



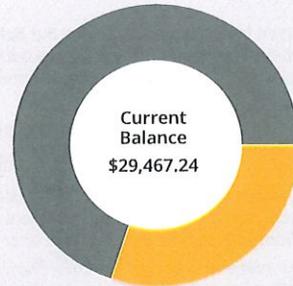
111276-01A**023323
45 RIVER ROAD URBAN RENEWAL ASST. LLC
OPERATING ACCOUNT
125 RIVER RD STE 301
EDGEWATER NJ 07020-1002

Statement of Account

Business Checking Account
Account Number: XXXXX0675
06/30/22 to 07/29/22

Activity Summary

Opening Balance	\$168,091.78
Deposits / Credits	\$104,859.18
Interest	\$0.00
Debits / Fees	\$243,483.72
Closing Balance	\$29,467.24



Debits
\$243,483.72

Credits
\$104,859.18

Transactions

Date	Description	Debits	Credits	Balance
06/30/22	BALANCE LAST STATEMENT			\$168,091.78
07/01/22	HOUSING AUTH OF LL RENT XXXXX2752		\$1,405.00 ✓	\$169,496.78
07/01/22	EDGEWATER HOUSIN LL Rent XXXXX5026		\$5,531.00 ✓	\$175,027.78
07/06/22	DEPOSIT		\$15,052.00 ✓	\$190,079.78
07/06/22	DEPOSIT		\$19,531.00 ✓	\$209,610.78
07/06/22	CHECK # 1089	-\$1,400.00 ✓		\$208,210.78
07/07/22	DEPOSIT		\$7,817.00 ✓	\$216,027.78

Putting **people** first...
THERE'S NO APP FOR THAT.

As a community bank, we're dedicated to helping you and your business succeed. Discover all of our digital banking tools and services.

- Online banking
- Mobile banking
- CardValet
- Bill Pay
- Mobile deposit
- Digital wallet



Transactions

Date	Description	Debits	Credits	Balance
07/07/22	DEPOSIT		\$14,677.00 ✓	\$230,704.78
07/07/22	DEPOSIT		\$20,854.00 ✓	\$251,558.78
07/07/22	CHECK # 1092	-\$107.41 ✓		\$251,451.37
07/07/22	CHECK # 1091	-\$189.83 ✓		\$251,261.54
07/07/22	CHECK # 1090	-\$85,000.00 ✓		\$166,261.54
07/08/22	CHECK # 1093	-\$2,500.00 ✓		\$163,761.54
07/12/22	DEPOSIT		\$4,778.00 ✓	\$168,539.54
07/12/22	CHARGE BACK FEE	-\$20.00		\$168,519.54
07/13/22	DEPOSIT		\$5,580.00 ✓	\$174,099.54
07/14/22	CHARGE BACK FEE	-\$20.00		\$174,079.54
07/15/22	Charge Back Item Check 94	-\$336.00 ✓		\$173,743.54
07/15/22	CHARGE BACK FEE	-\$20.00		\$173,723.54
07/18/22	Charge Back Item Check 106	-\$1,321.00 ✓		\$172,402.54
07/18/22	CHARGE BACK FEE	-\$20.00		\$172,382.54
07/20/22	DEPOSIT		\$1,216.00 ✓	\$173,598.54
07/20/22	DEPOSIT		\$1,662.00 ✓	\$175,260.54
07/20/22	DEPOSIT		\$4,205.52 ✓	\$179,466.06
07/21/22	CHECK # 1095	-\$5,000.00 ✓		\$174,466.06
07/21/22	CHECK # 1094	-\$35,000.00 ✓		\$139,466.06
07/22/22	DEPOSIT		\$2,550.66 ✓	\$142,016.72
07/22/22	CHECK # 1100	-\$3,500.00 ✓		\$138,516.72
07/22/22	CHECK # 1096	-\$100,000.00 ✓		\$38,516.72
07/25/22	CHECK # 1098	-\$2,876.76 ✓		\$35,639.96
07/27/22	CHECK # 1103	-\$5,632.58 ✓		\$30,007.38
07/28/22	CHECK # 1101	-\$230.93 ✓		\$29,776.45
07/29/22	CHECK # 1097	-\$309.21 ✓		\$29,467.24
07/29/22	BALANCE THIS STATEMENT			\$29,467.24

