

IN UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

IN RE:	§	Case No. 15-35093-sgj-11
	§	
PATRICK TAYLOR ADAMS and	§	Chapter 11
LINDA ANN ADAMS,	§	
Debtors.	§	

**DISCLOSURE STATEMENT OF**  
**PARICK TAYLOR ADAMS AND LINDA ANN ADAMS,**  
**DATED OCTOBER 24, 2016**

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I.

**INTRODUCTION**

This is the disclosure statement (the "Disclosure Statement") in the chapter 11 case of Patrick Taylor Adams and Linda Ann Adams (the "Debtors"). This Disclosure Statement contains information about the Debtors and describes the Plan (the "Plan") filed by the Debtors on October 24, 2016. A full copy of the Plan is attached to this Disclosure Statement as Exhibit A.

A. *Purpose of This Document*

This Disclosure Statement describes:

The Debtors and significant events during the bankruptcy case,

How the Plan proposes to treat claims or equity interests of the type you hold (*i.e.*, what you will receive on your claim or equity interest if the plan is confirmed),

- Who can vote on or object to the Plan,
- What factors the Bankruptcy Court (the "Court") will consider when deciding whether to confirm the Plan,
- Why Debtors believe the Plan is feasible, and how the treatment of your claim or equity interest under the Plan compares to what you would receive on your claim or equity interest in liquidation, and
- The effect of confirmation of the Plan.

Be sure to read the Plan as well as the Disclosure Statement. This Disclosure Statement describes the Plan, but it is the Plan itself that will, if confirmed, establish your rights.

B. *Disclaimer*

*The Court has conditionally approved this Disclosure Statement as containing adequate information to enable parties affected by the Plan to make an informed judgment about its terms. The Court has not yet determined whether the Plan meets the legal requirements for confirmation, and the fact that the Court has approved this Disclosure Statement does not constitute an endorsement of the Plan by the Court, or a recommendation that it be accepted. [The Court's approval of this Disclosure Statement is subject to final approval at the hearing on confirmation of the Plan. Objections to the adequacy of this Disclosure Statement may be filed until \_\_\_\_\_, 2016.]*

C. *Important Dates.*

The Court has not yet confirmed the Plan described in this Disclosure Statement. This section describes the timeline for the confirmation procedure.

**1. *Time and Place of the Hearing to Confirm the Plan***

The hearing at which the Court will determine whether to confirm the Plan will take place on \_\_\_\_\_, 2016, in the Courtroom of Judge Jernigan, at the United States Bankruptcy Court, 1100 Commerce Street, 14<sup>th</sup> Floor, Dallas, Texas 75242.

**2. *Deadline For Voting on the Plan***

If you are entitled to vote to accept or reject the plan, vote on the enclosed ballot and return the ballot in the enclosed envelope to Dennis Olson, Olson Nicoud & Gueck, LLP, 10440 N Central Expressway., Suite 1100 Dallas, Texas 75231. See Section IV.C. below for a discussion of voting eligibility requirements.

Your ballot must be received by \_\_\_\_\_, 2016, or it will not be counted.

**3. *Deadline For Objecting to Confirmation of the Plan***

Objections to the confirmation of the Plan must be filed with the Court and served upon Dennis Olson by \_\_\_\_\_, 2016, (See Section IV. F.).

**4. *Identity of Person to Contact for More Information***

If you want additional information about the Plan, you should contact Dennis Olson, Olson Nicoud & Gueck, LLP, 10440 N Central Expressway, Suite 1100 Dallas, Texas 75231.

**II.**

**BACKGROUND**

**A. *Description and History of the Debtors' Business***

Debtors operate a furniture business at 10202 Miller Rd, Dallas, Texas 75238, known as Adams Office Furniture, a sole proprietorship, the business has been historically successful. Unfortunately, Debtors undertook to own and operate a restaurant known as Allure, also as a sole proprietorship, and it was a financial disaster.

**B. *Events Leading to Chapter 11 Filing***

Allure's mounting losses drained the Debtors' liquidity and the furniture store could not make enough profit to keep up with the losses in Allure. On December 28, 2015, Debtors ceased operations at Allure and filed this Chapter 11 case to focus on Adams Office Furniture and formulate the Plan.

*C. Management of the Debtors Before and During the Bankruptcy*

The Debtors are in bankruptcy individually and they will be personally responsible for operating Adams Office Furniture to fund the Plan.

Debtors' business draws of \$5,000 per month, her Social Security checks of \$450 per month and his firefighter retirement check of \$3,000 per month add up to \$8,450 per month total income received since the bankruptcy case was filed. His Social Security checks have now commenced at \$501 per month..

Debtors' draws will increase to \$8,000 per month after the Plan is confirmed, to service the Ocwen debt.

*D. Significant Events During the Bankruptcy*

Olson Nicoud & Gueck, LLP was approved as counsel for Debtors by an Order dated February 3, 2016. Debtors have continued to operate Adams Office Furniture, and they recently were able to get a huge amount of additional salable inventory at a minimum amount of cost.

There have been no asset sales outside the ordinary course of business. No other litigation has been filed.

*E. Projected Recovery of Avoidable Transfers*

The Debtors do not propose to pursue preference, fraudulent conveyance, or other avoidance actions, however, Debtors do reserve the right to do so and also to object to claims.

*F. Assets and Financial Conditions*

The identity and fair market value of the estate's assets are listed in Exhibit B. Valuation is based on management's opinion.

The most recent post-petition operating report filed since the commencement of the Debtors' bankruptcy case is set forth in Exhibit C.

### III.

## SUMMARY OF THE PLAN OF REORGANIZATION AND TREATMENT OF CLAIMS AND EQUITY INTERESTS

#### A. The Purpose of the Plan of Reorganization

As required by the Code, the Plan places claims and equity interests in various classes and describes the treatment each class will receive. The Plan also states whether each class of claims or equity interests is impaired or unimpaired. If the Plan is confirmed, your recovery will be limited to the amount provided by the Plan.

#### B. General Description of the Treatment of Creditors.

##### 1. Class 1 Claims (Administrative Expense Claims).

Priority claims are those claims entitled by the Bankruptcy Code to be paid ahead of general unsecured claims from available unencumbered funds. Debtors have this class of priority claims, administrative expenses, for the attorney's fees, in the estimated amount of \$25,000.00, and 2016 property taxes which are now due, in the amount of approximately \$27,000.00. The claims in Class 1 are unimpaired and will be paid in full. The class 1 creditors may not vote on the Plan.

##### 2. Class 2 Claims (Secured Claims of Property Taxing Authorities).

Allowed Secured Claims in this class are tax claims secured by property of the Debtors' bankruptcy estate (or that are subject to set off) to the extent allowed as secured claims under § 506 of the Code. If the value of the collateral or setoffs securing the creditor's claim is less than the amount of the creditor's allowed claim, the deficiency will be classified as a general unsecured claim. The Allowed Claims in this class are estimated at \$100,000 and are impaired and each Class 2 creditor may vote in the amount of their claim in this class.

##### 3. Class 3 Claims (Secured Claims of the Internal Revenue Service).

The IRS has filed a proof of claim, and the claimed amount that is secured is \$140,065.65. The IRS is impaired and may vote its Secured Claim amount in this Class.

4. Class 4 Claims (Secured Claim of Ocwen Servicing). The Debtors' homestead, valued at \$1,100,000, secures the loan being serviced by Ocwen. The loan balance is approximately \$470,000, and the equity is approximately \$630,000. Ocwen is unimpaired and cannot vote on the Plan.

5. Class 5 Claims (Secured Claim of Randall Noe).

Randall Noe's claim of \$25,000 is secured by two trailers, valued at \$2,500. The secured portion will be redeemed upon Confirmation, and the unsecured deficiency claim of \$22,500 will fall into Class 10. This Class is impaired, and Randall Noe may vote his deficiency claim in Class 10 and the secured portion in Class 5.

6. Class 6 Claims (Secured Claim of RC Chandlers Holdings).

The Class 6 Claim of \$190,000 is subordinated to a lien claimed by Rockwall Motherfund whose filed proof of claim states that Rockwall Motherfund is undersecured and has a deficiency claim \$20,000. Accordingly, it appears that the Class 6 Claim is totally unsecured and impaired and can vote an unsecured claim of \$190,000 in Class 10.

7. Class 7 Claims (Secured Claim of Rockwall Motherfund).

The secured portion of this claim is covered by the collateral turned over to Rockwall Motherfund post-petition and is unimpaired. Rockwall Motherfund can vote an undersecured deficiency claim of \$20,000 in Class 10.

8. Class 8 Claims (Wage Claims).

The unpaid former employees of Allure hold priority wage claims aggregating approximately \$15,000.00. Each holder of a claim in this class is impaired and may vote the amount of claim as a member of this class.

9. Class 9 Claims (Unsecured Claims of Governmental Units).

Various taxing authorities hold priority claims in this class and are impaired and may vote the amount of the claim as a member of this class. The claims include the IRS claim of \$17,591.03 and the claim of the Texas Comptroller for Sales and Use Tax of \$149,751.55.

10. Class 10 Claims (General Unsecured Claims).

The holders of unsecured claims and deficiency claims are impaired and may vote their unsecured claims and deficiency claims as a member of this class, and the aggregate claims in this class are estimated at \$1,500,000.00.



### C. Effect of Claims Objections

The Debtors reserve the right to object to claims. Therefore, even if your claim is allowed for voting purposes, you may not be entitled to a distribution if an objection to your claim is later upheld. The procedures for resolving disputed claims are set forth in Article XII of the plan.

### D. Means of implementing the Plan

Payments and distributions under the Plan will be funded from the net profits of Adams Office Furniture and will be paid in accordance with the absolute priority rule; i.e., Class 1 will be paid first, Classes 2 through 4 will be paid over the life of the Plan, Class 5 will be paid second, Classes 6 and 7 will receive no payments under the Plan, Class 8 will be paid third, Class 9 fourth and Class 10 will be paid last.

### E. Risk Factors

The proposed Plan has the following risks:

The following is intended as a summary of certain risks associated with the Plan, but it is not exhaustive and must be supplemented by the analysis and evaluation made by each holder of a Claim of the Plan and Disclosure Statement as a whole with such holder's own advisors.

#### 1. Inability to Meet Projections

The Debtors' financial projections of the proceeds from the sale of the Property are estimates of Debtors management and professionals based upon what they currently believe are reasonable assumptions. Actual results may vary from projections and such variations may be material and adverse. The financial projections are further based upon certain assumptions regarding the tax consequences of the Plan. There can be no assurances that those assumptions will prove to be valid and the effect on the projections may material and adverse.

#### 2. Economic Factors and Ability to Service Debt.

Although the financial projections for the Reorganized Debtors indicate that there will be sufficient cash proceeds from sale of the Property to fund the Plan, such projections are subject to and dependant on future economic conditions, in general, and economic conditions in the local market, in particular. If the sale proceeds are not sufficient, some classes may receive nothing.

#### 3. Confirmation Risks

The following specific risks exist with respect to Confirmation of the Plan:

- (a) Any objection to the Plan filed in the Chapter 11 case by a member of a Class of Claims can either prevent confirmation of the Plan, or delay such Confirmation for a significant period of time.
- (b) Since the Debtors may be seeking to obtain approval of the Plan over the rejection of one or more Classes of Claims, the cramdown process could delay confirmation.

#### F. Executory Contracts and Unexpired Leases

Debtors have agreed to assume their lease on the furniture store premises, with the consent of the landlord. Debtors have no other executory contracts or unexpired leases.

#### G. Tax Consequences of Plan

**Creditors and equity interest holders concerned with how the plan may affect their tax liability should consult with their own accountants, attorneys, and/or advisors.**

##### 1. Tax Consequences to the Debtors.

Under the IRC, a taxpayer generally must include in gross income the amount of any discharge-of-indebtedness income realized during the taxable year. Section 108(a)(1)(A) of the IRC provides an exception to this general rule, however, in the case of a taxpayer that is under the jurisdiction of a bankruptcy court in a case brought under the Bankruptcy Code where the discharge of indebtedness is granted by the court or occurs pursuant to a Plan of reorganization approved by the court, provided that the amount of discharged indebtedness that would otherwise be required to be included in income is applied to reduce certain tax attributes of the taxpayer. Section 108(e)(2) of the IRC provides that a taxpayer will not realize income from the discharge of indebtedness to the extent that satisfaction of the liability would have given rise to a deduction. As a result of sections 108(a)(1)(A) and 108(e)(2) of the IRC, the Debtors do not anticipate that it will recognize any income from the discharge of indebtedness in the Case.

##### 2. Tax Consequences to Creditors.

A creditor who receives Cash or other consideration in satisfaction of any Claim may recognize ordinary income. The impact of such ordinary income, as well as the tax year for which the income will be recognized, will depend upon each creditor's individual circumstances, including the nature and manner of organization of the creditor, the creditor's applicable tax bracket, and the creditor's taxable year. Each creditor is urged to consult with its tax advisor regarding the tax implications of any distributions under the Plan.

#### IV.

### CONFIRMATION REQUIREMENTS AND PROCEDURES

#### A. General Requirements

To be confirmable, the Plan must meet the requirements listed in §1129(a) or (b) of the Code. These include the requirements that: the Plan must be proposed in good faith; at least one impaired class of claims must vote to accept the plan, without counting votes of insiders; the Plan must distribute to each creditor and equity interest holder at least as much as the creditor or equity interest holder would receive in a chapter 7 liquidation case, unless the creditor or equity interest holder votes to accept the Plan; and the Plan must be feasible.

#### B. Acceptance by all Classes vs. Cramdown

Each Class of Claims is given the opportunity to vote to accept or reject the Plan. The Plan will be deemed accepted by a Class of Claims if at least two-thirds (2/3) in dollar amount and more than one-half (1/2) in number of members vote in favor of confirmation. Only those members of a Class who actually vote will be counted for the voting purposes. If all Classes entitled to vote accept the Plan then the Plan will be confirmed if the other requirements of section 1129(a) of the Code are met.

The Debtors reserve the right to request Confirmation pursuant to the “cramdown” provisions of section 1129(b) of the Bankruptcy Code, which will allow Confirmation of the Plan regardless of the fact that a particular Class of Claims or Equity Interests has not accepted the Plan. Cramdown confirmation is described in section IV. G. below.

A class of equity interests accepts the Plan if the holders of at least two-thirds (2/3) in amount of the allowed equity interests in the class, who vote, cast their votes to accept the Plan.

#### C. Classes entitled to vote on confirmation.

Only Classes which are “allowed” and “impaired” are entitled to vote. Article III of the Plan describes the classes of claims and interests. Article V of the Plan sets forth the proposed treatment of each class of creditors and interests.

##### 1. *What Is an Allowed Claim or an Allowed Equity Interest?*

Only a creditor or equity interest holder with an allowed claim or an allowed equity interest

has the right to vote on the Plan. Generally, a claim or equity interest is allowed if either (1) the Debtors have scheduled the claim on the Debtors' schedules, unless the claim has been scheduled as disputed, contingent, or unliquidated, or (2) the creditor has filed a proof of claim or equity interest, unless an objection has been filed to such proof of claim or equity interest. When a claim or equity interest is not allowed, the creditor or equity interest holder holding the claim or equity interest cannot vote unless the Court, after notice and hearing, either overrules the objection or allows the claim or equity interest for voting purposes pursuant to Rule 3018(a) of the Federal Rules of Bankruptcy Procedure.

*The deadline for filing a proof of claim in this case was April 27, 2016.*

## 2. *What Is an Impaired Claim or Impaired Interest?*

As noted above, the holder of an allowed claim or equity interest has the right to vote only if it is in a class that is *impaired* under the Plan. As provided in §1124 of the Code, a class is considered impaired if the Plan alters the legal, equitable, or contractual rights of the members of that class.

### D. Classes not entitled to vote on confirmation.

Certain types of claims are automatically entitled to specific treatment under the Code. They are not considered impaired, and holders of such claims do not vote on the Plan. They may, however, object if, in their view, their treatment under the Plan does not comply with that required by the Code.

#### 1. *Administrative Expenses*

Administrative expenses are costs or expenses of administering the Debtors chapter 11 case which are allowed under §507(a)(2) of the Code. Administrative expenses also include the value of any goods sold to the Debtors in the ordinary course of business and received within 20 days before the date of the bankruptcy petition. The Code requires that all administrative expenses be paid on the effective date of the Plan, unless a particular claimant agrees to a different treatment.

