

EXHIBIT 1

ACCOUNTING OF FUNDS

Accounting of the Funds:

Date ¹	Description	Payee	Amount	Balance	Tab
10/02/2018	Deposit	Chartway Federal Credit Union	27,126.05	27,126.05	1
10/12/2018	Withdrawal - bill pay CFCU utility payment	Dominion Energy Gas Service	-1,000.00	26,126.05	2
10/12/2018	Withdrawal - bill pay CFCU credit card payment	Discover Card	-1,893.31	24,232.74	3
10/12/2018	Withdrawal - bill pay CFCU credit card payment	US Bank Credit Card	-3,000.00	21,232.74	4
10/12/2018	Withdrawal - bill pay CFCU vehicle lease payment	Toyota Financial	-1,960.72	19,272.02	5
10/12/2018	Withdrawal - bill pay CFCU vehicle lease payment	Volkswagen Credit	-1,996.56	17,275.46	6
10/12/2018	Withdrawal - bill pay CFCU vehicle lease payment	GM Financial	-1,734.28	15,541.18	7
10/12/2018	Debit Transaction	US Postal Service	-10.50	15,530.68	
10/12/2018	Withdrawal - bill pay CFCU vehicle lease payment	GM Financial	-73.02	15,457.66	7
10/12/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah.	-5.61	15,452.05	
10/13/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah	-6.48	15,445.57	
10/14/2018	Debit Transaction meal	Mo Bettahs, Midvale, Utah	-21.01	15,424.56	
10/14/2018	Debit Transaction movie tickets	Regal Crossroads Theaters, Taylorsville, Utah	-9.44	15,415.12	
10/15/2018	Withdrawal - bill pay CFCU vehicle lease payment	US Bank	-361.09	15,054.03	8
10/15/2018	Cash Withdrawal	Cash Withdrawal - Greg Shepard	-1,200.00	13,854.03	
10/15/2018	Debit Transaction meal	Carl's Jr., Cottonwood Heights, Utah	-10.77	13,843.26	
10/15/2018	Debit Transaction meal	Porkys Carnitas, Salt Lake City, Utah	-12.29	13,830.97	
10/16/2018	Debit Transaction meal	Kevin's Fried Chicken, Murray, Utah	-4.25	13,826.72	
10/16/2018	Debit Transaction property tax payment	Salt Lake County, Utah	-535.13	13,291.59	9

Date ¹	Description	Payee	Amount	Balance	Tab
10/16/2018	Debit Transaction mortgage payment	Nationwide Home Mortgage	-4,309.68	8,981.91	10
10/16/2018	Debit Transaction meal	McDonald's, Murray, Utah	-6.45	8,975.46	
10/17/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah	-18.78	8,956.68	
10/17/2018	Debit Transaction groceries	Smiths Food, Salt Lake City, Utah	-61.53	8,895.15	
10/17/2018	Check No. 101	I.R.S. (Dated 10/12/2018)	-1,160.00	7,735.15	11
10/17/2018	Debit Transaction meal	The Junction Pizzeria and Grill, Midvale, Utah	-15.08	7,720.07	
10/18/2018	Debit Transaction meal	Kevin's Fried Chicken, Murray, Utah	-6.00	7,714.07	
10/18/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah	-6.48	7,707.59	
10/18/2018	Debit Transaction meal	The Pizza Factory, Salt Lake City, Utah	-23.00	7,684.59	
10/19/2018	Debit Transaction meal	The Chinese Cuisine, Salt Lake City, Utah	-9.56	7,675.03	
10/19/2018	Debit Transaction meal	McDonald's, Murray, Utah	-5.15	7,669.88	
10/19/2018	Check No. 0001	Murray City, Utilities (Dated 10-12-2018)	-1,000.00	6,669.88	12
10/19/2018	Withdrawal - bill pay CFCU credit card payment	Chase MasterCard	-216.83	6,453.05	13
10/20/2018	Debit Transaction admission tickets	Swaner Preserve, Park City, Utah	-7.00	6,446.05	
10/20/2018	Debit Transaction groceries	Harmons, Taylorsville, Utah	-30.45	6,415.60	
10/20/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah	-7.02	6,408.58	
10/20/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah	-7.02	6,401.56	
10/20/2018	Debit Transaction meal	Leatherbys, Taylorsville, Utah	-26.90	6,374.66	
10/21/2018	Debit Transaction theater admission	Cinemark Theatres, West Jordan, Utah	-16.60	6,358.06	

Date ¹	Description	Payee	Amount	Balance	Tab
10/21/2018	Debit Transaction meal	Cinemark Theatres, West Jordan, Utah	-7.23	6,350.83	
10/21/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah	-10.03	6,340.80	
10/22/2018	Debit Transaction meal	Kneaders, Park City, Utah	-12.62	6,328.18	
10/22/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah	-5.39	6,322.79	
10/23/2018	Debit Transaction meal	Gandolfo's Deli, Murray, Utah	-8.28	6,314.51	
10/23/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah	-5.39	6,309.12	
10/24/2018	Debit Transaction meal	Kevin's Fried Chicken, Murray, Utah	-5.00	6,304.12	
10/24/2018	Debit Transaction meal	McDonald's, Murray, Utah	-5.42	6,298.70	
10/24/2018	Check No. 102	Wells Fargo Bank credit card payment (dated 10/22/2018)	-6,040.00	258.70	14
10/27/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah	-5.61	253.09	
10/29/2018	Withdrawal - bill pay CFCU vehicle lease payment	US Bank	-42.60	210.49	8
10/29/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah	-5.61	204.88	
10/30/2018	Withdrawal - bill pay CFCU credit card payment	Bank of America BankAmericard - Diana Shepard	-36.00	168.88	15
10/30/2018	Withdrawal - bill pay CFCU credit card payment	Bank of America BankAmericard - Greg Shepard	-154.60	14.28	16
10/31/2018	Debit Transaction meal	Apollo Burger, Taylorsville, Utah	-5.39	8.89	
10/31/2018	Withdrawal	Cash	-8.92	0.00	

