTPLACE	3	5,053.65
out	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	1	4,200.00
out	VERIZON WIRELESS	POS PURCHASE VERIZON WIRELESS	1	1,765.65
out	CINTAS	POS PURCHASE CINTAS CORP	1	1,709.46
out	WASTE MGMT	POS PURCHASE WASTE MGMT	1	1,517.35
out	STATE FARM INS	POS PURCHASE STATE FARM INS	1	1,099.40
out	RETURNED ITEM INSUFFICIENT	RETURNED ITEM - INSUFFICIENT FUNDS	2	855.72
out	everything else (3 labels)		5	1,114.36
in	MERCHANT BANKCD	MERCHANT BANKCD DEPOSIT	5	15,601.52
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	4	13,716.73
in	ZELLE	ZELLE CREDIT	5	13,205.35
in	COUNTER	COUNTER DEPOSIT	3	11,455.05
in	SQUARE	SQUARE INC DEPOSIT	2	7,253.39
in	TRANSFER SAV	ONLINE TRANSFER FROM SAV ...7712	1	3,694.93
in	STRIPE TRANSFER	STRIPE TRANSFER	1	3,143.36

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

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	ADP WAGE PAY	ADP WAGE PAY 00174	2	13,600.00
out	FORWARD FINANCING REMIT	ACH DEBIT FORWARD FINANCING REMIT	23	10,327.00
out	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	1	4,200.00
out	STATE FARM INS	POS PURCHASE STATE FARM INS	2	3,260.45
out	ADP PAYROLL FEES	POS PURCHASE ADP PAYROLL FEES	2	2,461.05
out	SYSCO FOODS	POS PURCHASE SYSCO FOODS	1	2,153.06
out	CINTAS	POS PURCHASE CINTAS CORP	2	2,130.11
out	ULINE SUPPLY	POS PURCHASE ULINE SUPPLY	1	2,079.78
out	GRAINGER	POS PURCHASE GRAINGER	1	2,062.04
out	HOME DEPOT PRO	POS PURCHASE HOME DEPOT PRO	1	1,856.45
out	everything else (4 labels)		6	3,908.08
in	COUNTER	COUNTER DEPOSIT	6	23,198.80

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	3	11,690.72
in	SQUARE	SQUARE INC DEPOSIT	3	11,598.06
in	STRIPE TRANSFER	STRIPE TRANSFER	4	9,534.69
in	MERCHANT BANKCD	MERCHANT BANKCD DEPOSIT	2	8,517.40
in	ZELLE	ZELLE CREDIT	2	7,811.58
in	TRANSFER SAV	ONLINE TRANSFER FROM SAV ...7712	1	1,512.21

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 00174	2	13,600.00
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	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	1	4,200.00
out	CINTAS	POS PURCHASE CINTAS CORP	2	4,093.31
out	RETURNED ITEM INSUFFICIENT	RETURNED ITEM - INSUFFICIENT FUNDS	4	2,456.42
out	WASTE MGMT	POS PURCHASE WASTE MGMT	3	1,833.45
out	FOODS	POS PURCHASE US FOODS	1	1,459.80
out	STATE FARM INS	POS PURCHASE STATE FARM INS	1	1,400.44
out	SYSCO FOODS	POS PURCHASE SYSCO FOODS	1	1,272.83
out	everything else (2 labels)		5	464.49
in	MERCHANT BANKCD	MERCHANT BANKCD DEPOSIT	3	9,516.46
in	TRANSFER SAV	ONLINE TRANSFER FROM SAV ...7712	2	9,226.22
in	STRIPE TRANSFER	STRIPE TRANSFER	2	8,591.87
in	ZELLE	ZELLE CREDIT	3	7,196.79
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	2	6,189.14
in	COUNTER	COUNTER DEPOSIT	1	4,579.33
in	SQUARE	SQUARE INC DEPOSIT	1	3,798.35

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 00174	2	13,600.00
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	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	1	4,200.00
out	RETURNED ITEM INSUFFICIENT	RETURNED ITEM - INSUFFICIENT FUNDS	4	2,488.14
out	CINTAS	POS PURCHASE CINTAS CORP	1	1,899.54
out	GRAINGER	POS PURCHASE GRAINGER	1	1,723.65
out	ADP PAYROLL FEES	POS PURCHASE ADP PAYROLL FEES	1	1,280.49
out	AMAZON MKTPLACE	POS PURCHASE AMAZON MKTPLACE	2	827.40
out	VERIZON WIRELESS	POS PURCHASE VERIZON WIRELESS	1	812.55
out	everything else (3 labels)		6	1,130.50
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	3	12,040.60
in	MERCHANT BANKCD	MERCHANT BANKCD DEPOSIT	3	9,329.45
in	STRIPE TRANSFER	STRIPE TRANSFER	2	8,099.46
in	TRANSFER SAV	ONLINE TRANSFER FROM SAV ...7712	2	7,303.70
in	SQUARE	SQUARE INC DEPOSIT	2	6,584.61
in	ZELLE	ZELLE CREDIT	2	6,378.78

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 00174	2	13,600.00
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	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	1	4,200.00
out	FOODS	POS PURCHASE US FOODS	2	3,805.00
out	SYSCO FOODS	POS PURCHASE SYSCO FOODS	2	2,661.53
out	SHELL OIL	POS PURCHASE SHELL OIL	2	2,326.73
out	AMAZON MKTPLACE	POS PURCHASE AMAZON MKTPLACE	1	2,124.30
out	RETURNED ITEM INSUFFICIENT	RETURNED ITEM - INSUFFICIENT FUNDS	4	2,007.92
out	WASTE MGMT	POS PURCHASE WASTE MGMT	1	1,815.01
out	everything else (6 labels)		10	5,960.58
in	TRANSFER SAV	ONLINE TRANSFER FROM SAV ...7712	2	13,973.15
in	STRIPE TRANSFER	STRIPE TRANSFER	4	12,951.75
in	ZELLE	ZELLE CREDIT	4	12,261.66
in	COUNTER	COUNTER DEPOSIT	2	6,540.12
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	2	6,060.24

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

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	ADP WAGE PAY	ADP WAGE PAY 00174	2	13,600.00
out	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	1	4,200.00
out	GRAINGER	POS PURCHASE GRAINGER	2	2,697.93
out	CINTAS	POS PURCHASE CINTAS CORP	1	2,375.64
out	STATE FARM INS	POS PURCHASE STATE FARM INS	1	2,169.84
out	HOME DEPOT PRO	POS PURCHASE HOME DEPOT PRO	2	2,003.47
out	SHELL OIL	POS PURCHASE SHELL OIL	1	1,705.51
out	VERIZON WIRELESS	POS PURCHASE VERIZON WIRELESS	1	1,665.98
out	FOODS	POS PURCHASE US FOODS	2	1,403.34
out	SYSCO FOODS	POS PURCHASE SYSCO FOODS	1	989.61
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	2	6,105.57
in	COUNTER	COUNTER DEPOSIT	2	5,860.48
in	MERCHANT BANKCD	MERCHANT BANKCD DEPOSIT	1	3,994.86
in	SQUARE	SQUARE INC DEPOSIT	1	3,647.57
in	ZELLE	ZELLE CREDIT	1	3,030.12
in	STRIPE TRANSFER	STRIPE TRANSFER	1	2,919.29

