

TO WHOM IT MAY CONCERN:

1/22/2018

Referring to the second "Request for Documents" I submit as follows:

**Request #1**

On March 2012 three bank deposits on rental checks are as follows:

- 1) Deposit \$2325 on 3/9/2012: This is the checks from unit #1, \$1000 (Feb. rent) & unit #4, \$1325. A copy of cancelled Check for unit #4 is attached
- 2) Deposit \$7850 on 3/12/12: This is the checks from Rae Lane, \$3000, Unit #2, \$1300, unit #3, \$1100, unit #5, \$1250, and unit #6, \$1200.  
The copies of cancelled checks for Rae Lane, units #5, & #6, are attached.
- 3) Deposit \$2525 on 3/19/12: This is the checks from unit #1, \$1450, & unit #7, \$1075. A copy of cancelled check for #7 is attached. Because of difficulty on search not all cancelled checks are available.

From June to Sept. no rental checks were deposited in the bank account.

On Nov. 2012 three bank deposits on rental checks are as follows:

- 1) Deposit \$10,150 on 11/14/12: This is the checks from Rae Lane, \$3,000, unit #1, \$1700, unit #3, \$1300, unit #5, \$1450, unit #6, \$1450, and unit #7, \$1075. The copy of deposit slip attached. No cancelled checks are available.
- 2) Deposit \$1500 on 11/15/12: This is the unit #2 rental check, \$1500.
- 3) Deposit \$1450 on 11/16/12: This is the unit #4 rental check, \$1450.

Also attached is my letter to tenants at unit #1 for rental adjustment.

**Here no rental incomes are being underreported.**

**Request #2**

A revised copy of 2012 Bank Statement is attached. The items revised are the credit card. The copies of credit card statements are attached. Take 80% of that as "actual costs" ( $\$3665.78 + \$632.63 = \$4298.41$ ), for the cleaning and maintenance. The costs for contractors, \$6947.24, are for repairs. Also listed are the management fee for Camille Ct, \$9001.49, and that for Rae Lane is \$2880. Auto and travel are set \$1000 for Camille Ct and \$550 for Rae Lane as shown in Chris' schedule E.

**Request #3.**

Cancelled check for Camille Ct. insurance, \$3409, is attached.

10750 Rae Lane insurance, \$1432.72, was paid by credit card.

Tax: Copies of tax bill are included. Please note Rae Lane has two tax bills.

Mortgage payments, PG&E payments, and utility payments were deducted directly from bank account under auto-payment. No check was written.

No escrow papers are available. The only source is the Chris Chang's Schedule E submitted on 12/26/2017 (depreciation for Camille Ct was \$9058 and that for Rae Lane was \$7735). Chris Chang and Doug Chang are the owners.

Truly yours,



Dr. Stephen Chang

Request #1

19-Jan-18

17Jan18-1239

THIS ITEM IS PART OF A STATEMENT RECONSTRUCTION

GROUP ID G17Jan18-1239

Sequence number 001280099372 Posting date 09-Mar-12 Amount 2325.00

**CHASE** **DEPOSIT/存款** **CHECKING/支票** **SAVINGS/儲蓄** **R/T 500001020**

Today's Date/今天日期 3/9/12

**DEPOSIT/存款** Customer Name (Please Print/請各姓名(請以正楷填寫))  
Stephen Chang

Sign Here (If cash is received from this deposit)/  
在此簽名 (若從此筆存款中提取現金)  
X

N12170 (Rev. 01/10) 11535576 12/11

Start your account number here/  
從此處開始填寫您的帳號  
877357080

CASH/現金  
CHECK/支票  
TOTAL FROM OTHER SIDE/背面各項總額  
SUBTOTAL 部分總額  
LESS CASH/扣除現金  
TOTAL 總額 \$ 2325

1000  
1325 - ck attached

Cancelled Checks

⑈0004631487⑈ ⑈500001020⑈

JPMorgan Chase Bank 0310 01741436 0463710937484

## Deposits

- (1) \$ 2325 ↔ Unit #1 \$1000 for Feb.  
#4 \$1325 checks attached
- (2) \$ 7850 ↔ #2 \$1300  
#3 \$1100  
#5 \$1250 check attached  
#6 \$1250 check attached  
Rae Lane \$3000 check attached
- (3) \$ 2525 ↔ #1 \$1450 ~~for March~~  
#7 \$1075 check attached

On Feb #1 received \$450 discount, see Note



January 31, 2015 through February 27, 2015

Primary Account: 000000469248459

## BALANCING YOUR CHECKBOOK

**Note:** Ensure your checkbook register is up to date with all transactions to date whether they are included on your statement or not.

1. Write in the Ending Balance shown on this statement:

Step 1 Balance: \$ \_\_\_\_\_

2. List and total all deposits & additions not shown on this statement:

Date	Amount	Date	Amount	Date	Amount

Step 2 Total: \$ \_\_\_\_\_

3. Add Step 2 Total to Step 1 Balance.

Step 3 Total: \$ \_\_\_\_\_

4. List and total all checks, ATM withdrawals, debit card purchases and other withdrawals not shown on this statement.

Check Number or Date	Amount	Check Number or Date	Amount

Step 4 Total: -\$ \_\_\_\_\_

5. Subtract Step 4 Total from Step 3 Total. This should match your Checkbook Balance: \$ \_\_\_\_\_

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:** Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed 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 problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error.
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS:** Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC



1100987030303000063


19-Jan-18

17Jan18-1239

THIS ITEM IS PART OF A STATEMENT RECONSTRUCTION

GROUP ID G17Jan18-1239

Sequence number 003190012125 Posting date 12-Mar-12 Amount 7850.00

<b>CHASE</b> 		<b>DEPOSIT/存款</b>		CHECKING/支票 <input checked="" type="checkbox"/>	
				SAVINGS/儲蓄 <input type="checkbox"/>	
				R/T 500001020	
Today's Date/今天日期 3/10/12					
<b>DEPOSIT/存款</b>	Customer Name (Please Print)/顧客姓名 (請以正楷填寫) Chris Chang		CASH/現金	▶	2400.00
	Sign Here (If cash is received from this deposit)/ 在此簽名 (若從此筆存款中提取現金)		CHECK/支票	▶	
	X		TOTAL FROM OTHER SIDE/背面各項總額	▶	5450.00
	Start your account number here/ 從此處開始填寫您的帳號		SUBTOTAL 部分總額	▶	
	874351080		LESS CASH/扣除現金	▶	
			TOTAL 總額	\$	7850.00
CANCELED CHECKS ATTACHED					

⑆0004509592⑆ ⑆500001020⑆

JPMorganChaseBank 031209 741520 946300063826



January 01, 2015 through January 30, 2015

Primary Account: **000000469248459**

30 deposited items are provided with your account each month. There is a \$0.20 fee for each additional deposited item.

19-Jan-18

17Jan18-1239

THIS ITEM IS PART OF A STATEMENT RECONSTRUCTION

GROUP ID G17Jan18-1239

Sequence number 004680049773 Posting date 19-Mar-12 Amount 2525.00

<b>DEPOSIT/DEPÓSITO</b>	<b>CHASE</b>	<b>DEPOSIT/DEPÓSITO</b>	CHECKING/CHEQUES <input checked="" type="checkbox"/>
			SAVINGS/AHORROS <input type="checkbox"/>
			R/T 500001020
	Today's Date/Fecha 3/19/12		
	Customer Name (Please Print)/Nombre del cliente (en letra de molde) Stephen Chang	CASH/ EFFECTIVO	1450.00
	Sign Here (If cash is received from this deposit)/ Firme aquí (si recibe efectivo de este depósito)	CHECK/ CHEQUE	1075.00
	X	TOTAL FROM OTHER DECS/ TOTAL DEL REVERSO	
	Start your account number here/ Empiece su número de cuenta aquí	SUBTOTAL	
	877357080	LESS CASH/ MENOS EFECTIVO APORTADO	
		TOTAL \$	2525.00

003423740150 500001020

Cancelled checks attached

JPMorganChaseBank 031001 740765 043 180000000



April 30, 2016 through May 31, 2016  
Primary Account: 000000469248459

## TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$428.92</b>
05/26	Online Transfer From Chk ...8459 Transaction#: 5418860629	10,000.00	10,428.92
05/26	Online Transfer From Mma ...1179 Transaction#: 5418864099	1,028.28	11,457.20
05/26	Online Transfer From Mma ...1179 Transaction#: 5418862520	1,000.00	12,457.20
05/27	05/27 Online Transfer To Mma ...6693 Transaction#: 5421807457	- 10,000.00	2,457.20
05/27	05/27 Online Transfer To Chk ...5368 Transaction#: 5421810077	- 2,028.00	429.20
05/31	Interest Payment	0.02	429.22
	<b>Ending Balance</b>		<b>\$429.22</b>

You earned a higher interest rate on your Chase Business Select High Yield Savings account during this statement period because you had a qualifying Chase BusinessSelect Checking account.

30 deposited items are provided with your account each month. There is a \$0.20 fee for each additional deposited item.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:** Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed 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 problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS:** Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC

19-Jan-18

17Jan18-1239

THIS ITEM IS PART OF A STATEMENT RECONSTRUCTION

GROUP ID G17Jan18-1239

Sequence number 001280099373 Posting date 09-Mar-12 Amount 1325.00

HEIDI L WETZEL  
328 CAMILLE CT APT 4  
MOUNTAIN VIEW, CA 94040-2633

Unit # 4

3/9/12 date

120

11-4288/1210 5800  
2807491531

Pay to the order of Chris Chang \$ 1,325.00

One Thousand Three Hundred and twenty five dollars

WELLS FARGO Wells Fargo Bank, N.A.  
California  
wellsfargo.com

for

11210428821 2807491531 00120

Heidi

001280099373 030910 741531 11-4288/1210 5800

CREDITED TO ACCOUNT OF  
UNNAMED PAGE  
OF DEPOSIT ONLY  
JPMorgan Chase Bank N.A.





January 31, 2015 through February 27, 2015

Primary Account: 000000469248459

Interest paid in 2014 for account 000003033347344 was \$0.24.

The monthly service fee for this account was waived as an added feature of Chase BusinessSelect Checking account.

### TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$500.75</b>
02/27	Interest Payment	0.02	500.77
	<b>Ending Balance</b>		<b>\$500.77</b>

You earned a higher interest rate on your Chase Business Select High Yield Savings account during this statement period because you had a qualifying Chase BusinessSelect Checking account.

30 deposited items are provided with your account each month. There is a \$0.20 fee for each additional deposited item.

19-Jan-18

17Jan18-1239

THIS ITEM IS PART OF A STATEMENT RECONSTRUCTION

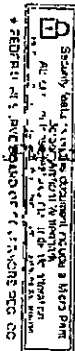
GROUP ID G17Jan18-1239

Sequence number 003190012126 Posting date 12-Mar-12 Amount 1250.00

Account: PAYMENT		PLEASE POST THIS PAYMENT FOR OUR MUTUAL CUSTOMER		\$1,250.00
SEEN YAN HO 326 Camille Ct Apt 5 Mountain View, CA 94040		Unit #5 Please Direct Any Questions To: 877-848-7823 Payment Processing Center P O Box 1028 Hickory, NC 28603-1028		70-23827119 0092085853
MEMO: March rent		February 21, 2012		
Pay ONE THOUSAND TWO HUNDRED FIFTY AND 00/100		DOLLARS		\$ *****1,250.00
To The Order Of	CHRIS CHANG 580 ALBERTA AVE SUNNYVALE, CA 94087-4506		REMITTANCE VOID IF NOT CASHED WITHIN 18 DAYS	
		SE Q W		AUTHORIZED SIGNATURE

⑈0092085853⑈ ⑆071923828⑆ 0035101766⑈

519484041



JPMorgan Chase Bank 031209 741520 946300068827

CREDITED TO ACCOUNT OF  
WITHIN NAMED PARTY  
DO NOT SIGN BELOW THIS LINE  
JP MORGAN CHASE BANK, N.A.



January 01, 2015 through January 30, 2015

Primary Account: 000000469248459

**SERVICE CHARGE SUMMARY** (continued)

## TRANSACTIONS FOR SERVICE FEE CALCULATION

	NUMBER OF TRANSACTIONS
Checks Paid / Debits	5
Deposits / Credits	2
Deposited Items	2
<b>Transaction Total</b>	<b>9</b>

## SERVICE FEE CALCULATION

	AMOUNT
Service Fee	\$15.00
Service Fee Credit	-\$15.00
<b>Net Service Fee</b>	<b>\$0.00</b>
Excessive Transaction Fees (Above 200)	\$0.00
<b>Total Service Fees</b>	<b>\$0.00</b>



11013490302000000063

**CHASE BUSINESS SELECT HIGH YIELD SAVINGS**

STEPHEN CHANG

Account Number: 000003033347344

DBA CHANG MULTIPLE HOUSING

**SAVINGS SUMMARY**

	INSTANCES	AMOUNT
<b>Beginning Balance</b>		<b>\$500.73</b>
Deposits and Additions	1	0.02
<b>Ending Balance</b>	<b>1</b>	<b>\$500.75</b>
Annual Percentage Yield Earned This Period		0.05%
Interest Earned This Period		\$0.02
Interest Paid Year-to-Date		\$0.02

Interest paid in 2014 for account 000003033347344 was \$0.24.

The monthly service fee for this account was waived as an added feature of Chase BusinessSelect Checking account.

**TRANSACTION DETAIL**

DATE	DESCRIPTION	AMOUNT	BALANCE
	<b>Beginning Balance</b>		<b>\$500.73</b>
01/30	Interest Payment	0.02	500.75
	<b>Ending Balance</b>		<b>\$500.75</b>

You earned a higher interest rate on your Chase Business Select High Yield Savings account during this statement period because you had a qualifying Chase BusinessSelect Checking account.

19-Jan-18

17Jan18-1239

THIS ITEM IS PART OF A STATEMENT RECONSTRUCTION

GROUP ID G17Jan18-1239

Sequence number 003190012127 Posting date 12-Mar-12 Amount 1200.00

ALICE NIA GOOCH  
326 CAMILLE CT APT 6  
MOUNTAIN VIEW, CA 94040

Unit #6

- 7160

11-4288/1210 4923  
1010235594726

14 Mar 2012 Date

Pay to the  
Order of

Mr Chris Chang

\$1200.00

- twelve hundred dollars + 00

Dollars

Security  
Features  
Vary on  
FaceWells Fargo Bank, N.A.  
California  
wellsfargo.com

For

A. Nia Gooch

⑆ 121042882⑆ 1010235592725⑈ 07160

JPMorgan Chase Bank 031109741510 946500068825

CREDITED TO ACCOUNT OF  
WITHIN NAMED PAEE  
FOR DEPOSIT ONLY  
JP Morgan Chase Bank, N.A.



January 01, 2015 through January 30, 2015  
Primary Account: 000000469248459

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19-Jan-18

17Jan18-1239

THIS ITEM IS PART OF A STATEMENT RECONSTRUCTION

GROUP ID G17Jan18-1239

Sequence number 004680049774 Posting date 19-Mar-12 Amount 1075.00

<b>ELIZABETH L. ROSS</b> PH. 415-969-4823 P. O. BOX 4253 MOUNTAIN VIEW, CA 94040		Unit #7	90-7328/3211 000000020436	320
DATE <u>March 1, 2012</u>				
PAY TO THE ORDER OF <u>Chris Chay</u>		\$ <u>1075.00</u>		
<u>One thousand seventy-five and 00/100</u>		DOLLARS		
 <b>MENLO SURVEY FEDERAL CREDIT UNION</b> 345 Middlefield Road • Menlo Park, CA 94025 (415) 323-2493				
MEMO _____				
⑆321173289⑆ 0320⑈000000020436⑈				

004680049774 031907 740785 004680049774

CREDITED TO ACCOUNT OF  
WITHIN NAMED PAYEE  
FOR DEPOSIT ONLY  
JPMorgan Chase Bank, N.A.



April 30, 2016 through May 31, 2016  
Primary Account: 000000469248459

## SERVICE CHARGE SUMMARY

You were not charged a monthly service fee this month. Your monthly service fee can continue to be waived in five different ways during any statement period:

- Maintain an average daily balance of \$7,500.00. Your average daily balance was \$20,161.00. OR
- Maintain a relationship balance of \$25,000.00 or more during the statement period. Your relationship balance was \$21,123.00. OR
- Link a qualifying personal checking account to your Chase BusinessSelect Checking account. Your Premier Plus personal checking account is linked. OR
- Spend at least \$1,000.00 on a linked Chase Business Credit Card. You spent \$4,497.91. OR
- Pay at least \$50.00 in qualifying checking-related services or fees. You paid \$0.00.

See your Account Rules and Regulations or stop in to see a banker today to find out more.

### TRANSACTIONS FOR SERVICE FEE CALCULATION

Checks Paid / Debits

Deposits / Credits

Deposited Items

Transaction Total

### NUMBER OF TRANSACTIONS

0

2

1

3

### SERVICE FEE CALCULATION

Service Fee

Service Fee Credit

Net Service Fee

Excessive Transaction Fees (Above 200)

Total Service Fees

### AMOUNT

\$15.00

-\$15.00

\$0.00

\$0.00

\$0.00

## CHASE BUSINESS SELECT HIGH YIELD SAVINGS

STEPHEN CHANG

DBA CHANG MULTIPLE HOUSING

Account Number: 000003033347344

## SAVINGS SUMMARY

	INSTANCES	AMOUNT
Beginning Balance		\$428.92
Deposits and Additions	4	12,028.30
Electronic Withdrawals	2	- 12,028.00
Ending Balance	6	\$429.22
Annual Percentage Yield Earned This Period		0.03%
Interest Paid This Period		\$0.02
Interest Paid Year-to-Date		\$0.85

The monthly service fee for this account was waived as an added feature of Chase BusinessSelect Checking account.