1. Dates are taken from the posting date to the Chartway Federal Credit Union Account, the actual day of service may be earlier than the posting date. See Tab 1.

Tab 1
Chartway FCU Bank Statement

AXA Equitable Retirement Service Solutions
P.O. Box 1547
Secaucus, NJ 07096-1547

AXA Advisors, LLC acts as distributor for AXA Equitable Life Insurance Company in connection with the distribution of Separate Account units under your contract or certificate. AXA Advisors and AXA Equitable are affiliated companies.

September 27, 2018
 No. [REDACTED]
 Page 1 of 1

Accumulator (NQ)

Contract Number: [REDACTED] 5 110
 Contract Date: September 10, 2007
 Name of Annuitant: R GREGORY SHEPARD
 Contract Owner: R GREGORY SHEPARD
 Your Representative: DAVID ANDERSEN
 Telephone: (801)926-1866

R GREGORY SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CITY UT 84123

If you need assistance, please call your representative at the phone number above, or call our processing office toll free at 1-800-789-7771, or visit our website at www.axa.com.

CONFIRMATION NOTICE

THIS IS YOUR NOTICE THAT THE AXA EQUITABLE PROCESSING OFFICE:

	Amount	Effective Date
Processed a surrender.	\$27,203.09	September 27, 2018
less Contract Fee	\$1.48	
less Guaranteed Minimum Death Benefit Charge	\$37.78	
less Guaranteed Minimum Income Benefit Charge	\$37.78	
Amount Payable	\$27,126.05	
Current Account Balance:	\$0.00	on September 27, 2018

DETAIL OF ACTIVITY BY INVESTMENT OPTION

Investment Fund	----- Transaction Information -----			Account Information as of September 27, 2018		
	Amount Withdrawn	Number of Units	2018/09/27 Unit Value	Number of Units	Unit Value	Account Balance
AXA Global Equity Managed Volatility	\$2,772.01-	78.1697	\$35.461481	0.0000	\$35.461481	\$0.00
EQ/Mid Cap Index	\$2,682.24-	93.9029	\$28.563983	0.0000	\$28.563983	\$0.00
AXA Mid Cap Value Managed Volatility	\$5,380.52-	194.9694	\$27.596740	0.0000	\$27.596740	\$0.00
AXA Large Cap Growth Managed Volatility	\$2,756.56-	83.7640	\$32.908619	0.0000	\$32.908619	\$0.00
AXA Large Cap Core Managed Volatility	\$2,744.63-	104.4067	\$26.287909	0.0000	\$26.287909	\$0.00
1290 VT GAMCO Small Company Value	\$2,696.20-	22.4843	\$119.914901	0.0000	\$119.914901	\$0.00
AXA/Franklin Balanced Managed Volatility	\$5,434.84-	366.7548	\$14.818728	0.0000	\$14.818728	\$0.00
AXA/Mutual Large Cap Equity Managed Volatility	\$2,736.09-	162.9659	\$16.789355	0.0000	\$16.789355	\$0.00
Grand Total	\$27,203.09-					\$0.00

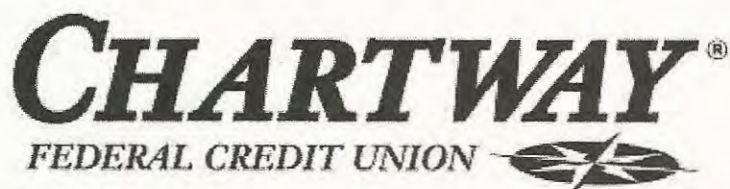
PAYEE INFORMATION

R GREGORY SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CITY UT 84123

PLEASE BE ADVISED

This is to advise you that the release of contract values may affect the guaranteed elements, non-guaranteed elements, death benefit or surrender value of the contract from which these values are released.

This is to advise you that your contract is now terminated.