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

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	ADP WAGE PAY	ADP WAGE PAY 00174	2	13,600.00
out	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	1	4,200.00
out	SHELL OIL	POS PURCHASE SHELL OIL	2	2,914.50
out	ULINE SUPPLY	POS PURCHASE ULINE SUPPLY	2	2,449.27
out	CINTAS	POS PURCHASE CINTAS CORP	3	2,377.91
out	ADP PAYROLL FEES	POS PURCHASE ADP PAYROLL FEES	1	1,854.79
out	HOME DEPOT PRO	POS PURCHASE HOME DEPOT PRO	1	857.52
out	AMAZON MKTPLACE	POS PURCHASE AMAZON MKTPLACE	1	233.27
in	SQUARE	SQUARE INC DEPOSIT	4	11,189.82
in	ZELLE	ZELLE CREDIT	1	3,231.45
in	STRIPE TRANSFER	STRIPE TRANSFER	1	2,865.04

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
in	MERCHANT BANKCD	MERCHANT BANKCD DEPOSIT	1	2,493.52
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	1	1,903.82

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

DIRECTION	PAYEE LABEL	SAMPLE DESCRIPTION	LINES	TOTAL
out	ADP WAGE PAY	ADP WAGE PAY 00174	2	13,600.00
out	PROPERTY MGMT RENT	ACH DEBIT PROPERTY MGMT RENT	1	4,200.00
out	VERIZON WIRELESS	POS PURCHASE VERIZON WIRELESS	2	3,063.05
out	HOME DEPOT PRO	POS PURCHASE HOME DEPOT PRO	2	2,766.50
out	CINTAS	POS PURCHASE CINTAS CORP	1	1,867.19
out	STATE FARM INS	POS PURCHASE STATE FARM INS	1	1,489.91
out	ADP PAYROLL FEES	POS PURCHASE ADP PAYROLL FEES	1	1,426.76
out	WASTE MGMT	POS PURCHASE WASTE MGMT	1	1,408.86
out	FOODS	POS PURCHASE US FOODS	2	1,135.13
out	SHELL OIL	POS PURCHASE SHELL OIL	1	1,064.15
out	everything else (1 labels)		1	342.45
in	REMOTE CAPTURE	REMOTE DEPOSIT CAPTURE	2	5,410.40
in	COUNTER	COUNTER DEPOSIT	2	4,616.71
in	SQUARE	SQUARE INC DEPOSIT	1	3,991.58
in	ZELLE	ZELLE CREDIT	1	3,365.36
in	STRIPE TRANSFER	STRIPE TRANSFER	1	2,914.61
in	MERCHANT BANKCD	MERCHANT BANKCD DEPOSIT	1	2,048.55

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.
Bank-sourced, not weighed here: A-7, A-8, A-9.

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

LIKELY TAMPERED INPUT: REVIEW

Produced by software a bank does not use · review
PDF produced by a programmatic PDF generator ("ReportLab PDF Library - (opensource)"). Generated by a backend PDF library rather than a bank statement system. Modern fintechs legitimately render statements this way, so this is not itself a sign of alteration — but altered statements are built the same way. Confirm the file came from the bank/fintech portal it claims.

WHAT THIS MEANS
The file says which software wrote it. Office suites, design tools and consumer PDF editors mean a person composed or edited the document; backend PDF libraries and browser print-to-PDF are how some fintechs render statements, so those are weaker.

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.

Does not chain with the neighbouring statement · weighted high
May 2026 closes at 6,777.42 but Jun 2026 opens at 11,777.42 (difference +5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement or a mis-read balance before importing.
Rows: A-1, A-2

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, at least one of the two documents does not reflect the real account. 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 the printed opening and closing balances. The file whose figure differs from the bank's copy is the altered one; if both match, ask the bank about an adjustment posted between the two statements.

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

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 was typed or moved by someone after the fact, or the date column was misread.

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, this file is not the bank's record; if it matches, the bank's posting convention explains it and the note can be closed.

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

LIKELY TAMPERED INPUT: REVIEW

Produced by software a bank does not use · review
PDF produced by a programmatic PDF generator (“ReportLab PDF Library - (opensource)”). Generated by a backend PDF library rather than a bank statement system. Modern fintechs legitimately render statements this way, so this is not itself a sign of alteration — but altered statements are built the same way. Confirm the file came from the bank/fintech portal it claims.

WHAT THIS MEANS

The file says which software wrote it. Office suites, design tools and consumer PDF editors mean a person composed or edited the document; backend PDF libraries and browser print-to-PDF are how some fintechs render statements, so those are weaker.

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.

Does not chain with the neighbouring statement · weighted high
May 2026 closes at 6,777.42 but Jun 2026 opens at 11,777.42 (difference +5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement or a mis-read balance before importing.
Rows: A-1, A-2

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, at least one of the two documents does not reflect the real account. 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 the printed opening and closing balances. The file whose figure differs from the bank's copy is the altered one; if both match, ask the bank about an adjustment posted between the two statements.

Does not chain with the neighbouring statement · weighted high
Jun 2026 closes at 19,599.75 but Jul 2026 opens at 14,599.75 (difference -5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement or a mis-read balance before importing.
Rows: A-2, A-3

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, at least one of the two documents does not reflect the real account. 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 the printed opening and closing balances. The file whose figure differs from the bank's copy is the altered one; if both match, ask the bank about an adjustment posted between the two statements.

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

LIKELY TAMPERED INPUT: REVIEW

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 was authored as an editable document.

WHAT THIS MEANS

The file says which software wrote it. Office suites, design tools and consumer PDF editors mean a person composed or edited the document; backend PDF libraries and browser print-to-PDF are how some fintechs render statements, so those are weaker.

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 · 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.

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

Treat the file as a rebuilt or re-saved copy until a bank-sourced copy confirms the figures. Compare fonts and page size with a known-genuine statement.

Does not chain with the neighbouring statement · weighted high
Jun 2026 closes at 19,599.75 but Jul 2026 opens at 14,599.75 (difference -5,000.00). Consecutive statements of one account chain to the penny — check for a missing statement or a mis-read balance before importing.
Rows: A-2, A-3

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, at least one of the two documents does not reflect the real account. 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 the printed opening and closing balances. The file whose figure differs from the bank's copy is the altered one; if both match, ask the bank about an adjustment posted between the two statements.

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

PROVENANCE NOTE: CONFIRM THE FILE'S ORIGIN

Produced by software a bank does not use · review
PDF produced by a programmatic PDF generator (“ReportLab PDF Library - (opensource)”). Generated by a backend PDF library rather than a bank statement system. Modern fintechs legitimately render statements this way, so this is not itself a sign of alteration — but altered statements are built the same way. Confirm the file came from the bank/fintech portal it claims.

WHAT THIS MEANS

The file says which software wrote it. Office suites, design tools and consumer PDF editors mean a person composed or edited the document; backend PDF libraries and browser print-to-PDF are how some fintechs render statements, so those are weaker.

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.

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

PROVENANCE NOTE: CONFIRM THE FILE'S ORIGIN

Produced by software a bank does not use · review
PDF produced by a programmatic PDF generator (“ReportLab PDF Library - (opensource)”). Generated by a backend PDF library rather than a bank statement system. Modern fintechs legitimately render statements this way, so this is not itself a sign of alteration — but altered statements are built the same way. Confirm the file came from the bank/fintech portal it claims.

WHAT THIS MEANS

The file says which software wrote it. Office suites, design tools and consumer PDF editors mean a person composed or edited the document; backend PDF libraries and browser print-to-PDF are how some fintechs render statements, so those are weaker.

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.

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

PROVENANCE NOTE: CONFIRM THE FILE'S ORIGIN

Produced by software a bank does not use · review
PDF produced by a programmatic PDF generator (“ReportLab PDF Library - (opensource)”). Generated by a backend PDF library rather than a bank statement system. Modern fintechs legitimately render statements this way, so this is not itself a sign of alteration — but altered statements are built the same way. Confirm the file came from the bank/fintech portal it claims.