11021650202000000062

17-Jan-18

16Jan18-1414

THIS ITEM IS PART OF A STATEMENT RECONSTRUCTION

GROUP ID G16Jan18-1414

Sequence number 006370339903 Posting date 16-Apr-12 Amount 3000.00


11-35-1210  
EFT (Direct Deposit)  
EFT (Direct Deposit)

4214

JACKIE STREETER  
20631 CARNIEL AVE  
SARATOGA, CA 95070

*Rae Lane April 6 2012*

PAY TO THE ORDER OF *Chris* \$ 3000.<sup>00</sup>/<sub>100</sub>

*Three thousand & zero* DOLLARS  Secure Funds on  
Internet

Bank of America  
Prospect Highway 88 Branch 0972  
1000 South De Anza Boulevard  
San Jose, CA 95129  
(408) 983-0588

*for Rae Lane*

FOR *Spencer Funt*

⑆ 121000358⑆ 4214 09727 10162 ⑈

⑆ 121000358⑆ 4214 09727 10162 ⑈

CREDITED TO ACCOUNT OF  
WITHIN NAMED PAYEE  
FOR DEPOSIT ONLY  
JPMorgan Chase Bank, N.A.



DEPOSIT/DEPÓSITO



DEPOSIT/DEPÓSITO

Today's Date/Fecha

11/14/12

Customer Name (Please Print)/Nombre del cliente (en letra de molde)

Chris Chang

Sign Here (If cash is received from this deposit)/  
Firme aquí (si recibe efectivo de este depósito)

X

N13062 CH (Rev 07/12) 12348455 07/12

▼ Emplace au número de cuenta aquí

469248459

CASH/  
EFFECTIVO

CHECK/  
CHEQUE

TOTAL FROM  
OTHER SIDE/  
TOTAL DEL REVERSO

SUBTOTAL

LESS CASH/  
MENOS EFECTIVO  
RECIBIDO

TOTAL \$

10150.-

10150.-

⑈0411698677⑈ ⑆500001020⑆

For  
Unit #1

7  
6  
5  
3  
1  
 \$3000  
\$1700  
\$1300  
\$1450  
\$1250  
 = \$5450

3000-  
1700-  
5450-

#6

Posting Date: 20121114

Sequence Number: 3670093761

Amount: \$10,150.00

Account: 469248459

Routing Transit Number: 50000102

Check/Serial Number: 000411698677

Bank Number: 703

IRD Indicator: 0

BOFD: 000000000

Capture Source: BY

Entry Number: 0000005502

UDK: 703121114003670093761

Cost Center: 741519

Teller Number: 6

Teller Sequence Number: 130

Missing Image: 5

PE Indicator: P

Application Code: 1

Trancode: 000000

DB/CR: CR

Item Type: P

Processing Date: 20121114

Request 2

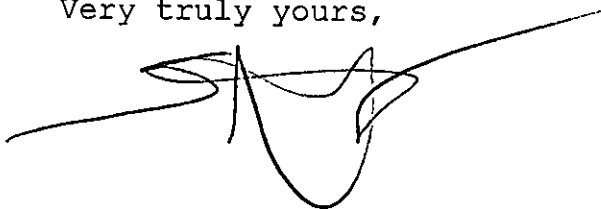
Stephen Chang for  
Chris Chang  
955 Dalles Ave  
Sunnyvale, Ca. 94087  
March 17, 2012

Ms. Kum Cha Yun  
326 Camille Court #1  
Mountain View, CA. 94040

Dear Kum Cha Yun:

Effective from May 1, 2012 the rental fee for your unit will be adjusted from \$1,450 to \$1,700 per month. Thanks for your stay during the past.

Very truly yours,

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke extending to the right.

Request 2

Attached # 1

2012

SUMMARY of bank statement

Prepared by Dr. Stephen Chang

Revised on credit card only 1/17/2018

Incomes	Jan	Feb	Mar	Apr	May	June	July	Aug	Sep	Oct	Nov	Dec	Total
Prev. bal.	9011.50	8946.96	10,833.72	1742.69	5015.82	6802.17	20287.14	15227.47	11300.89	7501.76	1954.58	1650.35	Beginning Balances
<b>Incomes</b>													
Rent #1	1450	note pd 3/9	2450	1450	1700	prepaid	prepaid	prepaid	prepaid	1700	1700	1700	
#2	1300	1,300	1300	1300	1500	"	"	"	"	1,500	3,000	paid Nov	
#3	1100	1,100	1100	2400	paid 4/13	"	"	" + 200	" + 200	1,300	1,300	1,300	
#4	1325	note pd 4/13	1325	2144	1500	"	"	"	"	paid 11/5	3,000	paid 2013	
#5	1250	1,250	1250	1250	1250	"	"	"	"	1,450	1,450	1,450	
#6	1200	1,200	1200	1200	1200	"	"	"	"	1,450	1,450	1,450	
#7	1075	1,075	1075	1075	1075	"	"	"	"	1,250	1,250	1,250	
prepaid					29850	9950							
sum apt	8700	5,925	9700	10819	38075	9950	0	200	200	8650	13150	7150	112518.57
Rae Lane	3000	3,000	6000	paid march	3000	9000	paid june	paid June	3000	3000	3000	paid 2013	33000.00
Total	11700	8,925	15700	10819	41075	18950	0	200	3200	11650	16150	7150	145518.57
Quarters	70				110.00		90		110		50		430.00
Misc.													0.00
<b>Incomes</b>	<b>11770.00</b>	<b>8,925.00</b>	<b>15700</b>	<b>10818.57</b>	<b>41185.00</b>	<b>18950.00</b>	<b>90.00</b>	<b>200.00</b>	<b>3310.00</b>	<b>11650.00</b>	<b>16200.00</b>	<b>7150.00</b>	<b>145948.57</b> <b>Total Income</b>
<b>Expenses</b>													
Mortg-RL	1988.55	1988.55	1953.21	1953.21	1953.21	1953.21	1953.21	1953.21	1953.21	1953.21	1953.21	1953.21	23509.20
MV City	1154.40		1098.46		934.37		929.50		929.93		967.39		6014.05
PGE	264.20	288.04	201.49	183.23	0.00	361.82	169.85	173.37	175.99	163.49	168.43	204.14	2354.05
TAX: APT			4643.17								4847.67		9490.84
RL			6310.37								6567.53		12877.90
Insurance				3409.00	1432.72								4841.72
repair/BoA	1067.39	13.81	185.35				97.11			80.48			1444.14
SecDep/Misc		247.84											247.84
repair	360.00								50.00				410.00
repipe	5000.00	2500	8398.98										15898.98
concrete					33078.35	1150.00							34228.35
acct #1179	1000	1,000	1000	1000	1000	1000	1000	1000	2000	7500	1000	1500	20000
chk #7427	1000	1,000	1000	1000	1000	1000	1000	1000	2000	7500	1000	1500	20000
<b>Expenses</b>	<b>11834.54</b>	<b>7,038.24</b>	<b>24791.03</b>	<b>7545.44</b>	<b>39398.65</b>	<b>5465.03</b>	<b>5149.67</b>	<b>4126.58</b>	<b>7109.13</b>	<b>17197.18</b>	<b>16504.23</b>	<b>5157.38</b>	<b>151317.07</b> <b>Total Expenses</b>
<b>Acct Bal.</b>	<b>8946.96</b>	<b>10833.72</b>	<b>1742.69</b>	<b>5015.82</b>	<b>6802.17</b>	<b>20287.14</b>	<b>15227.47</b>	<b>11300.89</b>	<b>7501.76</b>	<b>1954.58</b>	<b>1650.35</b>	<b>3643.00</b>	<b>ending balances</b>
<b>For income tax use</b>													
	Insurance	PGE	City-MV	Prop. Tax	Mtge Interest		Repairs:	repipe	concrete	others			Total repairs
Apartment	3409.00	6014.05	2354.05	9490.84	0.00			15898.98	34228.35				50127.33
Rae Lane	1432.72			12877.90	4890.46								
Sum =	4841.72	6014.05	2354.05	22368.74	4890.46								

Credit Card expenses were paid from account #7427, \$20,000.

Gain/loss : 20000 -23127.14 = 3127.14

Sum Actual costs-Note

Home Depot	80.98	302.58	225.57	967.22	1128.40	235.38	152.97	297.55	1069.01	13.22	41.18	68.17	4582.23	3,665.78
Others	82.26	31.36	42.17	17.27	8.15	9.40	177.84	268.48	153.86	0.00	0.00	0.00	790.79	632.63
contractor			1500.00	1850.00	2420.00	537.24		140.00	500.00				6947.24	6,947.24
Mgmt fee 8%	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	240.00	2880.00	2,880.00
" -apt	696.00	474.00	776.00	865.49	3046.00	796.00	0.00	16.00	16.00	692.00	1052.00	572.00	9001.49	9,001.49
<b>Total =</b>													<b>23,127.14</b>	

Notes: During the re-piping tenants at #1 were forced to move out for few days received \$450 discount in Feb rent. Paid on 3/9.

Tenants at #4 spent \$506 upgrade inside by himself deducted from April's rent. Paid on 4/13.

80% of Credit Card expenses "Sum" (\$4582.23 and \$790.79) applied to this rental property, accounting for "Actual costs" of \$3665.78 and \$632.63 respectively.



JPMorgan Chase Bank, N.A.  
P O Box 659754  
San Antonio, TX 78265 - 9754

September 01, 2015 through September 30, 2015

Primary Account: **000000469248459**

#### CUSTOMER SERVICE INFORMATION

Web site:	<b>Chase.com</b>
Service Center:	<b>1-800-242-7338</b>
Deaf and Hard of Hearing:	<b>1-800-242-7383</b>
Para Espanol:	<b>1-888-622-4273</b>
International Calls:	<b>1-713-262-1679</b>



00057594 DRE 703 14227415 NNNNNNNNNY T 1 000000000 61 0000

STEPHEN CHANG  
DBA CHANG MULTIPLE HOUSING  
955 THE DALLES AVE  
SUNNYVALE CA 94087-4116



#### We're making changes to non-Chase ATM fees and Travelers Checks

Your relationship is important to us, and we are committed to keeping you informed about changes that may affect you beginning November 9.

##### Non-Chase ATMs

When you use an ATM that is not owned by Chase we charge a non-Chase ATM fee; which will change beginning November 9. The new fees listed below apply to each transaction made at a non-Chase ATM:

- \$2.50 for any Inquiries, Transfers or Withdrawals while using a non-Chase ATM in the U.S., Puerto Rico and the U.S. Virgin Islands.
- \$2.50 for any Transfers or Inquiries at ATMs outside the U.S., Puerto Rico and the U.S. Virgin Islands. As a reminder, we will still charge \$5 per Withdrawal at ATMs outside the U.S., Puerto Rico and the U.S. Virgin Islands.

As a reminder, there is no fee to use any of the 15,500 Chase ATMs.

For the products listed below, we'll continue to waive our fee when you use a non-Chase ATM but you will have to pay the fees charged by the ATM owner.

- Chase Platinum Business Checking(SM)
- Chase Performance Business Checking(SM) and Chase Performance Business Checking with Interest(SM)
- Chase Analysis Business Checking(SM) and Chase Analysis Business Checking with Interest(SM)
- Commercial Checking(SM) and Commercial Checking with Interest(SM)
- Chase Total Business Checking(SM) with Chase Military Banking benefits
- Chase BusinessSelect Checking(SM) with Chase Military Banking benefits linked to Chase Premier Plus
- Chase BusinessClassic CheckingSM with Chase Military Banking benefits linked to Chase Premier Plus
- Chase Client Funds Checking(SM)
- Chase Client Funds Savings(SM)
- Trust Accounts for Lawyers and Realtors (names vary by market)

##### Travelers Checks

Beginning November 9, we will no longer sell Travelers Checks. There are other alternatives to Travelers Checks, please talk to a banker to learn more. We apologize for the inconvenience.

All other terms and conditions of your Deposit Account Agreement still apply. If you have any questions, please call the number listed at the top of this statement.

##### Reminder about fees for cash deposits to business accounts

The fee for cash deposited with a teller or at a night depository that is above the amount you can deposit at no charge as a benefit of your specific deposit product is \$2.50 per \$1,000 deposited, as we previously disclosed to you. Please refer to the Product Features for your account(s) in the Additional Banking Services and Fees disclosure we gave you when you opened your account.

Attached ~~#1~~ #2

**Prepared by Dr. Stephen Chang**

Prepared by Dr. Stephen Chang											
Jan 2012	Feb. 2012	Mar-12	Apr. 2012	May-12	Jun-12	Total					
Date	\$ amount	Date	\$ amount	Date	\$ amount						
1/21/12	17.13	2/1/12	8.60	3/1/12	12.60	4/2/12	134.25	5/3/12	793.27	6/4/12	32.56
1/20/12	14.53	2/1/12	3.65	3/2/12	7.06	4/3/12	20.95	5/5/12	-6.47	6/8/12	2.93
1/24/12	12.99	2/1/12	8.39	3/20/12	160.55	4/6/12	-22.04	5/4/12	203.51	6/13/12	-22.27
1/28/12	4.32	2/2/12	33.93	3/29/12	7.25	4/13/12	-31.36	5/4/12	70.80	6/19/12	-5.38
1/30/12	32.01	2/8/12	33.90	03/27/12	5.76	4/6/12	12.68	5/8/12	7.34	6/23/12	-14.85
		2/9/12	20.54	03/27/12	14.01	4/9/12	1.82	5/8/12	5.27	6/11/12	48.69
		2/15/12	68.37	03/29/12	18.34	4/9/12	2.89	5/12/12	46.01	6/13/12	14.85
		2/16/12	35.37			4/9/12	112.04	5/19/12	5.76	6/14/12	108.03
		2/18/12	5.95			4/18/12	6.45	5/20/12	2.91	6/19/12	15.11
		2/17/12	60.79			4/19/12	1.26	5/24/12	1432.72	6/23/12	55.71
		2/28/12	23.09			4/23/12	413.20	10750 Rae Lane Insurance			
						4/26/12	151.25				
						4/28/12	163.83				
Sum	80.98		302.58		225.57		967.22	Sum =	1128.40		235.38
											2940.13

Others such as OCH Paint etc.	
-------------------------------	--

*\$1432.72 excluded in sum because listed in bank statement*

1/7/12	1.50	2/1/12	3.69	03/02/12	7.02	4/4/12	14.03	5/9/12	8.15	6/10/12	48.69
1/12/12	3.86	2/10/12	27.67	03/02/12	14.06	4/9/12	3.24			6/12/12	9.49
1/31/12	76.90			03/02/12	7.06						
				03/26/12	14.03						
Sum	82.26		31.36		42.17		17.27		8.15		181.21

Home Depot

Jul-12		Aug. 2012		Sep. 2012		Oct. 2012		Nov. 2012		Dec. 2012		Total
Date	\$ amount	Date	\$ amount	Date	\$ amount	Date	\$ amount	Date	\$ amount	Date	\$ amount	
7/16/12	32.52	8/1/12	21.04	09/06/12	442.73	10/6/12	13.22	11/14/12	41.18	12/1/12	3.21	
7/28/12	4.86	8/3/12	59.55	09/06/12	14.27					12/13/12	64.96	
7/28/12	3.21	8/4/12	2.80	09/08/12	7.01							
7/27/12	78.37	8/15/12	15.22	09/23/12	605.00							
7/27/12	34.01	8/16/12	8.00									
		8/16/12	10.73									
		8/19/12	29.92									
		8/21/12	15.49									
		8/25/12	34.07									
		8/25/12	24.35									
		8/25/12	38.52									
		8/24/12	16.40									
		8/28/12	6.31									
		8/30/12	15.15									
Sum	152.97		297.55		1,069.01		13.22		41.18		68.17	1,642.10

**Others such as OCH Paint etc.**

	7/30/12	16.19	8/16/12	3.78	09/06/12	7.02									
	7/14/12	95.46	8/15/12	64.70	09/07/12	1.59									
	7/23/12	50.00	8/28/12	200.00	09/23/12	16.25									
					09/21/12	40.00									
	7/30/12	16.19			09/25/12	89.00									
Sum		177.84		268.48		153.86		0.00		0.00			0.00		600.18

**Note: 10750 Rae Lane Insurance was listed in Bank Statement and not included in sum.**

<b>Total =</b>	<b>5363.62</b>
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September 01, 2015 through September 30, 2015  
Primary Account: 000000469248459

## CHASE BUSINESS SELECT HIGH YIELD SAVINGS

STEPHEN CHANG  
DBA CHANG MULTIPLE HOUSING

Account Number: 000003033347344

### SAVINGS SUMMARY

	INSTANCES	AMOUNT
Beginning Balance		\$500.89
Deposits and Additions	1	0.02
Ending Balance	1	\$500.91
Annual Percentage Yield Earned This Period		0.05%
Interest Earned This Period		\$0.02
Interest Paid Year-to-Date		\$0.18

The monthly service fee for this account was waived as an added feature of Chase BusinessSelect Checking account.

### TRANSACTION DETAIL

DATE	DESCRIPTION	AMOUNT	BALANCE
	Beginning Balance		\$500.89
09/30	Interest Payment	0.02	500.91
	Ending Balance		\$500.91

You earned a higher interest rate on your Chase Business Select High Yield Savings account during this statement period because you had a qualifying Chase BusinessSelect Checking account.

30 deposited items are provided with your account each month. There is a \$0.20 fee for each additional deposited item.

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:** Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed 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 problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS:** Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC



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[www.chase.com/businesscards](http://www.chase.com/businesscards)

Customer Service  
1-800-346-5538

Additional contact  
information on back →

### ACCOUNT SUMMARY

Account Number: 5589 6710 0137 7502

Previous Balance	\$3,967.57
Payment, Credits	-\$3,967.57
Purchases	+\$2,176.83
Cash Advances	\$0.00
Balance Transfers	\$0.00
Overdrafts	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$2,176.83

Opening/Closing Date 01/07/12 - 02/06/12

Revolving Credit Amount \$18,000

Available Credit \$15,823

Cash Access Line \$3,600

Available for Cash \$3,600

### PAYMENT INFORMATION

New Balance	\$2,176.83
Payment Due Date	02/28/12
Minimum Payment Due	\$25.00

**Late Payment Warning:** If we do not receive your minimum payment by the due date, you may have to pay up to a \$39 late fee.

**Minimum Payment Warning:** Enroll in Auto-Pay and avoid missing a payment. To enroll, call the number on the back of your card or go to the web site listed above.