(MINI-STATEMENT)

RALPH GREGORY SHEPARD

MEMBER #: XXXXXXXX168

PERIOD: 08/01/18 TO 11/09/18

PRIME SHARE ID:9100001987881

EFFECT	POST	TRANSACTION DESCRIPTION	AMOUNT	NEW BALANCE
09/26/18		Balance Forward		0.00
09/26/18	09/26/18	DEPOSIT	5.00	5.00
11/02/18	11/02/18	DEPOSIT TRANSFER FROM SHARE 0080 SHARE CLOSURE TRANSFER	1.60	6.60
11/02/18	11/02/18	WITHDRAWAL BY CHECK ACCOUNT CLOSURE - SHARE CLOSURE CHECK 4000412373 DISBURSED \$ 6.60	- 6.60	0.00
11/09/18		Ending Balance		0.00

LIFEPLUS CHECKING ID:9100801987881

EFFECT	POST	TRANSACTION DESCRIPTION	AMOUNT	NEW BALANCE
09/26/18		Balance Forward		0.00
09/26/18	09/26/18	DEPOSIT	2,000.00	2,000.00
09/30/18	09/30/18	DEPOSIT DIVIDEND 0.100%	0.03	2,000.03
09/26/18	10/01/18	DEPOSIT DEP RETURN CHECK NSF > GREG SHEPARD > CK 1023	- 2,000.00	0.03
10/01/18	10/01/18	WITHDRAWAL FEE RETURN ITEM FEE	- 20.00	- 19.97
10/02/18	10/02/18	DEPOSIT	27,126.05	27,106.08
10/03/18	10/03/18	WITHDRAWAL FEE REVERSE RETURN ITEM FEE	20.00	27,126.08
10/12/18	10/12/18	WITHDRAWAL BILL PAYMENT BILL PAID-QUESTAR GAS CONF #1	- 1,000.00	26,126.08
10/12/18	10/12/18	WITHDRAWAL BILL PAYMENT BILL PAID-DISCOVER CARD CONF #3	- 1,893.31	24,232.77
10/12/18	10/12/18	WITHDRAWAL BILL PAYMENT BILL PAID-U S BANK ELAN FINANCIA CONF #4	- 3,000.00	21,232.77
10/12/18	10/12/18	WITHDRAWAL BILL PAYMENT BILL PAID-TOYOTA FINANCIAL SERVI CONF #5	- 1,960.72	19,272.05
10/12/18	10/12/18	WITHDRAWAL BILL PAYMENT BILL PAID-VOLKSWAGEN CREDIT CONF #6	- 1,996.56	17,275.49
10/12/18	10/12/18	WITHDRAWAL BILL PAYMENT BILL PAID-GM FINANCIAL CONF #7	- 1,734.28	15,541.21
10/12/18	10/12/18	WITHDRAWAL POS #007964 USPS PO 49780000 4989 S STATE ST SALT LAKE CIT UT	- 10.50	15,530.71
10/12/18	10/12/18	WITHDRAWAL BILL PAYMENT BILL PAID-GM FINANCIAL CONF #8	- 73.02	15,457.69
10/12/18	10/12/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/12/18 24692168285100443816592 5812	- 5.61	15,452.08
10/13/18	10/13/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/13/18 24692168286100949697255 5812	- 6.48	15,445.60
10/14/18	10/14/18	WITHDRAWAL DEBIT CARD DEBIT CARD MO BETTAHS MIDVALE MIDVALE UT DATE 10/12/18 24248098287900012502663 5814	- 21.01	15,424.59
10/14/18	10/14/18	WITHDRAWAL DEBIT CARD DEBIT CARD REGAL CROSSROADS STADIUM TAYLORSVILLE UT DATE 10/13/18 24755428287162877418154 7832	- 9.44	15,415.15
10/15/18	10/15/18	WITHDRAWAL BILL PAYMENT BILL PAID-U S BANK LEASE CONF #9	- 361.09	15,054.06

