

Fill in this information to identify the case:

Debtor 1 Fox Ortega Enterprises, Inc dba Premier Cru

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of California

Case number 16-40050 WJL 7

FILED
2016 FEB 22 PM 3:35
CLERK OF COURT
NORTHERN DISTRICT OF CAL.
GARLAND, CA.

Official Form 410

Proof of Claim

12/15

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?	<u>David M Ringel</u> <small>Name of the current creditor (the person or entity to be paid for this claim)</small> Other names the creditor used with the debtor _____	
2. Has this claim been acquired from someone else?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. From whom? _____	
3. Where should notices and payments to the creditor be sent? <small>Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)</small>	Where should notices to the creditor be sent? <u>David M Ringel</u> <small>Name</small> <u>101 A Kings Way West</u> <small>Number Street</small> <u>Sewell NJ 08080</u> <small>City State ZIP Code</small> Contact phone <u>856-582-9507</u> Contact email <u>Arguseyes6@aol.com</u>	Where should payments to the creditor be sent? (if different) <small>Name</small> _____ <small>Number Street</small> _____ <small>City State ZIP Code</small> _____ Contact phone _____ Contact email _____
Uniform claim identifier for electronic payments in chapter 13 (if you use one): _____		
4. Does this claim amend one already filed?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Claim number on court claims registry (if known) _____	
		Filed on _____ MM / DD / YYYY
5. Do you know if anyone else has filed a proof of claim for this claim?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Who made the earlier filing? _____	

Part 2: Give Information About the Claim as of the Date the Case Was Filed

6. Do you have any number you use to identify the debtor? ☒ No
☐ Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: _____

7. How much is the claim? \$ 19197.45 Does this amount include interest or other charges?
☒ No
☐ Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).

8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.
Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c).
Limit disclosing information that is entitled to privacy, such as health care information.
3 Orders of wine never delivered and fully paid via credit card

9. Is all or part of the claim secured? ☒ No
☐ Yes. The claim is secured by a lien on property.
Nature of property:
☐ Real estate. If the claim is secured by the debtor's principal residence, file a *Mortgage Proof of Claim Attachment* (Official Form 410-A) with this *Proof of Claim*.
☐ Motor vehicle
☐ Other. Describe: _____
Basis for perfection: _____
Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)
Value of property: \$ _____
Amount of the claim that is secured: \$ _____
Amount of the claim that is unsecured: \$ _____ (The sum of the secured and unsecured amounts should match the amount in line 7.)
Amount necessary to cure any default as of the date of the petition: \$ _____
Annual Interest Rate (when case was filed) _____ %
☐ Fixed
☐ Variable

10. Is this claim based on a lease? ☒ No
☐ Yes. Amount necessary to cure any default as of the date of the petition. \$ _____

11. Is this claim subject to a right of setoff? ☒ No
☐ Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?

☐ No

☒ Yes. Check all that apply:

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

☐ Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).

Amount entitled to priority

\$ _____

☒ Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).

\$ 2,775.00

☐ Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).

\$ _____

☐ Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8).

\$ _____

☐ Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).

\$ _____

☐ Other. Specify subsection of 11 U.S.C. § 507(a)() that applies.

\$ _____

* Amounts are subject to adjustment on 4/01/16 and every 3 years after that for cases begun on or after the date of adjustment.

Part 3: Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

☒ I am the creditor.

☐ I am the creditor's attorney or authorized agent.

☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.

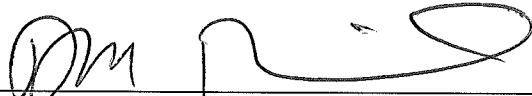
☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 02/12/2016
MM / DD / YYYY


Signature

Print the name of the person who is completing and signing this claim:

Name	David	M	Ringel
	First name	Middle name	Last name
Title	_____		
Company	_____		
	Identify the corporate servicer as the company if the authorized agent is a servicer.		
Address	101A Kings Way West		
	Number	Street	
	Sewell	NJ	08080
	City	State	ZIP Code
Contact phone	856-582-9507		Email Arguseyes6@aol.com

Creditor David Ringel

MY ACCOUNT

EDIT PROFILE

ADDRESS BOOK

BILLING INFORMATION

Case 16-40030 WJL 7

Exhibit A

ORDER DETAILS

Order No.: SO-0000370382

Order Date.: Dec 27, 2011

Status: Open

PURCHASE DETAILS

Wine	Qty	Shipped	Remain	Ready To Ship	Price/Bottle	Total Price
2009 Malescot St Exupery, 750 ml	3	0	3	3	\$109.99	\$329.97
2009 Clos l'Eglise, 750 ml	3	0	3	3	\$199.99	\$599.97
2009 Clinet, 750 ml	3	0	3	3	\$179.99	\$539.97
2009 Montrose, 750 ml	3	0	3	3	\$199.99	\$599.97