### CHASE ULTIMATE REWARDS<sup>SM</sup> SUMMARY

Previous Points Balance	29,274	Start redeeming today. Visit Ultimate Rewards at <a href="http://www.chase.com/ink">www.chase.com/ink</a> .
Points earned on purchases	2,177	
Bonus points from Ultimate Rewards Travel	0	
Bonus points earned at Ultimate Rewards Mall	0	
Points earned on Telecom and Office Supplies	589	
Points earned on Gas and Dining	982	
Points Redeemed This Period	29,274	
Current Points Total	3,748	

Earn 5 points for every \$1 you spend up to \$25,000 annually on eligible purchases of office supplies, wireless services, landline communication and cable services (including bundled services like TV, high-speed internet access and phone). You also earn 2 points for every \$1 you spend up to \$25,000 annually on eligible purchases made at gas stations and restaurants. You earn 1 point for every \$1 you spend on all other purchases with no limit and your points do not expire. Visit us at [www.chase.com/ink](http://www.chase.com/ink)

### ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/12	Payment - Thank You	-3,967.57
01/06	CTY OF SANTA CLARA-IVR 408-6152367 CA	77.83
01/06	SUBWAY 00009118 CUPERTINO CA	6.77
01/05	SUBWAY 00009118 CUPERTINO CA	6.77
01/06	ST OF CALIF DMV-INTERN 916-6578943 CA	118.00
01/06	SAFEWAY STORE00003137 SUNNYVALE CA	12.49
01/08	LOON WAH RESTAURANT SAN JOSE CA	68.87
01/07	ORCHARD SUPPLY #50 SUNNYVALE CA	1.50
01/09	99 RANCH #1768 CUPERTINO CA	7.12
01/09	SAFEWAY STORE00014399 SUNNYVALE CA	5.89
01/10	SHANGHAI RESTAURANT CUPERTINO CA	24.00
01/11	MACY'S EAST #340 SUNNYVALE CA	34.10
01/13	SUBWAY 00009118 CUPERTINO CA	6.77
01/12	ORCHARD SUPPLY #50 SUNNYVALE CA	3.86
01/13	MARINA FOODS #5436 CUPERTINO CA	9.95
01/14	MARINA FOODS #5436 CUPERTINO CA	4.30
01/13	CHEVRON 0095700 CUPERTINO CA	69.74

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
01/13	SAFEWAY STORE00003137 SUNNYVALE CA	9.62
01/16	ATT*BILL PAYMENT 800-288-2020 TX	147.07
01/16	SUBWAY 00009118 CUPERTINO CA	5.41
01/19	SAFEWAY STORE00003137 SUNNYVALE CA	12.89
01/19	SEARS AUTO CNTR 6939 CUPERTINO CA	66.22
01/20	JACK IN THE BOX 453 MOUNTAIN VIEW CA	27.99
01/21	THE HOME DEPOT 6635 SAN JOSE CA	17.13
01/21	SAFEWAY STORE00003137 SUNNYVALE CA	30.10
01/20	THE HOME DEPOT 640 SUNNYVALE CA	14.53
01/22	LOON WAH RESTAURANT SAN JOSE CA	244.11
01/21	SUBWAY 00009118 CUPERTINO CA	6.77
01/20	CHEVRON 0090699 MOUNTAIN VIEW CA	61.09
01/23	JACK IN THE BOX 453 MOUNTAIN VIEW CA	27.74
01/24	MARINA FOODS #5436 CUPERTINO CA	8.34
01/24	THE HOME DEPOT 6635 SAN JOSE CA	12.99
01/24	CVS PHARMACY #9198 SUNNYVALE CA	6.71
01/24	I LOVE BENTO CUPERTINO CA	5.94
01/24	DIDDAMS PARTY & TOY ST CUPERTINO CA	4.32
01/25	SUBWAY 00009118 CUPERTINO CA	6.77
01/26	SUBWAY 00009118 CUPERTINO CA	6.77
01/28	DYNASTY SEAFOOD CUPERTINO CA	44.00
01/28	THE HOME DEPOT 640 SUNNYVALE CA	4.32
01/28	SAFEWAY STORE00003137 SUNNYVALE CA	22.39
01/30	JACK IN THE BOX 453 MOUNTAIN VIEW CA	27.34
01/31	99 RANCH #1768 CUPERTINO CA	2.99
01/31	99 HEALTHY WORLD INC CUPERTINO CA	21.65
01/30	THE HOME DEPOT 640 SUNNYVALE CA	32.41
01/30	CHEVRON 0090699 MOUNTAIN VIEW CA	62.69
01/31	JACK IN THE BOX 453 MOUNTAIN VIEW CA	23.33
01/31	ORCHARD SUPPLY #50 SUNNYVALE CA	76.90
02/01	MEDCO HEALTH FT WORTH 08008887010 TX	80.00
02/01	JACK IN THE BOX 453 MOUNTAIN VIEW CA	27.99
02/01	THE HOME DEPOT 6635 SAN JOSE CA	8.60
02/02	MEDCO HEALTH FT WORTH 08008887010 TX	40.00
02/01	THE HOME DEPOT 640 SUNNYVALE CA	3.85
02/01	THE HOME DEPOT 6635 SAN JOSE CA	8.39
02/01	ORCHARD SUPPLY #50 SUNNYVALE CA	3.89
02/02	SHANGHAI RESTAURANT CUPERTINO CA	10.00
02/02	THE HOME DEPOT 6635 SAN JOSE CA	33.93
02/03	99 RANCH #1768 CUPERTINO CA	3.40
02/05	CHEF YU SUNNYVALE CA	26.00
02/04	LOON WAH RESTAURANT SAN JOSE CA	164.45
02/03	SHANGHAI RESTAURANT CUPERTINO CA	20.00
02/04	SALSBURY INDUSTRIES 323-846-6700 CA	247.84

STEPHEN S CHANG  
TRANSACTIONS THIS CYCLE (CARD 7502) -\$1,790.74  
INCLUDING PAYMENTS RECEIVED

2012 Totals Year-to-Date

Total fees charged in 2012

\$0.00





Manage your account online:  
[www.chase.com/businesscards](http://www.chase.com/businesscards)

Customer Service  
 1-800-346-5538

Additional contact  
 information on back →

### ACCOUNT SUMMARY

<b>Account Number: 5589 6710 0137 7502</b>	
Previous Balance	\$2,176.83
Payment, Credits	-\$2,212.55
Purchases	+\$3,204.96
Cash Advances	\$0.00
Balance Transfers	\$0.00
Overdrafts	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
<b>New Balance</b>	<b>\$3,169.24</b>

Opening/Closing Date	02/07/12 - 03/06/12
Revolving Credit Amount	\$18,000
Available Credit	\$14,830
Cash Access Line	\$3,600
Available for Cash	\$3,600

### PAYMENT INFORMATION

New Balance	\$3,169.24
Payment Due Date	03/28/12
Minimum Payment Due	\$31.00

**Late Payment Warning:** If we do not receive your minimum payment by the due date, you may have to pay up to a \$39 late fee.

**Minimum Payment Warning:** Enroll in Auto-Pay and avoid missing a payment. To enroll, call the number on the back of your card or go to the web site listed above.

### CHASE ULTIMATE REWARDS<sup>SM</sup> SUMMARY

Previous Points Balance	3,748
Points earned on purchases	3,170
Bonus points from Ultimate Rewards Travel	0
Bonus points earned at Ultimate Rewards Mall	0
Points earned on Telecom and Office Supplies	676
Points earned on Gas and Dining	521
<b>Current Points Total</b>	<b>8,115</b>

Start redeeming today. Visit Ultimate Rewards at [www.chase.com/ink](http://www.chase.com/ink).

Earn 5 points for every \$1 you spend up to \$25,000 annually on eligible purchases of office supplies, wireless services, landline communication and cable services (including bundled services like TV, high-speed internet access and phone). You also earn 2 points for every \$1 you spend up to \$25,000 annually on eligible purchases made at gas stations and restaurants. You earn 1 point for every \$1 you spend on all other purchases with no limit and your points do not expire. Visit us at [www.chase.com/ink](http://www.chase.com/ink)

### ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
02/06	THE HOME DEPOT 640 SUNNYVALE CA	-3.85
02/11	Payment - Thank You	-2,176.83
02/09	THE HOME DEPOT 6635 SAN JOSE CA	-31.87
02/06	STATE FARM INSURANCE 800-956-6310 IL	227.26
02/06	CHEVRON 0090699 MOUNTAIN VIEW CA	52.40
02/08	JACK IN THE BOX 453 MOUNTAIN VIEW CA	34.59
02/08	THE HOME DEPOT 640 SUNNYVALE CA	33.90
02/09	CTY OF SANTA CLARA-IVR 408-6152367 CA	82.62
02/09	SUBWAY 00009118 CUPERTINO CA	16.24
02/09	THE HOME DEPOT 6635 SAN JOSE CA	31.87
02/09	THE HOME DEPOT 6635 SAN JOSE CA	20.54
02/11	SAFEWAY STORE00003137 SUNNYVALE CA	11.67
02/10	SUBWAY 00009118 CUPERTINO CA	10.00
02/10	ORCHARD SUPPLY #50 SUNNYVALE CA	27.67
02/14	JACK IN THE BOX 453 MOUNTAIN VIEW CA	14.69
02/14	JACK IN THE BOX 453 MOUNTAIN VIEW CA	22.67
02/13	CHEVRON 0095700 CUPERTINO CA	54.23
02/13	SHANGHAI RESTAURANT CUPERTINO CA	18.60

*Handwritten notes:*  
 -31.87  
 -31.87  
 Return

Statement Date: 02/07/12 - 03/06/12  
Account Number: 5589 6710 0137 7502  
Page 2 of 2

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
		10.00
		58.37
02/15	SUBWAY 00009118 CUPERTINO CA	10.00
02/15	THE HOME DEPOT 6635 SAN JOSE CA	20.55
02/16	SUBWAY 00009118 CUPERTINO CA	9.71
02/16	99 RANCH #1768 CUPERTINO CA	35.37
02/17	JACK IN THE BOX 453 MOUNTAIN VIEW CA	29.00
02/16	THE HOME DEPOT 6635 SAN JOSE CA	5.95
02/18	CHEF LIU MOUNTAIN VIEW CA	60.79
02/18	THE HOME DEPOT 640 SUNNYVALE CA	16.89
02/18	THE HOME DEPOT 640 SUNNYVALE CA	27.00
02/17	99 RANCH #1768 CUPERTINO CA	29.41
02/19	SHANGHAI RESTAURANT CUPERTINO CA	71.22
02/19	SAFeway STORE 00028878 SUNNYVALE CA	38.09
02/20	CHEVRON 0090699 MOUNTAIN VIEW CA	99.00
02/22	99 RANCH #1768 CUPERTINO CA	168.85
02/22	ST OF CALIF DMV-INTERN 916-6578943 CA	47.29
02/23	ATT*BILL PAYMENT 800-288-2020 TX	30.00
02/24	99 RANCH #1768 CUPERTINO CA	14.06
02/26	DYNASTY SEAFOOD CUPERTINO CA	62.26
02/26	SAFeway STORE 000003137 SUNNYVALE CA	8.00
02/27	CHEVRON 0095700 CUPERTINO CA	23.09
02/28	SFO PARKING IT-G LEQ96 SAN FRANCISCO CA	116.76
02/29	THE HOME DEPOT 6635 SAN JOSE CA	21.00
02/28	STATE FARM INSURANCE 800-956-6310 IL	12.60
02/29	SHANGHAI RESTAURANT CUPERTINO CA	16.83
03/01	THE HOME DEPOT 640 SUNNYVALE CA	691.00
03/01	99 RANCH #1768 CUPERTINO CA	27.00
03/02	STATE FARM INSURANCE 800-956-6310 IL	7.08
03/02	FATIMA RESTAURANT CUPERTINO CA	757.75
03/03	THE HOME DEPOT 640 SUNNYVALE CA	14.06
03/02	WESTERN APPLIANCE SAN JOSE CA	7.03
03/05	ORCHARD SUPPLY #50 SUNNYVALE CA	
03/02	ORCHARD SUPPLY #50 SUNNYVALE CA	

Feb  
March

STEPHEN S CHANG  
TRANSACTIONS THIS CYCLE (CARD 7502) \$992.41  
INCLUDING PAYMENTS RECEIVED

2012 Totals Year-to-Date	
Total fees charged in 2012	\$0.00
Total interest charged in 2012	\$0.00
Year-to-date totals reflect all charges minus any refunds applied to your account.	

INTEREST CHARGES

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
PURCHASES	0.00%	-0-	-0-
Purchases			

**ACCOUNT ACTIVITY (CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
03/10	SAFEWAY STORE00003137 SUNNYVALE CA	8.67
03/11	DYNASTY SEAFOOD CUPERTINO CA	26.00
03/11	OFFICE DEPOT #909 SUNNYVALE CA	6.47
03/13	SUBWAY 00009118 CUPERTINO CA	6.25
03/14	HONG FU GOURMET CHINES CUPERTINO CA	39.00
03/14	TONG DUMPLING CUPERTINO CA	32.00
03/13	CHEVRON 0095700 CUPERTINO CA	64.84
03/16	SAFEWAY STORE00003137 SUNNYVALE CA	18.71
03/19	USPS 05762002734710848 SUNNYVALE CA	1.50
03/20	NOB HILL #634 MOUNTAIN VIEW CA	4.54
03/20	THE HOME DEPOT 6635 SAN JOSE CA	160.55
03/22	USPS 05762002734710848 SUNNYVALE CA	.65
03/22	SAFEWAY STORE00003137 SUNNYVALE CA	24.00
03/22	STATE FARM INSURANCE 800-956-6310 IL	116.98
03/24	ATT*BILL PAYMENT 800-288-2020 TX	174.68
03/23	CHEVRON 0095700 CUPERTINO CA	68.46
03/25	99 HEALTHY WORLD INC CUPERTINO CA	43.30
03/24	FC VALLCO 13 CUPERTINO CA	13.40
03/25	99 RANCH #1768 CUPERTINO CA	24.52
03/25	THE HOME DEPOT 6635 SAN JOSE CA	7.20
03/25	SUBWAY 00009118 CUPERTINO CA	6.77
03/28	FEDEX 800047672771 MEMPHIS TN	16.44
03/27	THE HOME DEPOT 6635 SAN JOSE CA	5.76
03/28	TUTTI FRUTTI YOGURT SAN JOSE CA	4.69
03/27	THE HOME DEPOT 640 SUNNYVALE CA	14.01
03/27	FATIMA RESTAURANT CUPERTINO CA	25.10
03/28	ORCHARD SUPPLY #50 SUNNYVALE CA	14.03
03/28	SUBWAY 00009118 CUPERTINO CA	7.25
03/29	CVS PHARMACY #9198 SUNNYVALE CA	4.74
03/29	THE HOME DEPOT 6635 SAN JOSE CA	18.34
04/01	ARMADILLO WILLYS BBQ CUPERTINO CA	65.70
04/03	BLUELINE FLOOR COVERIN MOUNTAIN VIEW CA	454.00
04/02	SAFEWAY STORE00003137 SUNNYVALE CA	21.56
04/02	THE HOME DEPOT 640 SUNNYVALE CA	134.23
04/02	SUBWAY 00009118 CUPERTINO CA	6.77
04/04	LOON WAH RESTAURANT SAN JOSE CA	122.21
04/03	THE HOME DEPOT 6635 SAN JOSE CA	20.95
04/04	ORCHARD SUPPLY #50 SUNNYVALE CA	14.03
04/04	SUBWAY 00009118 CUPERTINO CA	6.77
04/05	99 RANCH #1768 CUPERTINO CA	5.55

STEPHEN S CHANG  
 TRANSACTIONS THIS CYCLE (CARD 7502) -\$1,080.11  
 INCLUDING PAYMENTS RECEIVED

2012 Totals Year-to-Date	
Total fees charged in 2012	\$0.00
Total interest charged in 2012	\$0.00

Year-to-date totals reflect all charges minus any refunds applied to your account.



Manage your account online:  
www.chase.com/businesscards

Customer Service  
1-800-346-5538

Additional contact  
information on back

## ACCOUNT SUMMARY

Account Number: 5589 6710 0137 7502

Previous Balance	\$2,089.13
Payment, Credits	✓ -\$2,616.48
Purchases	✓ +\$3,236.32
Cash Advances	\$0.00
Balance Transfers	\$0.00
Overdrafts	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	✓ \$2,708.97

Opening/Closing Date	04/07/12 - 05/06/12
Revolving Credit Amount	\$18,000
Available Credit	\$15,291
Cash Access Line	\$3,600
Available for Cash	\$3,600

## PAYMENT INFORMATION

New Balance	\$2,708.97
Payment Due Date	05/28/12
Minimum Payment Due	\$27.00

**Late Payment Warning:** If we do not receive your minimum payment by the due date, you may have to pay up to a \$39 late fee.

**Minimum Payment Warning:** Enroll in Auto-Pay and avoid missing a payment. To enroll, call the number on the back of your card or go to the web site listed above.

## CHASE ULTIMATE REWARDS<sup>SM</sup> SUMMARY

Previous Points Balance	11,541
Points earned on purchases	2,709
Bonus points from Ultimate Rewards Travel	0
Bonus points earned at Ultimate Rewards Mall	0
Points earned on Telecom and Office Supplies	702
Points earned on Gas and Dining	412
Current Points Total	15,364

Start redeeming today. Visit Ultimate Rewards at www.chase.com/ink.