10/15/18	10/15/18	WITHDRAWAL OF CASH	- 1,200.00	13,854.06
10/15/18	10/15/18	WITHDRAWAL DEBIT CARD DEBIT CARD CARL'S JR #1100461 COTTONWOOD HE UT DATE 10/14/18 24431058288200188200675 5814	- 10.77	13,843.29
10/15/18	10/16/18	WITHDRAWAL DEBIT CARD DEBIT CARD PORKYS CARNITAS LLC SALT LAKE CIT UT DATE 10/15/18 24013398288003182065771 5812	- 12.29	13,831.00
10/16/18	10/16/18	WITHDRAWAL DEBIT CARD DEBIT CARD KEVIN'S FRIED CHICKEN MURRAY UT DATE 10/15/18 24692168289100363329226 5814	- 4.25	13,826.75
10/16/18	10/16/18	WITHDRAWAL ACH SALT LAKE COUNTY TYPE: PROP TAX ID: 8876000316 CO: SALT LAKE COUNTY	- 535.13	13,291.62
10/16/18	10/16/18	WITHDRAWAL ACH NATIONWIDE TYPE: MTG PYMT ID: 1541322890 CO: NATIONWIDE	- 4,309.68	8,981.94
10/16/18	10/16/18	WITHDRAWAL POS #195044 MCDONALD'S F11655 4452 SOUTH 300 WEST MURRAY UT	- 6.45	8,975.49
10/17/18	10/17/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/16/18 24692168290100922489328 5812	- 18.78	8,956.71
10/17/18	10/17/18	WITHDRAWAL DEBIT CARD DEBIT CARD SMITHS FOOD #4083 SALT LAKE CIT UT DATE 10/16/18 24445008289300471917361 5411	- 61.53	8,895.18
10/17/18	10/17/18	WITHDRAWAL DRAFT 000101 TRACER 15046907	- 1,160.00	7,735.18
10/17/18	10/17/18	WITHDRAWAL DEBIT CARD DEBIT CARD THE JUNCTION MIDVALE MIDVALE UT DATE 10/16/18 24013398290003504039880 5812	- 15.08	7,720.10
10/18/18	10/18/18	WITHDRAWAL DEBIT CARD DEBIT CARD KEVIN'S FRIED CHICKEN MURRAY UT DATE 10/17/18 24692168291100495943262 5814	- 6.00	7,714.10
10/18/18	10/18/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/18/18 24692168291100754562423 5812	- 6.48	7,707.62
10/18/18	10/18/18	WITHDRAWAL DEBIT CARD DEBIT CARD PIZZA FACTORY SALT LAKE SALT LAKE CIT UT DATE 10/17/18 24013398291003674740407 5812	- 23.00	7,684.62
10/19/18	10/19/18	WITHDRAWAL DEBIT CARD DEBIT CARD THE CHINESE CUISINE SALT LAKE CIT UT DATE 10/18/18 24755428292132925217364 5812	- 9.56	7,675.06
10/19/18	10/19/18	WITHDRAWAL POS #464598 MCDONALD'S F11655 4452 SOUTH 300 WEST MURRAY UT	- 5.15	7,669.91
10/19/18	10/19/18	WITHDRAWAL DRAFT 000001 TRACER 15292064	- 1,000.00	6,669.91
10/19/18	10/19/18	WITHDRAWAL BILL PAYMENT BILL PAID-CHASE MASTERCARD AND CONF #10	- 216.83	6,453.08
10/20/18	10/20/18	WITHDRAWAL DEBIT CARD DEBIT CARD SWANER PRESERVE ECOCTR PARK CITY UT DATE 10/19/18 24337898293091894000211 8220	- 7.00	6,446.08
10/20/18	10/20/18	WITHDRAWAL POS #157084 HARMONS - TAYLORSVILLE 5454 S. REDWOOD ROAD TAYLORSVILLE UT	- 30.45	6,415.63
10/20/18	10/20/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/20/18 24692168293100958693733 5812	- 7.02	6,408.61
10/20/18	10/20/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/20/18 24692168293100977930322 5812	- 7.02	6,401.59
10/20/18	10/20/18	WITHDRAWAL DEBIT CARD DEBIT CARD LEATHERBYS FAMILY TAYLORSVILLE UT DATE 10/19/18 24224438294101037416099 5499	- 26.90	6,374.69
10/21/18	10/21/18	WITHDRAWAL DEBIT CARD DEBIT CARD CINEMARK THEATRES 288 WEST JORDAN UT DATE 10/20/18 24692168294100441315554 7832	- 16.60	6,358.09
10/21/18	10/21/18	WITHDRAWAL DEBIT CARD DEBIT CARD CINEMARK THEATRES 288 WEST JORDAN UT DATE 10/20/18 24692168294100441321115 7832	- 7.23	6,350.86
10/21/18	10/22/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/21/18 24692168294100609998795 5812	- 10.03	6,340.83
10/22/18	10/22/18	WITHDRAWAL DEBIT CARD DEBIT CARD KNEADERS OF PARK CITY PARK CITY UT DATE 10/19/18 24842188294017150744211 5812	- 12.62	6,328.21
10/22/18	10/22/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/22/18 24692168295100013575709 5812	- 5.39	6,322.82
10/23/18	10/23/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *GANDOLFO'S DELI MURRAY UT DATE 10/22/18 24492158295740318557515 5812	- 8.28	6,314.54
10/23/18	10/23/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/23/18 24692168296100558696422 5812	- 5.39	6,309.15
		WITHDRAWAL DEBIT CARD DEBIT CARD KEVIN'S FRIED CHICKEN		

10/24/18	10/24/18	MURRAY UT DATE 10/23/18 24692168297100869934701 5814	- 5.00	6,304.15
10/24/18	10/24/18	WITHDRAWAL POS #426006 MCDONALD'S F11655 4452 SOUTH 300 WEST MURRAY UT	- 5.42	6,298.73
10/24/18	10/24/18	WITHDRAWAL DRAFT 000102 TRACER 15841331	- 6,040.00	258.73
10/27/18	10/27/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/27/18 24692168300100900793988 5812	- 5.61	253.12
10/29/18	10/29/18	WITHDRAWAL BILL PAYMENT BILL PAID-U S BANK LEASE CONF #11	- 42.60	210.52
10/29/18	10/29/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/29/18 24692168302100940543789 5812	- 5.61	204.91
10/30/18	10/30/18	WITHDRAWAL BILL PAYMENT BILL PAID-BANK OF AMERICA STAND CONF #12	- 36.00	168.91
10/30/18	10/30/18	WITHDRAWAL BILL PAYMENT BILL PAID-BANK OF AMERICA STAND CONF #13	- 154.60	14.31
10/31/18	10/31/18	WITHDRAWAL OF CASH	- 8.92	5.39
10/31/18	10/31/18	WITHDRAWAL DEBIT CARD DEBIT CARD SQ *APOLLO BURGER TAYLORSVILLE UT DATE 10/31/18 24692168304100018765262 5812	- 5.39	0.00
10/31/18	10/31/18	DEPOSIT DIVIDEND 0.150%	1.60	1.60
11/02/18	11/02/18	WITHDRAWAL TRANSFER TO SHARE 0000 SHARE CLOSURE TRANSFER	- 1.60	0.00
11/09/18		Ending Balance		0.00

Tab 2
Dominion Energy Gas Service



Thank you for your patronage. Your prompt payment assists us in providing our customers with high-quality natural gas service.