Subtotal: \$2,069.88

Tax: \$0.00

Total: \$2,069.88

SHIPPING DETAILS

Wine	Ordered	Shipped	Remain
2009 Malescot St Exupery, 750 ml	3	0	3
2009 Clos l'Eglise, 750 ml	3	0	3
2009 Clinet, 750 ml	3	0	3
2009 Montrose, 750 ml	3	0	3

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Premier Cru

1011 University Ave
Berkeley, CA 94710

Store Hours

Tuesday-Friday: 10am-6pm
Saturday: 10am-5pm

Payment Due Date	New Balance	Past Due Amount	Minimum Payment
02/03/12	\$10,576.41	\$0.00	\$105.00

Account number [REDACTED]

\$ [REDACTED]

Make your check payable to:
Chase Card Services.
Please write amount enclosed.
New address or e-mail? Print on back.

63135 BEX Z 612 C
DAVID M RINGEL
101A KINGS WAY W
SEWELL NJ 08080-2233



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153



CHASE
SAPPHIRE

Manage your account online:
www.chase.com

Customer Service
1-800-493-3319

Additional contact
information on back ➡

ACCOUNT SUMMARY

Previous Balance	\$3,682.09
Payment, Credits	-\$3,682.09
Purchases	+\$10,576.41
Cash Advances	\$0.00
Balance Transfers	\$0.00
Fees Charged	\$0.00
Interest Charged	\$0.00
New Balance	\$10,576.41

Opening/Closing Date	12/07/11 - 01/06/12
Credit Access Line	\$42,000
Available Credit	\$31,423
Cash Access Line	\$8,400
Available for Cash	\$8,400

PAYMENT INFORMATION

New Balance	\$10,576.41
Payment Due Date	02/03/12
Minimum Payment Due	\$105.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	24 years	\$19,899
\$348	3 years	\$12,618 (Savings=\$7,381)

If you would like information about credit counseling services, call 1-866-797-2885.

ULTIMATE REWARDSSM SUMMARY

Previous points balance	120,008	Start redeeming today. Visit
Points earned on purchases	10,577	Ultimate Rewards at www.ultimaterewards.com
Bonus points earned on Dining	259	
Bonus points earned on Travel	0	
Bonus points on Ultimate Rewards Travel	0	
Bonus points earned at Ultimate Rewards Mall	0	
Current Points Total	130,844	

As a Chase Sapphire Preferred customer you earn 2 points per dollar spent on travel and dining and 1 point per dollar spent on all other purchases. Plus, earn an additional point per dollar spent when you book airfare and hotel accommodations online through Ultimate RewardsSM. Reward points can be redeemed for travel with no restrictions or blackout dates. Learn more about your card benefits at www.chase.com.

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
12/29	Payment - Thank You	-3,682.09
PURCHASES		
12/06	[REDACTED]	116.72
12/06	[REDACTED]	69.14
12/07	[REDACTED] TO NJ	53.23
12/10	[REDACTED]	11.54
12/09	[REDACTED]	69.12
12/12	[REDACTED]	1,672.68
12/12	[REDACTED]	12.31
12/15	[REDACTED]	100.00
12/16	[REDACTED]	271.43
12/15	[REDACTED]	108.72
12/15	[REDACTED]	138.60

This Statement is a Facsimile - Not an original

ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/16	[REDACTED]	49.72
12/16	[REDACTED]	180.00
12/17	[REDACTED]	26.44
12/17	[REDACTED]	291.23
12/16	[REDACTED]	900.00
12/19	[REDACTED]	110.04
12/22	[REDACTED]	10.05
12/23	[REDACTED]	192.47
12/22	[REDACTED]	53.51
12/26	[REDACTED]	1,669.07
12/26	[REDACTED]	1,829.57
12/27	[REDACTED]	156.99
12/27	[REDACTED]	37.74
12/27	[REDACTED]	157.89
12/27	PREMIER CRU 510-655-6691 CA	2,069.88
12/27	[REDACTED]	32.53
01/03	[REDACTED]	17.29
12/31	[REDACTED]	120.00
01/03	[REDACTED]	46.50
01/03	[REDACTED]	2.00

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			
Purchases	11.24% (v)	-0-	-0-
CASH ADVANCES			
Cash advances	19.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance transfers	11.24% (v)	-0-	-0-