Earn 5 points for every \$1 you spend up to \$25,000 annually on eligible purchases of office supplies, wireless services, landline communication and cable services (including bundled services like TV, high-speed internet access and phone). You also earn 2 points for every \$1 you spend up to \$25,000 annually on eligible purchases made at gas stations and restaurants. You earn 1 point for every \$1 you spend on all other purchases with no limit and your points do not expire. Visit us at www.chase.com/ink

## ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
04/06	THE HOME DEPOT 6635 SAN JOSE CA	-22.04
04/11	Payment - Thank You	-2,089.13
04/13	THE HOME DEPOT 6635 SAN JOSE CA	-31.36
04/19	BLUELINE FLOOR COVERIN MOUNTAIN VIEW CA	-454.00
05/01	TEST Q & A 18007291997 08007291997 FL	-19.95
04/06	CVS PHARMACY #9198 SUNNYVALE CA	4.72
04/06	THE HOME DEPOT 6635 SAN JOSE CA	12.68
04/08	CHEVRON 0095700 CUPERTINO CA	68.44
04/09	THE HOME DEPOT 640 SUNNYVALE CA	1.82
04/09	ORCHARD SUPPLY #50 SUNNYVALE CA	3.24
04/09	THE HOME DEPOT 6635 SAN JOSE CA	2.89
04/09	THE HOME DEPOT 640 SUNNYVALE CA	112.04
04/09	THE HOME DEPOT 640 SUNNYVALE CA	38.92
04/11	CTY OF SANTA CLARA-IVR 408-6152367 CA	97.24
04/10	SUBWAY 00009118 CUPERTINO CA	6.77
04/12	99 RANCH #1768 CUPERTINO CA	11.89
04/13	99 RANCH #1768 CUPERTINO CA	6.79
04/13	SHANGHAI RESTAURANT CUPERTINO CA	17.15

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
04/13	SAFEWAY STORE00003137 SUNNYVALE CA	13.47
04/17	SOUTHBAY OPHTHALMOLOGY SAN JOSE CA	196.00
04/18	OFFICE DEPOT #909 SUNNYVALE CA	6.81
04/17	SUBWAY 00009118 CUPERTINO CA	6.25
04/18	CVS PHARMACY #9700 SUNNYVALE CA	38.95
04/18	THE HOME DEPOT 6635 SAN JOSE CA	6.45
04/19	THE HOME DEPOT 6635 SAN JOSE CA	1.26
04/19	NEW PORT RESTAURANT SUNNYVALE CA	25.00
04/21	LOON WAH RESTAURANT SAN JOSE CA	85.46
04/21	BULLNOSE TILE LLC SAN JOSE CA	396.80
04/24	CHEVRON 0095700 CUPERTINO CA	64.31
04/23	SAFEWAY STORE00003137 SUNNYVALE CA	17.36
04/23	THE HOME DEPOT 6635 SAN JOSE CA	413.20
04/24	SHANGHAI RESTAURANT CUPERTINO CA	21.00
04/25	SOUTHBAY OPHTHALMOLOGY SAN JOSE CA	70.00
04/26	THE HOME DEPOT 6635 SAN JOSE CA	151.25
04/27	ATT*BILL PAYMENT 800-288-2020 TX	168.55
04/28	TONG DUMPLING CUPERTINO CA	43.00
04/27	SUBWAY 00009118 CUPERTINO CA	6.25
04/30	TEST Q & A 18007291997 08007291997 FL	19.95
04/28	THE HOME DEPOT 6635 SAN JOSE CA	163.83
04/29	DYNASTY SEAFOOD CUPERTINO CA	48.00
05/01	SUBWAY 00009118 CUPERTINO CA	6.77
05/02	SUBWAY 00009118 CUPERTINO CA	6.77
05/03	SILICON VALLEY SPINE & SUNNYVALE CA	75.00
05/03	SUBWAY 00009118 CUPERTINO CA	6.77
05/03	THE HOME DEPOT 6635 SAN JOSE CA	793.27

STEPHEN S CHANG  
TRANSACTIONS THIS CYCLE (CARD 7502) \$619.84  
INCLUDING PAYMENTS RECEIVED

April  
May

2851.75

# ACCOUNT SUMMARY

Account Number: 5589 6710 0137 7502

Previous Balance	
Payment, Credits	\$2,708.97
Purchases	-\$6,813.59
Cash Advances	+\$33,987.48
Balance Transfers	\$0.00
Overdrafts	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$0.00
	\$29,882.86
Opening/Closing Date	05/07/12 - 06/07/12
Revolving Credit Amount	\$40,000
Available Credit	\$10,117
Cash Access Line	\$8,000
Available for Cash	\$8,000

# PAYMENT INFORMATION

New Balance	\$29,882.86
Payment Due Date	07/01/12
Minimum Payment Due	\$298.00

**Late Payment Warning:** If we do not receive your minimum payment by the due date, you may have to pay up to a \$39 late fee.  
**Minimum Payment Warning:** Enroll in Auto-Pay and avoid missing a payment. To enroll, call the number on the back of your card or go to the web site listed above.

# YOUR ACCOUNT MESSAGES

Your credit line has been increased. Take advantage of your enhanced spending power to make purchases and transfer balances today.

# CHASE ULTIMATE REWARDS<sup>SM</sup> SUMMARY

Previous Points Balance	15,364
Points earned on purchases	33,973
Bonus points from Ultimate Rewards Travel	0
Bonus points earned at Ultimate Rewards Mall	0
Points earned on Telecom and Office Supplies	629
Points earned on Gas and Dining	565
Current Points Total	50,531

Start redeeming today. Visit Ultimate Rewards at www.chase.com/ink.

Earn 5 points for every \$1 you spend up to \$25,000 annually on eligible purchases of office supplies, wireless services, landline communication and cable services (including bundled services like TV, high-speed internet access and phone). You also earn 2 points for every \$1 you spend up to \$25,000 annually on eligible purchases made at gas stations and restaurants. You earn 1 point for every \$1 you spend on all other purchases with no limit and your points do not expire. Visit us at www.chase.com/ink

# ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
05/05	THE HOME DEPOT 6635 SAN JOSE CA	
05/11	Payment - Thank You	-6.47
05/09	ORCHARD SUPPLY #50 SUNNYVALE CA	-2,708.97
06/04	Payment - Thank You	-8.15
05/05	SAFEWAY STORE00003137 SUNNYVALE CA	-4,090.00
05/06	OUTBACK 0514 CUPERTINO CA	40.10
05/04	THE HOME DEPOT 6635 SAN JOSE CA	119.00
05/04	THE HOME DEPOT 6635 SAN JOSE CA	203.51
05/05	CHEVRON 0095700 CUPERTINO CA	70.80
05/05	DYNASTY SEAFOOD CUPERTINO CA	65.22
05/08	LD-4INKJETS 05629866940 CA	26.00
05/07	SUBWAY 00009118 CUPERTINO CA	.01
05/08	LD-4INKJETS 05629866940 CA	6.77
05/08	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	40.18
		87.81



23

**ACCOUNT ACTIVITY (CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
05/08	SUBWAY 00009118 CUPERTINO CA	6.77
05/08	THE HOME DEPOT 6635 SAN JOSE CA	7.34
05/08	THE HOME DEPOT 6635 SAN JOSE CA	5.27
05/08	ORCHARD SUPPLY #50 SUNNYVALE CA	.96
05/08	SAFEWAY STORE00003137 SUNNYVALE CA	12.97
05/09	ORCHARD SUPPLY #50 SUNNYVALE CA	8.15
05/10	SUBWAY 00009118 CUPERTINO CA	6.25
05/10	KELLYMOORE 8080811 CAMPBELL CA	496.38
05/12	CTY OF SANTA CLARA-IVR 408-6152367 CA	97.24
05/12	THE HOME DEPOT 6635 SAN JOSE CA	46.01
05/14	CHEVRON 0095700 CUPERTINO CA	78.52
05/15	SUBWAY 00009118 CUPERTINO CA	6.25
05/15	STATE FARM INSURANCE 800-956-6310 IL	689.00
05/18	QDI*QUEST DIAGNOSTICS 800-722-8158 CA	11.79
05/19	THE HOME DEPOT 6635 SAN JOSE CA	5.76
05/21	ATT*BILL PAYMENT 800-288-2020 TX	157.02
05/20	SUBWAY 00009118 CUPERTINO CA	6.25
05/20	THE HOME DEPOT 6635 SAN JOSE CA	2.91
05/22	99 RANCH #1768 CUPERTINO CA	5.61
05/22	SHANGHAI RESTAURANT CUPERTINO CA	19.30
05/22	CHEVRON 0095700 CUPERTINO CA	66.46
05/24	FARMERS INS BILLING 866-813-7551 CA	1,432.72
05/25	SHANGHAI RESTAURANT CUPERTINO CA	17.15
05/26	99 RANCH #1768 CUPERTINO CA	18.52
05/26	SAFEWAY STORE00003137 SUNNYVALE CA	29.19
05/27	DYNASTY SEAFOOD CUPERTINO CA	29.00
05/28	TARGET 00003236 CUPERTINO CA	8.80
05/29	INF*PEOPLES MART.COM 888-455-2792 NE	.95
05/29	WATCH CARE 4 SANTA CLARA CA	9.19
05/28	DYNASTY SEAFOOD CUPERTINO CA	51.00
05/29	PAMF SUNNYVALE 650-3214121 CA	52.20
05/29	FC VALLCO 13 CUPERTINO CA	8.00
05/30	SUBWAY 00009118 CUPERTINO CA	6.77
05/30	CHEVRON 0095700 CUPERTINO CA	45.71
06/01	S&G CARPET AND MORE SANTA CLARA CA	1,287.08
06/04	SAFEWAY STORE00014399 SUNNYVALE CA	5.59
06/05	CAPITAL CHRISTIAN CENT SACRAMENTO CA	28,590.00

STEPHEN S CHANG  
 TRANSACTIONS THIS CYCLE (CARD 7502) \$27,173.89  
 INCLUDING PAYMENTS RECEIVED

**2012 Totals Year-to-Date**

Total fees charged in 2012	\$0.00
Total interest charged in 2012	\$0.00

Year-to-date totals reflect all charges minus any refunds applied to your account.

**INTEREST CHARGES**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Annual

Balance

## ACCOUNT SUMMARY

Account Number: 5589 6710 0565 3189

Previous Balance \$0.00  
Payment, Credits *Start* \$0.00  
Purchases +\$435.33  
Cash Advances \$0.00  
Balance Transfers \$0.00  
Fees Charged \$0.00  
Interest Charged \$0.00  
New Balance \$435.33

Opening/Closing Date 05/24/12 - 06/11/12  
Revolving Credit Amount \$12,000  
Available Credit \$11,564  
Cash Access Line \$2,400  
Available for Cash \$2,400

## PAYMENT INFORMATION

New Balance \$435.33  
Payment Due Date 07/05/12  
Minimum Payment Due \$25.00

**Late Payment Warning:** If we do not receive your minimum payment by the due date, you may have to pay up to a \$39 late fee.

**Minimum Payment Warning:** Enroll in Auto-Pay and avoid missing a payment. To enroll, call the number on the back of your card or go to the web site listed above.

## YOUR ACCOUNT MESSAGES

You have one or more balance(s) with APR expiration dates, as shown in the Interest Charge section below. These APRs will continue through the billing cycle ending with the expiration date shown in the Interest Charge section. You must continue to make your required Minimum Payment Due in order to continue to receive applicable APRs.

## CHASE ULTIMATE REWARDS<sup>SM</sup> SUMMARY

Previous Points Balance 0  
Points earned on purchases 436  
Bonus points from Ultimate Rewards Travel 0  
Bonus points earned at Ultimate Rewards Mall 0  
Points earned on Telecom and Office Supplies 647  
Points earned on Gas and Dining 104  
First use points earned 10,000  
Current Points Total 11,187

Start redeeming today. Visit Ultimate Rewards at [www.chase.com/ink](http://www.chase.com/ink).

Earn 5 points for every \$1 you spend up to \$25,000 annually on eligible purchases of office supplies, wireless services, landline communication and cable services (including bundled services like TV, high-speed internet access and phone). You also earn 2 points for every \$1 you spend up to \$25,000 annually on eligible purchases made at gas stations and restaurants. You earn 1 point for every \$1 you spend on all other purchases with no limit and your points do not expire. Visit us at [www.chase.com/ink](http://www.chase.com/ink)

## ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
06/01	CHEVRON 0095700 CUPERTINO CA	53.10
06/03	DYNASTY SEAFOOD CUPERTINO CA	33.50
06/04	SAFEWAY STORE 00028878 SUNNYVALE CA	13.97
06/04	THE HOME DEPOT 6635 SAN JOSE CA	32.58
06/07	99 RANCH #1768 CUPERTINO CA	6.46
06/07	SAFEWAY STORE 00014399 SUNNYVALE CA	4.99
06/07	SHANGHAI RESTAURANT CUPERTINO CA	17.00
06/09	CITY OF SANTA CLARA-FI 408-6152300 CA	109.20
06/10	ATT*BILL PAYMENT 800-288-2020 TX	161.60
06/08	THE HOME DEPOT 6635 SAN JOSE CA	2.93

STEPHEN S CHANG  
TRANSACTIONS THIS CYCLE (CARD 3189) \$435.33  
INCLUDING PAYMENTS RECEIVED

*End*

*June 2012*



## ACCOUNT SUMMARY

**Account Number: 5589 6710 0565 3189**

Previous Balance	\$435.33
Payment, Credits	-\$516.23
Purchases	+\$3,205.38
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
<b>New Balance</b>	<b>\$3,124.48</b>

Opening/Closing Date 06/12/12 - 07/11/12

Revolving Credit Amount \$12,000

Available Credit \$8,875

Cash Access Line \$2,400

Available for Cash \$2,400

## PAYMENT INFORMATION

New Balance	\$3,124.48
Payment Due Date	08/05/12
Minimum Payment Due	\$31.00

**Late Payment Warning:** If we do not receive your minimum payment by the due date, you may have to pay up to a \$39 late fee.

**Minimum Payment Warning:** Enroll in Auto-Pay and avoid missing a payment. To enroll, call the number on the back of your card or go to the web site listed above.

## YOUR ACCOUNT MESSAGES

You have one or more balance(s) with APR expiration dates, as shown in the Interest Charge section below. These APRs will continue through the billing cycle ending with the expiration date shown in the Interest Charge section. You must continue to make your required Minimum Payment Due in order to continue to receive applicable APRs.

## CHASE ULTIMATE REWARDS<sup>SM</sup> SUMMARY

Previous Points Balance	11,187
Points earned on purchases	3,125
Bonus points from Ultimate Rewards Travel	0
Bonus points earned at Ultimate Rewards Mall	0
Points earned on Telecom and Office Supplies	1,153
Points earned on Gas and Dining	425
<b>Current Points Total</b>	<b>15,890</b>

Earn 5 points for every \$1 you spend up to \$25,000 annually on eligible purchases of office supplies, wireless services, landline communication and cable services (including bundled services like TV, high-speed internet access and phone). You also earn 2 points for every \$1 you spend up to \$25,000 annually on eligible purchases made at gas stations and restaurants. You earn 1 point for every \$1 you spend on all other purchases with no limit and your points do not expire. Visit us at [www.chase.com/ink](http://www.chase.com/ink)

## ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
06/10	U-HAUL OF SUNNYVALE SUNNYVALE CA	-38.40
06/14	Payment - Thank You	-435.33
06/13	THE HOME DEPOT 6635 SAN JOSE CA	-22.27
06/19	THE HOME DEPOT 6635 SAN JOSE CA	-5.38
06/23	THE HOME DEPOT 6635 SAN JOSE CA	-14.85
06/10	U-HAUL OF SUNNYVALE SUNNYVALE CA	85.04
06/11	THE HOME DEPOT 6635 SAN JOSE CA	48.69
06/12	TARGET 00003236 CUPERTINO CA	5.40
06/13	THE HOME DEPOT 6635 SAN JOSE CA	14.85
06/15	SUBWAY 00009118 CUPERTINO CA	5.41
06/15	TARGET 00003236 CUPERTINO CA	7.13
06/14	THE HOME DEPOT 6635 SAN JOSE CA	108.03
06/15	SAFEWAY STORE00003137 SUNNYVALE CA	30.67
06/16	ORCHARD SUPPLY #50 SUNNYVALE CA	9.49

July 2012

**ACCOUNT ACTIVITY (CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
06/18	SUBWAY 00009118 CUPERTINO CA	5.41
06/20	THE UPS STORE 0180 SUNNYVALE CA	25.39
06/19	THE HOME DEPOT 6635 SAN JOSE CA	15.11
06/20	INDIA CASH & CARRY SUNNYVALE CA	6.42
06/23	THE HOME DEPOT 6635 SAN JOSE CA	55.71
06/23	SAFEWAY STORE00003137 SUNNYVALE CA	24.48
06/26	OREILLY AUTO 00025528 SUNNYVALE CA	45.44
06/25	FATIMA RESTAURANT CUPERTINO CA	47.00
06/27	ORCHARD SUPPLY #50 SUNNYVALE CA	.64
06/28	SOUTHBAY OPHTHALMOLOGY SAN JOSE CA	12.34
06/30	COMCAST CALIFORNIA 800-COMCAST CA	275.96
06/28	CHEVRON 0095700 CUPERTINO CA	72.88
06/29	CITY OF SANTA CLARA UT 408-6152333 CA	112.19
07/01	99 RANCH #1768 CUPERTINO CA	79.77
06/29	SUBWAY 00009118 CUPERTINO CA	6.25
06/29	SAFEWAY STORE00003137 SUNNYVALE CA	15.81
06/30	LOON WAH RESTAURANT SAN JOSE CA	112.70
07/01	FATIMA RESTAURANT CUPERTINO CA	74.40
07/04	TARGET 00003236 CUPERTINO CA	74.75
07/03	SUBWAY 00009118 CUPERTINO CA	12.50
07/04	CVS PHARMACY #9198 SUNNYVALE CA	20.68
07/04	MARINA FOODS #5436 CUPERTINO CA	54.15
07/04	CVS PHARMACY #9198 SUNNYVALE CA	4.82
07/04	JCPENNEY 0427 CUPERTINO CA	105.12
07/06	FRY'S ELECTRONICS #12 SUNNYVALE CA	216.74
07/08	KIMS 2 CHINESE RESTAUR RANCHO CORDOV CA	39.00
07/07	99 RANCH #1768 CUPERTINO CA	33.35
07/07	HUNAN HOMES RESTAURANT LOS ALTOS CA	49.00
07/07	99 RANCH #1768 CUPERTINO CA	2.99
07/09	ATT*BILL PAYMENT 800-288-2020 TX	12.21
07/09	COURTYARD BY MARRIOTT RANCHO CORDOV CA	32.00
07/10	MBS DIRECT TEXTBOOKS 05734452243 MO	490.95
07/09	CVS PHARMACY #9198 SUNNYVALE CA	5.96
07/10	MBS DIRECT TEXTBOOKS 05734452243 MO	490.95
07/09	SOUTHWES 5262453027213 08004359792 TX	257.60
	STEPHEN S CHANG	
	TRANSACTIONS THIS CYCLE (CARD 3189) \$2,689.15	
	INCLUDING PAYMENTS RECEIVED	

*done July*

*M*

*end*

2012 Totals Year-to-Date	
Total fees charged in 2012	\$0.00
Total interest charged in 2012	\$0.00

Year-to-date totals reflect all charges minus any refunds applied to your account.