#### 2. *Priority Tax Claims*

Priority tax claims are unsecured income, employment, and other taxes described by §507(a)(8) of the Code. Unless the holder of such a §507(a)(8) priority tax claim agrees otherwise, it must receive the present value of such claim, in regular installments paid over a period not exceeding 5 years from the order of relief.

**Even If You Are Not Entitled to Vote on the Plan, You Have a Right to Object to the Confirmation of the Plan (See Section IV. F.)**

E. Who Can Vote in More Than One Class

A creditor whose claim has been allowed in part as a secured claim and in part as an unsecured claim, or who otherwise hold claims in multiple classes, is entitled to accept or reject a Plan in each capacity, and should cast one ballot for each claim.

F. Voting vs. Objecting to Confirmation

Any party in interest may object to the confirmation of the Plan if the party believes that the requirements for confirmation are not met. Voting against confirmation is not the same as objecting to confirmation. If the Bankruptcy Court sustains an objection to confirmation then confirmation will be denied even if all Classes have voted in favor of confirmation.

You should consult your attorney concerning the grounds for objecting to confirmation.

G. Treatment of Nonaccepting Classes ("Cramdown")

Even if one or more impaired classes reject the Plan, the Court may nonetheless confirm the Plan if the nonaccepting classes are treated in the manner prescribed by §1129(b) of the Code. A plan that binds nonaccepting classes is commonly referred to as a "cramdown" plan. The Code allows the Plan to bind nonaccepting classes of claims or equity interests if it meets all the requirements for consensual confirmation except the voting requirements of §1129(a)(8) of the Code, does not "discriminate unfairly", and is "fair and equitable" toward each impaired class that has not voted to accept the Plan.

*You should consult your own attorney if a "cramdown" confirmation will affect your claim or equity interest, as the variations on this general rule are numerous and complex.*

H. Comparison with Chapter 7 Liquidation

To confirm the Plan, the Court must find that all creditors and equity interest holders who do not accept the Plan will receive at least as much under the Plan as such claim and equity interest holders would receive in a chapter 7 liquidation. Under Chapter 7 a trustee is appointed to liquidate the assets of a Debtor and distribute the net proceeds to creditors. A liquidation analysis is attached to this Disclosure Statement as Exhibit B.

I. Feasibility

The Court must find that confirmation of the Plan is not likely to be followed by the liquidation, or the need for further financial reorganization, of the Debtors or any successor to the Debtors, unless such liquidation or reorganization is proposed in the Plan.

The Plan proposed by Debtors provides for full payment of all claims from net profits from continued operations or payments for 5 years. Debtors believe its projections for future operations are reasonable and that it will be able to make all payments provided for by the Plan.

V.

EFFECT OF CONFIRMATION OF PLAN

A. Discharge of Debtors

Discharge. Upon completion of the Plan payments, the Debtors shall be discharged from any debt that arose before confirmation of the Plan, subject to the occurrence of the effective date, to the extent specified in §1141(d)(1)(A) of the Code, except that the Debtors shall not be discharged of any debt (i) imposed by the Plan, (ii) of a kind specified in §1141(d)(6)(A) if a timely complaint was filed in accordance with Rule 4007(c) of the Federal Rules of Bankruptcy Procedure, or (iii) of a kind specified in § 1141(d)(6)(B). After the effective date of the Plan your claims against the Debtors will be limited to the debts described in clauses (i) through (iii) of the preceding sentence.

B. Modification of Plan

The Plan Proponent may modify the Plan at any time before confirmation of the Plan. However, the Court may require a new disclosure statement and/or revoting on the Plan.

The Plan Proponent may also seek to modify the Plan at any time after confirmation only if (1) the Plan has not been substantially consummated *and* (2) the Court authorizes the proposed modifications after notice and a hearing.

C. Final Decree

Once the estate has been fully administered, as provided in Rule 3022 of the Federal Rules of Bankruptcy Procedure, the Plan Proponent, or such other party as the Court shall designate in the Plan Confirmation Order, shall file a motion with the Court to obtain a final decree to close the case. Alternatively, the Court may enter such a final decree on its own motion.

DATED: October 24, 2016

Patrick Taylor Adams and Linda Ann Adams

By /s/ Patrick Taylor Adams  
Patrick Taylor Adams

/s/ Linda Ann Adams  
Linda Ann Adams

/s/ Dennis Olson  
Dennis Olson, Attorney for Debtors

### **EXHIBITS**

- Exhibit A** - Copy of Proposed Plan of Reorganization
- Exhibit B** - Description of assets and Liquidation Analysis
- Exhibit C** - Most Recently Filed Postpetition Operating Report

Dennis Olson  
State Bar No. 15273500  
OLSON NICOUD & GUECK, L.L.P.  
10440 N Central Expwy., Suite 1100  
Dallas, Texas 75231  
(214) 979-7302 – Telephone (direct)  
(214) 979-7301 – Facsimile  
Email: [denniso@dallas-law.com](mailto:denniso@dallas-law.com)

ATTORNEYS FOR DEBTORS

IN UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

IN RE: § Case No. 15-35093-sgj-11  
§  
PATRICK TAYLOR ADAMS and § Chapter 11  
LINDA ANN ADAMS, §  
Debtors. §

**DEBTORS' PLAN OF REORGANIZATION**

Patrick Taylor Adams and Linda Ann Adams, Debtors-in-Possession in the above referenced Chapter 11 case (hereinafter referred to as ("Debtors")) hereby propose the following Plan of Reorganization (the "Plan").

**SUMMARY**

This Plan provides that Debtors will continue to operate their furniture business and pay creditors from the business profits. See Section 8 "Means for Execution of the Plan" for more details.

**BACKGROUND**

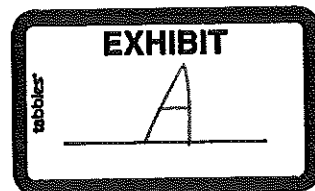
Debtors operate a furniture business known as Adams Office Furniture, a sole proprietorship, located at 10202 Miller Rd., Dallas, X 75238.

**ARTICLE I**

**1. Definitions**

The following terms, when used in the Plan, shall, unless the context otherwise requires, have the following meanings:

1.1. "Administrative Expense" means an administrative expense which is entitled to priority pursuant to Section 507(a)(1) and allowed under Section 503(b) of the Bankruptcy Code, including but not limited to: Debtors' attorneys fees and any administrative fees owed to the U.S. Trustee.





1.2. "Allowed Claim" means a Claim against the Debtors allowable under the Bankruptcy Code to the extent that: (a) a proof of such Claim or Interest was (i) timely filed or (ii) deemed filed pursuant to Section 1111(a) of the Code; and (b)(i) which is not a disputed Claim, or (ii) which is allowed but only to the extent allowed by a Final Order.

1.3. "Allowed Secured Claim" means a Claim against the Debtors that is both an Allowed Claim and a Claim secured by Property of the Estate. To the extent applicable, an Allowed Secured Claim shall also include amounts allowed under Bankruptcy Code § 506(b).

1.4. "Allowed Unsecured Claim" means all Allowed Claims which are other than Claims enumerated by Section 330, 503(b) and 507 of the Bankruptcy Code and Allowed Secured Claims.

1.5. "Assets" means Property of the Estate.

1.6. "Bankruptcy Code" means the United States Bankruptcy Code, Title 11 of the United States Code Section 101, et seq., as amended.

1.7. "Bar Date" is the deadline established by the Court, pursuant to Bankruptcy Rule 3003(c)(3), after which any proof of claim may not be timely filed.

1.8. "Claim" shall have the meaning set forth in Bankruptcy Code Section 101(5).

1.9. "Class" means any class into which Claims and interests are classified pursuant to Article III of the Plan. Each subclass of a class shall be treated as a separate class.

1.10. "Confirmation Date" means the date on which the Order confirming this Plan is entered.

1.11. "Confirmation Order" means the Order confirming this Plan.

1.12. "Contested Claim" means a Claim against the Debtors (a) that is listed in the Debtors' Schedules of Assets and Liabilities as disputed, contingent, or unliquidated; (b) as to which an objection has been or may be timely filed and has not been denied by Final Order. To the extent an objection relates to the allowance of only a part of a Claim, such Claim shall be a Contested Claim only to the extent of the objection.

1.13. "Debtors" means Patrick Taylor Adams and Linda Ann Adams.

1.14. "Effective Date" means the first business day after the Confirmation Order becomes a Final Order.

1.15. "Final Order" means an Order as to which any appeal that has been taken has not been stayed following the expiration of the time for appeal or has been resolved, or as to which the time for appeal has expired.

1.16. "Impaired" when used with reference to a Claim or Interest, means a Claim or Interest that is impaired within the meaning of §1124 of the Bankruptcy Code.

1.17. "Order" means an Order of the Bankruptcy Court.

1.18. "Petition Date" means December 28, 2015.

1.19. "Plan" means this Chapter 11 Plan of Reorganization of the Debtors, including any amendments, modifications or corrections made thereto pursuant to the Bankruptcy Code as confirmed by the Bankruptcy Court.

1.20. "Property of the Estate" means all property in which the Debtors hold a legal or an equitable interest, including all property described in the Bankruptcy Code Section 541.

1.21. "Reorganized Debtors" means the Debtors immediately following the Confirmation as reorganized in accordance with the Plan.

1.22. "Secured Claim" means a claim secured by Property of the Estate, and the Claim includes principal, interest and attorney's fees and expenses up to the value of the Property of the Estate.

1.23. "Substantial Consummation" means the date the first distribution payment is made pursuant to the Plan.

1.24. "Unimpaired Claim" means a Claim that is not an Impaired Claim.

## ARTICLE II

### 2. Certain General Terms and Conditions

The following general terms and conditions apply to the Plan:

2.1. Claims. Various Classes of Claims are defined in this Plan. This Plan is intended to deal with all Claims against the Debtors of whatever character, whether or not contingent or liquidated, and whether or not allowed by the Court pursuant to §502(a) of the Bankruptcy Code. However, only those Claims allowed pursuant to §502(a) of the Bankruptcy Code will be entitled to receive payment under the Plan.

2.2. Changes to the Plan.

2.2.1. Modification before confirmation following notice. Pursuant to Bankruptcy Rule 3019, upon application of the Debtors or a party in interest the Plan may be amended or modified after notice to any affected parties.

2.2.2. Correction prior to Confirmation, without notice. Minor changes or corrections to the Plan may be made without notice or hearing, and without an additional Disclosure Statement;

provided that the Court finds that such modification does not materially or adversely affect any creditor or class of creditors or other parties in interest.

2.2.3. Modification after Confirmation. After Confirmation, the Debtors may remedy any defects or omissions or reconcile any inconsistencies in this Plan or in the Final Order in such a manner as may be necessary to carry out the purpose and intent of this Plan so long as the interests of Claimants or Interest holders are not materially and adversely affected. Otherwise, after Confirmation the Plan may be modified by the Court upon request of the Reorganized Debtors pursuant to Section 1127(b) of the Bankruptcy Code.

2.3. Effect of Being Scheduled as a Creditor. The list of creditors filed in these proceedings by the Debtors shall constitute the filing of a Claim by each creditor which is not listed as disputed, contingent or unliquidated as to amount, but the Debtors reserve the right to object to any such Claim where it appears that the amount scheduled by the Debtors is improper or where there is some dispute with regard to that Claim.

2.4. Automatic Stay. The automatic stay provided for by §362 of the Bankruptcy Code shall remain in effect until the Plan has been fully consummated, unless expressly waived herein, or modified by an Order.

### ARTICLE III

#### 3. Classification of Claims and Interests

The Debtors designate the following Classes of Claims and Interests pursuant to § 1123 of the Bankruptcy Code.

3.1. **Class 1 Claims. (Administrative Expense Claims).** All Claims entitled to administrative expense status pursuant to Bankruptcy Code § 503(b).

3.2. **Class 2 Claims (Secured claims of property taxing authorities).** Class 2 claims consist of the Allowed Secured Claims of property taxing entities.

3.3. **Class 3 Claims (Secured Claims of the Internal Revenue Service).** Class 3 consists of the claims filed by the Internal Revenue Service.

3.4. **Class 4 Claims (Secured Claim of Ocwen Loan Servicing).** Class 4 consists of the secured claim of Ocwen Loan Servicing.

3.5. **Class 5 Claims (Secured Claim of Randall Noe).** Class 5 consists of the secured claim of Randall Noe.

3.6. **Class 6 Claims (Secured Claim of RC Chandlers Holdings).** Class 6 consists of the secured claim of RC Chandlers Holdings.

3.7. **Class 7 Claims (Secured Claim of Rockwall Motherfund).** Class 7 consists of the secured claim of Rockwall Motherfund.

3.8. **Class 8 Claims (Wage Claims).** Class 8 consists of the priority wage claims of former employees of Allure.

3.9. **Class 9 Claims (Unsecured Claims of Governmental Units).** Class 9 claims consist of the Allowed Unsecured Claims of Governmental Units.

3.10. **Class 10 Claims (General Unsecured Claims).** Class 10 consists of the Allowed Unsecured Claims of general creditors, including deficiency claims of undersecured creditors.

#### ARTICLE IV

#### 4. Treatment of Claims Under the Plan

The Claims and Interests classified in Article III under the Plan shall be treated as follows:

4.1 **Class 1:** unimpaired and treated under Article V.

4.2 **Class 2: (Property Taxing Authorities).** All allowed claims in Classes 2 through 10 will be paid in accordance with Article VIII below.

#### ARTICLE V

#### 5. **Determination, Allowance and Payment of Administrative Expense Claims**

5.1. Administrative Claims, Including Fee Claims and Administrative Tax Claims. The holder of any Administrative Expense Claims other than (i) a fee claim or, (ii) a liability incurred and paid in the ordinary course of business by the Debtors, must file with the Bankruptcy Court and serve on the Debtors, its counsel, notice of such Administrative Claim no later than two days prior to the hearing on confirmation of the Plan. At a minimum, such notice must identify (i) the name of the holder of such Claim, (ii) the amount of such Claim, and (iii) the basis of such Claim. Failure to file this notice timely and properly shall result in the Administrative Claim being forever barred and discharged.

5.2. Professional Fees. Each Person asserting an Administrative Claim for professional fees incurred before the Effective Date shall be required to file with the Bankruptcy Court, and serve on Debtors' counsel, the U.S. Trustee and Committee, an application within 60 days after the Effective Date. Failure to file a fee application shall result in such claim being forever barred and discharged.

5.3. Each holder of an Allowed Claim for an Administrative Expense shall receive, at the Debtors' option, (i) the amount of such holder's Allowed Claim in one payment on the later of the Effective Date or the eleventh Business Day after such Claim becomes an Allowed Claim; (ii) the amount of such holder's Allowed Claim in accordance with the ordinary business terms of such expense or cost (e.g., on the date such debt is or becomes finally due); or (iii) such other treatment

to which the holder of such Administrative Claim and the Debtors may agree in writing. Such holders may not vote on the Plan.

## ARTICLE VI

### 6. Treatment of Executory Contracts and Unexpired Leases

6.1. Debtors believe that the only executory contract in this case is the unexpired lease of their furniture store premises, and that lease is expressly assumed in this plan with the written consent of the landlord.

## ARTICLE VII

### 7. General Powers of the Reorganized Debtors

7.1. General Powers. Following Confirmation the Debtors shall have all powers and duties provided for in this Plan and, subject to the provisions of the Plan, to hold, manage, and distribute the property of the Reorganized Debtors in satisfaction of Claims that become Allowed Claims after the Effective Date. These powers include the prosecution of claims and causes of action.

## ARTICLE VIII

### 8. Means for Execution of the Plan

8.1. Operation of Adams Office Furniture. Following Confirmation the Debtors will operate Adams Office furniture and pay the claims from net profits over a term of 5 years commencing on the Effective Date, with payments paid at least quarterly, as follows:

Class 1 claims will be paid in full in accordance with 5.3 of the Plan.

Class 2, 3 and 4 claims will be paid in pro rata payments over the term of the Plan.

Class 5 will be paid \$2,500 to redeem the collateral, and the balance in Class 10.

Class 6 will be paid zero and the full claim will be in Class 10.