(v) = Variable Rate

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

Creditor David Ringel

MY ACCOUNT

EDIT PROFILE

ADDRESS BOOK

BILLING INFORMATION

Case 16-40050 WJL 7

ORDER DETAILS

Exhibit B

Order No.: SO-0000431470

Order Date.: Dec 19, 2013

Status: Open

PURCHASE DETAILS

Wine	Qty	Shipped	Remain	Ready To Ship	Price/Bottle	Total Price
2009 Pontet Canet, 750 ml	3	0	3	0	\$249.99	\$749.97
2010 Pontet Canet, 750 ml	3	0	3	0	\$225.00	\$675.00
2010 Le Dome, 750 ml	3	0	3	0	\$229.99	\$689.97
2010 Pape Clement, 750 ml	3	0	3	0	\$209.99	\$629.97

paid 2445.66

Subtotal: \$2,744.91

Tax: \$0.00

Total: \$2,744.91

via credit card

must have been a promo discount

SHIPPING DETAILS

Wine	Ordered	Shipped	Remain
2009 Pontet Canet, 750 ml	3	0	3
2010 Pontet Canet, 750 ml	3	0	3
2010 Le Dome, 750 ml	3	0	3
2010 Pape Clement, 750 ml	3	0	3

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1011 University Ave
Berkeley, CA 94710

Store Hours

Tuesday-Friday: 10am-6pm
Saturday: 10am-5pm



P.O. BOX 15123
WILMINGTON, DE
19850-5123

The Past Due
amount of \$44.00 is
included in your
Minimum Payment.

Payment Due Date: 02/03/14
New Balance: \$13,499.74
Minimum Payment: \$289.00

53279 BEX Z 614 C
DAVID M RINGEL
101A KINGIS WAY W
SEWELL NJ 08080-2233

\$ _____ Amount Enclosed
Make your check payable to: Chase Card Services



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

CHASE
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Manage your account online:
www.chase.com

Customer Service:
1-800-493-3319

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Previous Balance \$4,419.55
Payment, Credits \$0.00
Purchases +\$8,969.37
Cash Advances \$0.00
Balance Transfers \$0.00
Fees Charged +\$25.00
Interest Charged +\$85.82
New Balance \$13,499.74

Opening/Closing Date 12/07/13 - 01/06/14
Credit Access Line \$42,000
Available Credit \$0
Cash Access Line \$8,400
Available for Cash \$0
Past Due Amount \$44.00
Balance over the Credit Access Line \$0.00

PAYMENT INFORMATION

New Balance \$13,499.74
Payment Due Date 02/03/14
Minimum Payment Due \$289.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	25 years	\$25,476
\$444	3 years	\$15,978 (Savings=\$9,498)

If you would like information about credit counseling services, call 1-866-797-2885.

Please pay the Minimum Payment shown at the top of this statement. It includes any past due amount. The minimum payments used to calculate the estimates shown in the above table do not include past due amounts.

ULTIMATE REWARDS® SUMMARY

Previous points balance	362,101	Start redeeming today. Visit Ultimate Rewards® at www.ultimaterewards.com
+ 1 Point per \$1 earned on all purchases	8,970	
+ 1 Point per \$1 earned on dining	117	
+ 1 Point per \$1 earned on travel	0	
+ 1 Point per \$1 on Ultimate Rewards travel	0	
+ Bonus points from Ultimate Rewards Mall	0	
= Total points available for redemption	371,188	

As a Chase Sapphire Preferred customer you earn 1 point per dollar on all purchases, and an additional point for each dollar you spend on travel and when dining at restaurants. Plus, you earn an additional point per dollar spent when you book airfare and hotel accommodations online through Ultimate Rewards®. Learn more about your card benefits at www.chase.com/ultimaterewards

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PURCHASES		
12/09	[REDACTED]	53.95
12/12	[REDACTED]	64.57
12/14	[REDACTED]	1.00
12/16	[REDACTED]	12.93
12/16	[REDACTED]	54.40
12/16	[REDACTED]	5.10

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ACCOUNT ACTIVITY (CONTINUED)

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
12/16	[REDACTED]	119.02
12/18	[REDACTED]	117.00
12/20	PREMIER CRU 510-655-6691 CA	2,445.66
12/21	[REDACTED] NJ	56.82
12/22	[REDACTED]	26.81
12/23	[REDACTED]	22.99
12/23	[REDACTED]	5,427.71
01/02	[REDACTED]	85.94
01/02	[REDACTED]	192.21
01/03	[REDACTED]	41.69
01/03	[REDACTED]	201.57

FEES CHARGED

01/03	LATE FEE	25.00
	TOTAL FEES FOR THIS PERIOD	\$25.00

INTEREST CHARGED

01/06	PURCHASE INTEREST CHARGE	85.82
	TOTAL INTEREST FOR THIS PERIOD	\$85.82

2014 Totals Year-to-Date

Total fees charged in 2014	\$25.00
Total interest charged in 2014	\$85.82

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			
Purchases	11.24% (v)	\$8,990.89	\$85.82
CASH ADVANCES			
Cash Advances	19.24% (v)	-0-	-0-
BALANCE TRANSFERS			
Balance Transfer	11.24% (v)	-0-	-0-