Account Summary as of 10/01/2018

Previous Balance Due - 9/26/2018	9.18
Payments Received - 9/11/2018	-30.00
Current Charges - Gas Service	21.33
Total Amount Due Upon Receipt	\$0.51

1% monthly interest (12% annually) charged on balance on or after 10/23/2018.

Service Address: 858 Clover Meadow Dr, , Murray, UT 84123

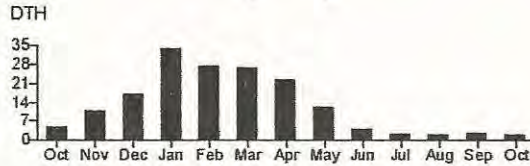
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Residential Gas Service

Service Agreement: 8138220814

Comparison	Last Year	This Year
Decatherms/Day	0.18	0.08
Dollars/Day	\$1.50	\$0.82

Usage History



Service from 9/5/2018 - 10/1/2018

Rate - GS

Charge for Gas Used (Avg cost per DTH \$ (6.48500))	12.97
Tax Reform Surcredit	-0.26
Tax Reform Surcredit2	-0.16
Basic Service Fee Total	6.75
Utah Sales Tax (4.1888891%)	0.81
Utah Sales Tax (0.1703702%)	0.03
Municipal Energy Tax (6%)(Murray)	1.16
Energy Assistance	0.03
Current Gas Billing	21.33

Meter ID	Current Meter Read		Previous Meter Read		Days	Dial Difference	Volume Multiplier	Billed DTH
	Date	Reading	Date	Reading				
26150494	10/1/2018	6463	9/4/2018	6441	27	22 CCF	0.089422	2.0

pd \$1,000 on 10-12-2018

Questions, comments or mailing address corrections?

Call Dominion Energy weekdays 7am-6pm (see back of page for details) or visit our website: dominionenergy.com

Account Number	Current Charges Past Due After	Total Amount Due	Amount Enclosed
[REDACTED]	10/23/2018	\$0.51	

Dominion Energy
PO Box 45841
Salt Lake City, UT 84139-0001



*****AUTO**5-DIGIT 84123
000012060 01 AV 0.37
R Greg Shepard
858 W CLOVER MEADOW DR
MURRAY UT 84123-4571



Tab 3
Discover Card Stmt

ACCOUNT SUMMARY

Previous Balance		\$8,030.67
Payments and Credits	-	\$170.00
Purchases	+	\$0.00
Balance Transfers	+	\$0.00
Cash Advances	+	\$0.00
Fees Charged	+	\$0.00
Interest Charged	+	\$32.64
New Balance		\$7,893.31

See Interest Charge Calculation section following the Transactions section for detailed APR information

Credit Line	\$11,000
Credit Line Available	\$3,106
Cash Advance Credit Line	\$2,500
Cash Advance Credit Line Available	\$2,500

You may be able to avoid interest on Purchases. See reverse for details.

PAYMENT INFORMATION

New Balance **\$7,893.31**

Minimum Payment Due \$158.00

Payment Due Date November 4, 2018

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 \$37.00.

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 \$252	19 years 3 years	\$14,354 \$9,081 (Savings= \$5,273)

If you would like information about credit counseling services, call 1-800-347-1121.

REWARDS

Miles	Anniversary Month
	August
Opening Balance	49
New Miles This Period	+
New Miles Earned	+
Redeemed This Period	-
Miles Balance	49

To learn more, log in at Discover.com

FICO 750

Your FICO[®] Credit Score on 10/3/18

Track recent scores on the FICO page in this statement

Thank you for your continued enrollment in DirectPay automatic payments. Your next automatic payment of \$158.00 will be on November 4, 2018. See "Information For You" section for additional details.

6,000 pd. 1893²¹

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Make Check payable to Discover. Do Not Send Cash. Please fold on the perforation below, detach and return with your payment.

Payment Coupon
Please do not fold, clip or staple.

Pay Online
Discover.com

Pay by Phone
1-800-347-3085

Account number ending in	2013
Minimum Payment Due	\$158.00
New Balance	\$7,893.31
Payment Due Date	November 4, 2018
Amount enclosed	\$ <input type="text"/>

000150868 01 AB 0.405 T2 09 SDS5RA08 547

GREG SHEPARD
 858 W CLOVER MEADOW DR
 SALT LAKE CTY UT 84123-4571

11-4

DISCOVER

PO BOX 51908
 LOS ANGELES, CA 90051-6208

Phone and Internet payments must be received before midnight ET on your due date to be credited as of the same day.
 Address, e-mail or telephone changed? Note changes on reverse side.

000001986623531744212078933100170000015800

Tab 4
US Bank Credit Card Stmt



October 2018 Statement

Open Date: 09/20/2018 Closing Date: 10/18/2018

Account: [REDACTED] 2498



U.S. Bank Platinum Visa® Card
GREG SHEPARD

Cardmember Service 1-800-285-8585
BNK 25 US2 78 12

New Balance	\$3,232.60
Minimum Payment Due	\$33.00
Payment Due Date	11/16/2018
Late Payment Warning: If we do not receive your minimum payment by the date listed above, you may have to pay up to a \$36.00 Late Fee.	