Checks

Date	Check #	\$Amount	Date	Check #	\$Amount
07/06	1089	\$1,400.00	07/22	1096	\$100,000.00
07/07	1090	\$85,000.00	07/29	1097	\$309.21
07/07	1091	\$189.83	07/25	1098*	\$2,876.76
07/07	1092	\$107.41	07/22	1100	\$3,500.00
07/08	1093	\$2,500.00	07/28	1101*	\$230.93
07/21	1094	\$35,000.00	07/27	1103	\$5,632.58
07/21	1095	\$5,000.00			

(*) INDICATES A GAP IN CHECK NUMBER SEQUENCE

Interest

Interest Paid : \$0.00

Itemization of Overdraft and Returned Item Fees

	Total For This Period	Total Year To Date
TOTAL OVERDRAFT FEES:	\$0.00	\$0.00
TOTAL RETURNED ITEM FEES:	\$0.00	\$0.00

1089

45 RIVER ROAD URBAN RENEWAL ASST. LLC
125 RIVER ROAD, SUITE 201
EDGEWATER, NJ 07020

Kearny Bank
737 Palisade Avenue
Cedarhurst, NY 11514

PAY TO THE ORDER OF
TO THE ORDER OF
CASH

07/06/22 \$1,400.00

MEMO *Paula Higgins*

001089 12212706514 0472600675*

DATE: 07/06/22 CASH: 1400.00

DEPOSIT SLIP

DATE: 07/06/22

AMOUNT: \$1,400.00

ACCOUNT: 47

MEMO: 05082551153

FOR DEPOSIT ONLY

DATE: 07/06/22

AMOUNT: \$1,400.00

ACCOUNT: 47

MEMO: 05082551153

7/6/2022 1089 \$1,400.00-

7/6/2022 1089 \$1,400.00-

1090

45 RIVER ROAD URBAN RENEWAL ASST. LLC
125 RIVER ROAD, SUITE 201
EDGEWATER, NJ 07020

Kearny Bank
737 Palisade Avenue
Cedarhurst, NY 11514

PAY TO THE ORDER OF
TO THE ORDER OF
Fred A. Dalbes

07/06/22 \$85,000.00

MEMO *Paula Higgins*

001090 12212706514 0472600675*

DATE: 07/06/22 CASH: 85000.00

DEPOSIT SLIP

DATE: 07/06/22

AMOUNT: \$85,000.00

ACCOUNT: 47

MEMO: 05082551153

FOR DEPOSIT ONLY

DATE: 07/06/22

AMOUNT: \$85,000.00

ACCOUNT: 47

MEMO: 05082551153

22217861
RIPPOLITO
7/6/2022 16:22:43
134001872258956
Edgewater Office

7/7/2022 1090 \$85,000.00-

7/7/2022 1090 \$85,000.00-

1091

45 RIVER ROAD URBAN RENEWAL ASST. LLC
125 RIVER ROAD, SUITE 201
EDGEWATER, NJ 07020

Kearny Bank
737 Palisade Avenue
Cedarhurst, NY 11514

PAY TO THE ORDER OF
TO THE ORDER OF
Cash

07/06/22 \$189.83

MEMO *Harris Depot*

001091 12212706514 0472600675*

DATE: 07/06/22 CASH: 189.83

DEPOSIT SLIP

DATE: 07/06/22

AMOUNT: \$189.83

ACCOUNT: 47

MEMO: 05082551153

FOR DEPOSIT ONLY

DATE: 07/06/22

AMOUNT: \$189.83

ACCOUNT: 47

MEMO: 05082551153

7/7/2022 1091 \$189.83-

7/7/2022 1091 \$189.83-

1092

45 RIVER ROAD URBAN RENEWAL ASST. LLC
125 RIVER ROAD, SUITE 201
EDGEWATER, NJ 07020

Kearny Bank
737 Palisade Avenue
Cedarhurst, NY 11514

PAY TO THE ORDER OF
TO THE ORDER OF
Cash

07/06/22 \$107.41

MEMO *Ana Zuc*

001092 12212706514 0472600675*

DATE: 07/06/22 CASH: 107.41

DEPOSIT SLIP

DATE: 07/06/22

AMOUNT: \$107.41

ACCOUNT: 47

MEMO: 05082551153

FOR DEPOSIT ONLY

DATE: 07/06/22

AMOUNT: \$107.41

ACCOUNT: 47

MEMO: 05082551153

7/7/2022 1092 \$107.41-

7/7/2022 1092 \$107.41-

45 RIVER ROAD URBAN RENEWAL ASST. LLC
175 RIVER ROAD, SUITE 301
ROCKWATER, NJ 07866

Keamy Bank
757 Palisades Avenue
Caldwell, NJ 07004

1097

PAY TO THE ORDER OF: THREE HUNDRED NINE AND 21/100 DOLLARS \$ 339.21**

07/20/22

GM Pest Control LLC
PO Box 3372
Lic# 27573B - 27556B

Paula Lagana

001097 12212706514 0472600675*

07282022 0042060301801

091867440
2022-07-29

081867440
2022-07-29

7/29/2022 1097 \$309.21- 7/29/2022 1097 \$309.21-

45 RIVER ROAD URBAN RENEWAL ASST. LLC
175 RIVER ROAD, SUITE 301
ROCKWATER, NJ 07866

Keamy Bank
757 Palisades Avenue
Caldwell, NJ 07004

1098

PAY TO THE ORDER OF: TWO THOUSAND EIGHT HUNDRED SEVENTY SIX AND 10/100 DOLLARS \$ 2,876.76-11

07/20/22

Public Service Elec. & Gas

Paula Lagana

001098 12212706514 0472600675*

07/22/2022 000 22 002 7638 16950
6156 4264700302

0920447576
2022-07-28

7/25/2022 1098 \$2,876.76- 7/25/2022 1098 \$2,876.76-

45 RIVER ROAD URBAN RENEWAL ASST. LLC
175 RIVER ROAD, SUITE 301
ROCKWATER, NJ 07866

Keamy Bank
757 Palisades Avenue
Caldwell, NJ 07004

1100

PAY TO THE ORDER OF: THREE THOUSAND FIVE HUNDRED AND 00/100 DOLLARS \$ 3,500.00**

07/20/22

David L. Spector, CPA, PC

Paula Lagana

001100 12212706514 0472600675*

941809142/39 10/212 2022/21 000000004/2800575
TRN_DEBIT JASBURY 3500.00
Lawrence 0419 940045419 0007 0033