WHAT THIS MEANS

The file says which software wrote it. Office suites, design tools and consumer PDF editors mean a person composed or edited the document; backend PDF libraries and browser print-to-PDF are how some fintechs render statements, so those are weaker.

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.

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 different software stacks: 1d71b25791e3 (2026-07); b74496c0518f (2026-05, 2026-06, 2026-05, 2026-06, 2026-07). A bank's monthly exports are homogeneous — a mixed set means at least one file did not come from the bank's own export.

WHAT THIS MEANS

A bank's monthly exports are homogeneous. A set that mixes production stacks was not produced by one system in one way; at least one file did not come from the bank's own export.

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	2026-05-01	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	-2,100.00
A-1 p.1	2026-05-03	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	-2,412.00
A-1 p.1	2026-05-04	COUNTER DEPOSIT	+4,579.33	2,167.33
A-1 p.1	2026-05-04	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	1,855.33
A-1 p.1	2026-05-05	STRIPE TRANSFER	+4,221.85	6,077.18
A-1 p.1	2026-05-05	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	5,765.18
A-1 p.1	2026-05-06	MERCHANT BANKCD DEPOSIT	+4,194.77	9,959.95
A-1 p.1	2026-05-06	NSF RETURN ITEM FEE	-35.00	9,924.95
A-1 p.1	2026-05-06	NSF RETURN ITEM FEE	-35.00	9,889.95
A-1 p.1	2026-05-06	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	9,577.95
A-1 p.1	2026-05-06	POS PURCHASE WASTE MGMT	-366.45	9,211.50
A-1 p.1	2026-05-06	RETURNED ITEM - INSUFFICIENT FUNDS	-410.05	8,801.45
A-1 p.1	2026-05-06	RETURNED ITEM - INSUFFICIENT FUNDS	-865.61	7,935.84
A-1 p.1	2026-05-07	REMOTE DEPOSIT CAPTURE	+3,677.70	11,613.54
A-1 p.1	2026-05-07	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	11,301.54
A-1 p.1	2026-05-07	POS PURCHASE VERIZON WIRELESS	-324.49	10,977.05
A-1 p.1	2026-05-07	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	9,127.05
A-1 p.1	2026-05-08	MERCHANT BANKCD DEPOSIT	+3,020.41	12,147.46
A-1 p.1	2026-05-08	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	11,835.46
A-1 p.1	2026-05-08	POS PURCHASE STATE FARM INS	-1,400.44	10,435.02
A-1 p.1	2026-05-09	POS PURCHASE WASTE MGMT	-342.89	10,092.13
A-1 p.1	2026-05-11	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	9,780.13
A-1 p.1	2026-05-12	REMOTE DEPOSIT CAPTURE	+2,511.44	12,291.57
A-1 p.1	2026-05-12	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	11,979.57
A-1 p.1	2026-05-13	NSF RETURN ITEM FEE	-35.00	11,944.57
A-1 p.1	2026-05-13	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	11,632.57
A-1 p.1	2026-05-13	RETURNED ITEM - INSUFFICIENT FUNDS	-868.72	10,763.85
A-1 p.1	2026-05-13	POS PURCHASE WASTE MGMT	-1,124.11	9,639.74
A-1 p.1	2026-05-14	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	9,327.74
A-1 p.1	2026-05-14	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	7,477.74
A-1 p.1	2026-05-15	ONLINE TRANSFER FROM SAV ...7712	+6,027.34	13,505.08
A-1 p.1	2026-05-15	SQUARE INC DEPOSIT	+3,798.35	17,303.43
A-1 p.2	2026-05-15	NSF RETURN ITEM FEE	-35.00	17,268.43
A-1 p.2	2026-05-15	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	16,956.43
A-1 p.2	2026-05-15	RETURNED ITEM - INSUFFICIENT FUNDS	-312.04	16,644.39
A-1 p.2	2026-05-15	ADP WAGE PAY 00174	-6,800.00	9,844.39
A-1 p.2	2026-05-18	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	9,532.39
A-1 p.2	2026-05-19	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	9,220.39
A-1 p.2	2026-05-20	ONLINE TRANSFER FROM SAV ...7712	+3,198.88	12,419.27
A-1 p.2	2026-05-20	ZELLE CREDIT	+2,311.24	14,730.51
A-1 p.2	2026-05-20	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	14,418.51

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-1 p.2	2026-05-21	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	14,106.51
A-1 p.2	2026-05-21	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	12,256.51
A-1 p.2	2026-05-22	MERCHANT BANKCD DEPOSIT	+2,301.28	14,557.79
A-1 p.2	2026-05-22	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	14,245.79
A-1 p.2	2026-05-25	POS PURCHASE CINTAS CORP	-1,788.07	12,457.72
A-1 p.2	2026-05-26	STRIPE TRANSFER	+4,370.02	16,827.74
A-1 p.2	2026-05-26	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	16,515.74
A-1 p.2	2026-05-26	POS PURCHASE SYSCO FOODS	-1,272.83	15,242.91
A-1 p.2	2026-05-27	ZELLE CREDIT	+2,029.23	17,272.14
A-1 p.2	2026-05-27	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	16,960.14
A-1 p.2	2026-05-28	ZELLE CREDIT	+2,856.32	19,816.46
A-1 p.2	2026-05-28	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,504.46
A-1 p.2	2026-05-28	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	17,654.46
A-1 p.2	2026-05-29	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	17,342.46
A-1 p.2	2026-05-29	POS PURCHASE US FOODS	-1,459.80	15,882.66
A-1 p.2	2026-05-29	ADP WAGE PAY 00175	-6,800.00	9,082.66
A-1 p.2	2026-05-30	POS PURCHASE CINTAS CORP	-2,305.24	6,777.42

A-2 · Meridian Commerce Bank ····3202 · 2026-06-01 to 2026-06-30 · 58 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-2 p.1	2026-06-01	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	11,465.42
A-2 p.1	2026-06-01	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	7,265.42
A-2 p.1	2026-06-02	NSF RETURN ITEM FEE	-35.00	7,230.42
A-2 p.1	2026-06-02	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	6,918.42
A-2 p.1	2026-06-02	RETURNED ITEM - INSUFFICIENT FUNDS	-835.52	6,082.90
A-2 p.1	2026-06-03	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	5,770.90
A-2 p.1	2026-06-03	POS PURCHASE ADP PAYROLL FEES	-1,280.49	4,490.41
A-2 p.1	2026-06-04	SQUARE INC DEPOSIT	+2,106.46	6,596.87
A-2 p.1	2026-06-04	POS PURCHASE WASTE MGMT	-270.28	6,326.59
A-2 p.1	2026-06-04	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	6,014.59
A-2 p.1	2026-06-04	POS PURCHASE VERIZON WIRELESS	-812.55	5,202.04
A-2 p.1	2026-06-04	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	3,352.04
A-2 p.1	2026-06-05	SQUARE INC DEPOSIT	+4,478.15	7,830.19
A-2 p.1	2026-06-05	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	7,518.19
A-2 p.1	2026-06-08	ONLINE TRANSFER FROM SAV ...7712	+4,489.26	12,007.45
A-2 p.1	2026-06-08	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	11,695.45
A-2 p.1	2026-06-09	REMOTE DEPOSIT CAPTURE	+4,427.69	16,123.14
A-2 p.1	2026-06-09	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	15,811.14
A-2 p.1	2026-06-10	STRIPE TRANSFER	+3,543.03	19,354.17
A-2 p.1	2026-06-10	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,042.17
A-2 p.1	2026-06-11	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	18,730.17
A-2 p.1	2026-06-11	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	16,880.17
A-2 p.1	2026-06-12	ONLINE TRANSFER FROM SAV ...7712	+2,814.44	19,694.61
A-2 p.1	2026-06-12	NSF RETURN ITEM FEE	-35.00	19,659.61
A-2 p.1	2026-06-12	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,347.61
A-2 p.1	2026-06-12	RETURNED ITEM - INSUFFICIENT FUNDS	-646.13	18,701.48
A-2 p.1	2026-06-15	REMOTE DEPOSIT CAPTURE	+2,905.87	21,607.35
A-2 p.1	2026-06-15	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	21,295.35
A-2 p.1	2026-06-15	ADP WAGE PAY 00174	-6,800.00	14,495.35