Class 7 has received its collateral, and the balance of the claim will be in Class 10.

Class 8 claims will be paid in full, beginning as soon as Class 1 is paid in full.

Class 9 claims will be paid in full, beginning as soon as Class 8 is paid in full.

Class 10 claims will be paid, in pro rata payments, beginning as soon as Class 9 is paid in full, and continuing until Class 10 is paid in full, or the term of the Plan expires, or discharge is entered pursuant to Bankruptcy Code Section 1141(d)(5).

8.2. Source of Plan Funds. The source of funds and/or property for all distributions or conveyances to be made under the Plan shall be the net profits generated through the operation of Adams Office Furniture.

8.3. Disbursement of Plan Funds. The Debtors shall disburse all funds required to be disbursed under the Plan of Reorganization.

8.4. Provisions Governing Distributions.

8.4.1 All payments under this Plan shall be made by the Reorganized Debtors. Any payment or distribution by the Reorganized Debtors pursuant to the Plan, to the extent delivered by the U.S. Mail, shall be deemed made when deposited into the U.S. Mail.

8.4.2 Distributions and deliveries to holders of Allowed Claims shall be made at the addresses set forth on the proofs of Claim or proofs of interest filed by such holders (or at the last known addresses of such holders if no proof of Claim or proof of interest is filed.) All claims for undeliverable distributions shall be made on or before the second anniversary of the Effective Date. After such date, all undeliverable distributions shall revert to the Estate for pursuant to the Plan and the Claim of any other holder with respect to such undeliverable distributions shall be discharged and forever barred.

8.4.3 Checks issued by the Reorganized Debtors in respect to Allowed Claims shall be null and void if not cashed within ninety (90) days of the date of delivery thereof. Requests for reissuance of any check shall be made directly to the Reorganized Debtors by the holder of the Allowed Claim to whom such check was originally issued. Any claim in respect to such a voided check shall be made within ninety (90) days after the date of delivery of such check. After such date, all Claims in respect to void checks shall be discharged and forever barred, and the amount of such check shall become unclaimed property and returned to the Reorganized Debtors.

8.5 Post Confirmation Costs and Fees. All costs and fees incurred after confirmation and the implementation of the Plan, and the determination of claims, and the enforcement of the obligations and rights of the estate, and appeals, if any, shall not be subject to Bankruptcy Court review.

## ARTICLE IX

### 9. Additional Provisions Applicable to All Claims

9.1 Contested Claims. Notwithstanding any other provisions of this Plan specifying a date or time for the payment or distribution of consideration hereunder, payments and distributions in respect of any Claim which at such date or time is disputed, unliquidated or contingent shall be reserved and shall not be made until such Claim becomes an Allowed Claim, whereupon such payments and distributions shall be made promptly. If the Court determines that a claim should

not be an Allowed Claim any amounts reserved for payment of such Disputed Claim will revert to the Debtors for disposition in accordance with this Plan.

9.2 Prepayment. The Debtors reserves the right to pay any and all classes of Claims in advance of the distribution date(s) on a pro-rata basis without penalty or future interest, if any.

9.3 No interest shall be paid on any Claims unless, and only to the extent that, the Plan or the Order on an Allowed Claim specifically provides otherwise.

## ARTICLE X

### 10. Payment of United States Trustees Fees

10.1 All fees due to the United States Trustee pursuant to 28 U.S.C. §1930(a)(6) will be paid in full on the Effective Date of the Plan. Additionally, Debtors will continue to timely pay all quarterly fees owed to the United States Trustee until the case is closed.

## ARTICLE XI

### 11. Provisions for the Settlement, or Adjustment of Claims

11.1 Objections to Prepetition Claims. Objections to the allowance of Claims for prepetition debts must be filed by the later of: (a) thirty (30) days after the Effective Date or (b) thirty (30) days after the Bar Date.

11.2 All Contested Claims shall be litigated to Final Order; provided, however, that the Reorganized Debtors may compromise and settle any Contested Claim, subject to the approval of the Bankruptcy Court.

11.3 No distributions under this Plan shall be made to the holder of a Claim that is in dispute, unless and until such Claim becomes an Allowed Claim.

## ARTICLE XIII

### 12. Discharge of Debtors and Effect of Confirmation

12.1. Discharge and Release. Except as otherwise provided for by this Plan and the documents that implement the Plan, pursuant to Bankruptcy Code Section 1141, confirmation of the Plan shall enjoin all Claimants from collecting any Claim against or continuing or prosecuting any litigation directly or indirectly involving the Debtors for any debt that arose before the Confirmation Date, and any debt of a kind specified in Bankruptcy Code Sections 502(g), 502(h) and 502(i), whether or not:

- (A) a proof of Claim based on such debt is filed or deemed filed pursuant to Bankruptcy Code Section 501;
- (B) such Claim is Allowed pursuant to Bankruptcy Code Section 502; or
- (C) the holder of such Claim has accepted the Plan;

however, because the Debtors are individuals, the Debtors will not receive a discharge until they complete all payments under the plan or otherwise obtain discharge in accordance with Bankruptcy Code Section 1141(d)(5).

12.2. Legal Binding Effect; Discharge of Claims and Interests. The provisions of this Plan shall (i) bind the Debtors, the Reorganized Debtors, and all creditors and interest holders, whether or not they accept this Plan, and (ii) discharge the Debtors from all debts that arose before the Confirmation Date except as otherwise provided in this Plan.

12.3. Permanent Injunction. The entry of the Debtors' Discharge shall result in the issuance of a permanent injunction against the commencement or continuation of any judicial, administrative or other action against the Debtors or the employment of process against the Debtors with respect to any Debt or Claim or Interest discharged and/or extinguished under the Plan.

### ARTICLE XIII

#### 13. Events of Default

13.1. Failure by Debtors to comply with terms of any agreements incorporated in the terms of this Plan.

13.2. The failure on the part of the Debtors to pay fully when due, any payment required to be made in respect of the Plan shall constitute an event of default under the Plan.

13.3. Rights Upon Default. If an event of default occurs and continues without cure, each Claimant in each Class as yet not fully satisfied under this Plan, as of the date of such default, may declare the unpaid portion of the Plan debt due and payable upon fourteen (14) days notice to Debtors' counsel and the Debtors in which case the Plan debt shall, unless cured before the end of such period, then be immediately due and payable.

### ARTICLE IV

#### 14. Miscellaneous Provisions



14.1 Request for Relief Under Bankruptcy Code Section 1129(b). In the event any Impaired Class shall fail to accept this Plan in accordance with Bankruptcy Code Section 1129(a), the Debtors reserves the right to, and does hereby request the Bankruptcy Court to confirm the Plan in accordance with Bankruptcy Code Section 1129(b).

14.2 Revocation. The Debtors reserves the right to revoke and withdraw this Plan at any time prior to the Confirmation Date.

14.3 Effect of Withdrawal or Revocation. If the Debtors revokes or withdraws this Plan prior to the Confirmation Date, or if the Confirmation Date or the Effective Date does not occur, then this Plan shall be deemed null and void. In such event, nothing contained herein shall be deemed to constitute a waiver or release of any Claims by or against the Debtors or any other person or to prejudice in any manner the rights of the Debtors or any person in any further proceedings involving the Debtors.

14.4 Entire Agreement. This Plan, as described herein, the Confirmation Order, and all other documents and instruments to effectuate this Plan provided for herein, constitute the entire agreement and understanding among the parties hereto relating to the subject matter hereof and supersedes all prior discussions and documents.

14.5 Governing Law. Unless a rule of law or procedure supplied by federal law (including the Bankruptcy Code and Bankruptcy Rules) is applicable, or a specific choice of law provision is provided, the internal laws of the State of Texas shall govern the construction and implementation of the Plan and any agreements, documents, and instruments executed in connection with the Plan, without regard to conflicts of laws.

## ARTICLE XV

### 15. Revestment of Title

15.1. Except as provided in the Plan or in the Confirmation Order, on the Effective Date, the Debtors shall be vested with all the property of the estate free and clear of all claims, liens, charges and other interests of Creditors arising prior to the filing date, other than the liens created or preserved under the terms of this Plan.

## ARTICLE XVI

### 16. Retention of Jurisdiction

16.1. The Bankruptcy Court shall retain full jurisdiction as provided in 28 U.S.C. §1334 jurisdiction over this Chapter 11 Case after Confirmation, notwithstanding Consummation or substantial Consummation to enforce the provisions, purposes, and intent of this Plan including, without limitation, the authority to:

(a) Consider any modification of the Plan under §1127 of the Code and/or any modification of the Plan after a substantial consummation as defined in §1101(2) of the Code;

- (b) Hear and determine controversies, suits and disputes between the Debtors and any Creditors that may arise in connection with the interpretation or enforcement of the Plan;
- (c) Hear and determine all requests for compensation and/or reimbursement of expenses for the period commencing on the Petition Date through the Confirmation Date;
- (d) Classify, allow or disallow Claims and direct distribution of the funds under the Plan, and to hear and determine all objections to Claims, controversies, suits and disputes that may be pending at Confirmation;
- (e) Hear and determine all adversary proceedings still pending and not dismissed, or which are hereinafter filed to determine disputed matters not disposed of by the Plan, but which relate to the Plan;
- (f) Hear and determine any and all applications, adversary proceedings and other matters arising out of, or related to, the Plan, including but not limited to, actions under §§542, 543, 544, 547, 548, 549, 550 of the Code;
- (g) Make such orders as are necessary or appropriate to carry out the provisions of the Plan; and
- (h) Enter a discharge and a final decree closing this Chapter 11 case.

DATED: October 24, 2016

Patrick Taylor Adams and Linda Ann Adams

By: /s/ Patrick Taylor Adams  
Patrick Taylor Adams

/s/ Linda Ann Adams  
Linda Ann Adams

**Exhibit B**

Description of Assets and Liquidation Analysis

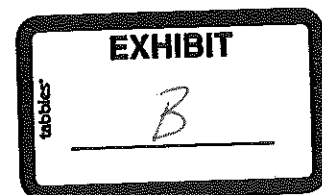
Debtors' Schedules show nonexempt assets approximately valued as follows:

Business property of:	\$ 86,000.00
Financial assets of:	12,568.88
Other personal property:	50,000.00
	<hr/>
	\$148,568.88

Debtors' business inventory since the filing has increased enormously, but the inventory consists of used office furniture in need of refurbishing. If Debtors converted now to Chapter 7, the liquidation of the business inventory would not increase the amount of money realized from the liquidation of all of the Debtors' nonexempt property enough to cover all of the Class 2 and 3 tax lien claims.

Debtors' latest monthly operating report projects net income from the furniture business to be \$20,000 per month. Debtors believe that refurbishing the additional inventory and selling it in the ordinary course of the furniture business will enable the Debtors to have an average net profit of \$20,000 per month for the entire 60 months of the Plan. If that projection is met, Debtors can pay all the claims through Class 9 and pay a dividend to Class 10. Debtors also believe that the projection of \$20,000 per month for 60 months is a conservative estimate and that they might be able to significantly increase the projected amount of the dividend to Class 10.

Accordingly, Debtors submit that the Plan will pay to all creditors as much or more than they would get in a chapter 7 liquidation.



UNITED STATES BANKRUPTCY COURT  
NORTHERN & EASTERN DISTRICTS OF TEXAS

In re Name of Debtor,  
Patrick T Adams Linda Ann Adams

Case No. Case No.  
15-35093-sgj11  
Small Business Case under Chapter 11

MONTHLY OPERATING REPORT

Month: Sep-16 Date Filed: 10/20/2016

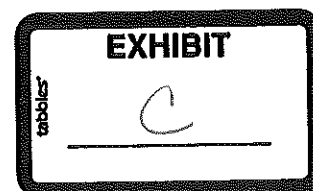
Line of Business: office furniture NAISC Code: 12345

IN ACCORDANCE WITH TITLE 28, SECTION 1746, OF THE UNITED STATES CODE, I DECLARE UNDER PENALTY OF PERJURY THAT I HAVE EXAMINED THE FOLLOWING SMALL BUSINESS MONTHLY OPERATING REPORT AND THE ACCOMPANYING ATTACHMENTS AND, TO THE BEST OF MY KNOWLEDGE, THESE DOCUMENTS ARE TRUE, CORRECT AND COMPLETE.

Patrick T. Adams  
Original Signature of Responsible Party

Patrick T. Adams  
Printed Name of Responsible Party

- |   |            |           |
|---|------------|-----------|
| Questionnaire: (All questions to be answered on behalf of the debtor.)                    | <u>YES</u> | <u>NO</u> |
| 1. Is the business still operating?   | YES        |           |
| 2. Have you paid all your bills on time this month?                                       | YES        |           |
| 3. Did you pay your employees on time?  | YES        |           |
| 4. Have you deposited all the receipts for your business into the DIP account this month? | YES        |           |
| 5. Have you filed all of your tax returns and paid all of your taxes this month?          | YES        |           |



- |   |     |                  |
|---|-----|------------------|
| 6. Have you timely filed all other required government filings?   | YES |                  |
| 7. Have you paid all of your insurance premiums this month?   | YES |                  |
| 8. Do you plan to continue to operate the business next month?  | YES |                  |
| 9. Are you current on your quarterly fee payment to the U.S. Trustee?   |     | NO               |
| 10. Have you paid anything to your attorney or other professionals this month?                                      |     | NO               |
| 11. Did you have any unusual or significant unanticipated expenses this month?                                      | YES | ADDITIONAL STORA |
| 12. Has the business sold any goods or provided services or transferred any business related to the DIP in any way? |     | NO               |
| 13. Do you have any bank accounts open other than the DIP account?  |     | NO               |

- |   | <u>YES</u> | <u>NO</u> |
|---|------------|-----------|
| 14. Have you sold any assets other than inventory this month?     |            | NO        |
| 15. Did any insurance company cancel your policy this month?      |            | NO        |
| 16. Have you borrowed money from anyone this month?               |            | NO        |
| 17. Has anyone made an investment in your business this month?    |            | NO        |
| 18. Have you paid any bills you owed before you filed bankruptcy? |            | NO        |

**TAXES**

Do you have any past due tax returns or past due post-petition tax obligations? If yes, please provide a written explanation including when such returns will be filed, or when such payments will be made and the source of the funds for the payment.

<u>YES</u>	<u>NO</u>
	NO

*(Exhibit A)*

**INCOME**

should include all income from cash and credit transactions. *(The U.S. Trustee may waive this requirement.)*

*(Exhibit B)*

Adams Office Furniture	TMRS AND SS	\$80,380.01
------------------------	-------------	-------------

**TOTAL INCOME**

**SUMMARY OF CASH ON HAND BEGINNING**

Cash on Hand at Start of Month AOF	\$4,866.97
Cash on Hand Pat Linda personal	\$3,109.79
	\$7,976.76

**SUMMARY CASH ON HAND END OF PERIOD**

Adams Office Furniture	\$3,344.63
Pat and Linda Personal	\$3,172.55
Please provide the total amount of cash currently available to the debtor.	\$6,517.18

**EXPENSES**

accounts this month. Include the date paid, who was paid the money, the  
(Exhibit C)

EXPENSES ADAMS OFFICE FURNITURE (INCLUDES OWNERS DRAWS	\$82,692.23
ADDITIONAL EXPENSE PAT AND LINDA PERSONAL	\$3,318.68
<b>TOTAL EXPENSES</b>	<b>\$86,010.91</b>

**CASH PROFIT**

Income for the month (Total from Exhibit B).	\$80,380.01
Expenses for the month (Total from Exhibit C).	<u>(\$86,010.91)</u>

(Subtract Line C from Line B)

**CASH PROFIT FOR THE MONTH** (\$5,630.90)

**UNPAID BILLS**

Please attach a list of all debts (including taxes) which you have incurred since  
(Exhibit D)

\$0.00

**TOTAL PAYABLES**

	<u>\$0.00</u>	
<b>MONEY OWED TO YOU</b>		<u>\$0.00</u>

Please attach a list of all amounts owed to you by your customers for work you have done or the merchandise you have sold. You should include who owes you the money, how much is owed and when is payment due. *(The U.S. Trustee may waive this requirement.)*

*(Exhibit E)*

0

**TOTAL RECEIVABLES**

**BANKING INFORMATION**

Please attach a copy of your latest bank statement for every account you have as *(Exhibit F)*

**EMPLOYEES**

Number of employees when the case was filed?

approx 50

Number of employees as of the date of this monthly report?