Activity Summary		
Previous Balance	+	\$3,449.37
Payments	-	\$3,000.00CR
Other Credits	-	\$713.72CR
Purchases	+	\$3,337.27
Balance Transfers		\$0.00
Advances		\$0.00
Other Debits		\$0.00
Fees Charged	+	\$159.68
Interest Charged		\$0.00
New Balance	=	\$3,232.60
Past Due		\$0.00
Minimum Payment Due		\$33.00
Credit Line		\$10,500.00
Available Credit		\$7,267.40
Days in Billing Period		29

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	9 years	\$5,262
\$104	3 years	\$3,755 (Savings=\$1,507)

If you would like information about credit counseling services, call 866-951-1391.

*pd 4/2⁶⁰
on oct 29th
Bal. 3190⁰⁰*

3,232⁶⁰

Payment Options:



Mail payment coupon with a check



Pay online at usbank.com



Pay by phone 1-800-285-8585



Pay at your local U.S. Bank branch

Please detach and send coupon with check payable to: U.S. Bank



0140378400819624980000033000003232603

24-Hour Cardmember Service: 1-800-285-8585

- to pay by phone
- to change your address

000015149 01 AB 0.408 000638935624999 P Y

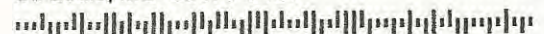
GREG SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CTY UT 84123-4571



Account Number	[REDACTED] 2498
Payment Due Date	11/16/2018
New Balance	\$3,232.60
Minimum Payment Due	\$33.00

Amount Enclosed \$ _____

U.S. Bank
P.O. Box 790408
St. Louis, MO 63179-0408



Tab 5
Toyota Financial Statement
vehicle lease

BILLING STATEMENT



For customer service, please call Toyota Financial Services at (800) 874-8822, or visit us online at www.toyotafinancial.com.

Statement Date 10/3/2018
Account Number [REDACTED] DT678

SUMMARY OF CHARGES

Past Due Payment Amount	\$0.00
Unpaid Late Charges	\$0.00
Personal Property Tax	\$0.00
Miscellaneous Charges	\$0.00
Current Payment Due	\$490.18

Total Amount Due \$490.18
Payment Due Date 10/20/2018

To avoid a late charge of \$20.00 your payment must be received before 10/30/2018.

*paid 1960⁷²
on 10-12-2018*

ACCOUNT INFORMATION

Last Transaction Amount	\$486.77
Date of Last Transaction	9/06/2018
Months Elapsed	29
Months Remaining	7
Maturity Date	5/20/2019

Please refer to the back of this statement for important information on negative credit reporting, check processing and the specially designated address when sending any communication regarding disputed payoffs.

BUY 3 TIRES GET THE FOURTH FOR \$1



*Restrictions apply. Toyota 9" x 19" vehicles only. See participating dealers for details, eligible tires & exclusions. Offer ends 10/31/18.

MANAGE YOUR ACCOUNT ON THE GO!

Start Here



Download the myTFS App



Need to create a login?
From app tap Register &
Scan Code



IMPORTANT: To ensure timely delivery, please detach this portion and mail in the enclosed envelope with your payment. Make check or money order payable to Toyota Financial Services. Include your account number and name on the front of your check or money order.



MB 01 004070 20211 B 15 A

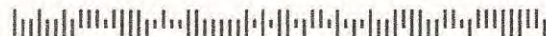


RALPH SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CITY UT 84123-4571

Account Number [REDACTED] DT678
Payment Due Date 10/20/2018
Total Amount Due \$490.18

Amount Enclosed \$

Please fill in circle completely if you're using the form on the reverse side to update your address or phone number.



TOYOTA FINANCIAL SERVICES
PO BOX 4102
CAROL STREAM IL 60197-4102

03421329678 2 0049018 0051018 2

Tab 6
Volkswagen Credit Statement
vehicle lease

Account Statement

Volkswagen Credit



Summary of Charges

Total Amount Due: \$529.14
Payment Due Date: October 18, 2018
 Base Payment: \$466.27
 Past Due: \$32.87
 Late Charges: \$30.00

Account Information*

Account Number: [REDACTED] 1671
Customer(s): Ralph G Shepard
Vehicle: 2018 Volkswagen
Garaging Location: Salt Lake City, UT
 Payments Made: 11
 Payments Remaining: 37
 Payment Received 09/25/2018: \$499.14
Current Balance:** \$18,498.18

pd. 1996⁵⁶ on 10-12-2018

*Amounts may not reflect payments made after 09/25/2018

**Current Balance is not a payoff. Please contact Customer Service for an accurate payoff amount.

Account Management

Customer Service: (800) 428-4034

Automated response 24 hours a day, 7 days a week
Representatives available weekdays from 8 a.m. to 10 p.m. (Eastern)



Never slow down with secure, convenient 24/7 account access.
Sign up or log in at vwcredit.com/myaccount.

VW Credit, Inc. (dba Volkswagen Credit) is a servicer for VW Credit Leasing, Ltd. and VCI Loan Services, LLC.

Please return this portion of the invoice with your payment. Allow 5-7 days for mailing to ensure payment is delivered by the due date. To avoid delays in handling, please do not include correspondence with your payment.