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-2 p.1	2026-06-16	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	14,183.35
A-2 p.1	2026-06-17	MERCHANT BANKCD DEPOSIT	+2,142.98	16,326.33
A-2 p.1	2026-06-17	NSF RETURN ITEM FEE	-35.00	16,291.33
A-2 p.2	2026-06-17	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	15,979.33
A-2 p.2	2026-06-17	RETURNED ITEM - INSUFFICIENT FUNDS	-600.43	15,378.90
A-2 p.2	2026-06-18	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	15,066.90
A-2 p.2	2026-06-18	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	13,216.90
A-2 p.2	2026-06-19	POS PURCHASE AMAZON MKTPLACE	-424.69	12,792.21
A-2 p.2	2026-06-20	POS PURCHASE ULINE SUPPLY	-720.22	12,071.99
A-2 p.2	2026-06-22	ZELLE CREDIT	+2,121.02	14,193.01
A-2 p.2	2026-06-22	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	13,881.01
A-2 p.2	2026-06-22	POS PURCHASE GRAINGER	-1,723.65	12,157.36
A-2 p.2	2026-06-23	REMOTE DEPOSIT CAPTURE	+4,707.04	16,864.40
A-2 p.2	2026-06-23	NSF RETURN ITEM FEE	-35.00	16,829.40
A-2 p.2	2026-06-23	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	16,517.40
A-2 p.2	2026-06-23	POS PURCHASE AMAZON MKTPLACE	-402.71	16,114.69
A-2 p.2	2026-06-23	RETURNED ITEM - INSUFFICIENT FUNDS	-406.06	15,708.63
A-2 p.2	2026-06-24	ZELLE CREDIT	+4,257.76	19,966.39
A-2 p.2	2026-06-24	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,654.39
A-2 p.2	2026-06-25	STRIPE TRANSFER	+4,556.43	24,210.82
A-2 p.2	2026-06-25	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	23,898.82
A-2 p.2	2026-06-25	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	22,048.82
A-2 p.2	2026-06-26	MERCHANT BANKCD DEPOSIT	+3,187.55	25,236.37
A-2 p.2	2026-06-26	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	24,924.37
A-2 p.2	2026-06-28	POS PURCHASE CINTAS CORP	-1,899.54	23,024.83
A-2 p.2	2026-06-29	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	22,712.83
A-2 p.2	2026-06-30	MERCHANT BANKCD DEPOSIT	+3,998.92	26,711.75
A-2 p.2	2026-06-30	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	26,399.75
A-2 p.2	2026-06-30	ADP WAGE PAY 00175	-6,800.00	19,599.75

A-3 · Meridian Commerce Bank ····3202 · 2026-07-01 to 2026-07-31 · 67 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-3 p.1	2026-07-01	STRIPE TRANSFER	+3,564.48	18,164.23
A-3 p.1	2026-07-01	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	17,852.23
A-3 p.1	2026-07-01	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	13,652.23
A-3 p.1	2026-07-02	ZELLE CREDIT	+2,265.00	15,917.23
A-3 p.1	2026-07-02	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	15,605.23
A-3 p.1	2026-07-02	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	13,755.23
A-3 p.1	2026-07-03	REMOTE DEPOSIT CAPTURE	+3,860.86	17,616.09
A-3 p.1	2026-07-03	NSF RETURN ITEM FEE	-35.00	17,581.09
A-3 p.1	2026-07-03	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	17,269.09
A-3 p.1	2026-07-03	RETURNED ITEM - INSUFFICIENT FUNDS	-798.01	16,471.08
A-3 p.1	2026-07-05	POS PURCHASE SHELL OIL	-404.62	16,066.46
A-3 p.1	2026-07-06	ONLINE TRANSFER FROM SAV ...7712	+6,046.78	22,113.24
A-3 p.1	2026-07-06	STRIPE TRANSFER	+3,296.87	25,410.11
A-3 p.1	2026-07-06	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	25,098.11
A-3 p.1	2026-07-06	POS PURCHASE SYSCO FOODS	-1,550.71	23,547.40
A-3 p.1	2026-07-06	POS PURCHASE HOME DEPOT PRO	-1,562.35	21,985.05
A-3 p.1	2026-07-06	POS PURCHASE WASTE MGMT	-1,815.01	20,170.04

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-3 p.1	2026-07-07	COUNTER DEPOSIT	+3,303.69	23,473.73
A-3 p.1	2026-07-07	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	23,161.73
A-3 p.1	2026-07-08	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	22,849.73
A-3 p.1	2026-07-09	STRIPE TRANSFER	+3,515.95	26,365.68
A-3 p.1	2026-07-09	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	26,053.68
A-3 p.1	2026-07-09	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	24,203.68
A-3 p.1	2026-07-10	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	23,891.68
A-3 p.1	2026-07-13	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	23,579.68
A-3 p.1	2026-07-14	ONLINE TRANSFER FROM SAV ...7712	+7,926.37	31,506.05
A-3 p.1	2026-07-14	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	31,194.05
A-3 p.1	2026-07-14	POS PURCHASE STATE FARM INS	-743.06	30,450.99
A-3 p.1	2026-07-14	POS PURCHASE US FOODS	-2,215.65	28,235.34
A-3 p.1	2026-07-15	ZELLE CREDIT	+2,363.11	30,598.45
A-3 p.1	2026-07-15	NSF RETURN ITEM FEE	-35.00	30,563.45
A-3 p.1	2026-07-15	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	30,251.45
A-3 p.2	2026-07-15	RETURNED ITEM - INSUFFICIENT FUNDS	-571.38	29,680.07
A-3 p.2	2026-07-15	POS PURCHASE SYSCO FOODS	-1,110.82	28,569.25
A-3 p.2	2026-07-15	ADP WAGE PAY 00174	-6,800.00	21,769.25
A-3 p.2	2026-07-16	STRIPE TRANSFER	+2,574.45	24,343.70
A-3 p.2	2026-07-16	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	24,031.70
A-3 p.2	2026-07-16	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	22,181.70
A-3 p.2	2026-07-17	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	21,869.70
A-3 p.2	2026-07-17	POS PURCHASE CINTAS CORP	-1,787.70	20,082.00
A-3 p.2	2026-07-20	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,770.00
A-3 p.2	2026-07-21	NSF RETURN ITEM FEE	-35.00	19,735.00
A-3 p.2	2026-07-21	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,423.00
A-3 p.2	2026-07-21	RETURNED ITEM - INSUFFICIENT FUNDS	-423.38	18,999.62
A-3 p.2	2026-07-22	COUNTER DEPOSIT	+3,236.43	22,236.05
A-3 p.2	2026-07-22	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	21,924.05
A-3 p.2	2026-07-22	POS PURCHASE SHELL OIL	-1,922.11	20,001.94
A-3 p.2	2026-07-23	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,689.94
A-3 p.2	2026-07-23	POS PURCHASE US FOODS	-1,589.35	18,100.59
A-3 p.2	2026-07-23	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	16,250.59
A-3 p.2	2026-07-24	ZELLE CREDIT	+3,940.38	20,190.97
A-3 p.2	2026-07-24	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	19,878.97
A-3 p.2	2026-07-24	POS PURCHASE ULINE SUPPLY	-377.88	19,501.09
A-3 p.2	2026-07-26	POS PURCHASE VERIZON WIRELESS	-418.94	19,082.15
A-3 p.2	2026-07-27	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	18,770.15
A-3 p.2	2026-07-27	POS PURCHASE VERIZON WIRELESS	-930.65	17,839.50
A-3 p.2	2026-07-28	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	17,527.50
A-3 p.2	2026-07-29	ZELLE CREDIT	+3,693.17	21,220.67
A-3 p.2	2026-07-29	NSF RETURN ITEM FEE	-35.00	21,185.67
A-3 p.2	2026-07-29	RETURNED ITEM - INSUFFICIENT FUNDS	-215.15	20,970.52
A-3 p.2	2026-07-29	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	20,658.52
A-3 p.2	2026-07-30	REMOTE DEPOSIT CAPTURE	+2,199.38	22,857.90
A-3 p.2	2026-07-30	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	22,545.90
A-3 p.2	2026-07-30	ACH DEBIT VADER MOUNTAIN CAP REMIT	-1,850.00	20,695.90
A-3 p.2	2026-07-30	POS PURCHASE AMAZON MKTPLACE	-2,124.30	18,571.60
A-3 p.2	2026-07-31	ACH DEBIT ONDECK CAPITAL REMIT	-312.00	18,259.60