8



**PROFESSIONAL FEES**

***BANKRUPTCY RELATED:***

Professional fees relating to the bankruptcy case paid during this reporting period?

Total professional fees relating to the bankruptcy case paid since the filing of

\$325.00

***NON-BANKRUPTCY RELATED:***

Professional fees not relating to the bankruptcy case paid during this reporting

\$4,000.00

Total professional fees not relating to the bankruptcy case paid since the filing of the case?

NONE

NONE

**PROJECTIONS**

Compare your actual income and expenses to the projections for the first 180 days of your case provided at the initial debtor interview.

	Projected	Actual	Difference
INCOME	<u>                    </u>	<u>                    </u>	<u>  /VALUE/  </u>
EXPENSE	<u>                    </u>	<u>                    </u>	<u>                    </u>
CASH PROFIT	<u>                    </u>	<u>                    </u>	<u>                    </u>
Total projected income for t			<u>\$90,000.00</u>
Total projected expenses for the next month:			<u>\$70,000.00</u>
Total projected cash profit for the next month:			<u>\$20,000.00</u>

\* see attachment A

## EXPENSES ADAMS OFFICE SEPT

## All transactions from 09/01/2016 - 09/30/2016

Date	Type	No.	Payee	Category	Total
2016-09-01	Expense		Quiktrip	Delivery Expense	100.00
2016-09-01	Expense		Home Depot	Supplies	96.46
2016-09-02	Expense		All About Pools	Owners Draw	140.73
2016-09-02	Check	24913	Nelson Mendoza	Payroll Wages	891.00
2016-09-02	Check	24915	Armando Morales	Payroll Wages	972.00
2016-09-02	Check	24914	Felipe Oro	Payroll Wages	1,060.00
2016-09-02	Expense		Quiktrip	Shipping, Freight & Delivery - COS	13.98
2016-09-02	Check	24918	Gustavo Cepeda	Payroll Wages	500.93
2016-09-02	Check	24917	Perez, Francisco J.	Payroll Wages	1,107.00
2016-09-02	Expense			Credit Card Charges and fees	919.15
2016-09-02	Check	24916	Perez, Francisco J.	Payroll Wages	622.74
2016-09-02	Check	24919	Kelly O'Shea	Payroll Wages	736.23
2016-09-02	Check	24912	Moon, Jason E.	Payroll Wages	1,253.55
2016-09-06	Expense			Owners Draw	192.11
2016-09-06	Expense		Wells Fargo Bank	Bank Service Charges	12.60
2016-09-06	Expense		American Express	Credit Card Charges and fees	293.88
2016-09-06	Expense		Enterprise Car rental	Shipping, Freight & Delivery - COS	159.94
2016-09-06	Expense		Shell Co.	Delivery Expense	74.86
2016-09-06	Expense		Shell Co.	Delivery Expense	31.00
2016-09-06	Expense		AT&T	Telephone	611.52
2016-09-06	Expense		Enterprise Car rental	Shipping, Freight & Delivery - COS	1,243.57
2016-09-07	Expense		Wells Fargo Bank	Bank Service Charges	327.35
2016-09-07	Expense		Credit One Bank	Credit Card Charges and fees	125.00
2016-09-07	Expense		Home Depot	Supplies	38.94
2016-09-07	Expense		Wix.com	Marketing & Advertising	15.95
2016-09-07	Expense			WF Taxes 1442	170.00
2016-09-08	Expense		A (10054)	Bank Service Charges	10.00

2016-09-08	Check	24920	Moon, Jason E.	Payroll Wages	1,253.55
2016-09-08	Expense		Global Industries	Global Industries	651.16
2016-09-08	Expense		Dallas Morning News	Dues and Subscriptions	27.60
2016-09-09	Check	24926	Perez, Francisco J.	Supplies	189.00
2016-09-09	Check	24922	Nelson Bonilla	Purchases - Used Furniture	625.00
2016-09-09	Check	24924	Felipe Oro	Payroll Wages	451.00
2016-09-09	Check	24925	Armando Morales	Payroll Wages	636.00
2016-09-09	Check	24923	Nelson Mendoza	Payroll Wages	583.00
2016-09-09	Check	24927	Gustavo Cepeda	Payroll Wages	558.67
2016-09-09	Check	24921	NTTA	Shipping, Freight & Delivery - COS	73.05
2016-09-09	Check	24928	Kelly O'Shea	Payroll Wages	1,120.83
2016-09-09	Check	24929	Perez, Francisco J.	Payroll Wages	622.74
2016-09-12	Expense		INTUIT	Professional Fees	42.59
2016-09-12	Expense		NTTA	Shipping, Freight & Delivery - COS	80.00
2016-09-12	Expense		LIT Industrial Texas Limited Partnership	Rent- 10202 Miller Rd	11,597.75
2016-09-12	Expense		Global Industries	Global Industries	179.42
2016-09-13	Expense		Quiktrip	Delivery Expense	94.99
2016-09-13	Expense		Enterprise Car rental	Shipping, Freight & Delivery - COS	450.00
2016-09-13	Expense		Enterprise Car rental	Shipping, Freight & Delivery - COS	650.00
2016-09-13	Expense		Quiktrip	Delivery Expense	100.00
2016-09-13	Expense		Enterprise Car rental	Shipping, Freight & Delivery - COS	450.00
2016-09-13	Expense		HOST MY SITE	Marketing & Advertising	43.09
2016-09-13	Expense		Quiktrip	Shipping, Freight & Delivery - COS	60.03
2016-09-13	Expense		Quiktrip	Shipping, Freight & Delivery - COS	25.23
2016-09-14	Expense		Wells Fargo Bank	Bank Service Charges	2.60
2016-09-14	Expense		Quiktrip	Delivery Expense	70.04
2016-09-14	Expense		Quiktrip	Shipping, Freight & Delivery - COS	51.13
2016-09-14	Expense		Quiktrip	Shipping, Freight & Delivery - COS	60.01

2016-09-15	Check	24930	Moon, Jason E.	Payroll Wages	1,330.53
2016-09-15	Expense		Home Depot	Supplies	67.81
2016-09-15	Expense			Meals	32.50
2016-09-15	Expense		USR Electricity	Owners Draw	1,443.25
2016-09-15	Expense		USR Electricity	Utilities-Office	1,752.99
2016-09-15	Check	24931	Greg Sanchez	Purchases - Used Furniture	150.00
2016-09-15	Expense		Quiktrip	Delivery Expense	28.86
2016-09-16	Check	24936	Kelly O'Shea	Payroll Wages	1,154.54
2016-09-16	Check	24939	NTTA Nelson	Shipping, Freight & Delivery - COS	17.79
2016-09-16	Check	24932	Mendoza	Payroll Wages	599.50
2016-09-16	Check	24933	Felipe Oro Armando	Payroll Wages	687.50
2016-09-16	Check	24934	Morales	Payroll Wages	750.00
2016-09-16	Expense		Enterprise Car rental	Shipping, Freight & Delivery - COS	4.12
2016-09-16	Check	24937	Gustavo Cepeda	Payroll Wages	658.57
2016-09-16	Expense		Go Daddy	Cable & Internet Expense	39.82
2016-09-16	Expense		Home Depot Atm	Supplies	55.21
2016-09-16	Expense		Withdrawal Atm	Owners Draw	2.50
2016-09-16	Expense		Withdrawal	Owners Draw	62.50
2016-09-16	Expense		Shell Co.	Delivery Expense	22.03
2016-09-16	Check	24935	Perez, Francisco J.	Payroll Wages	445.50
2016-09-16	Check	24938	Perez, Francisco J.	Payroll Wages	622.74
2016-09-16	Expense			Delivery Expense	50.00
2016-09-19	Expense			Payroll Wages	25.00
2016-09-19	Expense		Ivey Lumber Atm	Supplies	19.46
2016-09-19	Expense		Withdrawal	Owners Draw	200.00
2016-09-19	Expense			Supplies	64.92
2016-09-19	Expense		Quiktrip	Delivery Expense	4.42
2016-09-19	Expense		Ivey Lumber	Supplies	10.80
2016-09-19	Expense			WF Taxes 1442	500.00
2016-09-19	Check	24940	Greg Sanchez	Purchases - Used Furniture	150.00
2016-09-19	Expense		Cashier's Check	Office Furniture Distributors	210.00
2016-09-19	Expense		CVS	Owners Draw	119.99
2016-09-19	Expense			WF Taxes 1442	4,200.00

2016-09-19	Expense		Quiktrip	Delivery Expense	46.00
2016-09-20	Expense			Payroll Wages	50.00
2016-09-20	Check	24943	Hurt & Berry LLP.	Purchases - Used Furniture	600.00
2016-09-20	Expense		Merchant Bankcard Services	Credit Card Charges and fees	5.99
2016-09-20	Expense		COE Distribution	COE	152.43
2016-09-20	Expense		A (10054)	Owners Draw	172.64
2016-09-20	Check	24941	Ontiveros, Eddie	Owners Draw	480.00
2016-09-20	Expense		Quiktrip	Delivery Expense	60.00
2016-09-20	Expense		Home Depot	Supplies	86.28
2016-09-20	Expense			Sales tax	4,183.54
2016-09-21	Expense			WF Taxes 1442	400.00
2016-09-21	Expense		Cashier's Check	Coaster Co. of America	1,752.00
2016-09-21	Expense		Quiktrip	Delivery Expense	52.87
2016-09-21	Expense		State Farm (10814)	Owners Draw	252.91
2016-09-22	Check	24944	Moon, Jason E.	Payroll Wages	1,414.53
2016-09-22	Expense		Quiktrip	Delivery Expense	50.13
2016-09-22	Expense		Cashier's Check	Global Industries	5,005.86
2016-09-23	Check	24951	Perez, Francisco J.	Payroll Wages	622.74
2016-09-23	Check	24947	Armando Morales	Payroll Wages	618.00
2016-09-23	Check	24950	Gustavo Cepeda	Payroll Wages	558.57
2016-09-23	Check	24946	Felipe Oro Nelson	Payroll Wages	555.50
2016-09-23	Check	24945	Mendoza	Payroll Wages	566.50
2016-09-23	Check	24949	Kelly O'Shea	Payroll Wages	1,132.62
2016-09-23	Expense		Shell Co.	Owners Draw	311.98
2016-09-23	Expense		Ivey Lumber	Supplies	20.51
2016-09-23	Expense		Cashier's Check	Mogen Furniture	4,081.00
2016-09-23	Expense		Cash	Owners Draw	120.00
2016-09-23	Check	24948	Perez, Francisco J.	Payroll Wages	310.50
2016-09-23	Check	24942	Wood Finishers Source	Refinishing Supplies Shipping, Freight & Delivery - COS	1,030.03
2016-09-26	Expense		NTTA	Delivery - COS	55.20
2016-09-26	Expense			Payroll Wages	200.00
2016-09-26	Expense		Lowe's	Owners Draw	50.02
2016-09-26	Expense		Cash	Owners Draw	200.00

2016-09-26	Expense		Cashier's Check	Office Furniture Distributors	1,420.17
2016-09-26	Check	24952	Nelson Bonilla	Purchases - Used Furniture	300.00
2016-09-26	Expense		Ilex	Dues and Subscriptions	20.00
2016-09-26	Expense		NTTA	Shipping, Freight & Delivery - COS	126.68
2016-09-26	Expense		NTTA	Shipping, Freight & Delivery - COS	119.49
2016-09-26	Expense			Automobile Expense	222.46
2016-09-27	Expense			Bank Service Charges	15.00
2016-09-27	Expense		Shell Co.	Shipping, Freight & Delivery - COS	50.29
2016-09-27	Expense		Wells Fargo Bank	Bank Service Charges	35.00
2016-09-27	Expense		Wells Fargo Bank	Bank Service Charges	35.00
2016-09-27	Expense		Wells Fargo Bank	Bank Service Charges	50.00
2016-09-28	Expense			Bank Service Charges	15.00
2016-09-28	Expense		Wells Fargo Bank	Bank Service Charges	5.00
2016-09-28	Expense		State Farm (10814)	Owners Draw	200.68
2016-09-28	Expense		Bank Fees	Bank Service Charges	35.00
2016-09-28	Check	24953	Jonita Dickey	Purchases - Used Furniture	750.00
2016-09-29	Check	24955	Moon, Jason E.	Owners Draw	200.00
2016-09-29	Expense		Quiktrip	Delivery Expense	4.99
2016-09-29	Check	24954	Moon, Jason E.	Payroll Wages	1,338.00
2016-09-29	Expense		Cashier's Check	Payroll Wages	170.00
2016-09-30	Expense		Quiktrip	Delivery Expense	31.94
2016-09-30	Check	24963	Perez, Francisco J.	Payroll Wages	622.74
2016-09-30	Check	24961	Gustavo Cepeda	Payroll Wages	558.57
2016-09-30	Check	24962	Kelly O'Shea	Payroll Wages	1,136.25
2016-09-30	Expense			WF Taxes 1442	15.00
2016-09-30	Expense		Atm Withdrawal	Owners Draw	100.00
2016-09-30	Check	24960	Perez, Francisco J.	Payroll Wages	405.00
2016-09-30	Check	24959	Armando Morales	Payroll Wages	660.00
2016-09-30	Check	24958	Felipe Oro	Payroll Wages	495.00
2016-09-30	Check	24957	Nelson Mendoza	Payroll Wages	605.00
					82,692.23

## PAT AND LINDA PERSONAL ACCT 3901 EXPENSE

Category	Aug-16	Sep-16	5-month Average
<input checked="" type="checkbox"/> Total Money In	#####	#####	#####
<input checked="" type="checkbox"/> Total Money Out	#####	#####	#####
<input checked="" type="checkbox"/> What's Left	(\$95.87)	\$62.76	\$634.52

## Money Out



### View Graphical Analysis

Category	Aug-16	Sep-16	5-month Average
<input checked="" type="checkbox"/> Auto/Transportation	\$566.35	\$410.15	\$414.55
Gasoline	\$400.98	\$347.39	\$328.63
Maintenance/Repair	\$165.37	\$62.76	\$84.12
Parking/Tolls	\$0.00	\$0.00	\$1.80
Public Transportation	\$0.00	\$0.00	\$0.00
Taxi	\$0.00	\$0.00	\$0.00
Other			
Auto/Transportation	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> Bills/Utilities	\$130.93	\$144.40	\$113.65
Cable/Satellite TV	\$10.81	\$144.40	\$70.54
Garbage/Water	\$0.00	\$0.00	\$0.00
Gas/Electric	\$50.00	\$0.00	\$28.00
Phone/Internet	\$70.12	\$0.00	\$15.10
Rent	\$0.00	\$0.00	\$0.00
Other Bills/Utilities	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> Business/Office	\$235.00	\$0.00	\$89.32