0920387280
2022-07-28

7/22/2022 1100 \$3,500.00- 7/22/2022 1100 \$3,500.00-

45 RIVER ROAD URBAN RENEWAL ASST. LLC
175 RIVER ROAD, SUITE 301
ROCKWATER, NJ 07866

Keamy Bank
757 Palisades Avenue
Caldwell, NJ 07004

1101

PAY TO THE ORDER OF: TWO HUNDRED THIRTY AND 93/100 DOLLARS \$ 230.93*****

07/20/22

Spectrum
PO Box 7186
Pasadena, CA 91109

Paula Lagana

001101 12212706514 0472600675*

00900 02707272 1318 ENYMELLON

01500040043374 LOS CREDIT TO PAYEE
4447188 ABS END GUAR
01500040043377 020 094 Dm 050

09206322
2022-07-28

7/28/2022 1101 \$230.93- 7/28/2022 1101 \$230.93-

00029568

kearnybank CHECKING DEPOSIT CASH 628 -

Date: JR

Name: SUB TOTAL \rightarrow

Address: LESS CASH RECEIVED

PAY TO THE ORDER OF KEARNY BANK

FOR DEPOSIT ONLY

45 RIVER ROAD URBAN RENEWAL ASST. LLC
0472800875

\$ 4205.52

009

5300100075

7/20/2022

\$4,205.52

CHEQUES COUNT: 1

CHEQUES LIST TOTAL: 1

TOTAL: 1

CHEQUES LIST TOTAL: 1

TOTAL: 1

125

55

55

1159

185

5052

050941013447

221270651

KEARNY BANK

07/20/22

050941013447

7/20/2022

\$4,205.52

kearnybank CHECKING DEPOSIT CASH 1350 -

Date: 1350 -

Name: 45 River Road Urban

Address: 757 -

PAY TO THE ORDER OF KEARNY BANK

FOR DEPOSIT ONLY

45 RIVER ROAD URBAN RENEWAL ASST. LLC
0472800875

\$ 4778.00

009

5300100075

7/12/2022

\$4,778.00

CHEQUES COUNT: 1

CHEQUES LIST TOTAL: 1

TOTAL: 1

CHEQUES LIST TOTAL: 1

TOTAL: 1

1350

757

1321

4778

050941013447

221270651

KEARNY BANK

07/12/22

050941013447

7/12/2022

\$4,778.00

kearnybank CHECKING DEPOSIT CASH 558000

Date: 7/13/22

Name: SUB TOTAL \rightarrow

Address: LESS CASH RECEIVED

PAY TO THE ORDER OF KEARNY BANK

FOR DEPOSIT ONLY

45 RIVER ROAD URBAN RENEWAL ASST. LLC
0472800875

\$ 5580.00

009

5300100075

7/13/2022

\$5,580.00

CHEQUES COUNT: 1

CHEQUES LIST TOTAL: 1

TOTAL: 1

CHEQUES LIST TOTAL: 1

TOTAL: 1

558000

05092551326

221270651

KEARNY BANK

07/13/22

05092551326

7/13/2022

\$5,580.00

kearnybank CHECKING DEPOSIT CASH 953 -

Date: 7/7/22

Name: 6864 -

Address: DBR

PAY TO THE ORDER OF KEARNY BANK

FOR DEPOSIT ONLY

45 RIVER ROAD URBAN RENEWAL ASST. LLC
0472800875

\$ 7817.00

009

5300100075

7/7/2022

\$7,817.00

CHEQUES COUNT: 1

CHEQUES LIST TOTAL: 1

TOTAL: 1

CHEQUES LIST TOTAL: 1

TOTAL: 1

953

6864

1637

1637

1159

1637

794

1637

7817

050941013216

221270651

KEARNY BANK

07/07/22

050941013216

7/7/2022

\$7,817.00