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-3 p.2	2026-07-31	ADP WAGE PAY 00175	-6,800.00	11,459.60

A-4 · Meridian Commerce Bank ····3303 · 2026-05-01 to 2026-05-31 · 22 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-4 p.1	2026-05-01	STRIPE TRANSFER	+2,919.29	18,719.29
A-4 p.1	2026-05-01	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	14,519.29
A-4 p.1	2026-05-03	POS PURCHASE HOME DEPOT PRO	-1,269.58	13,249.71
A-4 p.1	2026-05-04	ZELLE CREDIT	+3,030.12	16,279.83
A-4 p.1	2026-05-07	SQUARE INC DEPOSIT	+3,647.57	19,927.40
A-4 p.1	2026-05-07	POS PURCHASE SHELL OIL	-1,705.51	18,221.89
A-4 p.1	2026-05-08	POS PURCHASE US FOODS	-178.13	18,043.76
A-4 p.1	2026-05-11	MERCHANT BANKCD DEPOSIT	+3,994.86	22,038.62
A-4 p.1	2026-05-13	REMOTE DEPOSIT CAPTURE	+2,790.96	24,829.58
A-4 p.1	2026-05-13	POS PURCHASE VERIZON WIRELESS	-1,665.98	23,163.60
A-4 p.1	2026-05-14	COUNTER DEPOSIT	+2,237.79	25,401.39
A-4 p.1	2026-05-15	POS PURCHASE HOME DEPOT PRO	-733.89	24,667.50
A-4 p.1	2026-05-15	POS PURCHASE US FOODS	-1,225.21	23,442.29
A-4 p.1	2026-05-15	ADP WAGE PAY 00174	-6,800.00	16,642.29
A-4 p.1	2026-05-19	COUNTER DEPOSIT	+3,622.69	20,264.98
A-4 p.1	2026-05-21	POS PURCHASE GRAINGER	-1,475.96	18,789.02
A-4 p.1	2026-05-23	POS PURCHASE SYSCO FOODS	-989.61	17,799.41
A-4 p.1	2026-05-23	POS PURCHASE GRAINGER	-1,221.97	16,577.44
A-4 p.1	2026-05-29	REMOTE DEPOSIT CAPTURE	+3,314.61	19,892.05
A-4 p.1	2026-05-29	ADP WAGE PAY 00175	-6,800.00	13,092.05
A-4 p.1	2026-05-31	POS PURCHASE STATE FARM INS	-2,169.84	10,922.21
A-4 p.1	2026-05-31	POS PURCHASE CINTAS CORP	-2,375.64	8,546.57

A-5 · Meridian Commerce Bank ····3303 · 2026-06-01 to 2026-06-30 · 21 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-5 p.1	2026-06-01	SQUARE INC DEPOSIT	+3,225.14	11,771.71
A-5 p.1	2026-06-01	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	7,571.71
A-5 p.1	2026-06-03	REMOTE DEPOSIT CAPTURE	+1,903.82	9,475.53
A-5 p.1	2026-06-04	MERCHANT BANKCD DEPOSIT	+2,493.52	11,969.05
A-5 p.1	2026-06-08	SQUARE INC DEPOSIT	+3,092.58	15,061.63
A-5 p.1	2026-06-08	POS PURCHASE HOME DEPOT PRO	-857.52	14,204.11
A-5 p.1	2026-06-11	ZELLE CREDIT	+3,231.45	17,435.56
A-5 p.1	2026-06-12	POS PURCHASE CINTAS CORP	-272.22	17,163.34
A-5 p.1	2026-06-12	POS PURCHASE SHELL OIL	-1,749.86	15,413.48
A-5 p.1	2026-06-13	POS PURCHASE CINTAS CORP	-478.52	14,934.96
A-5 p.1	2026-06-15	ADP WAGE PAY 00174	-6,800.00	8,134.96
A-5 p.1	2026-06-17	SQUARE INC DEPOSIT	+3,255.43	11,390.39
A-5 p.1	2026-06-18	SQUARE INC DEPOSIT	+1,616.67	13,007.06
A-5 p.1	2026-06-20	POS PURCHASE ULINE SUPPLY	-884.06	12,123.00
A-5 p.1	2026-06-23	STRIPE TRANSFER	+2,865.04	14,988.04
A-5 p.1	2026-06-23	POS PURCHASE AMAZON MKTPLACE	-233.27	14,754.77
A-5 p.1	2026-06-26	POS PURCHASE SHELL OIL	-1,164.64	13,590.13
A-5 p.1	2026-06-26	POS PURCHASE ULINE SUPPLY	-1,565.21	12,024.92
A-5 p.1	2026-06-28	POS PURCHASE CINTAS CORP	-1,627.17	10,397.75
A-5 p.1	2026-06-29	POS PURCHASE ADP PAYROLL FEES	-1,854.79	8,542.96

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-5 p.1	2026-06-30	ADP WAGE PAY 00175	-6,800.00	1,742.96