Accounting/Payroll			
Services	\$0.00	\$0.00	\$0.00
Advertising	\$0.00	\$0.00	\$0.00
Legal Services	\$0.00	\$0.00	\$0.00
Office			
Supplies/Furniture	\$0.00	\$0.00	\$0.00
Postage/Shipping	\$0.00	\$0.00	\$0.00
Property Lease	\$0.00	\$0.00	\$0.00
Wages	\$0.00	\$0.00	\$0.00
Wholesale	\$0.00	\$0.00	\$9.84
Other Business/Office	<u>\$235.00</u>	\$0.00	\$79.48
<input type="checkbox"/> Cash/ATM	<u>\$63.00</u>	\$0.00	\$75.10
Cash Advances from			
Wells Fargo Credit	\$0.00	\$0.00	\$0.00
Cash from Branch	\$0.00	\$0.00	\$0.00
Non-Wells Fargo ATM	<u>\$63.00</u>	\$0.00	\$75.10
Wells Fargo ATM	\$0.00	\$0.00	\$0.00
Other Cash/ATM	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> <u>Children</u>			
	\$0.00	\$0.00	\$0.00
Allowance	\$0.00	\$0.00	\$0.00
Babysitter	\$0.00	\$0.00	\$0.00
Child Support	\$0.00	\$0.00	\$0.00
Children's Activities	\$0.00	\$0.00	\$0.00
Daycare	\$0.00	\$0.00	\$0.00
Other Children	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Entertainment	<u>\$289.96</u>	<u>\$117.46</u>	\$113.00
Arts	\$0.00	\$0.00	\$0.00
Books/Magazines/Newspapers			
	<u>\$147.91</u>	<u>\$32.48</u>	\$58.79
Movies	<u>\$101.50</u>	<u>\$23.50</u>	\$31.91
Music	<u>\$35.60</u>	<u>\$61.48</u>	\$21.31
Recreation/Fitness/Clubs			
	\$0.00	\$0.00	\$0.00
Sporting Events	\$0.00	\$0.00	\$0.00
Other Entertainment	<u>\$4.95</u>	\$0.00	\$0.99
<input type="checkbox"/> Food/Drink	#####	#####	#####
Bars/Alcohol	<u>\$84.40</u>	<u>\$49.77</u>	\$71.14
Coffee Shops	\$0.00	\$0.00	\$0.00
Fast Food	<u>\$335.98</u>	<u>\$364.05</u>	\$279.73
Groceries	<u>\$776.99</u>	<u>\$935.46</u>	\$829.56
Restaurants	<u>\$242.75</u>	<u>\$453.93</u>	\$239.68
Other Food/Drink	<u>\$47.91</u>	\$0.00	\$20.96
<input type="checkbox"/> Health	<u>\$207.46</u>	<u>\$177.43</u>	\$238.30
Dentist	\$0.00	\$0.00	\$0.00
Doctor/Hospital	\$0.00	\$0.00	\$0.00



Eyecare	\$0.00	\$0.00	\$0.00
Pharmacy	<u>\$207.46</u>	<u>\$177.43</u>	\$238.30
Other Health	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> Home	<u>\$404.40</u>	<u>\$271.24</u>	\$350.36
Décor/Furnishings	<u>\$50.81</u>	<u>\$35.00</u>	\$22.14
Home Improvements	<u>\$353.59</u>	<u>\$236.24</u>	\$299.00
Household Services	\$0.00	\$0.00	\$0.00
Lawn/Garden	\$0.00	\$0.00	\$29.23
Other Home	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> Insurance/Financial	<u>\$2.50</u>	\$0.00	\$22.03
Auto Insurance	\$0.00	\$0.00	\$0.00
Health Insurance	\$0.00	\$0.00	\$0.00
Home Insurance	\$0.00	\$0.00	\$0.00
Life Insurance	\$0.00	\$0.00	\$0.00
Other			
Insurance/Financial	<u>\$2.50</u>	\$0.00	\$22.03
<input checked="" type="checkbox"/> Miscellaneous	<u>\$136.12</u>	<u>\$156.00</u>	\$214.93
Charity/Community			
Org	\$0.00	\$0.00	\$5.00
Education	\$0.00	\$0.00	\$0.00
Fees/Service			
Charges/Dues	<u>\$106.12</u>	\$0.00	\$34.93
<input checked="" type="checkbox"/> Other Miscellaneous			
	<u>\$30.00</u>	<u>\$156.00</u>	\$175.00
<input checked="" type="checkbox"/> Personal Care	<u>\$227.40</u>	<u>\$246.62</u>	\$221.79
Dry Cleaning/Laundry	<u>\$39.40</u>	<u>\$63.87</u>	\$58.31
Hair Care/Beauty			
Supply	<u>\$188.00</u>	<u>\$182.75</u>	\$163.49
Spa/Massage	\$0.00	\$0.00	\$0.00
Other Personal Care	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> Pets	<u>\$82.00</u>	<u>\$155.65</u>	\$195.02
Boarding/Petsitting	\$0.00	\$0.00	\$0.00
Pet Food/Supplies	<u>\$82.00</u>	<u>\$155.65</u>	\$124.13
Pet Grooming	\$0.00	\$0.00	\$0.00
Veterinarian	\$0.00	\$0.00	\$70.90
Other Pets	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> Shopping	<u>\$385.53</u>	<u>\$119.70</u>	\$332.95
Children's Supplies	\$0.00	\$0.00	\$0.00
Clothing/Accessories	<u>\$289.03</u>	<u>\$58.41</u>	\$127.25
Electronics/Software	\$0.00	\$0.00	\$13.33
Gifts	<u>\$96.50</u>	<u>\$24.03</u>	\$24.11
Sporting Goods	\$0.00	\$0.00	\$0.00
Toys/Hobbies	\$0.00	<u>\$12.33</u>	\$40.65
Other Shopping	\$0.00	<u>\$24.93</u>	\$127.61
<input checked="" type="checkbox"/> Taxes	\$0.00	\$0.00	\$0.00
Federal Tax	\$0.00	\$0.00	\$0.00

Property Tax	\$0.00	\$0.00	\$0.00
State/Local Tax	\$0.00	\$0.00	\$0.00
Tax Preparation	\$0.00	\$0.00	\$0.00
Other Taxes	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Travel	\$0.00	\$0.00	\$0.00
Airfare	\$0.00	\$0.00	\$0.00
Bus/Train	\$0.00	\$0.00	\$0.00
Cruise Ships	\$0.00	\$0.00	\$0.00
Lodging	\$0.00	\$0.00	\$0.00
Rental Car	\$0.00	\$0.00	\$0.00
Other Travel	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Uncategorized			
Payments	<u>\$200.00</u>	<u>\$200.00</u>	\$174.40
Checks Written	<u>\$200.00</u>	<u>\$200.00</u>	\$174.40
<input checked="" type="checkbox"/> <u>Electronic Payments</u>			
	\$0.00	\$0.00	\$0.00
Spending Subtotal *	#####	#####	#####
<input type="checkbox"/> Credit Card/Loan			
Payments	\$0.00	\$0.00	\$0.00
Car Payments	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> <u>Loan/Line of Credit</u>			
<u>Payments</u>			
	\$0.00	\$0.00	\$0.00
Mortgage Payments	\$0.00	\$0.00	\$0.00
<input checked="" type="checkbox"/> <u>Non-Wells Fargo</u>			
<u>Credit Card Payments</u>			
	\$0.00	\$0.00	\$0.00
Student Loan			
Payments	\$0.00	\$0.00	\$0.00
Other Debt Payments	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> <u>Outgoing Transfers</u>			
	\$0.00	\$0.00	\$0.00
Transfers to	\$0.00	\$0.00	\$0.00
Transfers to			
Retirement	\$0.00	\$0.00	\$0.00
Transfers to Savings	\$0.00	\$0.00	\$0.00
Other Outgoing			
Transfers	\$0.00	\$0.00	\$0.00
<b>Total Money Out</b>	<b>#####</b>	<b>#####</b>	<b>#####</b>

**Wells Fargo Credit Card Payments**



Category	Aug-16	Sep-16	Oct 2016 to Date
Wells Fargo Credit Card Payments	\$0.00	\$0.00	\$0.00

## Money In

Expand all

Manage Transactions



Category	Aug-16	Sep-16	5-month Average
<input checked="" type="checkbox"/> Deposits	#####	#####	#####
<input checked="" type="checkbox"/> Incoming Transfers	#####	\$520.00	#####
<input checked="" type="checkbox"/> Advances	\$0.00	\$0.00	\$0.00
<b>Total Money In</b>	#####	#####	#####

## Subtotals by Payment Method

Category	Sep-16	5-month Average
Credit Cards	\$0.00	\$0.00
Debit Cards	#####	#####
Other Checking Activity	\$200.00	\$175.80
Bill Pay	\$0.00	\$0.00

\* Your total spending amount excludes Wells Fargo credit card payments to help prevent possible over



# Wells Fargo Business Choice Checking

Account number: 1936761434 ■ September 1, 2016 - September 30, 2016 ■ Page 1 of 9



PATRICK T ADAMS  
DBA ADAMS OFFICE FURNITURE  
116 LUTHER LN  
HEATH TX 76032-8812

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

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

TTY: 1-800-877-4933

En español: 1-877-337-7454

Online: wells Fargo.com/biz

Write: Wells Fargo Bank, N.A. (808)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Get a clear look at the business financing process to decide if and when business credit is right for you. Visit [wellsfargoworks.com/credit](http://wellsfargoworks.com/credit) to find out more.

Credit decisions subject to credit qualification.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com/biz](http://wellsfargo.com/biz) or call the number above if you have questions or if you would like to add new services.

- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

## Activity summary

Beginning balance on 9/1	\$4,847.18
Deposits/Credits	74,806.19
Withdrawals/Debits	- 74,953.74
<b>Ending balance on 9/30</b>	<b>\$4,699.63</b>
Average ledger balance this period	\$3,790.75

Account number: 1936761434

PATRICK T ADAMS  
DBA ADAMS OFFICE FURNITURE

Texas/Arkansas account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN): 111800659

For Wire Transfers use  
Routing Number (RTN): 121000248

## Overdraft Protection

Your account is linked to the following for Overdraft Protection:

- Savings - 000007200233646

Account number: 1936761434 ■ September 1, 2016 - September 30, 2016 ■ Page 2 of 9



**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/1		Purchase authorized on 09/01 Quiktrip Corpor Dallas TX P0000000049761376 Card 5286		100.00	
9/1		Purchase authorized on 09/01 The Home Depot #6503 Dallas TX P00386245748112162 Card 5286		98.46	4,650.72
9/2		Merch Svc Bkcrd Dep 160901 899000002061859 Adams Office Furniture	1,995.00		
9/2		Purchase authorized on 08/31 Qi 877 0800 Ft Worth TX S466244705135224 Card 8976		13.98	
9/2		Purchase authorized on 09/01 All About Pools Rowlett TX S386245684410099 Card 8976		140.73	
9/2	24912	Cashed Check		1,253.65	
9/2	24919	Cashed Check		738.23	
9/2	24916	Deposited OR Cashed Check		622.74	
9/2	24917	Deposited OR Cashed Check		1,107.00	
9/2		Merch Svc Bkcrd Fees 160831 899000002061859 Adams Office Furniture		919.16	
9/2	24918	Check		600.93	1,351.41
9/6		American Express Settlement 160903 1424841476 1424841476	431.92		
9/6		Merch Svc Bkcrd Dep 160905 899000002061859 Adams Office Furniture	216.42		
9/6		Merch Svc Bkcrd Dep 160902 899000002061859 Adams Office Furniture	378.88		
9/6		Deposit Made In A Branch/Store	2,962.40		
9/6		Purchase authorized on 09/02 Enterprise Car Tol 877-8801268 NY S466246584224699 Card 5286		159.94	
9/6		Purchase authorized on 09/02 Shell Service Station Garland TX P00306247062314033 Card 5286		74.86	
9/6		Purchase authorized on 09/02 Shell Service Station Garland TX P00586247065985365 Card 5286		31.00	
9/6		Purchase authorized on 09/03 Enterprise Rent-A- Garland TX S306239775816778 Card 5286		1,243.67	
9/6		Purchase authorized on 09/03 Craftex Inc Houston TX P00466247756676619 Card 8976		192.11	
9/6		American Express Axp Dlsnt 160905 1424841476 1424841476	293.88		
9/6		ATT Payment 090218 485594001Myw9Q Adams		611.52	
9/6	24913	Check		891.00	
9/6	24915	Check		972.00	
9/6	24914	Check		1,060.00	
9/6		Overdraft Protection From 7200233646	327.35		
9/6		Overdraft Transfer Fee		12.50	125.00
9/7		Online Transfer From Patrick T Adams Business Market Rate Savings xxxxxx3846 Ref #lbe2Wp8Kz9 on 09/07/16	170.00		
9/7		Purchase authorized on 09/06 Orc*Credit One 877-8253242 NV S386250565775803 Card 5286		126.00	
9/7		Recurring Payment authorized on 09/06 Wix.Com*122771585 800-8000949 NY S466250792911774 Card 8976		15.95	
9/7		Purchase authorized on 09/07 The Home Depot #6537 Mesquite TX P00386251036826045 Card 5286		38.94	115.11
9/8		American Express Settlement 160908 1424841476 1424841476	7,848.13		
9/8		Merch Svc Bkcrd Dep 160907 899000002061859 Adams Office Furniture	215.42		
9/8	24920	Deposited OR Cashed Check		1,263.65	
9/8		Withdrawal Made In A Branch/Store		651.16	
9/8		The Dallas Mornl Web Pmts 090816 810S75 Adams Office Furniture		27.60	6,246.36
9/9		Merch Svc Bkcrd Dep 160908 899000002061859 Adams Office Furniture	4,283.48		
9/9	24926	Deposited OR Cashed Check		189.00	
9/9	24928	Cashed Check		1,120.83	
9/9	24929	Deposited OR Cashed Check		622.74	8,697.24



Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/12		American Express Settlement 160910 1424841476 1424841476	1,649.73		
9/12		Merch Svc Bkcrd Dep 160909 899000002061859 Adams Office Furniture	2,650.00		
9/12		American Express Settlement 160912 1424841476 1424841476	3,598.23		
9/12		Purchase authorized on 09/09 Global Industries 813-2818900 NJ S386253604958577 Card 5286		179.42	
9/12		Purchase authorized on 09/10 Nlta Call Center 972-818-6882 TX S386253795978452 Card 8976		80.00	
9/12		Recurring Payment authorized on 09/10 Intuit *Qb Online 800-286-6800 CA S386254346198171 Card 8976		42.59	
9/12		Withdrawal Made In A Branch/Store		11,597.75	
9/12	24921	Check		73.05	
9/12	24927	Check		658.67	
9/12	24924	Check		451.00	
9/12	24923	Check		583.00	
9/12	24925	Check		636.00	2,293.82
9/13		Merch Svc Bkcrd Dep 160912 899000002061859 Adams Office Furniture	189.44		
9/13		Merch Svc Bkcrd Dep 160912 899000002061859 Adams Office Furniture	783.74		
9/13		Purchase authorized on 09/12 Hostmysite Com 877-2164678 DE S466256436338871 Card 8976		43.09	
9/13		Purchase authorized on 09/12 Enterprise Rent-A- Garland TX S306256788414316 Card 8976		650.00	
9/13		Purchase authorized on 09/12 Enterprise Rent-A- Garland TX S386256787035064 Card 8976		450.00	
9/13		Purchase authorized on 09/12 Enterprise Rent-A- Garland TX S306256787778348 Card 8976		450.00	
9/13		Purchase authorized on 09/13 Quiktrip Corpor Dallas TX P0000000240435755 Card 5286		100.00	
9/13		Purchase authorized on 09/13 Quiktrip Corpor Dallas TX P0000000549927137 Card 5286		94.99	
9/13		Purchase authorized on 09/13 Quiktrip Ft Worth TX P0000000655442700 Card 8976		60.03	
9/13		Purchase authorized on 09/13 Quiktrip Ft Worth TX P0000000346742832 Card 8976		25.23	
9/13	24922	Check		625.00	
9/13		Overdraft Protection From 7200233646	2.60		871.26
9/14		Merch Svc Bkcrd Dep 160913 899000002061859 Adams Office Furniture	1,331.48		
9/14		Purchase authorized on 09/14 Quiktrip Corpor Dallas TX P0000000841268762 Card 8976		70.04	
9/14		Purchase authorized on 09/14 Quiktrip Ft Worth TX P0000000656030120 Card 8976		51.13	
9/14		Purchase authorized on 09/14 Quiktrip Ft Worth TX P0000000552149180 Card 8976		60.01	2,021.66
9/15		American Express Settlement 160915 1424841476 1424841476	3,788.75		
9/15		Merch Svc Bkcrd Dep 160914 899000002061859 Adams Office Furniture	323.67		
9/15		Deposit Made In A Branch/Store	7,300.38		
9/15		Purchase authorized on 09/13 Usr-Electricbill 855-800-3859 TX S386258135305015 Card 8976		1,443.25	
9/15		Purchase authorized on 09/14 Taco Casa #018 Fort Worth TX S306258685306510 Card 8976		32.50	
9/15		Purchase authorized on 09/14 The Home Depot 8521 White Settlem TX P00586259055099982 Card 5286		67.81	
9/15		Recurring Transfer to Patrick T Adams Business Market Rate Savings Ref #Oper74Tp5P xxxxxx3646		25.00	
9/15	24931	Cashed Check		150.00	
9/16	24930	Cashed Check		1,330.53	
9/16		Purchase authorized on 09/15 Quiktrip Corpor Dallas TX P0000000147380434 Card 8976		28.86	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/15		Usr Electricbill 0391D 000011687208 Adams Office Furniture		1,752.99	8,603.42
9/16		Purchase Return authorized on 09/15 Enterprise Rent-A- Garland TX S616260557271854 Card 8976	16.16		
9/16		Purchase Return authorized on 09/15 Enterprise Rent-A- Garland TX S616260557271853 Card 8976	248.42		
9/16		Merch Svc Bkcrd Dep 160916 899000002081859 Adams Office Furniture	1,513.34		
9/16		Purchase authorized on 09/14 Shell Oil 57545264 Garland TX S386258816383225 Card 8976		22.03	
9/16		Purchase authorized on 09/14 7-Eleven 34114 Garland TX S586258835033698 Card 8976		50.00	
9/16		Purchase authorized on 09/15 Enterprise Rent-A- Garland TX S586259556315016 Card 8976		4.12	
9/16		Purchase authorized on 09/15 Dnh*Godaddy.Com 480-5058855 AZ S386259055268610 Card 8976		39.82	
9/16		Purchase authorized on 09/16 The Home Depot #6537 Mesquite TX P00306260591077178 Card 5286		55.21	
9/16		Non-WF ATM Withdrawal authorized on 09/16 10101 Royal Lantransfund Dallas TX 00466260635245486 ATM ID 14772979 Card 8976		62.50	
9/16		Non-Wells Fargo ATM Transaction Fee		2.50	
9/16	24936	Cashed Check		1,154.54	
9/16	24935	Deposited OR Cashed Check		445.60	
9/16	24938	Deposited OR Cashed Check		622.74	
9/16	24937	Check		558.57	7,363.80
9/19		Merch Svc Bkcrd Dep 160916 899000002081859 Adams Office Furniture	216.50		
9/19		American Express Settlement 160919 1424841476 1424841476	340.99		
9/19		Purchase authorized on 09/15 Ivey Lumber Sales Dallas TX S306259765139191 Card 8976		10.80	
9/19		Purchase authorized on 09/16 Ivey Lumber Sales Dallas TX S306260523908216 Card 5286		19.46	
9/19		Purchase authorized on 09/16 Ql 979 0800 Dallas TX S306260635860716 Card 8976		4.42	
9/19		Purchase authorized on 09/18 Mosquite Ace Hardw Mesquite TX S466260655198247 Card 8976		64.92	
9/19		Purchase authorized on 09/16 Cvs/Pharmacy #1056 Health TX S386260856549376 Card 8976		119.99	
9/19		Online Transfer to Patrick T Adams Ref #lber75Vxv9 Business Market Rate Savingballey		500.00	
9/19		ATM Withdrawal authorized on 09/17 2970 Horizon Road Rockwall TX 0002632 ATM ID 0144J Card 8976		200.00	
9/19		Withdrawal Made In A Branch/Store		210.00	
9/19	24940	Cashed Check		150.00	
9/19		Purchase authorized on 09/19 Quiktrip Corpor Dallas TX P00000000155129203 Card 5286		46.00	
9/19		Online Transfer to Patrick T Adams Business Checking xxxxxx1442 Ref #lbe2Wsvghj on 09/19/16		4,200.00	
9/19	24932	Check		599.50	
9/19	24933	Check		687.50	
9/19	24934	Check		750.00	358.70
9/20		Merch Svc Bkcrd Dep 160919 899000002081859 Adams Office Furniture	2,553.62		
9/20		Purchase authorized on 09/19 Coe Distributing Smock PA S586263851008067 Card 8976		152.43	
9/20		Purchase authorized on 09/20 AARP *Unltdheat 800-523-5800 PA S466263842637054 Card 8976		172.64	
9/20		Purchase authorized on 09/20 Quiktrip Corpor Dallas TX P00000000644646988 Card 5286		60.00	
9/20		Purchase authorized on 09/20 The Home Depot #6804 Dallas TX P00466264795419716 Card 5286		86.28	
9/20		Bancard Payment Pcl Fees 36992061859 Adams Office Furnitu		5.99	





Transaction history (continued)

Date	Check Number	Check Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/20	24941	Check		480.00	1,954.98
9/21		American Express Settlement 160921 1424841476 1424841476	102.84		
9/21		Merch Svc Bkcrd Dep 160920 899000002061859 Adams Office Furniture	3,750.86		
9/21		Online Transfer From Patrick T Adams Business Market Rate Savings xxxxxx3646 Ref #lber76Vcnx on 09/21/16	400.00		
9/21		Withdrawal Made In A Branch/Store		1,752.00	
9/21		Purchase authorized on 09/21 Quiktrip Corpor Dallas TX P0000000539706359 Card 8976		52.87	
9/21		State Farm Ro 27 Cpc-Client 08 S 1247114208 Pat Adams		252.91	4,150.90
9/22		Merch Svc Bkcrd Dep 160921 899000002061859 Adams Office Furniture	7,409.18		
9/22		Withdrawal Made In A Branch/Store		5,005.86	
9/22	24944	Deposited OR Cashed Check		1,414.53	
9/22		Purchase authorized on 09/22 Quiktrip Corpor Dallas TX P0000000446582262 Card 5286		50.13	
9/22	24939	Check		17.79	
9/22	24943	Check		600.00	4,471.77
9/23		American Express Settlement 160923 1424841476 1424841476	243.56		
9/23		Merch Svc Bkcrd Dep 160922 899000002061859 Adams Office Furniture	49.00		
9/23		Deposit Made In A Branch/Store	5,098.57		
9/23		Purchase authorized on 09/21 Ivey Lumber Sales Dallas TX S306265607501239 Card 5286		20.51	
9/23		Withdrawal Made In A Branch/Store		4,081.00	
9/23		Online Transfer to Adams P Preferred Checking xxxxxx3910 Ref #lbej33H34 on 09/23/16		120.00	
9/23		Purchase authorized on 09/23 Shell Service Station Dallas TX P00466267812886872 Card 8976		311.98	
9/23	24949	Cashed Check		1,132.62	
9/23	24948	Check		310.50	
9/23	24951	Check		622.74	
9/23	24942	Check		1,030.03	2,233.52
9/26		Merch Svc Bkcrd Dep 160923 899000002061859 Adams Office Furniture	2,234.28		
9/26		Purchase authorized on 09/22 Bsl 615-865-8310 TN S586266512679440 Card 5286		1,420.17	
9/26		Purchase authorized on 09/23 The Liftgate Parts 214-7744668 TX S386267702506092 Card 8976		222.46	
9/26		Purchase with Cash Back \$ 20.00 authorized on 09/24 Lowe's #810 Rockwall TX P00386268539621710 Card 8976		60.02	
9/26		Online Transfer to Adams P Preferred Checking xxxxxx3910 Ref #lbej389WM on 09/24/16		200.00	
9/26		Purchase authorized on 09/24 Enterprise Car Tol 877-8601258 NY S306268648684797 Card 8976		119.49	
9/26		Purchase authorized on 09/24 Enterprise Car Tol 877-8601258 NY S386268659786170 Card 8976		65.20	
9/26		Purchase authorized on 09/24 Enterprise Car Tol 877-8601258 NY S306268660886067 Card 8976		126.88	
9/26		Online Transfer to Moon B Checking xxxxxx9733 Ref #lbexz8Gfx on 09/26/16		200.00	
9/26	24950	Check		558.57	
9/26		Ilex Corporation Membership 160923 2148896796020 Adams Office Furniture		20.00	
9/26	24946	Check		555.60	
9/26	24945	Check		566.50	
9/26	24947	Check		618.00	
9/26	24952	Check		300.00	
9/26		Overdraft Protection From 7200233846	50.00		-494.79
9/27		Overdraft Fee for a Transaction Posted on 09/26 \$618.00 Check # 24947		35.00	



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/27		Overdraft Fee for a Transaction Posted on 09/26 \$300.00 Check # 24952		35.00	
9/27		Merch Svc Bkcrd Dep 160926 899000002061859 Adams Office Furniture	562.90		
9/27		Purchase authorized on 09/27 Shell Service Station Dallas TX P00396271632445234 Card 5286		60.29	
9/27		Overdraft Protection From 7200233846	5.00		-47.18
9/28		Overdraft Fee for a Transaction Posted on 09/27 \$50.29 Purchase Authori Zed on 09/27 Shell Service Station Dallas		35.00	
9/28		Merch Svc Bkcrd Dep 160927 899000002061859 Adams Office Furniture	1,511.17		
9/28		Deposit Made In A Branch/Store	6,484.18		
9/28		State Farm Ro 27 Cpc-Client 08 S 1270930608 Pat Adams		200.88	7,712.49
9/29		Purchase authorized on 09/28 QT 979 0800 Dallas TX S466272416661383 Card 5286		4.99	
9/29	24955	Deposited OR Cashed Check		200.00	
9/29	24954	Deposited OR Cashed Check		1,338.00	
9/29		Withdrawal Made In A Branch/Store		170.00	5,999.60
9/30		Merch Svc Bkcrd Dep 160929 899000002061859 Adams Office Furniture	1,569.63		
9/30		Online Transfer to Patrick T Adams Business Market Rate Savings xxxxx3646 Ref #lbe5Syhh3Q on 09/30/16		16.00	
9/30		Purchase authorized on 09/30 Quiktrip Dallas TX P0000000055260919 Card 5286		31.94	
9/30	24962	Cashed Check		1,136.25	
9/30		ATM Withdrawal authorized on 09/30 2970 Horizon Road Rockwall TX 0006231 ATM ID 0144J Card 8976		100.00	
9/30	24960	Deposited OR Cashed Check		405.00	
9/30	24963	Deposited OR Cashed Check		622.74	
9/30	24961	Check		558.57	4,699.63
Ending balance on 9/30					4,699.63
Totals			\$74,806.19	\$74,953.74	

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

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

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
24912	9/2	1,253.55	24927	9/12	558.57	24942	9/23	1,030.03
24913	9/6	891.00	24928	9/9	1,120.83	24943	9/22	600.00
24914	9/6	1,060.00	24929	9/9	622.74	24944	9/22	1,414.53
24915	9/6	972.00	24930	9/15	1,330.53	24945	9/26	566.50
24916	9/2	622.74	24931	9/15	160.00	24946	9/26	555.50
24917	9/2	1,107.00	24932	9/19	599.60	24947	9/26	618.00
24918	9/2	500.93	24933	9/19	687.60	24948	9/23	310.50
24919	9/2	736.23	24934	9/19	760.00	24949	9/23	1,132.62
24920	9/8	1,253.55	24935	9/16	445.50	24950	9/26	558.57
24921	9/12	73.05	24936	9/16	1,164.54	24961	9/23	622.74
24922	9/13	525.00	24937	9/16	558.57	24962	9/26	300.00
24923	9/12	583.00	24938	9/16	622.74	24954 *	9/29	1,338.00
24924	9/12	451.00	24939	9/22	17.79	24955	9/29	200.00
24925	9/12	636.00	24940	9/19	150.00	24960 *	9/30	405.00
24926	9/9	189.00	24941	9/20	480.00	24961	9/30	558.57

Account number: 1936761434 ■ September 1, 2016 - September 30, 2016 ■ Page 7 of 9



**Summary of checks written (continued)**

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
24982	9/30	1,136.25	24983	9/30	622.74			

\* Gap in check sequence.

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 09/01/2016 - 09/30/2016	Standard monthly service fee \$14.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	<b>Minimum required</b>	<b>This fee period</b>
Have any ONE of the following account requirements		
• Average ledger balance	\$7,500.00	\$3,791.00 <input type="checkbox"/>
• Qualifying transaction from a linked Wells Fargo Business Payroll Services account	1	0 <input type="checkbox"/>
• Qualifying transaction from a linked Wells Fargo Merchant Services account	1	0 <input type="checkbox"/>
• Total number of posted Wells Fargo Debit Card purchases and/or payments	10	58 <input checked="" type="checkbox"/>
• Enrollment in a linked Direct Pay service through Wells Fargo Business Online	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$10,000.00	<input type="checkbox"/>
• Average ledger balances in business checking, savings, and time accounts		
• Most recent statement balance of Wells Fargo business credit cards, Wells Fargo Business Secured Credit Card, BusinessLine® line of credit, Wells Fargo Small Business Advantage® line of credit, Working Capital Line of Credit, Advancing Term Line of Credit, and BusinessLoan® term loan		
• Combined average daily balances from the previous month for Wells Fargo Business PrimeLoan™, Commercial Equity Loan, Commercial Refinance Loan, Commercial Purchase Loan, Commercial Equity Line of Credit, Small Business Advantage® loan, Equipment Express® loan, and Equipment Express® Single Event loan		

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**Account transaction fees summary**

Service charge description	Units used	Units included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	7,500	0	0.0030	0.00
Transactions	93	200	0	0.50	0.00
<b>Total service charges:</b>					<b>\$0.00</b>

**IMPORTANT ACCOUNT INFORMATION**

To verify your identity when you contact us, we may use a service that compares information your mobile or wireless operator has with information you have provided us. Please refer to our Privacy Policy for how we treat your data.

**Is your wireless operator authorized to provide information to assist in verifying your identity?**

Yes, and we may rely on this information to assist in verifying your identity.

Account number: 1936761434 ■ September 1, 2016 - September 30, 2016 ■ Page 8 of 9



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You authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to use your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status details, if available, solely to allow verification of your identity and to compare information you have provided to Wells Fargo with your wireless operator account profile information for the duration of the business relationship.

You may opt out by contacting your mobile or wireless operator directly.



# Wells Fargo Simple Business Checking

Account number: 1936761442 ■ August 6, 2016 - September 8, 2016 ■ Page 1 of 4



PATRICK T ADAMS  
DBA ADAMS OFFICE FURNITURE  
116 LUTHER LN  
HEATH TX 75032-8812

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

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

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wells Fargo.com/biz

Write: Wells Fargo Bank, N.A. (808)  
P.O. Box 6995  
Portland, OR 97228-6996

## Your Business and Wells Fargo

Get a clear look at the business financing process to decide if and when business credit is right for you. Visit wells Fargo.com/credit to find out more.

Credit decisions subject to credit qualification.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com/biz or call the number above if you have questions or if you would like to add new services.

- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

## Activity summary

Beginning balance on 8/6	\$33.76
Deposits/Credits	2,800.00
Withdrawals/Debits	- 2,823.97
<b>Ending balance on 9/8</b>	<b>\$9.79</b>
Average ledger balance this period	\$103.86

Account number: 1936761442

PATRICK T ADAMS  
DBA ADAMS OFFICE FURNITURE

Texas/Arkansas account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN): 111900659

For Wire Transfers use  
Routing Number (RTN): 121000248

## Overdraft Protection

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

Account number: 1936761442 ■ August 6, 2016 - September 8, 2016 ■ Page 2 of 4



**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
8/8		Online Dep Detail & Images - Bob		3.00	30.76
8/16		Online Transfer to Patrick T Adams Business Checking xxxxx1434 Ref #lbecm6Pxr on 08/16/16		30.00	0.76
8/18		Online Transfer From Patrick T Adams Business Checking xxxxx1434 Ref #lbe2Whtenbg on 08/18/16	2,800.00		2,800.76
8/19		State Complir Texnet 24844131/60818 67284/72137/Patrick T		2,780.97	19.79
9/8		Monthly Service Fee		10.00	9.79
Ending balance on 9/8					9.79
Totals			\$2,800.00	\$2,823.97	

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

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 08/06/2016 - 09/08/2016	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Average ledger balance	\$500.00	\$104.00 <input type="checkbox"/>

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**Account transaction fees summary**

Service charge description	Units used	Units Included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	1	50	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>



## IMPORTANT ACCOUNT INFORMATION

To verify your identity when you contact us, we may use a service that compares information your mobile or wireless operator has with information you have provided us. Please refer to our Privacy Policy for how we treat your data.

Is your wireless operator authorized to provide information to assist in verifying your identity?

Yes, and we may rely on this information to assist in verifying your identity.

You authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to use your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status details, if available, solely to allow verification of your identity and to compare information you have provided to Wells Fargo with your wireless operator account profile information for the duration of the business relationship.

You may opt out by contacting your mobile or wireless operator directly.