kearnybank CHECKING DEPOSIT CASH \downarrow

Date *7/5/22*
 Name *45 Rivin Rd.*
 Address *DBR*

Sub Total *1209 -*
 LESS CASH RECEIVED *13468 -*
 \$ *14677. -*

0472600675

5300400078 009

7/7/2022

\$14,677.00

2212706514
 Inst=KEARNY BANKBr=47
 Trid=2- TranD=07/06/22
 ItemNum=050925511131

1587.1
 336.1
 1209.1
 1209.1
 1209.1
 1587.1
 1627.1
 1587.1
 1587.1
 1587.1

TOTAL
 CHECKS
 1587
 336
 1209
 1209
 1209
 1587
 1627
 1587
 1587
 1587

7/7/2022

\$14,677.00

kearnybank CHECKING DEPOSIT CASH \downarrow *50 -*

Date *7/6/22*
 Name *45 Rivin Rd.*
 Address *DBR*

Sub Total *15002 -*
 LESS CASH RECEIVED *15052 -*
 \$ *15052 -*

0472600675

5300400078 009

7/6/2022

\$15,052.00

2212706514
 Inst=KEARNY BANKBr=47
 Trid=2- TranD=07/06/22
 ItemNum=050925511131

15002.00
 15052.00

TOTAL
 CHECKS
 15002
 15052

7/6/2022

\$15,052.00

kearnybank CHECKING DEPOSIT CASH \downarrow *1031.00*

Date *7/6/22*
 Name *45 Rivin Rd. Assoc.*
 Address *DBR Management*

Sub Total *18500 -*
 LESS CASH RECEIVED *19531 -*
 \$ *19531 -*

0472600675

5300400078 009

7/6/2022

\$19,531.00

2212706514
 Inst=KEARNY BANKBr=47
 Trid=2- TranD=07/06/22
 ItemNum=050925511147

1809.1
 561.1
 14450.1
 880.1
 1400.1

TOTAL
 CHECKS
 1809
 561
 14450
 880
 1400

7/6/2022

\$19,531.00

kearnybank CHECKING DEPOSIT CASH \downarrow *209 -*

Date *7/5/22*
 Name *45 Rivin Rd.*
 Address *DBR*

Sub Total *2045 -*
 LESS CASH RECEIVED *20854 -*
 \$ *20854 -*

0472600675

5300400078 009

7/7/2022

\$20,854.00

2212706514
 Inst=KEARNY BANKBr=47
 Trid=2- TranD=07/06/22
 ItemNum=050925511131

185.1
 1000.1
 3456.1
 7000.1
 5000.1

TOTAL
 CHECKS
 185
 1000
 3456
 7000
 5000

7/7/2022

\$20,854.00



COMMON FEATURES SCHEDULE OF FEES

Effective 8/1/2022

Bank Check	\$8
Check Printing	varies by Style and Quantity
Closed Savings or Checking - Less than 1 year	\$15
Coin Count	Clients Free, 15% for Non-Depositors
Collection Item - Incoming or Outgoing	\$27
Consular Letter	\$25
Deposited or Cashed Check Returned	\$20
Excessive Use Service Charge:	
Money Market Checking, Money Market Savings, Statement or Passbook Savings, Per item	\$15
Foreign Item - Canadian Check	\$20
(Plus fees from Paying Bank)	
Foreign Item - Any Other Check	\$30
(Plus fees from Paying Bank)	
Dormant Account	
Checking, After 1 Year - Per Month	\$5
Passbook Savings	
After 2 years - Per Year	\$10
Statement Savings	
After 1 year - Per Year	\$10