A-6 · Meridian Commerce Bank ····3303 · 2026-07-01 to 2026-07-31 · 23 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-6 p.1	2026-07-01	POS PURCHASE US FOODS	-301.45	1,441.51
A-6 p.1	2026-07-01	POS PURCHASE VERIZON WIRELESS	-1,574.65	-133.14
A-6 p.1	2026-07-01	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	-4,333.14
A-6 p.1	2026-07-02	POS PURCHASE WASTE MGMT	-1,408.86	-5,742.00
A-6 p.1	2026-07-03	REMOTE DEPOSIT CAPTURE	+3,789.73	-1,952.27
A-6 p.1	2026-07-05	POS PURCHASE HOME DEPOT PRO	-2,221.94	-4,174.21
A-6 p.1	2026-07-06	POS PURCHASE HOME DEPOT PRO	-544.56	-4,718.77
A-6 p.1	2026-07-08	MERCHANT BANKCD DEPOSIT	+2,048.55	-2,670.22
A-6 p.1	2026-07-13	ZELLE CREDIT	+3,365.36	695.14
A-6 p.1	2026-07-14	COUNTER DEPOSIT	+2,428.23	3,123.37
A-6 p.1	2026-07-15	ADP WAGE PAY 00174	-6,800.00	-3,676.63
A-6 p.1	2026-07-20	POS PURCHASE STATE FARM INS	-1,489.91	-5,166.54
A-6 p.1	2026-07-23	SQUARE INC DEPOSIT	+3,991.58	-1,174.96
A-6 p.1	2026-07-24	STRIPE TRANSFER	+2,914.61	1,739.65
A-6 p.1	2026-07-25	POS PURCHASE US FOODS	-833.68	905.97
A-6 p.1	2026-07-25	POS PURCHASE VERIZON WIRELESS	-1,488.40	-582.43
A-6 p.1	2026-07-27	POS PURCHASE GRAINGER	-342.45	-924.88
A-6 p.1	2026-07-28	POS PURCHASE ADP PAYROLL FEES	-1,426.76	-2,351.64
A-6 p.1	2026-07-28	POS PURCHASE CINTAS CORP	-1,867.19	-4,218.83
A-6 p.1	2026-07-29	COUNTER DEPOSIT	+2,188.48	-2,030.35
A-6 p.1	2026-07-31	REMOTE DEPOSIT CAPTURE	+1,620.67	-409.68
A-6 p.1	2026-07-31	POS PURCHASE SHELL OIL	-1,064.15	-1,473.83
A-6 p.1	2026-07-31	ADP WAGE PAY 00175	-6,800.00	-8,273.83

A-7 · Meridian Commerce Bank ····3101 · 2026-05-01 to 2026-05-31 · 56 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-7 p.1	2026-05-01	REMOTE DEPOSIT CAPTURE	+3,098.94	12,498.94
A-7 p.1	2026-05-01	ACH DEBIT FORWARD FINANCING REMIT	-449.00	12,049.94
A-7 p.1	2026-05-01	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	7,849.94
A-7 p.1	2026-05-04	SQUARE INC DEPOSIT	+2,421.77	10,271.71
A-7 p.1	2026-05-04	ACH DEBIT FORWARD FINANCING REMIT	-449.00	9,822.71
A-7 p.1	2026-05-05	REMOTE DEPOSIT CAPTURE	+3,768.02	13,590.73
A-7 p.1	2026-05-05	ACH DEBIT FORWARD FINANCING REMIT	-449.00	13,141.73
A-7 p.1	2026-05-06	MERCHANT BANKCD DEPOSIT	+4,398.62	17,540.35
A-7 p.1	2026-05-06	ACH DEBIT FORWARD FINANCING REMIT	-449.00	17,091.35
A-7 p.1	2026-05-06	POS PURCHASE GRAINGER	-625.86	16,465.49
A-7 p.1	2026-05-07	ZELLE CREDIT	+4,816.65	21,282.14
A-7 p.1	2026-05-07	ACH DEBIT FORWARD FINANCING REMIT	-449.00	20,833.14
A-7 p.1	2026-05-08	STRIPE TRANSFER	+3,108.87	23,942.01
A-7 p.1	2026-05-08	ACH DEBIT FORWARD FINANCING REMIT	-449.00	23,493.01
A-7 p.1	2026-05-08	POS PURCHASE GRAINGER	-484.91	23,008.10
A-7 p.1	2026-05-10	POS PURCHASE GRAINGER	-422.13	22,585.97
A-7 p.1	2026-05-11	SQUARE INC DEPOSIT	+4,558.10	27,144.07
A-7 p.1	2026-05-11	ACH DEBIT FORWARD FINANCING REMIT	-449.00	26,695.07
A-7 p.1	2026-05-12	ZELLE CREDIT	+2,531.85	29,226.92

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-7 p.1	2026-05-12	ACH DEBIT FORWARD FINANCING REMIT	-449.00	28,777.92
A-7 p.1	2026-05-13	STRIPE TRANSFER	+2,200.57	30,978.49
A-7 p.1	2026-05-13	ACH DEBIT FORWARD FINANCING REMIT	-449.00	30,529.49
A-7 p.1	2026-05-14	ZELLE CREDIT	+4,282.28	34,811.77
A-7 p.1	2026-05-14	ACH DEBIT FORWARD FINANCING REMIT	-449.00	34,362.77
A-7 p.1	2026-05-15	SQUARE INC DEPOSIT	+3,200.83	37,563.60
A-7 p.1	2026-05-15	ACH DEBIT FORWARD FINANCING REMIT	-449.00	37,114.60
A-7 p.1	2026-05-15	ADP WAGE PAY 00174	-6,800.00	30,314.60
A-7 p.1	2026-05-16	POS PURCHASE ADP PAYROLL FEES	-1,277.68	29,036.92
A-7 p.1	2026-05-17	POS PURCHASE ULINE SUPPLY	-604.77	28,432.15
A-7 p.1	2026-05-18	ZELLE CREDIT	+1,922.02	30,354.17
A-7 p.1	2026-05-18	ACH DEBIT FORWARD FINANCING REMIT	-449.00	29,905.17
A-7 p.1	2026-05-19	REMOTE DEPOSIT CAPTURE	+3,670.35	33,575.52
A-7 p.2	2026-05-19	NSF RETURN ITEM FEE	-35.00	33,540.52
A-7 p.2	2026-05-19	RETURNED ITEM - INSUFFICIENT FUNDS	-445.78	33,094.74
A-7 p.2	2026-05-19	ACH DEBIT FORWARD FINANCING REMIT	-449.00	32,645.74
A-7 p.2	2026-05-20	REMOTE DEPOSIT CAPTURE	+1,949.57	34,595.31
A-7 p.2	2026-05-20	NSF RETURN ITEM FEE	-35.00	34,560.31
A-7 p.2	2026-05-20	ACH DEBIT FORWARD FINANCING REMIT	-449.00	34,111.31
A-7 p.2	2026-05-20	RETURNED ITEM - INSUFFICIENT FUNDS	-508.37	33,602.94
A-7 p.2	2026-05-21	REMOTE DEPOSIT CAPTURE	+2,097.21	35,700.15
A-7 p.2	2026-05-21	ACH DEBIT FORWARD FINANCING REMIT	-449.00	35,251.15
A-7 p.2	2026-05-21	POS PURCHASE STATE FARM INS	-1,684.60	33,566.55
A-7 p.2	2026-05-22	COUNTER DEPOSIT	+2,132.67	35,699.22
A-7 p.2	2026-05-22	ACH DEBIT FORWARD FINANCING REMIT	-449.00	35,250.22
A-7 p.2	2026-05-26	COUNTER DEPOSIT	+4,221.57	39,471.79
A-7 p.2	2026-05-26	ACH DEBIT FORWARD FINANCING REMIT	-449.00	39,022.79
A-7 p.2	2026-05-27	COUNTER DEPOSIT	+3,621.89	42,644.68
A-7 p.2	2026-05-27	ONLINE TRANSFER FROM SAV ...7712	+2,301.33	44,946.01
A-7 p.2	2026-05-27	ACH DEBIT FORWARD FINANCING REMIT	-449.00	44,497.01
A-7 p.2	2026-05-28	MERCHANT BANKCD DEPOSIT	+2,601.62	47,098.63
A-7 p.2	2026-05-28	POS PURCHASE ULINE SUPPLY	-242.71	46,855.92
A-7 p.2	2026-05-28	ACH DEBIT FORWARD FINANCING REMIT	-449.00	46,406.92
A-7 p.2	2026-05-29	COUNTER DEPOSIT	+2,936.74	49,343.66
A-7 p.2	2026-05-29	ACH DEBIT FORWARD FINANCING REMIT	-449.00	48,894.66
A-7 p.2	2026-05-29	ADP WAGE PAY 00175	-6,800.00	42,094.66
A-7 p.2	2026-05-31	POS PURCHASE GRAINGER	-1,503.49	40,591.17