*Chartway has a different address.
Call VW make payment
over phone*

Total Amount Due \$529.14
Payment Due Date October 18, 2018
Account Number 8108121671

Please print your account number on your check and make payable to:

9/4/18 9:51 AM 1 0013162 20180926 N17NE101 VCIINV01 1 02 DOM N17NE10000* 157982 IN



RALPH G SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CITY UT 84123-4571



VOLKSWAGEN CREDIT
PO BOX 5215
CAROL STREAM IL 60197-5215



7000081081216710 0005291497

Important Messages

One small change can have a big impact. Go Paperless. Login to vwcredit.com/myaccount and click Go Paperless.

Take advantage of our Automatic Payment Plan today by signing-up online through "My VW Account" at vwcredit.com. Or call us at (800) 428-4034. Please continue to make your payments by check until we notify you that your Automatic Payment Plan has been activated.

amin (a guy) said on 10-4-2018 that the \$30⁰⁰ late charge has been waived. SO \$499.14 is due on 10-18-2018

Payment Options



Automatic Payments
Automatic withdrawals from your bank account. Sign up at vwcredit.com/myaccount



Online Payment
Pay online at vwcredit.com/myaccount.



Payment by Phone
Call us at (800) 428-4034 and be sure to have a personal check available.

See reverse for details and additional payment methods.

02-1x09-2900R11(1/1/16) JP



Account Statement

Volkswagen Credit



Summary of Charges

Total Amount Due: \$0.00
Payment Due Date: November 18, 2018
Base Payment: \$0.00

Account Information*

Account Number: [REDACTED] 1671
Customer(s): Ralph G Shepard
Vehicle: 2018 Volkswagen
Garaging Location: Salt Lake City, UT

Payments Made 15
Payments Remaining 33
Payment Received 10/15/2018 \$1,996.56
Current Balance** \$16,544.91

*Amounts may not reflect payments made after 10/26/2018
**Current Balance is not a payoff. Please contact Customer Service for an accurate payoff amount.

Account Management

Customer Service: (800) 428-4034

Automated response 24 hours a day, 7 days a week
Representatives available weekdays from 8 a.m. to 10 p.m. (Eastern)



**Never slow down with secure,
convenient 24/7 account access.**
Sign up or log in at vwcredit.com/myaccount.

VW Credit, Inc. (dba Volkswagen Credit) is a servicer for VW Credit Leasing, Ltd. and VCI Loan Services, LLC.

Please return this portion of the invoice with your payment. Allow 5-7 days for mailing to ensure payment is delivered by the due date.
To avoid delays in handling, please do not include correspondence with your payment.

Important Messages

One small change can have a big impact. Go Paperless. Login to vwcredit.com/myaccount and click Go Paperless.

Take advantage of our Automatic Payment Plan today by signing-up online through "My VW Account" at vwcredit.com. Or call us at (800) 428-4034. Please continue to make your payments by check until we notify you that your Automatic Payment Plan has been activated.

Payment Options



Automatic Payments

Automatic withdrawals from your bank account.
Sign up at vwcredit.com/myaccount



Online Payment

Pay online at vwcredit.com/myaccount.



Payment by Phone

Call us at (800) 428-4034 and be sure to have a personal check available.

See reverse for details and additional payment methods.

02-1X09-2800R11(11/16) JP

Total Amount Due \$0.00

Payment Due Date November 18, 2018

Account Number 8108121671

Please print your account number on your check and make payable to:

10/3/18 3:22 PM 1 0041525 20181027 NJ92N102 VCIINV01 1 oz DOM NJ92N100001 157982 IN



RALPH G SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CITY UT 84123-4571



VOLKSWAGEN CREDIT
PO BOX 5215
CAROL STREAM IL 60197-5215



7000081081216710 0000000000



Tab 7
GM Financial Statement
vehicle lease



GM FINANCIAL LEASING

PO Box 100
Williamsville, NY 14231

TO ENSURE THAT YOUR ACCOUNT IS PROPERLY
CREDITED, SEND PYMNTS: 75 REMITTANCE DR
SUITE 1738 CHICAGO, IL 60675-1738
FOR QUESTIONS CALL 1-800-369-5973



>006437 5670240 0001 374400 10Z

R. GREGOR SHEPARD
858 CLOVER MEADOW DRIVE
SALT LAKE CITY, UT 84123

0170162946#

369-5973

1 888-382-3679

Due Date: 10-28-18

Billing Date: 10-15-18

Account Number: [REDACTED] 2946

Check payable to: GM FINANCIAL LEASING

DESCRIPTION	AMOUNT	TAX	TOTAL
14 CHEVROLET CRUZE			
RENT DUE	1,289.76	88.35	1,378.11
EXCESS WEAR AND TEAR	673.00	46.10	719.10
LESS: CREDITS POSTED (INCLUDES SECURITY DEPOSIT OF		0.00)	1,001.91-
TOTAL BALANCE			1,095.30

PAYMENT INFO AT GMFINANCIAL.COM
*GM FINANCIAL LEASING IS A DBA
OF ACAR LEASING LTD.
GM FINANCIAL IS A DBA OF AMERI-
CREDIT FINANCIAL SERVICES, INC.