**INTEREST CHARGES**

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Balance Type	Annual Percentage Rate (APR)	Balance Subject To Interest Rate	Interest Charges
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Statement Date: 07/12/12 - 08/11/12  
Account Number: 5589 6710 0565 3189

Page 2 of 3  
OVER

CHASE

5

Date

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
07/14	KELLY MOORE PAINT CO SUNNYVALE CA	95.46
07/15	PEPBOYS STORE 840 SUNNYVALE CA	7.58
07/13	SWEET TOMATOES #133 MOUNTAIN VIEW CA	33.34
07/16	WATCH CARE 4 SANTA CLARA CA	9.19
07/16	THE HOME DEPOT 6635 SAN JOSE CA	32.52
07/16	SUBWAY 00009118 CUPERTINO CA	6.25
07/18	COMCAST CALIFORNIA 800-COMCAST CA	102.49
07/17	SUBWAY 00009118 CUPERTINO CA	6.25
07/18	SUBWAY 00009118 CUPERTINO CA	6.25
07/20	Bestbuy.com 00009944 RICHFIELD MN	331.24
07/20	MARINA FOODS #5436 CUPERTINO CA	8.10
07/21	CVS PHARMACY #9198 SUNNYVALE CA	11.37
07/20	SAFEWAY STORE 00028878 SUNNYVALE CA	12.36
07/21	SAFECART 8554320727 BC	39.94
07/21	SAFECART 8554320727 BC	199.99
07/20	SUBWAY 00009118 CUPERTINO CA	6.25
07/22	POT STICKER KING CUPERTINO CA	84.56
07/23	BAY AREA RENTALS INC SAN JOSE CA	50.00
07/24	CHEVRON 0090699 MOUNTAIN VIEW CA	71.79
07/25	CITY OF SANTA CLARA UT 408-6152333 CA	122.62
07/25	SHANGHAI RESTAURANT CUPERTINO CA	25.75
07/28	THE HOME DEPOT 6635 SAN JOSE CA	4.86
07/29	MARINA FOODS #5436 CUPERTINO CA	6.43
07/28	THE HOME DEPOT 640 SUNNYVALE CA	3.21
07/29	MARINA FOODS #5436 CUPERTINO CA	4.97
07/27	THE HOME DEPOT 6635 SAN JOSE CA	78.37
07/28	CHEVRON 0095954 CUPERTINO CA	43.11
07/27	THE HOME DEPOT 6635 SAN JOSE CA	34.01
07/27	SAFEWAY STORE 00003137 SUNNYVALE CA	4.54
07/29	CVS PHARMACY #9198 SUNNYVALE CA	7.36
07/31	CLKBANK*COM_BRFJKLVE 800-390-6035 ID	97.00
07/29	SAFEWAY STORE 00003137 SUNNYVALE CA	11.28
07/29	SAFEWAY STORE 00003137 SUNNYVALE CA	8.66
07/30	SUBWAY 00009118 CUPERTINO CA	6.25
07/30	CELLPHONE BATTERY WHSE 05302732312 CA	17.86
07/30	ORCHARD SUPPLY #50 SUNNYVALE CA	16.19
07/31	PAMF CUSTOMER SERVICE SALT LAKE CIT UT	3.43
07/30	USDIRECTORY.COM BOCA RATON FL	5.00
08/02	WORLDWIDE INSURANCE SE RADNOR PA	744.00
08/02	WORLDWIDE INSURANCE SE RADNOR PA	744.00
08/01	THE HOME DEPOT 6635 SAN JOSE CA	21.64
08/03	STATE FARM INSURANCE 800-956-6310 IL	230.68
08/03	SAFEWAY STORE 00003137 SUNNYVALE CA	8.78
08/03	THE HOME DEPOT 6635 SAN JOSE CA	59.55
08/04	THE HOME DEPOT 6635 SAN JOSE CA	2.80
08/03	SUBWAY 00009118 CUPERTINO CA	6.77
08/04	FATIMA RESTAURANT CUPERTINO CA	48.34
08/05	CVS PHARMACY #9198 SUNNYVALE CA	4.60
08/06	CVS PHARMACY #9198 SUNNYVALE CA	4.60
08/07	CVS PHARMACY #9198 SUNNYVALE CA	4.60

July  
Aug

ind

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
08/11	DYNASTY SEAFOOD CUPERTINO CA	20.00
08/10	FATIMA RESTAURANT CUPERTINO CA	56.54
08/14	ATT*BILL PAYMENT 800-288-2020 TX	7.13
08/14	SUBWAY 00009118 CUPERTINO CA	6.77
08/14	SUNNYVALE LUMBER INC SUNNYVALE CA	37.92
08/15	MEDCO HEALTH FT WORTH 08008887010 TX	40.00
08/15	CHEVRON 0359810 SUNNYVALE CA	75.59
08/15	KELLY MOORE PAINT CO SUNNYVALE CA	64.70
08/15	THE HOME DEPOT 6635 SAN JOSE CA	16.22
08/15	THE HOME DEPOT 6635 SAN JOSE CA	15.15
08/15	CHEVRON 0095700 CUPERTINO CA	48.73
08/16	ORCHARD SUPPLY #50 SUNNYVALE CA	3.78
08/16	THE HOME DEPOT 6635 SAN JOSE CA	8.00
08/16	THE HOME DEPOT 6635 SAN JOSE CA	.42
08/16	SAFEWAY STORE00003137 SUNNYVALE CA	11.34
08/16	THE HOME DEPOT 640 SUNNYVALE CA	10.73
08/17	STATE FARM INSURANCE 800-956-6310 IL	492.00
08/19	SUBWAY 00009118 CUPERTINO CA	6.25
08/19	THE HOME DEPOT 6635 SAN JOSE CA	29.92
08/20	HONG FU GOURMET CHINES CUPERTINO CA	71.00
08/20	PAMF SUNNYVALE 650-3214121 CA	7.47
08/21	CVS PHARMACY #9700 SUNNYVALE CA	7.79
08/21	THE HOME DEPOT 640 SUNNYVALE CA	15.49
08/22	SUBWAY 00009118 CUPERTINO CA	6.25
08/24	CITY OF SANTA CLARA UT 408-6152378 CA	115.78
08/23	STATE FARM INSURANCE 800-956-6310 IL	91.55
08/25	THE HOME DEPOT 640 SUNNYVALE CA	34.07
08/25	THE HOME DEPOT 640 SUNNYVALE CA	24.35
08/25	THE HOME DEPOT 6635 SAN JOSE CA	38.52
08/24	THE HOME DEPOT 6635 SAN JOSE CA	16.40
08/26	SUBWAY 00009118 CUPERTINO CA	13.40
08/26	ORCHARD SUPPLY #50 SUNNYVALE CA	.91
08/27	SUBWAY 00009118 CUPERTINO CA	6.25
08/28	THE HOME DEPOT 6635 SAN JOSE CA	6.31
08/28	SAFEWAY STORE00003137 SUNNYVALE CA	21.28
08/28	CLARK PEST CONTROL 209-3687152 CA	200.00
08/29	THE HOME DEPOT 6635 SAN JOSE CA	14
08/30	PEPBOYS STORE 840 SUNNYVALE CA	7.58
08/30	THE HOME DEPOT 6635 SAN JOSE CA	15.15
09/01	SAFEWAY STORE00003137 SUNNYVALE CA	11.07
08/31	USDIRECTORY.COM BOCA RATON FL	5.00
09/02	DYNASTY SEAFOOD CUPERTINO CA	31.00
09/03	CHEVRON 0095700 CUPERTINO CA	70.14
09/04	CELLPHONE BATTERY WHSE 05302732312 CA	21.08
09/06	BAY AREA OVERHEAD DOOR SANTA CLARA CA	89.00
09/06	ORCHARD SUPPLY #50 SUNNYVALE CA	7.02
09/06	THE HOME DEPOT 6635 SAN JOSE CA	442.73
09/06	THE HOME DEPOT 6635 SAN JOSE CA	14.27
09/08	THE HOME DEPOT 6635 SAN JOSE CA	7.01
09/07	ORCHARD SUPPLY #50 SUNNYVALE CA	1.59

STEPHEN S CHANG  
TRANSACTIONS THIS CYCLE (CARD 3189) -\$1,022.90  
INCLUDING PAYMENTS RECEIVED

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
09/18	MARINA FOODS #5436 CUPERTINO CA	6.55
09/19	CNTRY GOURMET AMER BIS SUNNYVALE CA	58.58
09/20	CHEVRON 0095700 CUPERTINO CA	37.61
09/21	O K FIRE EQUIPMENT CO CAMPBELL CA	40.00
09/23	WESTERN APPLIANCE SAN JOSE CA	362.95
09/22	CITY OF SANTA CLARA UT 408-6152378 CA	128.46
09/23	ORCHARD SUPPLY #50 SUNNYVALE CA	16.25
09/23	THE HOME DEPOT 6635 SAN JOSE CA	6.50
09/24	USPS 05762002734710848 SUNNYVALE CA	9.60
09/24	TARGET 00003236 CUPERTINO CA	10.33
09/25	CITY OF SUNNYVALE UTIL 408-7307604 CA	82.67
09/26	MEDCO HEALTH FT WORTH 08008887010 TX	80.00
09/28	COMCAST CALIFORNIA 800-COMCAST CA	262.73
09/28	MARINA FOODS #5436 CUPERTINO CA	9.17
10/01	OREILLY AUTO 00025528 SUNNYVALE CA	23.33
10/01	FOSTER BROS SECURITY S SUNNYVALE CA	27.09
10/01	CHEVRON 0359810 SUNNYVALE CA	72.26
10/03	SHENG KEE BAKERY CUPERTINO CA	11.07
10/03	SUNNYVALE ONLINE UTIL 408-7307400 CA	367.89
10/03	SUBWAY 00009118 CUPERTINO CA	6.25
10/03	99 RANCH #1768 CUPERTINO CA	16.23
10/03	99 RANCH #1768 CUPERTINO CA	1.49
10/04	MCAFEE 866-622-3911 TX	19.99
10/05	CAPITAL CHRISTIAN SCHO SACRAMENTO CA	500.00
10/06	THE HOME DEPOT 6635 SAN JOSE CA	13.22
10/07	FATIMA RESTAURANT CUPERTINO CA	22.65
10/08	SAFEWAY STORE00003137 SUNNYVALE CA	14.27
10/10	OFFICE DEPOT #909 SUNNYVALE CA	10.84
	STEPHEN S CHANG	
	TRANSACTIONS THIS CYCLE (CARD 3189) \$773.96	
	INCLUDING PAYMENTS RECEIVED	

Sept  
Oct

and

### ACCOUNT SUMMARY

<b>Account Number: 5589 6710 0565 3189</b>	
Previous Balance	\$8,638.01
Payment, Credits	-\$8,645.96
Purchases	+\$2,520.57
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
<b>New Balance</b>	<b>\$2,512.62</b>
Opening/Closing Date	11/12/12 - 12/11/12
Revolving Credit Amount	\$52,000
Available Credit	\$49,487
Cash Access Line	\$10,400
Available for Cash	\$10,400

### PAYMENT INFORMATION

New Balance	\$2,512.62
Payment Due Date	01/05/13
Minimum Payment Due	\$25.00

**Late Payment Warning:** If we do not receive your minimum payment by the due date, you may have to pay up to a \$39 late fee.

**Minimum Payment Warning:** Enroll in Auto-Pay and avoid missing a payment. To enroll, call the number on the back of your card or go to the web site listed above.

### YOUR ACCOUNT MESSAGES

You have one or more balance(s) with APR expiration dates, as shown in the Interest Charge section. These APRs will continue through your billing cycle ending with the expiration month and year shown in the Interest Charge section. You must continue to make your required Minimum Payment Due in order to continue to receive applicable APRs.

### CHASE ULTIMATE REWARDS<sup>SM</sup> SUMMARY

Previous Points Balance	17,022
+ 1 point per \$1 earned on all purchases	-2,488
+ Points for Ultimate Rewards Travel	0
+ Bonus points from Ultimate Rewards Mall	0
+ 4pts per \$1 intrnt, cable, phone, ofc sply st	470
+ 1 point per \$1 on gas stns & restaurants	214
= Total points available for redemption	15,218

It's easy to redeem your points for cash back or gift cards from popular merchants. Please visit [www.chase.com/ultimaterewards](http://www.chase.com/ultimaterewards) to see the options & to book travel.

Your Ink Cash card earns 1 point per \$1 spent on every purchase. You earn an additional 1 point per \$1 on your first \$25,000 spent annually at restaurants & gas stations. You earn additional 4 points per \$1 on your first \$25,000 spent annually on Internet, cable, phone, & office supply stores. Your points never expire, and you can add free cards for your employees so that their purchases earn points, too.

### ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/08	0860 SKYLAWN MEMORIAL 888-9792878 CA	-5,000.00
11/20	THE HOME DEPOT 6635 SAN JOSE CA	-7.95
11/10	99 RANCH #1768 CUPERTINO CA	8.06
11/11	SUBWAY 00009118 CUPERTINO CA	5.62
11/10	TONG DUMPLING CUPERTINO CA	30.00
11/11	SAFEWAY STORE00003137 SUNNYVALE CA	14.48
11/11	CAPITAL CHRISTIAN SCHO SACRAMENTO CA	500.00
11/13	99 RANCH #1768 CUPERTINO CA	6.17
11/14	THE HOME DEPOT 640 SUNNYVALE CA	41.18
11/16	ESI PHARM FORT WORTH 08008887010 TX	40.00
11/17	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	499.99
11/20	SAFEWAY STORE00003137 SUNNYVALE CA	12.18
11/20	FATIMA RESTAURANT CUPERTINO CA	44.00
11/20	CITY OF SANTA CLARA UT 408-6152378 CA	115.78

**ACCOUNT ACTIVITY (CONTINUED)**

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
11/23	PEPBOYS STORE 840 SUNNYVALE CA	32.52
11/23	PEPBOYS STORE 840 SUNNYVALE CA	65.03
11/23	FRY'S ELECTRONICS #12 SUNNYVALE CA	10.82
11/24	FRY'S ELECTRONICS #12 SUNNYVALE CA	119.19
11/26	FRY'S ELECTRONICS #12 SUNNYVALE CA	109.20
11/28	SUNNYVALE ONLINE UTILI 408-7307400 CA	376.36
11/29	MARINA FOODS #5436 CUPERTINO CA	25.08
11/29	CHEVRON 0359810 SUNNYVALE CA	64.50
12/01	FRY'S ELECTRONICS #12 SUNNYVALE CA	49.83
12/01	THE HOME DEPOT 640 SUNNYVALE CA	3.21
12/02	COMCAST CALIFORNIA 800-COMCAST CA	117.40
12/06	ESI PHARM FORT WORTH 08008887010 TX	80.00
12/06	MARINA FOODS #5436 CUPERTINO CA	15.85
12/06	CHEVRON 0095700 CUPERTINO CA	36.16
12/09	NEW PORT RESTAURANT SUNNYVALE CA	33.00
12/07	HOMEDEPOT.COM 800-430-3376 CA	64.96
	STEPHEN S CHANG	
	TRANSACTIONS THIS CYCLE (CARD 3189) -\$2,487.38	
	INCLUDING PAYMENTS RECEIVED	
11/12	Payment Thank You - Web	-638.01
11/27	Payment Thank You - Web	-2,000.00
12/03	Payment Thank You - Web	-1,000.00
	STEPHEN CHANG DBA CHANG	
	TRANSACTIONS THIS CYCLE (CARD 3197) -\$3,638.01	

Nov  
Dec

X

and

2012 Totals Year-to-Date	
Total fees charged in 2012	\$0.00
Total interest charged in 2012	\$0.00

Year-to-date totals reflect all charges minus any refunds applied to your account.