A-8 · Meridian Commerce Bank ····3101 · 2026-06-01 to 2026-06-30 · 62 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-8 p.1	2026-06-01	MERCHANT BANKCD DEPOSIT	+4,470.01	45,061.18
A-8 p.1	2026-06-01	ACH DEBIT FORWARD FINANCING REMIT	-449.00	44,612.18
A-8 p.1	2026-06-01	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	40,412.18
A-8 p.1	2026-06-02	ONLINE TRANSFER FROM SAV ...7712	+3,694.93	44,107.11
A-8 p.1	2026-06-02	STRIPE TRANSFER	+3,143.36	47,250.47
A-8 p.1	2026-06-02	ACH DEBIT FORWARD FINANCING REMIT	-449.00	46,801.47
A-8 p.1	2026-06-03	MERCHANT BANKCD DEPOSIT	+1,970.58	48,772.05
A-8 p.1	2026-06-03	ACH DEBIT FORWARD FINANCING REMIT	-449.00	48,323.05
A-8 p.1	2026-06-04	SQUARE INC DEPOSIT	+4,139.67	52,462.72

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-8 p.1	2026-06-04	ACH DEBIT FORWARD FINANCING REMIT	-449.00	52,013.72
A-8 p.1	2026-06-05	SQUARE INC DEPOSIT	+3,113.72	55,127.44
A-8 p.1	2026-06-05	ACH DEBIT FORWARD FINANCING REMIT	-449.00	54,678.44
A-8 p.1	2026-06-08	REMOTE DEPOSIT CAPTURE	+4,703.29	59,381.73
A-8 p.1	2026-06-08	ACH DEBIT FORWARD FINANCING REMIT	-449.00	58,932.73
A-8 p.1	2026-06-09	COUNTER DEPOSIT	+4,789.10	63,721.83
A-8 p.1	2026-06-09	ACH DEBIT FORWARD FINANCING REMIT	-449.00	63,272.83
A-8 p.1	2026-06-10	REMOTE DEPOSIT CAPTURE	+2,284.99	65,557.82
A-8 p.1	2026-06-10	ACH DEBIT FORWARD FINANCING REMIT	-449.00	65,108.82
A-8 p.1	2026-06-11	REMOTE DEPOSIT CAPTURE	+2,270.62	67,379.44
A-8 p.1	2026-06-11	ACH DEBIT FORWARD FINANCING REMIT	-449.00	66,930.44
A-8 p.1	2026-06-11	POS PURCHASE GRAINGER	-654.59	66,275.85
A-8 p.1	2026-06-12	ZELLE CREDIT	+2,545.89	68,821.74
A-8 p.1	2026-06-12	ACH DEBIT FORWARD FINANCING REMIT	-449.00	68,372.74
A-8 p.1	2026-06-13	POS PURCHASE STATE FARM INS	-1,099.40	67,273.34
A-8 p.1	2026-06-15	ZELLE CREDIT	+2,477.77	69,751.11
A-8 p.1	2026-06-15	NSF RETURN ITEM FEE	-35.00	69,716.11
A-8 p.1	2026-06-15	RETURNED ITEM - INSUFFICIENT FUNDS	-225.72	69,490.39
A-8 p.1	2026-06-15	ACH DEBIT FORWARD FINANCING REMIT	-449.00	69,041.39
A-8 p.1	2026-06-15	POS PURCHASE CINTAS CORP	-1,709.46	67,331.93
A-8 p.1	2026-06-15	POS PURCHASE SYSCO FOODS	-2,114.20	65,217.73
A-8 p.1	2026-06-15	ADP WAGE PAY 00174	-6,800.00	58,417.73
A-8 p.1	2026-06-16	ZELLE CREDIT	+2,774.10	61,191.83
A-8 p.2	2026-06-16	ACH DEBIT FORWARD FINANCING REMIT	-449.00	60,742.83
A-8 p.2	2026-06-17	ACH DEBIT FORWARD FINANCING REMIT	-449.00	60,293.83
A-8 p.2	2026-06-17	POS PURCHASE AMAZON MKTPLACE	-1,959.64	58,334.19
A-8 p.2	2026-06-18	ZELLE CREDIT	+3,401.38	61,735.57
A-8 p.2	2026-06-18	ACH DEBIT FORWARD FINANCING REMIT	-449.00	61,286.57
A-8 p.2	2026-06-19	POS PURCHASE SYSCO FOODS	-2,388.72	58,897.85
A-8 p.2	2026-06-20	POS PURCHASE VERIZON WIRELESS	-1,765.65	57,132.20
A-8 p.2	2026-06-21	POS PURCHASE SHELL OIL	-269.53	56,862.67
A-8 p.2	2026-06-22	ZELLE CREDIT	+2,006.21	58,868.88
A-8 p.2	2026-06-22	ACH DEBIT FORWARD FINANCING REMIT	-449.00	58,419.88
A-8 p.2	2026-06-23	COUNTER DEPOSIT	+4,183.99	62,603.87
A-8 p.2	2026-06-23	ACH DEBIT FORWARD FINANCING REMIT	-449.00	62,154.87
A-8 p.2	2026-06-24	COUNTER DEPOSIT	+2,481.96	64,636.83
A-8 p.2	2026-06-24	POS PURCHASE GRAINGER	-120.24	64,516.59
A-8 p.2	2026-06-24	ACH DEBIT FORWARD FINANCING REMIT	-449.00	64,067.59
A-8 p.2	2026-06-25	MERCHANT BANKCD DEPOSIT	+3,293.49	67,361.08
A-8 p.2	2026-06-25	ACH DEBIT FORWARD FINANCING REMIT	-449.00	66,912.08
A-8 p.2	2026-06-26	REMOTE DEPOSIT CAPTURE	+4,457.83	71,369.91
A-8 p.2	2026-06-26	ACH DEBIT FORWARD FINANCING REMIT	-449.00	70,920.91
A-8 p.2	2026-06-27	POS PURCHASE AMAZON MKTPLACE	-1,222.28	69,698.63
A-8 p.2	2026-06-28	POS PURCHASE WASTE MGMT	-1,517.35	68,181.28
A-8 p.2	2026-06-28	POS PURCHASE SYSCO FOODS	-2,208.08	65,973.20
A-8 p.2	2026-06-29	MERCHANT BANKCD DEPOSIT	+3,607.08	69,580.28
A-8 p.2	2026-06-29	NSF RETURN ITEM FEE	-35.00	69,545.28
A-8 p.2	2026-06-29	ACH DEBIT FORWARD FINANCING REMIT	-449.00	69,096.28
A-8 p.2	2026-06-29	RETURNED ITEM - INSUFFICIENT FUNDS	-630.00	68,466.28

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-8 p.2	2026-06-29	POS PURCHASE AMAZON MKTPLACE	-1,871.73	66,594.55
A-8 p.2	2026-06-30	MERCHANT BANKCD DEPOSIT	+2,260.36	68,854.91
A-8 p.2	2026-06-30	ACH DEBIT FORWARD FINANCING REMIT	-449.00	68,405.91
A-8 p.2	2026-06-30	ADP WAGE PAY 00175	-6,800.00	61,605.91