**Returned or Overdraft or Non-Sufficient Funds (NSF)
or Unavailable Funds (UNAVBL)..... \$36**

We may charge a \$36 fee each time the same paper or electronic item is submitted or resubmitted for payment; therefore, you may be assessed more than one fee as a result of the same item being presented for payment more than once against non-sufficient or unavailable funds.

Levy and Lien Processing	\$150
Money Order - Clients Only	\$6
Continued Overdraft	
(After 5th Business Day - Per Business Day)	\$7
Non-Sufficient Funds (NSF) Transfer	\$12
Reconcilement - Per Hour	\$30
Safe Deposit Box Drilling	\$150
Safe Deposit Box Lost Key - One	\$25
Safe Deposit Box Lost Key - Two	\$150
Stop Payment - All Types	\$30
Wire Transfer - Incoming	\$15
Wire Transfer - Outgoing Domestic	\$30
Wire Transfer - Outgoing International	\$50



Member FDIC



Bank Reconciliation

Code bank01
Description Kearny Bank
Account# 472600675

Summary

Prior Balance on 06/30/22	168,091.78
- 13 Checks	241,746.72
- 3 Other Decreases	-1,737.00
+ 13 Deposits	104,858.52
+ 1 Other Increases	0.66
+ 0 Non-G/L Reconciliation Adjustments	0.00
 Cleared Balance	 29,467.24
Statement Balance on 07/31/22	29,467.24
 In Balance	

Checks

1089	07/06/22	Cash	1,400.00	1090	07/06/22	Fred A. Daibes	85,000.00
1091	07/06/22	Cash	189.83	1092	07/06/22	Cash	107.41
1093	07/07/22	DBR Management	2,500.00	1094	07/19/22	Fred A. Daibes	35,000.00
1095	07/19/22	Fred A. Daibes	5,000.00	1096	07/20/22	Fred A. Daibes	100,000.00
1097	07/20/22	GM Pest Control LLC	309.21	1098	07/20/22	Public Service Elec. & Gas	2,876.76
1100	07/20/22	David L. Spector, CPA, PC	3,500.00	1101	07/20/22	Spectrum	230.93
1103	07/20/22	Travelers	5,632.58				

Other Decreases

JE 26	07/18/22		80.00	RC 504	07/12/22	Returned item hoyo	336.00
RC 545	07/12/22	Returned item del	1,321.00				

Deposits

61	07/05/22		1,405.00	62	07/05/22		5,531.00
63	07/05/22		15,052.00	64	07/05/22		14,677.00
65	07/05/22		20,854.00	66	07/06/22		19,531.00
67	07/07/22		7,817.00	68	07/12/22		4,778.00
69	07/13/22		5,580.00	70	07/18/22		4,205.52
71	07/19/22		1,216.00	72	07/19/22		1,662.00
73	07/22/22		2,550.00				

Other Increases

JE 27	07/22/22		0.66				
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Bank Account Balance
bank01 - Kearny Bank
Closing Date 07/31/2022

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8/9/2022
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Account Information

Code	bank01
Description	Kearny Bank
Acct #	472600675
Statement Date	07/31/2022
Statement Balance	29,467.24

Summary

G/L Balance as of 08/2022	108,728.35
Checks after 07/31/2022	3,700.00
Deposits after 07/31/2022	-85,654.00
Receipts after 07/31/2022	0.00
Adjustments after 07/31/2022	<u>0.00</u>
Checkbook Balance as of 07/31/2022	26,774.35
Balance adjusted by:	
Unreconciled checks	1,533.89
Unreconciled deposits	0.00
Undeposited receipts	0.00
Unreconciled adjustments	<u>1,159.00</u>
Checkbook Balance (adjusted)	29,467.24
Matches statement balance	