Regist 2  
Contractors

**STEPHEN S. CHANG**

PH. 408-245-4808

**1571 FINCH WAY**

**SUNNYVALE, CA 94087**

2067

DATE \_\_\_\_\_

4/10/12

90-7796/3211

1

**PAY TO THE  
ORDER OF\_**

PAY TO THE ORDER OF Don Kellar

\$850<sup>00</sup><sub>xx</sub>

DOLLARS

**STAR ONE**  
CREDIT UNION

P.O. Box 3843 • Sunnyvale, CA 94088  
 (415) 335-0744 • Fax (415) 335-0745

**FOR**

0321177968:01000060013405"2067,10000085000,

BANK OF AMERICA, NA SFC

122008461 E350 94 P12

64/11/12

SI/II

\*\*\*\*\*CHCHC

00'0584

Cash check

540930135 R/T#

Account 000474303195

Entity NCN CC 00000681 11 00009

04/10/2012 16:31

STEPHEN S. CHANG  
PH. 408-245-4808  
1571 FINCH WAY  
SUNNYVALE, CA 94087

2072

DATE

4/27/12

90-7795/3211  
01

PAY TO THE  
ORDER OF

Don Keller

\$1,000<sup>00</sup>/<sub>X</sub>

One thousand

DOLLARS

8

STAR ONE  
CREDIT UNION  
P.O. Box 2840 • Sunnyvale, CA 94088  
(408) 245-4808

FOR

⑆321177968⑆01000060013405⑈2072⑈0000100000⑈

BANK OF AMERICA NA SFC  
1228006614 E4699 95 P32

0258000605

11/15  
\$1,000.00

\*\*\*\*\*CHACHA\*\*\*\*\*

Cash-Check

R/TN-540930135

Account

000474303195

Ently HCN CC 0002476 11 00001

04/27/2012 16:13

Tran 00179

019

OK

STEPHEN S. CHANG  
PH. 408-245-4808  
1571 FINCH WAY  
SUNNYVALE, CA 94087

2068

DATE 5/7/12

90-7736/3211  
01

PAY TO THE  
ORDER OF

Don Kellay

\$ 1000<sup>00</sup>

One thousand

DOLLARS

**STAR ONE**  
CREDIT UNION  
P.O. Box 3843 • Sunnyvale, CA 94088  
www.starone.org

FOR 955

*[Signature]*

⑆321177968⑆01000060013405⑆2068⑆0000100000⑆

11/15  
\$1,000.00

\*\*\*\*\*CHNCAC\*\*\*\*\*

Cash Check

⑆1⑆540930135

Account 000474303195

Entry MCN CC 0000972 TLT 00009

05/07/2012 15:10

Trans 0015

01-3-10  
85607121

63999

MARK OF AMERICA INC  
122400000N ES444 94 P12  
05/07/12

126075000

*[Handwritten signature]*

STEPHEN S. CHANG  
PH. 408-245-4808  
1571 FINCH WAY  
SUNNYVALE, CA 94087

2074

DATE 5/24/12

90-7796/3211  
01

PAY TO THE  
ORDER OF

Don Haller  
Nine hundred

\$ 900.00

DOLLARS

Security features  
are printed  
on the back

**STAR ONE**  
CREDIT UNION  
P.O. Box 3840 • Sunnyvale, CA 94088  
www.staronecu.org

FOR

⑆321177968⑆01000060013405⑆2074⑆000000900000⑆

BANK OF AMERICA, NA SFC  
⑆1220006614 E1437 94 P95  
05/25/12

0760041015

Trans 00114 05/25/2012 16:57  
Entity NCA CC 0000681 11 00017  
Account 000474303195  
R/TR 540930135  
Cash-Check  
\*\*\*\*\*  
11/15 \$900.00

STEPHEN S. CHANG

PH. 408-245-4808

1571 FINCH WAY

SUNNYVALE, CA 94087

2073

DATE

5/21/12

90-7796/3211  
01PAY TO THE  
ORDER OF

Chris Kuhar

\$ 520<sup>00</sup>

Five hundred twenty

DOLLARS

STAR ONE  
CREDIT UNION  
P.O. Box 2643 • Sunnyvale, CA 94088  
www.StarOne.org

\*

FOR

⑆321177968⑆01000060013405⑈2073

P0092476900 >121137522<  
Comerica Bank  
05212012 003 31892416783

STEPHEN S. CHANG  
PH. 408-245-4808  
1571 FINCH WAY  
SUNNYVALE, CA 94087

PAY TO THE ORDER OF *Don Keller*

*Five thousand thirty seven 24*

DOLLARS \$ *537.24*

DATE *6/9/12*

FOR *ST*

1 STAR ONE  
CREDIT UNION  
P.O. BOX 3840 • SUNNYVALE, CA 94088  
www.starone.org

⑈0000053724⑈

2062

Tran 00043 06/11/2012 13:44  
Entity NCA CC 0000972 Tr 00009  
Account 000474303195  
R/TR 540930135  
Cash Check \$537.24  
CKCHCA\*\*\*\*\* 11/15

076005463  
06/11/12  
1220006614 E3023 94 P65  
BANK OF AMERICA, NA SFC

STEPHEN S. CHANG  
CHRISTOPHER CHANG  
1571 FINCH WAY  
SUNNYVALE, CA 94087-4720

90-7162 40769  
3222

128

DATE

5/28/12

PAY TO THE  
ORDER OF

*mirafab*  
*One hundred forty*

\$140.00

DOLLARS

CHASE  
JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO

⑆322271627⑆

971627427⑆0128

**Security Features:** Results of document attention:  
• Microprint: At serial, the word "document" is repeated  
• Chemical/Sensitive Paper: Stains or spots may differ with chemical alteration.  
• Security Screen: Absence of "Country Document" watermark on back of check.  
• Federal Reserve Board of Governors Red, CC

Seq: 46

Batch: 130216

Date: 08/29/12

Seq: 00046 08/29/12  
BAI: 130216 CC: J188800041  
WT: 01 LTPS: Los Angeles  
CC: Sunnyvale Main CC CA4-103

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
RESERVED FOR FINANCIAL INSTITUTION USE.

ENDORSE HERE  
*mirafab*

#1

Posting Date: 20120829

Sequence Number: 2480167553

Amount: \$140.00

Account: 971627427

Routing Transit  
Number: 32227162

Check/Serial  
Number: 000000000128

Bank Number: 703

IRD Indicator: 0

BOFD: 000000000

Capture Source: PV

Entry Number: 0000003713

UDK: 703120829002480167553

Cost Center:

Teller Number:

Teller Sequence Number:

Missing Image: 5

PE Indicator: N

Application Code: 1

Trancode: 000128

DB/CR: DB

Item Type: P

Processing Date:

STEPHEN S. CHANG  
CHRISTOPHER CHANG  
1571 FINCH WAY  
SUNNYVALE, CA 94087-4720

90-7162 40769  
3222

170

DATE

9/11/12

PAY TO THE  
ORDER OF

Dinh Nguyen

Five hundred

\$500.00

DOLLARS

CHASE

JPMorgan Chase Bank, N.A.  
www.Chase.com

MEMO

⑆322271627⑆

971627427⑆0170

#1

Posting Date: 20120911

Sequence Number: 6280330469

Amount: \$500.00

Account: 971627427

Routing Transit  
Number: 32227162

Check/Serial  
Number: 000000000170

Bank Number: 703

IRD Indicator: 0

BOFD: 000000000

Capture Source: PV

Entry Number: 0000004909

UDK: 703120911006280330469

Cost Center:

Teller Number:

Teller Sequence Number:

Missing Image: 5

PE Indicator: N

Application Code: 1

Trancode: 000170

DB/CR: DB

Item Type: P

Processing Date:

1847378917

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SIGN HERE

ENDORSE HERE

# FEDERAL RESERVE BOARD OF GOVT



# Insurance Request 3

**CHANG MULTIPLE HOUSING** 04-10  
1571 FINCH WAY  
SUNNYVALE, CA 94087-4720

90-7162 41520  
3222

1143

date 4/18/12

Pay to the order of *PRIMER*  
*Three thousand four hundred and no/100*

\$3,409.00

**CHASE**

JPMorgan Chase Bank, N.A.  
80573 Savana Creek Blvd.  
Dulles, VA 20146  
www.Chase.com

for *APR ENB.*

⑆322271627⑆

877351080 1143

#4

Posting Date: 20120425

Sequence Number: 3890285728

Amount: \$3,409.00

Account: 877351080

Routing Transit Number: 32227162

Check/Serial Number: 000000001143

Bank Number: 703

IRD Indicator: 0

BOFD: 000000000

Capture Source: PV

Entry Number: 2673

UDK: 703120425003890285728

Cost Center:

Teller Number:

Teller Sequence Number:

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PE Indicator: N

Application Code: 1

Trancode: 001143

DB/CR: DB

Item Type: P

Processing Date:

FOR DEPOSIT ONLY 0605017104  
TO WITHIN NAMED  
PAYEE 1459830361  
0913 851821 0007 011 04/25/12

*Insurance for the Apartment*

CHANG MULTIPLE HOUSING  
1571 FINCH WAY  
SUNNYVALE, CA 94087-4720

90-7162  
322 40769

1109

Date 11/8/16

Pay to the order of SCC Tax Collector \$5046.11  
Five thousand forty six xx dollars

CHASE

JPMorgan Chase Bank, N.A.  
www.Chase.com

for 193-04-012

⑆322271627⑆

469248459⑆1109⑆0000504611⑆

#1

Posting Date: 20161115

Sequence Number: 5480795436

Amount: \$5,046.11

Account: 469248459

Routing Transit Number: 32227162

Check/Serial Number: 000000001109

Bank Number: 703

IRD Indicator: 0

BOFD: 000000000

Capture Source: PV

Entry Number: 0000001992

UDK: 703161115005480795436

Cost Center:

Teller Number:

Teller Sequence Number:

Missing Image: 5

PE Indicator: N

Application Code: 1

Trancode: 001109

DB/CR: DB

Item Type: P

Processing Date:

ENDORSE HERE



**SANTA CLARA COUNTY  
SECURED PROPERTY TAX BILL  
FOR FISCAL YEAR JULY 1, 2011 - JUNE 30, 2012**

Tax Information : 408-808-7900  
Pay your taxes on-line at [www.sctax.org](http://www.sctax.org) using an e-Check or  
major credit card. See reverse for payment instructions

**2011-2012**

Tax Collector's Office  
County Government Center  
70 West Hedding St, East Wing, 6th Floor  
San Jose, CA 95110-1767

<b>PARCEL</b> 193-04-012-00	<b>TAX RATE AREA</b> 005-000	<b>BILL ID</b> 848996	<b>BILL DATE</b> 09/16/2011	<b>IMPORTANT MESSAGES</b> Your 2011/12 Secured Property Tax Bill has a new format! For a detailed summary of the key changes, please see the enclosed insert, visit <a href="http://www.sctax.org">www.sctax.org</a> and click on the link "New Tax Bill Format" or call Tax Information at (408) 808-7900.  <i>Request 3</i>	
<b>MAILING ADDRESS</b>  CHANG DOUGLAS ET AL  580 ALBERTA AVE SUNNYVALE CA 94087-0000  <i>[Signature]</i>					
<b>Property Address</b> 326 CAMILLE CT MOUNTAIN VIEW CA 94040 Assessed owner on January 1, 2011 CHANG DOUGLAS ET AL DOCUMENT NUMBER : 9334750		<b>Contact Information</b>			
		TAX INFORMATION (408) 808-7900 <a href="mailto:sctax@tax.sccgov.org">sctax@tax.sccgov.org</a>	CHANGE OF ADDRESS (408) 299-5526 <a href="mailto:addresschange@asr.sccgov.org">addresschange@asr.sccgov.org</a>	VALUE CHANGES (408) 299-5300 <a href="mailto:rp@asr.sccgov.org">rp@asr.sccgov.org</a>	EXEMPTIONS: (408) 299-6460 <a href="mailto:exemptions@asr.sccgov.org">exemptions@asr.sccgov.org</a>
<b>Assessed Values</b>	<b>Tax Rate</b>	<b>Tax Amount</b>	<b>Special Assessment Agency</b>	<b>Amount</b>	<b>Taxing Agency Tax Rate</b>
Land	243,821		MOSQUITO ASMT #2	16.38	1% MAXIMUM LEVY 0.010000
Improvements	533,368		MV-WHISMAN SCH TAX	254.00	CO BOND 2008 HOSP FAC 0.000047
<b>Total Land &amp; Improvements</b>	<b>777,189</b>	<b>0.000054</b>	SCCO VECTOR CONTR	25.40	CO RETIREMENT LEVY 0.000388
Personal Property	0		SCVWD CLN SAFE CRKS	78.98	COMM COLLEGE BONDS 0.000297
<b>Total Assessed Value</b>	<b>777,189</b>	<b>0.011311</b>	SCVWD FLOOD CONTR	71.04	EL CAMINO HOSPITAL 2003 0.000129
Less Homeowner's Exemption					ELEM OR UNIF SCH BONDS 0.000303
Less Other Exemption					HIGH SCHOOL BONDS 0.000147
					<b>Total Assessed Value Rate 0.011311</b>
					SCVWD-STATE WATER PROJ 0.000063
					SCVWD-ZONE W-1 BOND 0.000001
					<b>Total Land &amp; Improvement Rate 0.000064</b>
<b>Total Taxes</b>		<b>\$8,840.54</b>	<b>Total Special Assessments</b>	<b>\$445.80</b>	
<b>C-5 PAID C-5 TAX COLLECTOR</b>		<b>C-5 PAID TAX COLLECTOR</b>			
<b>DUE: NOV 1, 2011</b>		<b>DUE: FEB 1, 2012</b>			
<b>Delinquent After 12/10/2011</b>		<b>Delinquent After 04/10/2012</b>		<b>Total Amount</b>	
Taxes and Special Assessments	\$4,643.17	Taxes and Special Assessments	\$4,643.17	\$9,286.34	
Delinquent Penalty 10%	\$0.00	Delinquent Penalty 10%	\$0.00	\$0.00	
Delinquent Cost	\$0.00	Delinquent Cost	\$0.00	\$0.00	
Returned Check Charge	\$0.00	Returned Check Charge	\$0.00	\$0.00	
<b>Total Installment Amount</b>	<b>\$4,643.17</b>	<b>Total Installment Amount</b>	<b>\$4,643.17</b>	<b>\$9,286.34</b>	

## IMPORTANT PROPERTY TAX INFORMATION – PLEASE READ

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### PAYMENT INSTRUCTIONS:

Make check or money order payable to: TAX COLLECTOR, Santa Clara County

Deliver or mail to:  
Tax Collector's Office  
70 W. Hedding Street, 6<sup>th</sup> floor, East Wing  
San Jose CA 95110-1767

Office Hours: 8:00 AM to 5:00 PM Monday – Friday, excluding County Holidays  
Phone Hours: 9:00 AM to 4:00 PM Monday – Friday, excluding County Holidays

Use the envelope provided and return the appropriate stub or stubs with your payment. Each installment as indicated must be paid in full as we cannot accept partial payments. Include your mailing address and the Parcel Number of the bill being paid on your check or money order. A returned check fee will be charged for all checks returned unpaid by the bank. If returned after the delinquent date, the Tax Collector must charge the penalties required by state law.

To ensure a timely payment the payment envelope must be properly addressed and sent with the - required postage. It will be deemed received on the date of the United States Post Office cancellation mark stamped on the envelope (Sec. 2512, R & T Code).

**PROPERTY IDENTIFICATION** - The Parcel Number on the face of this bill is the official description of your property and should be used when making inquiries about taxes or assessments.

**ASSESSED OWNER AS OF THE JANUARY 1 LIEN DATE** – Taxes are levied on both real and personal property as it exists at 12:01 a.m. on January 1. This area displays the name of whoever owned the property as of that date. The inclusion of this information is required by state law.

**DELINQUENT PENALTY** - Late payments incur a \$20 cost and a 10% penalty. When the delinquent date falls on a Saturday, Sunday, or a legal holiday, the time for payment is extended to 5 PM on the following business day. The 10% delinquent penalty charged on late payments is a straight 10% of the installment amount and is not an annual percentage rate or interest charge. If bill is unpaid as of July 1, the property becomes tax-defaulted. Interest at the rate of 1.5% of the unpaid tax is added on the first day of each month thereafter until the time of payment. A State Redemption Fee is also charged.

**PRIOR YR TAXES** - If this notation appears on your tax bill, it refers to unpaid taxes from a previous year. State law requires publication of properties that have been tax delinquent for 3 or more years including parcel number, assessee name and amount. If the taxes are not paid within 5 years of the date listed, the property becomes subject to a power of sale by the County Tax Collector and will be sold at public auction if not redeemed.

**MOBILE HOMES** – Should a mobile home property tax bill remain delinquent at the end of the tax year, it is transferred to the unsecured tax roll. At that time a collection fee and interest at the rate of 1.5% of the unpaid tax per month beginning July 1 is charged. Additionally, a Certificate of Tax Lien will be recorded which could damage your credit rating.

**CAUTION - FAILURE TO RECEIVE A TAX BILL DOES NOT PROVIDE A BASIS FOR CANCELING DELINQUENT PENALTIES** (Sec. 2610.5 R & T Code). It is the owner's responsibility to pay property taxes on time. You may contact the Tax Collector's Office at (408) 808-7900 to find out the amount due.

**ASSESSMENT REVIEW** - If you disagree with the assessed value as shown on the tax bill, you have the right to an informal assessment review by contacting the Assessor's Office. If you and the Assessor are unable to agree on proper assessed value during the informal assessment review, you have the right to file an appeal within the prescribed filing period as noted below.

**APPEALS** - Property owners wishing to appeal a regular assessment to the Assessment Appeals Board may do so between July 2nd and September 15th. If this bill is for an escape assessment or other assessments made by the Assessor outside the regular assessment period, an appeal may be filed with the Clerk of the Board and shall be heard only if filed within 60 days after personal notice or notice by United States mail at your address as contained in the official records of the Assessor. The taxes must be paid prior to the delinquency dates to avoid penalties. If the appeal results in a reduction of taxes, you will receive a refund if the tax has been paid. If your taxes are increased, you will receive an additional bill. Appeal forms and additional information about assessment appeals may be obtained from the Clerk of the Board of Supervisors, 70 West Hedding Street, 10th Floor, East Wing, San Jose, CA 95110, (408) 299-5088 or email [AssessmentAppeals@cob.sccgov.org](mailto:AssessmentAppeals@cob.sccgov.org).

**EXEMPTION** - The value of the homeowner, business, or other exemption is multiplied by the applicable tax rate or rates and is subtracted from the gross tax.

### Property Tax Assistance For Senior Citizens, Blind, or Disabled Persons

The 2009/2010 state budget suspended funding for the Gonsalves-Duekmejian-Petris Senior Citizens Property Tax Assistance Law, which provides direct cash assistance. The Franchise Tax Board (FTB) will not issue Homeowner and Renter Assistance (HRA) Program instruction booklets and will not accept HRA claims for the 2010 claim year. For the most current information on the HRA program, go to [ftb.ca.gov](http://ftb.ca.gov) and search for HRA.

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On February 20, 2009, the Governor signed Chapter 4, Statutes of 2009, which immediately suspends the Senior Citizens' Property Tax Deferral Program. This legislation prohibits the filing of claims for property tax postponement and prohibits the Controller from accepting claims filed after February 20, 2009. As a result of the program suspension, the Controller will no longer accept claims for property tax postponement pending modification or repeal of this new law. However, the Controller's Office will continue processing claims postmarked prior to February 20, 2009. For the most current information on the PTP program please visit the website at [sco.ca.gov](http://sco.ca.gov).



**SANTA CLARA COUNTY  
SECURED PROPERTY TAX BILL  
FOR FISCAL YEAR JULY 1, 2011 - JUNE 30, 2012**

Tax Information : 408-808-7900  
Pay your taxes on-line at [www.sccatx.org](http://www.sccatx.org) using an e-Check or  
major credit card. See reverse for payment instructions

**2011-2012**

Tax Collector's Office  
County Government Center  
70 West Hedding St, East Wing, 6th Floor  
San Jose, CA 95110-1767

<u>PARCEL</u>	<u>TAX RATE AREA</u>	<u>BILL ID</u>	<u>BILL DATE</u>
356-07-077-00	013-026	970541	09/16/2011

**IMPORTANT MESSAGES**

Your 2011/12 Secured Property Tax Bill has a new format! For a detailed summary of the key changes, please see the enclosed insert, visit [www.sccatx.org](http://www.sccatx.org) and click on the link "New Tax Bill Format" or call Tax Information at (408) 808-7900.