# Wells Fargo Simple Business Checking

Account number: 1936761442 ■ September 9, 2016 - October 7, 2016 ■ Page 1 of 3



PATRICK T ADAMS  
 DBA ADAMS OFFICE FURNITURE  
 115 LUTHER LN  
 HEATH TX 75032-8812

## Questions?

Available by phone 24 hours a day, 7 days a week:  
 Telecommunications Relay Services calls accepted

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

TTY: 1-800-877-4833

En español: 1-877-337-7454

Online: wells Fargo.com/biz

Write: Wells Fargo Bank, N.A. (808)

P.O. Box 6995

Portland, OR 97228-6995

## Your Business and Wells Fargo

Get a clear look at the business financing process to decide if and when business credit is right for you. Visit wells Fargo.com/credit to find out more.

Credit decisions subject to credit qualification.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com/biz or call the number above if you have questions or if you would like to add new services.

- Business Online Banking
- Online Statements
- Business Bill Pay
- Business Spending Report
- Overdraft Protection

## Activity summary

Beginning balance on 9/9	\$9.79
Deposits/Credits	4,200.00
Withdrawals/Debits	- 4,213.64
<b>Ending balance on 10/7</b>	<b>-\$3.75</b>
Average ledger balance this period	\$167.24

Account number: 1936761442

PATRICK T ADAMS  
 DBA ADAMS OFFICE FURNITURE

Texas/Arkansas account terms and conditions apply

For Direct Deposit use  
 Routing Number (RTN): 111900659

For Wire Transfers use  
 Routing Number (RTN): 121000248

## Overdraft Protection

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

Account number: 1936761442 ■ September 9, 2016 - October 7, 2016 ■ Page 2 of 3



**Transaction history**

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
9/19		Online Transfer From Patrick T Adams Business Checking xxxxx1434 Ref #lbe2Wsvghj on 09/19/16	4,200.00		4,209.79
9/20		State Complr Texnet 25083943/60919 67284/72137/Patrick T		4,183.54	26.25
9/27		Online Transfer to Patrick T Adams Business Market Rate Savings xxxxxx3646 Ref #lbe5Sxg63N on 09/27/16		20.00	6.25
10/7		Monthly Service Fee		10.00	-3.75
<b>Ending balance on 10/7</b>					<b>-3.75</b>
<b>Totals</b>			<b>\$4,200.00</b>	<b>\$4,213.54</b>	

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

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 09/09/2016 - 10/07/2016	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Average ledger balance	\$500.00	\$167.00 <input type="checkbox"/>

**Account transaction fees summary**

Service charge description	Units used	Units Included	Excess units	Service charge per excess units (\$)	Total service charge (\$)
Cash Deposited (\$)	0	3,000	0	0.0030	0.00
Transactions	1	60	0	0.50	0.00
<b>Total service charges</b>					<b>\$0.00</b>

**IMPORTANT ACCOUNT INFORMATION**

It's important for you to have peace of mind.

We want to ensure you're comfortable with your accounts and have the tools you need to manage your money. We recommend you visit your local Wells Fargo bank location, or call the toll-free number that appears on this statement, to make sure you are satisfied with all your accounts and services.

We'll spend time understanding your financial needs and reviewing your accounts and options. We'll also help you close any accounts or discontinue services you do not recognize or want, and discuss the process that's been established to address any remaining concerns resulting from accounts and services opened on your behalf.



# Wells Fargo® Preferred Checking



Account number: 1825203910 ■ August 5, 2016 - September 7, 2016 ■ Page 1 of 6

PATRICK T ADAMS  
JASON E MOON  
LINDA B ADAMS  
115 LUTHER LN  
HEATH TX 75032-8812

## Questions?

Available by phone 24 hours a day, 7 days a week:  
Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2032

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (808)  
P.O. Box 6995  
Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

- Online Banking  Direct Deposit
- Online Bill Pay  Auto Transfer/Payment
- Online Statements  Overdraft Protection
- Mobile Banking  Debit Card
- My Spending Report  Overdraft Service

## Activity summary

Beginning balance on 8/5	\$2,126.82
Deposits/Additions	4,322.82
Withdrawals/Subtractions	- 4,622.40
<b>Ending balance on 9/7</b>	<b>\$1,827.24</b>

Account number: 1825203910

PATRICK T ADAMS  
JASON E MOON  
LINDA B ADAMS

Texas/Arkansas account terms and conditions apply

For Direct Deposit use  
Routing Number (RTN): 111900859

## Overdraft Protection

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

Account number: 1825203910 ■ August 5, 2016 - September 7, 2016 ■ Page 2 of 6



**Interest summary**

Interest paid this statement	\$0.01
Average collected balance	\$980.77
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.02

**Transaction history**

<i>Date</i>	<i>Check Number</i>	<i>Description</i>	<i>Deposits/ Additions</i>	<i>Withdrawals/ Subtractions</i>	<i>Ending daily balance</i>
8/5		Purchase authorized on 08/05 Amazon Mkiplace Pm Amzn.Com/Bill WA S386216830174557 Card 2030		13.71	
8/5		Purchase authorized on 08/04 Dillard's 712 Town Mesquite TX S006217673912369 Card 2485		26.14	
8/5		Purchase authorized on 08/04 Dillard's 712 Town Mesquite TX S006217727710482 Card 2485		289.03	
8/5		Purchase authorized on 08/04 Long John Silvers Westlake TX S586217846516790 Card 2030		26.89	
8/5	1314	Check		200.00	1,571.05
8/8		Purchase authorized on 08/04 Dillard's 698 DDS Maumelle AR S616219552061609 Card 2485		70.36	
8/8		Purchase authorized on 08/05 Kroger Fuel Ctr #1 Rockwall TX S286218520456607 Card 2030		39.76	
8/8		Purchase authorized on 08/06 Fandango.Com Fandango.Com CA S586218734706471 Card 2030		22.46	
8/8		Purchase authorized on 08/06 AMC Mesquite 30 #0 Mesquite TX S386219001048324 Card 2030		55.44	
8/8		Purchase authorized on 08/05 Shell Service Station Heath TX P00586219066724033 Card 2030		21.35	
8/8		Purchase authorized on 08/05 Shell Service Station Heath TX P00466219068839538 Card 2030		16.74	
8/8		Purchase authorized on 08/06 Shell Oil 57545785 Heath TX S466220000772899 Card 2485		26.65	
8/8		Purchase authorized on 08/07 Milanos Restaurant Heath TX S386221003704423 Card 2030		51.52	
8/8		Purchase authorized on 08/08 The Home Depot #6804 Dallas TX P00466221781128133 Card 2030		284.51	982.26
8/9		Purchase authorized on 08/08 TX Dps DJ 512-424-5967 TX S386221614760976 Card 2030		25.00	
8/9		Purchase authorized on 08/08 Txdps Chl 512-424-7293 TX S306221622981373 Card 2030		73.82	
8/9		Purchase authorized on 08/08 Txdps Driver Recor 512-424-5967 TX S306221645600515 Card 2030		7.50	
8/9		Purchase authorized on 08/08 Kroger #0575 Rockwall TX S006221764624992 Card 2485		179.11	
8/9		Purchase authorized on 08/09 Walgreens Store 9625 W Fort Worth TX P00386222624065699 Card 2030		67.82	629.21
8/10		Purchase authorized on 08/09 Roblox Corporation 888-858-2569 CA S386222778875764 Card 2485		4.95	624.26
8/11		Purchase authorized on 08/10 Kroger Fuel Ctr #1 Rockwall TX S086224045614718 Card 2030		39.22	585.04
8/12		Recurring Payment authorized on 08/11 Amazonprime Member Amzn.Com/Prme WA S586224830757288 Card 2030		107.17	477.87
8/15		Purchase authorized on 08/12 Apl* Itunes.Com/BI 866-712-7753 CA S386225038151841 Card 2030		4.32	
8/15		Purchase authorized on 08/12 1St Class Nails Rockwall TX S586225762121433 Card 2485		108.00	
8/15		Purchase authorized on 08/12 Bo Bo China Restau Dallas TX S466226028681052 Card 2030		55.50	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/15		Purchase authorized on 08/13 Cvs/Pharmacy #1056 Heath TX S006226562756626 Card 2485		15.79	
8/15		Purchase authorized on 08/13 Kroger Southwest 2935 Rockwall TX P00586226567266970 Card 2030		44.64	
8/15		Purchase authorized on 08/13 Jason's Deli Fwm # Fort Worth TX S306226703609219 Card 2030		48.67	
8/15		Purchase authorized on 08/14 Luigi's Italian CA Rockwall TX S386228059283327 Card 2030		38.04	162.91
8/16		Purchase authorized on 08/16 Kroger #0575 Rockwall TX S086228728118193 Card 2485		143.13	19.78
8/17		Online Transfer From Patrick T Adams Business Checking xxxxx1434 Ref #lbcxyn2ZJ on 08/17/16	300.00		319.78
8/18		Purchase authorized on 08/17 Wal-Mart #0259 Rockwall TX S586231088414648 Card 2485		80.09	
8/18		Purchase with Cash Back \$ 40.00 authorized on 08/18 Cvs/Pharm 10562-4282 Heath TX P00000000340856487 Card 2030		94.82	144.87
8/19		Online Transfer From Patrick T Adams Business Checking xxxxx1434 Ref #lbev3Wnmlt on 08/19/16	400.00		
8/19		Purchase authorized on 08/18 Park Avenue Cleane Rockwall TX S466231853050836 Card 2030		39.40	
8/19		Purchase authorized on 08/19 Polco 487 Rockwall TX P00306232821944405 Card 2030		82.00	423.47
8/22		Purchase authorized on 08/19 Sq *Gosq.Com Palsy Rockwall TX S306232483455984 Card 2030		30.00	
8/22		Purchase authorized on 08/19 Kroger Fuel Ctr #1 Rockwall TX S086232491713269 Card 2030		52.27	
8/22		Purchase authorized on 08/20 Payless Power LLC 888-963-9363 TX S466232726467089 Card 2030		50.00	
8/22		Purchase authorized on 08/20 Mall's Tex Mex Gar Garland TX S586234018707840 Card 2030		90.67	
8/22		Purchase authorized on 08/21 Taco Casa #038 Rockwell TX S306234796166037 Card 2485		14.02	186.51
8/23		Purchase authorized on 08/22 Apl* iTunes.Com/BI 866-712-7753 CA S466234297844147 Card 2030		0.99	185.52
8/24		SSA Treas 310 Xsac Sec 092416 xxxxx9910A SSA Patrick T Adams	389.20		
8/24		Purchase authorized on 08/22 Soulmans Bar-B-Que Rockwall TX S386235844165940 Card 2030		36.23	
8/24		Purchase authorized on 08/22 AT&T K006 8968 Est WWW.ATT.Com PA S306232781009774 Card 2030		70.12	468.37
8/25		Purchase authorized on 08/23 Shell Oil 57545785 Heath TX S386236892218758 Card 2485		37.51	
8/25		Purchase authorized on 08/23 Jersey Mike's Subs Rockwall TX S306236863128979 Card 2030		27.89	
8/25		Purchase authorized on 08/24 Kroger #0575 Rockwall TX S306237719833162 Card 2485		115.56	287.41
8/26		Purchase authorized on 08/24 Cinemark Theatres Rockwall TX S386237672681464 Card 2485		23.60	
8/26		Purchase authorized on 08/24 Qi 979 0800 Dallas TX S306237699494831 Card 2030		6.26	
8/26		Purchase authorized on 08/25 Amazon.Com Anzn.Com/Bill WA S466237817930084 Card 2030		27.03	
8/26		Purchase authorized on 08/26 Goody Goody Liquor #3 Dallas TX P00000000742597954 Card 2030		84.40	146.12
8/29		Online Transfer From Patrick T Adams Business Checking xxxxx1434 Ref #lbcldl77G on 08/27/16	200.00		
8/29		Purchase authorized on 08/25 Homegoods #0509 Rockwall TX S306238692800925 Card 2485		60.81	
8/29		Purchase authorized on 08/25 Shell Oil 57545785 Heath TX S466238833717110 Card 2485		29.71	
8/29		Purchase authorized on 08/26 Qi 979 0800 Dallas TX S306238673213056 Card 2030		4.10	

Account number: 1825203910 ■ August 5, 2016 - September 7, 2016 ■ Page 4 of 6



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
8/29		Recurring Payment authorized on 08/27 Netflix.Com Netflix.Com CA S466240419967918 Card 2030		10.81	
8/29		Purchase authorized on 08/27 Rmcl - Rockwall Rockwall TX S306240662166257 Card 2485		47.91	
8/29		Purchase authorized on 08/28 Taco Casa #038 Rockwell TX S306241577002876 Card 2485		25.03	177.75
8/30		Online Transfer From Patrick T Adams Business Checking xxxxxx1434 Ref #lbe2Wj3B5 on 08/30/16	200.00		
8/30		Purchase authorized on 08/29 Qt 979 0800 Dallas TX S46624266410988 Card 2030		6.46	371.29
8/31		T.M.R.S. MO.Annully Aug 32816 Adams, Patrick Taylor	2,833.61		
8/31		Purchase authorized on 08/30 1st Class Nails Rockwall TX S466243747635098 Card 2485		80.00	
8/31		Purchase authorized on 08/30 Arbofedas Mexlan Rockwall TX S586243767372369 Card 2485		15.11	3,109.79
9/1		Purchase authorized on 08/31 Sq *Gosq.Com Palsy Rockwall TX S306244664061909 Card 2485		156.00	
9/1		Purchase authorized on 08/31 Hacienda Car Wash Rockwall TX S466244693974418 Card 2485		34.64	
9/1		Purchase authorized on 08/31 Cvs/Pharmacy #1056 Health TX S386244744989486 Card 2485		39.44	
9/1		Purchase authorized on 08/31 Park Avenue Cleano Rockwall TX S306244840400522 Card 2030		29.23	
9/1		Purchase authorized on 09/01 Shell Service Station Ennis TX P00306245766591913 Card 2030		40.66	2,809.82
9/2		Purchase authorized on 08/31 TJ Maxx #1002 Rockwall TX S586244683099876 Card 2485		58.41	
9/2		Purchase authorized on 08/31 Upscale Nails & Sp Rockwall TX S086244723460964 Card 2485		48.00	
9/2		Purchase authorized on 08/31 Chick-Fil-A # 012 Rockwall TX S466245026873111 Card 2485		12.71	
9/2		Purchase authorized on 08/31 Chick-Fil-A # 012 Rockwall TX S306245027139026 Card 2485		7.78	
9/2		Purchase authorized on 09/01 Apl* Itunes.Com/BI 866-712-7753 CA S466245111786139 Card 2030		16.23	2,666.69
9/6		Purchase authorized on 09/01 Sams Restaurant Fairfield TX S586245833392293 Card 2030		33.08	
9/6		Purchase authorized on 09/03 Monument Inn LA Porte TX S466246748633208 Card 2030		121.90	
9/6		Purchase authorized on 09/03 China Garden Houston TX S466247827146381 Card 2030		109.96	
9/6		Purchase authorized on 09/03 Just A Dollar & Bu Houston TX S306247859136882 Card 2030		6.88	
9/6		Purchase authorized on 09/05 Sundance Cinemas H 713-223-3456 TX S466248699550636 Card 2030		23.50	
9/6		Purchase authorized on 09/04 Richmond Cilgo Nor Houston TX S466248826334656 Card 2030		39.08	
9/6		Purchase authorized on 09/04 Gooda Company Seaf Houston TX S586249057925323 Card 2030		118.64	
9/6		Purchase authorized on 09/05 Just A Dollar & Bu Houston TX S386249667907670 Card 2030		18.05	
9/6		Purchase authorized on 09/05 Krolczyk Meat M Hempstead TX P0000000240317496 Card 2030		24.71	
9/6		Purchase authorized on 09/05 Knox Super Stop Forney TX P0000000440647232 Card 2030		38.60	
9/6	1315	Check		200.00	1,932.29
9/7		Purchase authorized on 09/05 Dalry Palace Canton TX S586250052464734 Card 2030		28.51	
9/7		Purchase authorized on 09/07 Apl* Itunes.Com/BI 866-712-7753 CA S306250666897182 Card 2030		6.40	



Account number: 1825203910 ■ August 5, 2016 - September 7, 2016 ■ Page 5 of 6



**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/7		Purchase with Cash Back \$ 40.00 authorized on 09/07 Cvs/Pharm 10562--4282 Health TX P00000000336845252 Card 2030		71.15	
9/7		Interest Payment	0.01		1,827.24
<b>Ending balance on 9/7</b>					<b>1,827.24</b>
<b>Totals</b>			<b>\$4,322.82</b>	<b>\$4,622.40</b>	

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

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

Number	Date	Amount	Number	Date	Amount
1314	8/5	200.00	1315	9/6	200.00

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to wells Fargo.com/feefaq to find answers to common questions about the monthly service fee on your account.