A-9 · Meridian Commerce Bank ····3101 · 2026-07-01 to 2026-07-31 · 63 rows

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-9 p.1	2026-07-01	ZELLE CREDIT	+3,203.33	64,809.24
A-9 p.1	2026-07-01	ACH DEBIT FORWARD FINANCING REMIT	-449.00	64,360.24
A-9 p.1	2026-07-01	POS PURCHASE SYSCO FOODS	-2,153.06	62,207.18
A-9 p.1	2026-07-01	ACH DEBIT PROPERTY MGMT RENT	-4,200.00	58,007.18
A-9 p.1	2026-07-02	REMOTE DEPOSIT CAPTURE	+3,779.68	61,786.86
A-9 p.1	2026-07-02	ACH DEBIT FORWARD FINANCING REMIT	-449.00	61,337.86
A-9 p.1	2026-07-02	POS PURCHASE ULINE SUPPLY	-2,079.78	59,258.08
A-9 p.1	2026-07-03	SQUARE INC DEPOSIT	+3,966.31	63,224.39
A-9 p.1	2026-07-03	NSF RETURN ITEM FEE	-35.00	63,189.39
A-9 p.1	2026-07-03	ACH DEBIT FORWARD FINANCING REMIT	-449.00	62,740.39
A-9 p.1	2026-07-03	RETURNED ITEM - INSUFFICIENT FUNDS	-889.21	61,851.18
A-9 p.1	2026-07-05	POS PURCHASE STATE FARM INS	-1,819.74	60,031.44
A-9 p.1	2026-07-06	COUNTER DEPOSIT	+4,626.78	64,658.22
A-9 p.1	2026-07-06	POS PURCHASE ADP PAYROLL FEES	-385.90	64,272.32
A-9 p.1	2026-07-06	ACH DEBIT FORWARD FINANCING REMIT	-449.00	63,823.32
A-9 p.1	2026-07-07	COUNTER DEPOSIT	+4,803.26	68,626.58
A-9 p.1	2026-07-07	ACH DEBIT FORWARD FINANCING REMIT	-449.00	68,177.58
A-9 p.1	2026-07-07	POS PURCHASE SHELL OIL	-451.60	67,725.98
A-9 p.1	2026-07-08	ACH DEBIT FORWARD FINANCING REMIT	-449.00	67,276.98
A-9 p.1	2026-07-09	MERCHANT BANKCD DEPOSIT	+4,691.32	71,968.30
A-9 p.1	2026-07-09	ACH DEBIT FORWARD FINANCING REMIT	-449.00	71,519.30
A-9 p.1	2026-07-10	REMOTE DEPOSIT CAPTURE	+4,802.16	76,321.46
A-9 p.1	2026-07-10	ACH DEBIT FORWARD FINANCING REMIT	-449.00	75,872.46
A-9 p.1	2026-07-11	POS PURCHASE STATE FARM INS	-1,440.71	74,431.75
A-9 p.1	2026-07-13	COUNTER DEPOSIT	+3,280.12	77,711.87
A-9 p.1	2026-07-13	ACH DEBIT FORWARD FINANCING REMIT	-449.00	77,262.87
A-9 p.1	2026-07-14	COUNTER DEPOSIT	+4,050.08	81,312.95
A-9 p.1	2026-07-14	ACH DEBIT FORWARD FINANCING REMIT	-449.00	80,863.95
A-9 p.1	2026-07-15	MERCHANT BANKCD DEPOSIT	+3,826.08	84,690.03
A-9 p.1	2026-07-15	ACH DEBIT FORWARD FINANCING REMIT	-449.00	84,241.03
A-9 p.1	2026-07-15	ADP WAGE PAY 00174	-6,800.00	77,441.03
A-9 p.1	2026-07-16	REMOTE DEPOSIT CAPTURE	+3,108.88	80,549.91
A-9 p.2	2026-07-16	ACH DEBIT FORWARD FINANCING REMIT	-449.00	80,100.91
A-9 p.2	2026-07-17	STRIPE TRANSFER	+2,082.04	82,182.95
A-9 p.2	2026-07-17	ONLINE TRANSFER FROM SAV ...7712	+1,512.21	83,695.16
A-9 p.2	2026-07-17	NSF RETURN ITEM FEE	-35.00	83,660.16
A-9 p.2	2026-07-17	ACH DEBIT FORWARD FINANCING REMIT	-449.00	83,211.16
A-9 p.2	2026-07-17	RETURNED ITEM - INSUFFICIENT FUNDS	-844.56	82,366.60
A-9 p.2	2026-07-17	POS PURCHASE VERIZON WIRELESS	-1,652.71	80,713.89
A-9 p.2	2026-07-19	POS PURCHASE ADP PAYROLL FEES	-2,075.15	78,638.74
A-9 p.2	2026-07-20	STRIPE TRANSFER	+2,538.26	81,177.00
A-9 p.2	2026-07-20	ACH DEBIT FORWARD FINANCING REMIT	-449.00	80,728.00

CITE	DATE	DESCRIPTION	AMOUNT	PRINTED BALANCE
A-9 p.2	2026-07-21	ZELLE CREDIT	+4,608.25	85,336.25
A-9 p.2	2026-07-21	ACH DEBIT FORWARD FINANCING REMIT	-449.00	84,887.25
A-9 p.2	2026-07-21	POS PURCHASE GRAINGER	-2,062.04	82,825.21
A-9 p.2	2026-07-22	COUNTER DEPOSIT	+2,898.01	85,723.22
A-9 p.2	2026-07-22	ACH DEBIT FORWARD FINANCING REMIT	-449.00	85,274.22
A-9 p.2	2026-07-23	STRIPE TRANSFER	+2,523.82	87,798.04
A-9 p.2	2026-07-23	ACH DEBIT FORWARD FINANCING REMIT	-449.00	87,349.04
A-9 p.2	2026-07-24	STRIPE TRANSFER	+2,390.57	89,739.61
A-9 p.2	2026-07-24	ACH DEBIT FORWARD FINANCING REMIT	-449.00	89,290.61
A-9 p.2	2026-07-27	COUNTER DEPOSIT	+3,540.55	92,831.16
A-9 p.2	2026-07-27	POS PURCHASE CINTAS CORP	-235.80	92,595.36
A-9 p.2	2026-07-27	ACH DEBIT FORWARD FINANCING REMIT	-449.00	92,146.36
A-9 p.2	2026-07-27	POS PURCHASE HOME DEPOT PRO	-1,856.45	90,289.91
A-9 p.2	2026-07-28	ACH DEBIT FORWARD FINANCING REMIT	-449.00	89,840.91
A-9 p.2	2026-07-29	ACH DEBIT FORWARD FINANCING REMIT	-449.00	89,391.91
A-9 p.2	2026-07-30	SQUARE INC DEPOSIT	+3,739.46	93,131.37
A-9 p.2	2026-07-30	ACH DEBIT FORWARD FINANCING REMIT	-449.00	92,682.37
A-9 p.2	2026-07-30	POS PURCHASE CINTAS CORP	-1,894.31	90,788.06
A-9 p.2	2026-07-31	SQUARE INC DEPOSIT	+3,892.29	94,680.35
A-9 p.2	2026-07-31	ACH DEBIT FORWARD FINANCING REMIT	-449.00	94,231.35
A-9 p.2	2026-07-31	ADP WAGE PAY 00175	-6,800.00	87,431.35

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): 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: no rendered page, logo, alignment, typography or image content was examined. A document that was printed and rescanned carries no file provenance, and no image-level check ran in this version of the method.
- 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. It was produced by software without human review, from the files listed in the register and nothing else. 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 v0.1 (2026-09-07). Every check is arithmetic, a rule or a lookup that can be read in plain words at https://docuritas.com/method. No language model reads the statements. The same files, the same method version and the same edits produce the same exhibit hash.