**MAILING ADDRESS**

CHANG CHRIS ET AL

580 ALBERTA AVE  
SUNNYVALE CA 94087-0000

\$ 2113<sup>76</sup>  
\$ 4196<sup>61</sup>  
6310<sup>37</sup>

<u>Property Address</u>	<u>Contact Information</u>			
0 RAE LN CUPERTINO CA 95014 Assessed owner on January 1, 2011 CHANG CHRIS ET AL DOCUMENT NUMBER : 14001207	TAX INFORMATION (408) 808-7900 <a href="mailto:sccatx@tax.sccgov.org">sccatx@tax.sccgov.org</a>	CHANGE OF ADDRESS (408) 299-5526 <a href="mailto:addresschange@asr.sccgov.org">addresschange@asr.sccgov.org</a>	VALUE CHANGES (408) 299-5300 <a href="mailto:rp@asr.sccgov.org">rp@asr.sccgov.org</a>	EXEMPTIONS (408) 299-6460 <a href="mailto:exemptions@asr.sccgov.org">exemptions@asr.sccgov.org</a>

Assessed Values	Tax Rate	Tax Amount	Special Assessment Agency	Amount	Taxing Agency	Tax Rate
Land	301,951		CUPERTINO/STORM	12.00	1% MAXIMUM LEVY	0.010000
Improvements	0		CUSD PARCEL TAX 2009	125.00	CO BOND 2008 HOSP FAC	0.000047
<b>Total Land &amp; Improvements</b>	<b>301,951</b>	<b>0.000063</b>	CUSD PARCEL TAX 2011	125.00	CO LIBRARY RETIREMENT	0.000024
Personal Property	0		FUHS PARCEL TAX	98.00	CO RETIREMENT LEVY	0.000388
<b>Total Assessed Value</b>	<b>301,951</b>	<b>0.011461</b>	MOSQUITO ASMT #2	2.08	COMM COLLEGE BONDS	0.000297
Less Homeowner's Exemption			SCCO VECTOR CONTR	5.08	ELEM OR UNIF SCH BONDS	0.000290
Less Other Exemption			SCVWD CLN SAFE CRKS	27.00	HIGH SCHOOL BONDS	0.000415
Rounding Adjustment		-0.01	SCVWD FLOOD CONTR	23.68	<b>Total Assessed Value Rate</b>	<b>0.011461</b>
			SEWER SERVICE-CUPER	330.00	SCVWD-STATE WATER PROJ	0.000063
					<b>Total Land &amp; Improvement Rate</b>	<b>0.000063</b>
<b>Total Taxes</b>		<b>\$3,422.68</b>	<b>Special Assessments</b>	<b>\$747.84</b>		

**C-5 PAID C-5**  
TAX COLLECTOR

**PAID C-4**

**DEC 05 2011**  
**DUE: NOV 1, 2011**  
**Delinquent After 12/10/2011**

**DUE: FEB 1, 2012**

**Delinquent After 04/10/2012**

		<b>Total Amount</b>
Taxes and Special Assessments	\$2,113.76	\$4,227.52
Delinquent Penalty 10%	\$0.00	\$0.00
Delinquent Cost	\$0.00	\$0.00
Returned Check Charge	\$0.00	\$0.00
<b>Total Installment Amount</b>	<b>\$2,113.76</b>	<b>\$4,227.52</b>

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SECURED PROPERTY TAX BILL  
FOR FISCAL YEAR JULY 1, 2012 - JUNE 30, 2013**

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**2012-2013**

**George W. Putris**

Tax Collector

County Government Center, East Wing  
70 West Hedding Street  
San Jose, CA 95110-1767

<b>PARCEL</b> 193-04-012-00	<b>TAX RATE AREA</b> 005-000	<b>BILL ID</b> 1444684	<b>BILL DATE</b> 09/18/2012	<b>IMPORTANT MESSAGES</b>	
<b>MAILING ADDRESS</b>				Your 2012/13 Secured Property Tax Bill has a new format! For a detailed summary of the key changes, please see the enclosed insert, visit <a href="http://www.scctax.org">www.scctax.org</a> and click on the link "New Tax Bill Format" or call Tax Information at (408) 808-7900.	
CHANG DOUGLAS ET AL  580 ALBERTA AVE SUNNYVALE CA 94087-0000					
<b>Property Address</b>		<b>Contact Information</b>			
326 CAMILLE CT MOUNTAIN VIEW CA 94040 Assessed owner on January 1, 2012 CHANG DOUGLAS ET AL DOCUMENT NUMBER : 9334750		TAX INFORMATION (408) 808-7900 <a href="mailto:scctax@tax.sccgov.org">scctax@tax.sccgov.org</a>	CHANGE OF ADDRESS (408) 299-5526 <a href="mailto:addresschange@asr.sccgov.org">addresschange@asr.sccgov.org</a>	VALUE CHANGES (408) 299-5300 <a href="mailto:rp@asr.sccgov.org">rp@asr.sccgov.org</a>	EXEMPTIONS (408) 299-5460 <a href="mailto:exemptions@asr.sccgov.org">exemptions@asr.sccgov.org</a>
<b>Assessed Values</b>	<b>Tax Rate</b>	<b>Tax Amount</b>	<b>Special Assessment Agency</b>	<b>Amount</b>	<b>Taxing Agency</b>
Land	248,697		MOSQUITO ASMT #2	16.38	1% MAXIMUM LEVY
Improvements	544,035		MV-WHISMAN SCH TAX	254.00	CO BOND 2008 HOSP FAC
			SCCO VECTOR CONTR	25.40	CO RETIREMENT LEVY
			SCVWD CLN SAFE CRKS	81.36	COMM COLLEGE BONDS
			SCVWD FLOOD CONTR	70.98	EL CAMINO HOSPITAL 2003
<b>Total Land &amp; Improvements</b>	<b>792,732</b>	<b>0.000069</b>			ELEM OR UNIF SCH BONDS
Personal Property	0				HIGH SCHOOL BONDS
					<b>Total Assessed Value Rate</b>
<b>Total Assessed Value</b>	<b>792,732</b>	<b>0.011596</b>			SCVWD-STATE WATER PROJ
Less Homeowner's Exemption					<b>Total Land &amp; Improvement Rate</b>
Less Other Exemption					
			C-S PAID C-S TAX COLLECTOR  <b>MAR 11 2013</b>  COUNTY OF SANTA CLARA		
<b>Total Taxes</b>		<b>\$9,247.22</b>	<b>Total Special Assessments</b>	<b>\$448.12</b>	
176388		<b>DUE: NOV 1, 2012</b>		<b>DUE: FEB 1, 2013</b>	<b>Total Amount</b>
		<b>Delinquent After 12/10/2012</b>		<b>Delinquent After 04/10/2013</b>	
Taxes and Special Assessments		\$4,847.67		\$4,847.67	\$9,695.34
Delinquent Penalty 10%		\$0.00		\$0.00	\$0.00
Delinquent Cost		\$0.00		\$0.00	\$0.00
Returned Check Charge		\$0.00		\$0.00	\$0.00
Total Installment Amount		\$4,847.67		\$4,847.67	\$9,695.34
Reduced Assessment Credit		\$0.00		\$0.00	\$0.00

C-2 PAID C-2  
 TAX COLLECTOR  
 NOV 16 2012  
 COUNTY OF  
 SANTA CLARA

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If a payment is sent through an independent delivery service, it must be deposited for shipment with an independent delivery service that is an Internal Revenue Service designated delivery service ([www.irs.gov/irb/2004-52\\_IRB/ar10.html](http://www.irs.gov/irb/2004-52_IRB/ar10.html)) in a sealed envelope or package, properly addressed with the required fee prepaid; delivery of which shall not be later than 5:00 p.m. on the next business day after the effective delinquent date.

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**ASSESSMENT APPEALS:** Property owners electing to appeal a regular assessment to the Assessment Appeals Board may do so between July 2<sup>nd</sup> and September 15<sup>th</sup>. If this bill is for an escape assessment or other assessments made by the Assessor outside the regular assessment period, an appeal may be filed with the Clerk of the Board of Supervisors and shall be heard only if filed within 60 days after personal notice or notice by the United States mail at your address as contained in the official records of the Assessor. The taxes must be paid prior to the delinquency dates to avoid penalties. If the appeal results in a reduction of taxes, you will receive a refund if the tax has been paid. If your taxes are increased, you will receive an additional bill. Appeal forms and additional information about assessment appeals may be obtained from the Clerk of the Board of Supervisors, 70 West Hedding Street, 10<sup>th</sup> Floor, East Wing, San Jose, CA 95110, (408) 299-5088 or email [AssessmentAppeals@cob.sccgov.org](mailto:AssessmentAppeals@cob.sccgov.org).

**EXEMPTION:** The value of the homeowner or other exemption is multiplied by the applicable tax rate or rates and is subtracted from the gross tax.

**PROPERTY TAX ASSISTANCE FOR SENIOR CITIZENS, BLIND, OR DISABLED PERSONS:** The state budget does not include funding for the Gonzales-Deukmejian-Petris Senior Citizens' Property Tax Assistance law. Therefore, the Franchise Tax Board (FTB) will NOT issue Homeowner and Renter Assistance (HRA) Program instruction booklets and will not accept HRA claims. For the most current information on the HRA program, go to [ftb.ca.gov](http://ftb.ca.gov) and search for HRA.

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**SANTA CLARA COUNTY  
SECURED PROPERTY TAX BILL  
FOR FISCAL YEAR JULY 1, 2012 - JUNE 30, 2013**

Tax Information : 408-808-7900  
Pay your taxes on-line at [www.sccatx.org](http://www.sccatx.org) using an e-Check or  
major credit card. See reverse for payment instructions

2012-2013

George W. Putris

Tax Collector

County Government Center, East Wing  
70 West Hedding Street  
San Jose, CA 95110-1767

<b>PARCEL</b> 356-07-076-00	<b>TAX RATE AREA</b> 013-026	<b>BILL ID</b> 1566715	<b>BILL DATE</b> 09/18/2012	<b>IMPORTANT MESSAGES</b>  Your 2012/13 Secured Property Tax Bill has a new format! For a detailed summary of the key changes, please see the enclosed insert, visit <a href="http://www.sccatx.org">www.sccatx.org</a> and click on the link "New Tax Bill Format" or call Tax Information at (408) 808-7900.
<b>MAILING ADDRESS</b>  CHANG CHRIS ET AL  580 ALBERTA AVE SUNNYVALE CA 94087-0000				

<b>Property Address</b> 10750 RAE LN CUPERTINO CA 95014 Assessed owner on January 1, 2012 CHANG CHRIS ET AL DOCUMENT NUMBER: 14001207	<b>Contact Information</b>  TAX INFORMATION (408) 808-7900 <a href="mailto:sccatx@tax.sccgov.org">sccatx@tax.sccgov.org</a>  CHANGE OF ADDRESS (408) 299-5526 <a href="mailto:addresschange@asr.sccgov.org">addresschange@asr.sccgov.org</a>  VALUE CHANGES (408) 299-5300 <a href="mailto:rp@asr.sccgov.org">rp@asr.sccgov.org</a>  EXEMPTIONS (408) 299-6460 <a href="mailto:exemptions@asr.sccgov.org">exemptions@asr.sccgov.org</a>
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Assessed Values	Tax Rate	Tax Amount	Special Assessment Agency	Amount	Taxing Agency	Tax Rate
Land	360,924		COUNTY LIBRARY	33.66	1% MAXIMUM LEVY	0.010000
Improvements	337,083		CUPERT/ENVIR/STORM	12.00	CO BOND 2008 HOSP FAC	0.000051
Total Land & Improvements	698,007	0.000069	CUSD PARCEL TAX 2009	125.00	CO LIBRARY RETIREMENT	0.000024
Personal Property	0		CUSD PARCEL TAX 2011	125.00	CO RETIREMENT LEVY	0.000388
Total Assessed Value	693,007	0.011738	FUHSO PARCEL TAX	98.00	COMM COLLEGE BONDS	0.000287
Less Homeowner's Exemption			MOSQUITO ASMT #2	8.36	ELEM OR UNIF SCH BONDS	0.000598
Less Other Exemption			SCCO VECTOR CONTR	5.08	HIGH SCHOOL BONDS	0.000390
Rounding Adjustment		-0.01	SCVWD CLN SAFE CRKS	54.22	Total Assessed Value Rate	0.011738
Total Taxes		\$8,241.36	SCVWD FLOOD CONTR	47.32	SCVWD-STATE WATER PROJ	0.000069
					Total Land & Improvement Rate	0.000069

274932	DUE: NOV 1, 2012	DUE: FEB 1, 2013	Total Amount
Taxes and Special Assessments	\$4,375.00	\$4,375.00	\$8,750.00
Delinquent Penalty 5%	\$0.00	\$0.00	\$0.00
Delinquent Cost	\$0.00	\$0.00	\$0.00
Returned Check Charge	\$0.00	\$0.00	\$0.00
Total Installment Amount	\$4,375.00	\$4,375.00	\$8,750.00
Reduced Assessment Credit	\$0.00	\$0.00	\$0.00

<b>Property Address</b> 10750 RAE LN CUPERTINO CA 95014 Assessed owner on January 1, 2012 CHANG CHRIS ET AL DOCUMENT NUMBER: 14001207	<b>Contact Information</b>  TAX INFORMATION (408) 808-7900 <a href="mailto:sccatx@tax.sccgov.org">sccatx@tax.sccgov.org</a>  CHANGE OF ADDRESS (408) 299-5526 <a href="mailto:addresschange@asr.sccgov.org">addresschange@asr.sccgov.org</a>  VALUE CHANGES (408) 299-5300 <a href="mailto:rp@asr.sccgov.org">rp@asr.sccgov.org</a>  EXEMPTIONS (408) 299-6460 <a href="mailto:exemptions@asr.sccgov.org">exemptions@asr.sccgov.org</a>
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Assessed Values	Tax Rate	Tax Amount	Special Assessment Agency	Amount	Taxing Agency	Tax Rate
Land	307,990		CUPERT/ENVIR/STORM	12.00	1% MAXIMUM LEVY	0.010000
Improvements	0		CUSD PARCEL TAX 2009	125.00	CO BOND 2008 HOSP FAC	0.000051
Total Land & Improvements	307,990	0.000069	CUSD PARCEL TAX 2011	125.00	CO LIBRARY RETIREMENT	0.000024
Personal Property	0		FUHSO PARCEL TAX	98.00	CO RETIREMENT LEVY	0.000388
Total Assessed Value	307,990	0.011738	MOSQUITO ASMT #2	2.08	COMM COLLEGE BONDS	0.000287
Less Homeowner's Exemption			SCCO VECTOR CONTR	5.08	ELEM OR UNIF SCH BONDS	0.000598
Less Other Exemption			SCVWD CLN SAFE CRKS	27.80	HIGH SCHOOL BONDS	0.000390
			SCVWD FLOOD CONTR	23.66	Total Assessed Value Rate	0.011738
			SEWER SERVICE	330.00	SCVWD-STATE WATER PROJ	0.000069
Total Taxes		\$3,636.44			Total Land & Improvement Rate	0.000069

274933	DUE: NOV 1, 2012	DUE: FEB 1, 2013	Total Amount
			\$748.62



January 01, 2015 through January 30, 2015  
Primary Account: 000000469248459

## BALANCING YOUR CHECKBOOK

**Note:** Ensure your checkbook register is up to date with all transactions to date whether they are included on your statement or not.

1. Write in the Ending Balance shown on this statement: **Step 1 Balance:** \$ \_\_\_\_\_

2. List and total all deposits & additions not shown on this statement:

Date	Amount	Date	Amount	Date	Amount

**Step 2 Total:** \$ \_\_\_\_\_

3. Add Step 2 Total to Step 1 Balance.

**Step 3 Total:** \$ \_\_\_\_\_

4. List and total all checks, ATM withdrawals, debit card purchases and other withdrawals not shown on this statement.

Check Number or Date	Amount	Check Number or Date	Amount

**Step 4 Total:** -\$ \_\_\_\_\_

5. Subtract Step 4 Total from Step 3 Total. This should match your Checkbook Balance: \$ \_\_\_\_\_

**IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:** Call or write us at the phone number or address on the front of this statement (non-personal accounts contact Customer Service) if you think your statement or receipt is incorrect or if you need more information about a transfer listed 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 problem or error appeared. Be prepared to give us the following information:

- Your name and account number
- The dollar amount of the suspected error
- A description of the error or transfer you are unsure of, why you believe it is an error, or why you need more information.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days (or 20 business days for new accounts) to do this, we will credit your account for the amount you think is in error so that you will have use of the money during the time it takes us to complete our investigation.

**IN CASE OF ERRORS OR QUESTIONS ABOUT NON-ELECTRONIC TRANSACTIONS:** Contact the bank immediately if your statement is incorrect or if you need more information about any non-electronic transactions (checks or deposits) on this statement. If any such error appears, you must notify the bank in writing no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules and Regulations or other applicable account agreement that governs your account.



JPMorgan Chase Bank, N.A. Member FDIC





**SANTA CLARA COUNTY  
SECURED PROPERTY TAX BILL  
FOR FISCAL YEAR JULY 1, 2012 - JUNE 30, 2013**

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2012-2013

George W. Putris

Tax Collector

County Government Center, East Wing  
70 West Hedding Street  
San Jose, CA 95110-1767

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<b>Total Taxes</b>		<b>\$3,636.44</b>	<b>Total Special Assessments</b>	<b>\$748.62</b>		

MAR 11 2013

COUNTY OF  
SANTA CLARA

274933	DUE: NOV 1, 2012	DUE: FEB 1, 2013	Total Amount
Taxes and Special Assessments	\$2,192.53	\$2,192.53	\$4,385.06
Delinquent Penalty 10%	\$0.00	\$0.00	\$0.00
Delinquent Cost	\$0.00	\$0.00	\$0.00
Returned Check Charge	\$0.00	\$0.00	\$0.00
Total Installment Amount	\$2,192.53	\$2,192.53	\$4,385.06
Reduced Assessment Credit	\$0.00	\$0.00	\$0.00

## IMPORTANT PROPERTY TAX INFORMATION

This bill contains information and payment stubs for both installments. No additional bill or reminder is mailed for the second installment. Keep the upper portion of the tax bill for your records.