Fee period 08/05/2016 - 09/07/2016	Standard monthly service fee \$15.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	<b>Minimum required</b>	<b>This fee period</b>
Have any ONE of the following account requirements		
• Total amount of qualifying direct deposits	\$1,000.00	\$3,222.81 <input checked="" type="checkbox"/>
• Linked Wells Fargo home mortgage	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$10,000.00	\$19.78 <input type="checkbox"/>
• Minimum daily balance in checking, savings, time accounts (CDs) and FDIC-insured retirement accounts		

XXXX



**IMPORTANT ACCOUNT INFORMATION**

To verify your identity when you contact us, we may use a service that compares information your mobile or wireless operator has with information you have provided us. Please refer to our Privacy Policy for how we treat your data.

**Is your wireless operator authorized to provide information to assist in verifying your identity?**

Yes, and we may rely on this information to assist in verifying your identity.

You authorize your wireless operator (AT&T, Sprint, T-Mobile, US Cellular, Verizon, or any other branded wireless operator) to use your mobile number, name, address, email, network status, customer type, customer role, billing type, mobile device identifiers (IMSI and IMEI) and other subscriber status details, if available, solely to allow verification of your identity and to compare information you have provided to Wells Fargo with your wireless operator account profile information for the duration of the business relationship.

You may opt out by contacting your mobile or wireless operator directly.



**Worksheet to balance your account**

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$ \_\_\_\_\_

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
Total \$	

+ \$ \_\_\_\_\_

**C** Add **A** and **B** to calculate the subtotal. = \$ \_\_\_\_\_

**D** List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
Total \$	

- \$ \_\_\_\_\_

**E** Subtract **D** from **C** to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ \_\_\_\_\_

**General statement policies for Wells Fargo Bank**

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
  1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

# Wells Fargo® Preferred Checking

Account number: 1825203910 ■ September 8, 2016 - October 6, 2016 ■ Page 1 of 6



PATRICK T ADAMS  
 JASON E MOON  
 LINDA B ADAMS  
 115 LUTHER LN  
 HEATH TX 75032-8812

## Questions?

Available by phone 24 hours a day, 7 days a week:  
 Telecommunications Relay Services calls accepted

**1-800-TO-WELLS** (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (808)  
 P.O. Box 6995  
 Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

- |                    |                                     |                       |                                     |
|--------------------|-------------------------------------|-----------------------|-------------------------------------|
| Online Banking     | <input checked="" type="checkbox"/> | Direct Deposit        | <input checked="" type="checkbox"/> |
| Online Bill Pay    | <input type="checkbox"/>            | Auto Transfer/Payment | <input type="checkbox"/>            |
| Online Statements  | <input checked="" type="checkbox"/> | Overdraft Protection  | <input type="checkbox"/>            |
| Mobile Banking     | <input checked="" type="checkbox"/> | Debit Card            | <input type="checkbox"/>            |
| My Spending Report | <input checked="" type="checkbox"/> | Overdraft Service     | <input type="checkbox"/>            |

## Activity summary

Beginning balance on 9/8	\$1,027.24
Deposits/Additions	3,864.62
Withdrawals/Subtractions	- 3,456.76
<b>Ending balance on 10/8</b>	<b>\$2,235.10</b>

Account number: 1825203910

PATRICK T ADAMS  
 JASON E MOON  
 LINDA B ADAMS

Texas/Arkansas account terms and conditions apply

For Direct Deposit use  
 Routing Number (RTN): 111900859

## Overdraft Protection

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



**Interest summary**

Interest paid this statement	\$0.01
Average collected balance	\$1,294.54
Annual percentage yield earned	0.01%
Interest earned this statement period	\$0.01
Interest paid this year	\$0.03

**Transaction history**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/9		Purchase authorized on 09/08 Kroger #0575 Rockwall TX S306252745092530 Card 2485		193.60	1,633.64
9/12		Purchase authorized on 09/08 Hobby-Lobby #0176 Rockwall TX S486252698432168 Card 2485		12.33	
9/12		Purchase authorized on 09/09 Kroger Fuel Ctr #1 Rockwall TX S386253484907820 Card 2030		41.26	
9/12		Purchase authorized on 09/09 Kroger #0575 Rockwall TX S306253708653496 Card 2485		169.90	
9/12		Purchase authorized on 09/09 Cvs/Pharmacy #1056 Heath TX S306253720564705 Card 2485		10.46	
9/12		Purchase authorized on 09/11 Petco 487 Rockwall TX P00386255572487934 Card 2030		104.95	
9/12		Purchase authorized on 09/11 Grandy's 720 Rockwall TX S306255577134663 Card 2485		10.60	
9/12		Purchase authorized on 09/11 The Home Depot #0531 Rockwall TX P00466255608325691 Card 2030		163.12	
9/12		Purchase authorized on 09/11 Kroger Fuel Ctr #1 Rockwall TX S586255613379852 Card 2030		3.83	
9/12		Purchase authorized on 09/11 Aldi 75026 0624 Rockwall TX P00000000142915803 Card 2030		10.64	1,106.55
9/14		Purchase authorized on 09/13 Kroger #0575 Rockwall TX S386257091278881 Card 2485		122.13	
9/14		Purchase authorized on 09/13 Cvs/Pharmacy #1056 Heath TX S466257702215903 Card 2485		10.56	973.86
9/15		Purchase authorized on 09/13 Basil Cafe Rockwall TX S086257669186581 Card 2485		28.76	
9/15		Purchase authorized on 09/13 Qi 979 0800 Dallas TX S466257824211138 Card 2030		2.36	
9/15		Purchase authorized on 09/15 Apl* Itunes.Com/BI 866-712-7753 CA S586256881311476 Card 2485		0.99	
9/15		Purchase authorized on 09/14 Amazon Mktplace Pm Amzn.Com/Bill WA S586258749921828 Card 2485		32.48	909.27
9/16		Purchase authorized on 09/16 Vets First Choice 402-339-1174 ME S486259499015239 Card 2030		50.70	
9/16		Purchase authorized on 09/15 Sonic Drive IN #58 Rockwall TX S306259825043872 Card 2485		14.69	
9/16		Purchase authorized on 09/15 Cvs/Pharmacy #1056 Heath TX S586259777898519 Card 2485		23.95	819.93
9/19		Purchase authorized on 09/16 Kroger Fuel Ctr #1 Rockwall TX S466260500615944 Card 2030		41.80	
9/19		Purchase authorized on 09/17 Papa John's #04249 972-722-3200 TX S586261032884318 Card 2030		50.58	
9/19		Purchase authorized on 09/17 Apl* Itunes.Com/BI 866-712-7753 CA S306261068079950 Card 2030		21.64	
9/19		Purchase authorized on 09/18 Dtv*DIRECTV Servio 800-347-3288 CA S466261551070397 Card 2030		133.69	
9/19		Purchase authorized on 09/17 Goody Goody Lliquor #3 Dallas TX P0000000044120707 Card 2030		49.77	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/19		Purchase authorized on 09/17 O'Reilly Auto Parts 171 Dallas TX P00000000657660570 Card 2030		28.12	
9/19		Purchase authorized on 09/17 Kroger So 2935 Ridge R Rockwall TX P00000000940428428 Card 2030		64.99	
9/19		Purchase authorized on 09/17 Aji 75026 0624 Rockwall TX P00000000746973604 Card 2030		42.58	386.86
9/20		Purchase authorized on 09/20 Apl* iTunes.Com/BI 866-712-7753 CA S466263545486263 Card 2030		16.23	370.63
9/21		Purchase authorized on 09/19 Nothing Bundt Cake Rockwall TX S306263616640225 Card 2485		18.60	352.13
9/22		Purchase authorized on 09/21 Apl* iTunes.Com/BI 866-712-7753 CA S686265298012185 Card 2030		0.99	
9/22		Purchase authorized on 09/21 Kroger Fuel Ctr #1 Rockwall TX S586265591701455 Card 2485		26.03	
9/22		Purchase authorized on 09/21 QT 979 0800 Dallas TX S466265619981573 Card 2030		6.26	
9/22		Purchase authorized on 09/21 Lowes #00610* Rockwall TX S386265715354017 Card 2485		73.12	
9/22		Purchase authorized on 09/21 Cvs/Pharmacy #1056 Heath TX S586266037535198 Card 2485		10.42	236.31
9/23		Online Transfer From Patrick T Adams Business Checking xxxxxx1434 Ref #lbej33H34 on 09/23/16	120.00		
9/23		Purchase authorized on 09/21 Basil Cafe Rockwall TX S166265681788712 Card 2485		56.11	
9/23		Purchase authorized on 09/21 Shell Oil 57545785 Heath TX S306265725426934 Card 2485		16.37	
9/23		Purchase authorized on 09/21 Chick-Fil-A # 012 Rockwall TX S466266031028097 Card 2485		13.42	
9/23		Purchase authorized on 09/22 Sample House #7 Dallas TX S166266650341299 Card 2485		24.03	
9/23		Purchase authorized on 09/22 Fish City Grill Dallas TX S38626666693883 Card 2485		20.67	226.71
9/26		Online Transfer From Patrick T Adams Business Checking xxxxxx1434 Ref #lbej389WM on 09/24/16	200.00		
9/26		Purchase authorized on 09/23 1st Class Nails Rockwall TX S386267798666269 Card 2485		98.00	
9/26		Purchase authorized on 09/23 Bo Bo China Restau Dallas TX S586267820636020 Card 2030		54.02	
9/26		Purchase authorized on 09/24 Merle Norman 0391 Rockwall TX S586268546501072 Card 2030		36.75	
9/26		Purchase authorized on 09/24 Ph Art & Frame Dallas TX S306268609117513 Card 2485		35.00	
9/26		Purchase authorized on 09/24 on The Border Irving TX S586268672821430 Card 2485		70.35	
9/26		Purchase authorized on 09/26 Kroger #0575 Rockwall TX S386269592250142 Card 2485		44.78	86.81
9/27		Online Transfer From Moon J Preferred Checking xxxxxx0140 Ref #lbe2Wvxd3Y on 09/27/16	200.00		
9/27		Purchase authorized on 09/25 Jersey Mike's Subs Rockwall TX S466269598672772 Card 2485		30.24	
9/27		Purchase authorized on 09/26 Kroger Fuel Ctr #1 Rockwall TX S586270621058332 Card 2485		28.93	
9/27		Purchase authorized on 09/26 Cvs/Pharmacy #1056 Heath TX S586271030920832 Card 2030		11.45	216.19
9/28		SSA Treas 310 Xscc Sec 092816 xxxxx0910A SSA Patrick T Adams	511.00		
9/28		Recurring Payment authorized on 09/27 Netflix.Com Netflix.Com CA S386271511686151 Card 2030		10.81	
9/28		Purchase authorized on 09/27 WM Supercenter #25 Rockwall TX S466271601140232 Card 2485		68.72	
9/28		Purchase authorized on 09/28 Kroger Southwest 2935 Rockwall TX P00466272494525272 Card 2030		38.50	609.16

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**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/29		Purchase authorized on 09/27 Jersey Mike's Subs Rockwall TX S586271841772917 Card 2030		28.20	580.96
9/30		T.M.R.S. MO.Annuity SEP 32816 Adams, Patrick Taylor	2,833.61		
9/30		Purchase authorized on 09/29 Park Avenue Cleanse Rockwall TX S386273504187816 Card 2030		34.64	
9/30		Purchase authorized on 09/29 WM Supercenter #25 Rockwall TX S306273753630451 Card 2485		199.62	
9/30		Purchase authorized on 09/29 Grandy's 720 Rockwall TX S466273759279944 Card 2485		3.88	
9/30		Purchase authorized on 09/29 Grandy's 720 Rockwall TX S466274109774485 Card 2485		3.88	3,172.55
10/5		Purchase authorized on 10/04 Sq *Gosq.Com Palsy Rockwall TX S306278608889461 Card 2485		114.00	
10/5		Purchase authorized on 10/04 Kroger #0575 Rockwall TX S306278736667995 Card 2485		154.35	
10/5		Purchase authorized on 10/05 Apl* Itunes.Com/BI 866-712-7753 CA S386278794280370 Card 2030		16.23	
10/5		Purchase authorized on 10/05 Kroger Southwest 2935 Rockwall TX P00386279482723680 Card 2030		44.46	
10/5	1316	Check		200.00	2,643.51
10/6		Purchase authorized on 10/04 TJ Maxx #1002 Rockwall TX S306278640969446 Card 2485		59.49	
10/6		Purchase authorized on 10/04 Homegoods #0509 Rockwall TX S386278663090550 Card 2485		28.08	
10/6		Purchase authorized on 10/04 Basil Cafe Rockwall TX S286278694995016 Card 2485		24.97	
10/6		Purchase authorized on 10/05 Simply Kate Rockwall TX S586279671512704 Card 2485		32.43	
10/6		Purchase authorized on 10/05 Kroger #0575 Rockwall TX S306279718827145 Card 2485		204.88	
10/6		Purchase authorized on 10/05 Kroger #0575 Rockwall TX S306279722472475 Card 2485		6.68	
10/6		Purchase authorized on 10/05 Michaels Stores 20 Rockwall TX S306280046548663 Card 2485		52.89	
10/6		Interest Payment	0.01		2,235.10
<b>Ending balance on 10/6</b>					<b>2,235.10</b>
<b>Totals</b>			<b>\$3,864.62</b>	<b>\$3,456.76</b>	

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

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

Number	Date	Amount
1316	10/6	200.00

**Monthly service fee summary**

For a complete list of fees and detailed account information, please see the Wells Fargo Fee and Information Schedule and Account Agreement applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](http://wellsfargo.com/feefaq) to find answers to common questions about the monthly service fee on your account.

Fee period 09/08/2016 - 10/06/2016	Standard monthly service fee \$15.00	You paid \$0.00
<b>How to avoid the monthly service fee</b>	Minimum required	This fee period
Have any ONE of the following account requirements		
• Total amount of qualifying direct deposits	\$1,000.00	\$3,344.61 <input checked="" type="checkbox"/>
• Linked Wells Fargo home mortgage	1	0 <input type="checkbox"/>
• Combined balances in linked accounts, which may include	\$10,000.00	\$86.81 <input type="checkbox"/>

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**Monthly service fee summary (continued)**

**How to avoid the monthly service fee**

- Minimum daily balance in checking, savings, time accounts (CDs) and FDIC-insured retirement accounts

Minimum required

This fee period

VOID



## IMPORTANT ACCOUNT INFORMATION

It's important for you to have peace of mind.

We want to ensure you're comfortable with your accounts and have the tools you need to manage your money. We recommend you visit your local Wells Fargo bank location, or call the toll-free number that appears on this statement, to make sure you are satisfied with all your accounts and services.

We'll spend time understanding your financial needs and reviewing your accounts and options. We'll also help you close any accounts or discontinue services you do not recognize or want, and discuss the process that's been established to address any remaining concerns resulting from accounts and services opened on your behalf.

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**Worksheet to balance your account**

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

- [A] Enter the ending balance on this statement. \$ \_\_\_\_\_
- [B] List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
<b>Total</b>	<b>\$ _____</b>

+ \$ \_\_\_\_\_

- [C] Add [A] and [B] to calculate the subtotal. = \$ \_\_\_\_\_
- [D] List outstanding checks, withdrawals, and other debits to your account that do not appear on this statement. Enter the total in the column to the right.

Number/Description	Amount
<b>Total</b>	<b>\$ _____</b>

- \$ \_\_\_\_\_

- [E] Subtract [D] from [C] to calculate the adjusted ending balance. This amount should be the same as the current balance shown in your register. = \$ \_\_\_\_\_

**General statement policies for Wells Fargo Bank**

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts. You have the right to dispute the accuracy of information that Wells Fargo Bank, N.A. has furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about your electronic transfers, telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.
  1. Tell us your name and account number (if any).
  2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
  3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.