(v) = Variable Rate

31 Days in Billing Period

Please see Information About Your Account section for the Calculation of Balance Subject to Interest Rate, Annual Renewal Notice, How to Avoid Interest on Purchases, and other important information, as applicable.

creditor David Ringel ACCOUNT

EDIT PROFILE

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BILLING INFORMATION

ORDER DETAILS

case 16-40050 WJL 7

Exhibit B

Order No.: SO-0000420766

Order Date.: Aug 14, 2013

Status: Open

PURCHASE DETAILS

Wine	Qty	Shipped	Remain	Ready To Ship	Price/Bottle	Total Price
2010 Margaux, 750 ml	3	0	3	0	\$799.99	\$2,399.97
2010 Lafite Rothschild, 750 ml	3	0	3	0	\$1,195.00	\$3,585.00
2010 Haut Brion, 750 ml	3	0	3	0	\$799.99	\$2,399.97
2010 Mouton Rothschild, 750 ml	3	0	3	0	\$699.99	\$2,099.97
2010 Latour, 750 ml	3	0	3	0	\$1,399.00	\$4,197.00

Subtotal: \$14,681.91

Tax: \$0.00

Total: \$14,681.91

SHIPPING DETAILS

Wine	Ordered	Shipped	Remain
2010 Margaux, 750 ml	3	0	3
2010 Lafite Rothschild, 750 ml	3	0	3
2010 Haut Brion, 750 ml	3	0	3
2010 Mouton Rothschild, 750 ml	3	0	3
2010 Latour, 750 ml	3	0	3

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We source the world's finest wines at extremely competitive prices to provide exceptional experiences for collectors, connoisseurs, and everyday wine lovers.

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P.O. BOX 15123
WILMINGTON, DE
19850-5123

Payment Due Date: 10/03/13
New Balance: \$19,180.29
Minimum Payment: \$191.00

98861 BEX Z 24913 C
DAVID M RINGEL
101A KINGS WAY W
SEWELL NJ 08080-2233

\$ Amount Enclosed
Make your check payable to: Chase Card Services



CARDMEMBER SERVICE
PO BOX 15153
WILMINGTON DE 19886-5153

CHASE
SAPPHIRE®

Manage your account online:
www.chase.com

Customer Service:
1-800-493-3319

Mobile: Visit chase.com
on your mobile browser

ACCOUNT SUMMARY

Previous Balance \$2,125.30
Payment, Credits -\$2,382.04
Purchases +\$19,352.03
Cash Advances \$0.00
Balance Transfers \$0.00
Fees Charged +\$85.00
Interest Charged \$0.00
New Balance \$19,180.29

Opening/Closing Date 08/07/13 - 09/06/13
Credit Access Line \$42,000
Available Credit \$22,819
Cash Access Line \$8,400
Available for Cash \$8,400
Past Due Amount \$0.00
Balance over the Credit Access Line \$0.00

PAYMENT INFORMATION

New Balance \$19,180.29
Payment Due Date 10/03/13
Minimum Payment Due \$191.00

Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay a late fee of up to \$35.00 and your APR's will be subject to increase to a maximum Penalty APR of 29.99%.

Minimum Payment Warning: If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...
Only the minimum payment	28 years	\$36,621
\$631	3 years	\$22,701 (Savings=\$13,920)

If you would like information about credit counseling services, call 1-866-797-2885.

ULTIMATE REWARDS® SUMMARY

Previous points balance	329,766	Start redeeming today. Visit Ultimate Rewards® at www.ultimaterewards.com
+ 1 Point per \$1 earned on all purchases	19,096	
+ 1 Point per \$1 earned on dining	50	
+ 1 Point per \$1 earned on travel	0	
+ 1 Point per \$1 on Ultimate Rewards travel	0	
+ Bonus points from Ultimate Rewards Mall	0	
= Total points available for redemption	348,912	

As a Chase Sapphire Preferred customer you earn 1 point per dollar on all purchases, and an additional point for each dollar you spend on travel and when dining at restaurants. Plus, you earn an additional point per dollar spent when you book airfare and hotel accommodations online through Ultimate Rewards®. Learn more about your card benefits at www.chase.com/ultimaterewards

ACCOUNT ACTIVITY

Date of Transaction	Merchant Name or Transaction Description	\$ Amount
PAYMENTS AND OTHER CREDITS		
08/29	Payment Thank You - Web	-2,125.30
08/31		-239.94
08/31		-16.80
PURCHASES		
08/05		575.00
08/08		48.00
08/08		83.00
08/08		50.00
08/14	PREMIER CRU 510-655-6691 CA	14,681.91
08/15		2,942.50
08/20		99.00
08/19		29.21