Tax bills are addressed to property owners according to the information included on recorded documents or mailing instructions provided to the Assessor by the property owner.

### **PAYMENT INSTRUCTIONS:**

Make check or money order payable to: **SCC TAX COLLECTOR**

Deliver or mail to:

George W. Putris  
Tax Collector  
County Government Center, East Wing  
70 W. Hedding Street  
San Jose, California 95110-1767

Office Hours: 8:00 a.m. to 5:00 p.m. Monday – Friday, excluding legal holidays

Phone Hours: 9:00 a.m. to 4:00 p.m. Monday – Friday, excluding legal holidays

Use the envelope provided and **RETURN THE APPROPRIATE STUB OR STUBS WITH YOUR PAYMENT**. Each installment must be paid in full; we cannot accept partial payments. Include your mailing address and the Parcel Number of the bill being paid on your check or money order. A returned check fee will be charged for all checks returned unpaid by the bank. If returned after the delinquent date, the Tax Collector will charge the penalties required by state law.

To ensure a timely payment, the payment envelope must be properly addressed and sent with the required postage. It will be deemed received on the date of the United States Post Office cancellation mark stamped on the envelope (Sec. 2512, R & T Code).

If a payment is sent through an independent delivery service, it must be deposited for shipment with an independent delivery service that is an Internal Revenue Service designated delivery service ([www.irs.gov/irb/2004-52\\_IRB/ar10.html](http://www.irs.gov/irb/2004-52_IRB/ar10.html)) in a sealed envelope or package, properly addressed with the required fee prepaid; delivery of which shall not be later than 5:00 p.m. on the next business day after the effective delinquent date.

**PROPERTY IDENTIFICATION:** The parcel number on the face of this bill is the description of your property and should be used when making inquiries about taxes or assessments.

**ASSESSED OWNER AS OF THE JANUARY 1 LIEN DATE:** Taxes are levied on both real and personal property as it exists at 12:01 a.m. on January 1. This area displays the name of the person who owned the property as of that date. The inclusion of this information is required by state law.

**DELINQUENT PENALTY:** Late payments incur a \$20 cost and a 10 percent penalty on the original tax per installment. When the delinquent date falls on Saturday, Sunday, or a legal holiday, the time for payment is extended to 5:00 p.m. on the following business day. If the bill is unpaid as of July 1<sup>st</sup>, the property becomes tax-defaulted. Interest at the rate of 1.5 percent of the unpaid tax is added on the first day of each month thereafter until payment is made. A State redemption fee is also charged.

**PRIOR YEAR TAXES:** If this notation appears on your tax bill, it refers to unpaid taxes from a previous year. State law requires publication of properties that have been tax-defaulted for 3 or more years, including parcel number, assessee name and delinquent tax amount. If the taxes are not paid within 5 years of the date listed, the property becomes subject to a power of sale by the Tax Collector and will be sold at public auction if not redeemed.

**MOBILE HOMES:** If a mobile home property tax bill remains unpaid as of July 1<sup>st</sup>, it is transferred to the unsecured tax roll. At that time, it becomes tax-defaulted. Interest at the rate of 1.5 percent of the unpaid tax is added on the first day of each month thereafter until payment is made. A collection fee is also charged. Additionally, a Certificate of Tax Lien will be recorded, which could damage your credit rating.

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Property Tax

19-Jan-18

17Jan18-1239

THIS ITEM IS PART OF A STATEMENT RECONSTRUCTION

GROUP ID G17Jan18-1239

Sequence number 005370662519 Posting date 26-Mar-12 Amount 4643.17

CHANG MULTIPLE HOUSING 04-10  
1571 FINCH WAY  
SUNNYVALE, CA 94087-4720

80-7162  
322 41520

1087

date 3/22/12

Pay to the order of Tax Collector Santa Clara County \$4643.17  
Four thousand six hundred forty-three ~~58~~ dollars

CHASE

JPMorgan Chase Bank, N.A.  
8000 River Street  
San Francisco, CA 94104  
www.Chase.com

for 193-04-012

⑆322271627⑆

877351080⑆1087⑆0000464317⑆

PAID BY DEPOSIT

3/26/12

1230531664

212220 22420 12807 100 0001  
21249400000210408612  
111 1 21220 0944 96109 051

County Tax



April 01, 2016 through April 29, 2016  
Primary Account: 000000469248459

## SERVICE CHARGE SUMMARY

You were not charged a monthly service fee this month. Your monthly service fee can continue to be waived in five different ways during any statement period:

- Maintain an average daily balance of \$7,500.00. Your average daily balance was \$21,147.00. OR
- Maintain a relationship balance of \$25,000.00 or more during the statement period. Your relationship balance was \$21,916.00. OR
- Link a qualifying personal checking account to your Chase BusinessSelect Checking account. Your Premier Plus personal checking account is linked. OR
- Spend at least \$1,000.00 on a linked Chase Business Credit Card. You spent \$5,168.27. OR
- Pay at least \$50.00 in qualifying checking-related services or fees. You paid \$0.00.

See your Account Rules and Regulations or stop in to see a banker today to find out more.

### TRANSACTIONS FOR SERVICE FEE CALCULATION

Checks Paid / Debits

Deposits / Credits

Deposited Items

Transaction Total

### NUMBER OF TRANSACTIONS

1

2

1

4

### SERVICE FEE CALCULATION

Service Fee

Service Fee Credit

Net Service Fee

Excessive Transaction Fees (Above 200)

Total Service Fees

### AMOUNT

\$15.00

-\$15.00

\$0.00

\$0.00

\$0.00

## CHASE BUSINESS SELECT HIGH YIELD SAVINGS

STEPHEN CHANG

DBA CHANG MULTIPLE HOUSING

Account Number: 000003033347344

## SAVINGS SUMMARY

	INSTANCES	AMOUNT
Beginning Balance		\$1,457.19
Deposits and Additions	3	2,028.29
Electronic Withdrawals	2	- 3,056.56
Ending Balance	5	\$428.92
Annual Percentage Yield Earned This Period		0.02%
Interest Paid This Period		\$0.01
Interest Paid Year-to-Date		\$0.83

The monthly service fee for this account was waived as an added feature of Chase BusinessSelect Checking account.



**19-Jan-18**

17Jan18-1239

**THIS ITEM IS PART OF A STATEMENT RECONSTRUCTION**

**GROUP ID G17Jan18-1239**

Sequence number 005370662518 Posting date 26-Mar-12 Amount 6310.37

**CHANG MULTIPLE HOUSING** 04-10  
1571 FINCH WAY  
SUNNYVALE, CA 94087-4720

90-7162 41520  
3222

1088

date 3/22/12

Pay to the order of Fox Collectw, S.C. County

\$6310<sup>37</sup>

Six thousand three hundred and ten  $\frac{37}{xx}$

dollars  **Security Features**  
**Printing**  
**Printed on Recycled Paper**

**CHASE** 

**JPMorgan Chase Bank, N.A.**  
3000 Riverside Drive  
Cupertino, CA 95014  
[www.JPM.com](http://www.JPM.com)

for 356-07-076

13 22 27 16 271

877351080 1088 10000631037

PLAN OF AMERICA, INC.  
12244614 E1946 94 F1  
03/26/1

1. **THEORY**      2. **EXPERIMENT**      3. **CONCLUSION**      4. **REFERENCES**      5. **APPENDICES**      6. **INDEX**      7. **NOTES**      8. **FIGURES**      9. **TABLES**      10. **GLOSSARY**      11. **ACKNOWLEDGMENTS**      12. **INTRODUCTION**      13. **CONCLUSIONS**      14. **REFERENCES**      15. **APPENDICES**      16. **INDEX**      17. **NOTES**      18. **FIGURES**      19. **TABLES**      20. **GLOSSARY**      21. **ACKNOWLEDGMENTS**      22. **INTRODUCTION**      23. **CONCLUSIONS**      24. **REFERENCES**      25. **APPENDICES**      26. **INDEX**      27. **NOTES**      28. **FIGURES**      29. **TABLES**      30. **GLOSSARY**      31. **ACKNOWLEDGMENTS**      32. **INTRODUCTION**      33. **CONCLUSIONS**      34. **REFERENCES**      35. **APPENDICES**      36. **INDEX**      37. **NOTES**      38. **FIGURES**      39. **TABLES**      40. **GLOSSARY**      41. **ACKNOWLEDGMENTS**      42. **INTRODUCTION**      43. **CONCLUSIONS**      44. **REFERENCES**      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FOR MEAL

150 60196 4440 032812 1 111  
28556070700000681037  
790 04 1 1088108421 082812



March 01, 2016 through March 31, 2016  
Primary Account: **000000469248459**

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**SANTA CLARA COUNTY  
SECURED PROPERTY TAX BILL  
FOR FISCAL YEAR JULY 1, 2011 - JUNE 30, 2012**

Tax Information : 408-808-7900  
Pay your taxes on-line at [www.sctax.org](http://www.sctax.org) using an e-Check or  
major credit card. See reverse for payment instructions

**2011-2012**

Tax Collector's Office  
County Government Center  
70 West Hedding St, East Wing, 6th Floor  
San Jose, CA 95110-1767

PARCEL	TAX RATE AREA	BILL ID	BILL DATE	IMPORTANT MESSAGES			
356-07-076-00	013-026	970540	09/16/2011	Your 2011/12 Secured Property Tax Bill has a new format! For a detailed summary of the key changes, please see the enclosed insert, visit <a href="http://www.sctax.org">www.sctax.org</a> and click on the link "New Tax Bill Format" or call Tax Information at (408) 808-7900.			
MAILING ADDRESS							
CHANG CHRIS ET AL							
580 ALBERTA AVE SUNNYVALE CA 94087-0000							
Property Address		Contact Information					
10750 RAE LN CUPERTINO CA 95014 Assessed owner on January 1, 2011 CHANG CHRIS ET AL DOCUMENT NUMBER : 14001207		TAX INFORMATION (408) 808-7900 <a href="mailto:sctax@tax.sccgov.org">sctax@tax.sccgov.org</a>		CHANGE OF ADDRESS (408) 299-5526 <a href="mailto:addresschange@asr.sccgov.org">addresschange@asr.sccgov.org</a>			
		VALUE CHANGES (408) 299-5300 <a href="mailto:rp@asr.sccgov.org">rp@asr.sccgov.org</a>		EXEMPTIONS (408) 299-6460 <a href="mailto:exemptions@asr.sccgov.org">exemptions@asr.sccgov.org</a>			
Assessed Values		Tax Rate	Tax Amount	Special Assessment Agency	Amount	Taxing Agency	Tax Rate
Land	353,848			COUNTY LIBRARY	33.66	1% MAXIMUM LEVY	0.010000
Improvements	330,474			CUP/ENVIR/STORM	12.00	CO BOND 2008 HOSP FAC	0.000047
Total Land & Improvements	684,322	0.000063	43.11	CUSD PARCEL TAX 2009	125.00	CO LIBRARY RETIREMENT	0.000024
Personal Property	0			CUSD PARCEL TAX 2011	125.00	CO RETIREMENT LEVY	0.000388
Total Assessed Value	684,322	0.011461	7,843.02	FUHS PARCEL TAX	98.00	COMM COLLEGE BONDS	0.000297
Less Homeowner's Exemption				MOSQUITO ASMT #2	8.36	ELEM OR UNIF SCH BONDS	0.000290
Less Other Exemption				SCCO VECTOR CONTR	5.08	HIGH SCHOOL BONDS	0.000415
Rounding Adjustment			-0.01	SCVWD CLN SAFE CRKS	52.64	Total Assessed Value Rate	0.011461
Total Taxes			\$7,886.02	SCVWD FLOOD CONTR	47.36	SCVWD-STATE WATER PROJ	0.000063
				Total Special Assessments	\$507.10	Total Land & Improvement Rate	0.000063
DUE: NOV 1, 2011		DUE: FEB 1, 2012		Total Amount			
Taxes and Special Assessments		Delinquent After 12/10/2011		Delinquent After 04/10/2012			
		\$4,196.61		\$4,196.61		\$8,393.22	
Delinquent Penalty 10%		\$0.00		\$0.00		\$0.00	
Delinquent Cost		\$0.00		\$0.00		\$0.00	
Returned Check Charge		\$0.00		\$0.00		\$0.00	
Total Installment Amount		\$4,196.61		\$4,196.61		\$8,393.22	

## IMPORTANT PROPERTY TAX INFORMATION – PLEASE READ

This bill contains information and payment stubs for both installments. No additional bill or reminder is mailed for the second installment. Keep the upper portion of the tax bill for your records.

Tax bills are addressed to property owners according to the information included on recorded documents or mailing instructions provided to the Assessor by the property owner.

### PAYMENT INSTRUCTIONS:

Make check or money order payable to: TAX COLLECTOR, Santa Clara County

Deliver or mail to:  
Tax Collector's Office  
70 W. Hedding Street, 6<sup>th</sup> floor, East Wing  
San Jose CA 95110-1767

Office Hours: 8:00 AM to 5:00 PM Monday – Friday, excluding County Holidays  
Phone Hours: 9:00 AM to 4:00 PM Monday – Friday, excluding County Holidays

Use the envelope provided and return the appropriate stub or stubs with your payment. Each installment as indicated must be paid in full as we cannot accept partial payments. Include your mailing address and the Parcel Number of the bill being paid on your check or money order. A returned check fee will be charged for all checks returned unpaid by the bank. If returned after the delinquent date, the Tax Collector must charge the penalties required by state law.

To ensure a timely payment the payment envelope must be properly addressed and sent with the required postage. It will be deemed received on the date of the United States Post Office cancellation mark stamped on the envelope (Sec. 2512, R & T Code).

**PROPERTY IDENTIFICATION** - The Parcel Number on the face of this bill is the official description of your property and should be used when making inquiries about taxes or assessments.

**ASSESSED OWNER AS OF THE JANUARY 1 LIEN DATE** – Taxes are levied on both real and personal property as it exists at 12:01 a.m. on January 1. This area displays the name of whoever owned the property as of that date. The inclusion of this information is required by state law.

**DELINQUENT PENALTY** - Late payments incur a \$20 cost and a 10% penalty. When the delinquent date falls on a Saturday, Sunday, or a legal holiday, the time for payment is extended to 5 PM on the following business day. The 10% delinquent penalty charged on late payments is a straight 10% of the installment amount and is not an annual percentage rate or interest charge. If bill is unpaid as of July 1, the property becomes tax-defaulted. Interest at the rate of 1.5% of the unpaid tax is added on the first day of each month thereafter until the time of payment. A State Redemption Fee is also charged.

**PRIOR YR TAXES** - If this notation appears on your tax bill, it refers to unpaid taxes from a previous year. State law requires publication of properties that have been tax delinquent for 3 or more years including parcel number, assessee name and amount. If the taxes are not paid within 5 years of the date listed, the property becomes subject to a power of sale by the County Tax Collector and will be sold at public auction if not redeemed.

**MOBILE HOMES** – Should a mobile home property tax bill remain delinquent at the end of the tax year, it is transferred to the unsecured tax roll. At that time a collection fee and interest at the rate of 1.5% of the unpaid tax per month beginning July 1 is charged. Additionally, a Certificate of Tax Lien will be recorded which could damage your credit rating.

**CAUTION - FAILURE TO RECEIVE A TAX BILL DOES NOT PROVIDE A BASIS FOR CANCELING DELINQUENT PENALTIES** (Sec. 2610.5 R & T Code). It is the owner's responsibility to pay property taxes on time. You may contact the Tax Collector's Office at (408) 808-7900 to find out the amount due.

**ASSESSMENT REVIEW** - If you disagree with the assessed value as shown on the tax bill, you have the right to an informal assessment review by contacting the Assessor's Office. If you and the Assessor are unable to agree on proper assessed value during the informal assessment review, you have the right to file an appeal within the prescribed filing period as noted below.

**APPEALS** - Property owners wishing to appeal a regular assessment to the Assessment Appeals Board may do so between July 2nd and September 15th. If this bill is for an escape assessment or other assessments made by the Assessor outside the regular assessment period, an appeal may be filed with the Clerk of the Board and shall be heard only if filed within 60 days after personal notice or notice by United States mail at your address as contained in the official records of the Assessor. The taxes must be paid prior to the delinquency dates to avoid penalties. If the appeal results in a reduction of taxes, you will receive a refund if the tax has been paid. If your taxes are increased, you will receive an additional bill. Appeal forms and additional information about assessment appeals may be obtained from the Clerk of the Board of Supervisors, 70 West Hedding Street, 10th Floor, East Wing, San Jose, CA 95110; (408) 299-5088 or email [AssessmentAppeals@cob.sco.gov](mailto:AssessmentAppeals@cob.sco.gov).

**EXEMPTION** - The value of the homeowner, business, or other exemption is multiplied by the applicable tax rate or rates and is subtracted from the gross tax.

### Property Tax Assistance For Senior Citizens, Blind, or Disabled Persons

The 2009/2010 state budget suspended funding for the Gonsalves-Duekmejian-Petris Senior Citizens Property Tax Assistance Law, which provides direct cash assistance. The Franchise Tax Board (FTB) will not issue Homeowner and Renter Assistance (HRA) Program instruction booklets and will not accept HRA claims for the 2010 claim year. For the most current information on the HRA program, go to [ftb.ca.gov](http://ftb.ca.gov) and search for HRA.

### Property Tax Postponement for Senior Citizens, or Blind, or Disabled Persons

On February 20, 2009, the Governor signed Chapter 4, Statutes of 2009, which immediately suspends the Senior Citizens' Property Tax Deferral Program. This legislation prohibits the filing of claims for property tax postponement and prohibits the Controller from accepting claims filed after February 20, 2009. As a result of the program suspension, the Controller will no longer accept claims for property tax postponement pending modification or repeal of this new law. However, the Controller's Office will continue processing claims postmarked prior to February 20, 2009. For the most current information on the PTP program please visit the website at [sco.ca.gov](http://sco.ca.gov).