*Called on 10-21
I think this bill has
been paid. They will return
call. Next payment
Due 11-28*

PAYMENT PLAN:

24 PAYMENT(S) OF \$ 73.02
PRIOR BALANCE
CURRENT DUE

73.02-
73.02

DETACH AT PERFORATION AND
RETURN BOTTOM PORTION WITH
PAYMENT. DO NOT SEND CASH.

TOTAL DUE ▶ .00

3744006822GM

R. GREGOR SHEPARD
858 CLOVER MEADOW DRIVE
SALT LAKE CITY, UT
84123

IF NEW
ADDRESS
OR PHONE
NUMBER
and RECORD
CHANGES
HERE.

NAME: _____
STREET: _____ COUNTY: _____
CITY: _____ STATE/PROVINCE: _____ ZIP/POSTAL CODE: _____
PHONE: _____
WORK: () HOME: ()

LEASE STATEMENT

GM FINANCIAL LEASING
P.O. BOX 78143
PHOENIX AZ

85062-8143

AMOUNT PAID	
ACCOUNT NBR	[REDACTED] 2946
DUE DATE	10-28-18
TOTAL DUE	.00

17360602001701629469600000000



GM FINANCIAL LEASING ACCOUNT STATEMENT

August 16, 2018

2017 CHEVROLET

\$433.57

September 5, 2018

ACCOUNT NUMBER	TOTAL DUE
██████████0482	\$433.57
PAYMENT PROGRESS	34 payments to go

TRANSACTION SUMMARY		
DATE	ACTIVITY	AMOUNT
08/03/2018	Payment received. Thank you!	\$433.57
Late Charges	Total of any late charges in this bill cycle, if applicable.	\$0.00
Past Due	Includes any payments, fees, taxes, and late charges, if applicable.	\$0.00
Current Due	Includes any payments, fees, and taxes, in this bill cycle, if applicable.	\$433.57

Log in or Register at gmfinancial.com/myaccount

Your safety is very important to us.

To determine whether or not there is a recall on your current vehicle or on a vehicle you are considering, visit:

<https://my.gm.com/recalls>

PAYMENT METHODS

For complete payment options, see reverse side.



Online GM Payment*
Pay your bill online now at gmfinancial.com/myaccount

*A Western Union fee may be assessed



Pay By Phone*
Pay securely by phone. See reverse side for complete details.

*A Western Union fee may be assessed

Contact Customer Service at **(888) 755-8643**

or TTY Access (888) 998-0253 (requires TTY capable device)

GM Financial MobileSM HAS ARRIVED

Download our app for convenient, secure access anytime, anywhere.



GM | GM FINANCIAL

*Available now for Android™. iOS version coming soon.



SEARCH FOR **GM FINANCIAL**

Google Play and the Google Play logo are trademarks of Google LLC. ©2018 General Motors Financial Company, Inc. GM Financial and the GM logo are trademarks of General Motors LLC. Used with permission.

P.O. Box 183834 Arlington, TX 76096-3834 PAYMENT SUMMARY
TOTAL AMOUNT DUE: \$0.00 PAYMENT DUE DATE: November 5, 2018
AMOUNT ENCLOSED: \$ ACCOUNT NUMBER 172360482 Check
Information Fill out your check with your Account Number Make it
payable to GM Financial Leasing RALPH G SHEPARD 858 CLOVER
MEADOW DR SALT LAKE CITY, UT 84123 GM Financial P.O Box
78143 Phoenix, AZ 85062-8143 008 0000000117 000172360482
1000000000000

Tab 8
US Bank Statement
vehicle lease



LEASE BILLING STATEMENT

3589

U.S. Bank N.A., As Servicer
P.O. Box 2188
Oshkosh WI 54903-2188

Table with 2 columns: Billing Summary, Date (Oct. 31, 2018). Rows include Lease Number, Total Amount Due (\$318.49), Payment Due Date (11-20-18), and a note about late charges.



000000564 01 MB 0.424 106481779843295 P Y
RALPH SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CTY UT 84123-4571

IMPORTANT MESSAGES

Our thoughts are with those who have been impacted by the recent natural disasters across the country. We're here to help. Please contact us at 888.287.7817 if you have any questions on your account or to learn about the assistance programs that may be available.

Get instant access to your account.
Go Paperless - eliminate clutter with Online Statements.
View and pay your account online or with your mobile device.
Get started today at usbank.com/enroll, or download the U.S. Bank Mobile app.

Making a payment? Visit www.usbank.com. Pay by Phone? Call 800-USBANKS (800-872-2657).

Reminder: If your lease account is set up for ACH (automatic payment withdrawal), this authority will continue to remain in effect until you notify us to cancel it. We require notification at least 5 business days before your next scheduled payment date for the change to take effect. For additional information please contact us at 1-800-USBANKS (872-2657).

Please remit your payment to the address provided below. When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. Your checking account will be debited in the amount on the check and that check will be destroyed. If you have any questions concerning your lease, or if you wish to decline the electronic payment service, please contact U.S. Bank 24-Hour Banking and Financial Sales at 800-USBANKS, where bankers are available 7 a.m. to 8 p.m. CST, Monday through Friday, and 8 a.m. to 6 p.m. Saturday. For TDD access, call 800-685-5065.

Payments received before 5:00 p.m. Central Time at our Payment Processing Center will be applied to your account effective the same business day. Payments received after the cutoff time, or on weekends or legal holidays, will be applied to your account the next business day.



Please detach and send with payment.

Lease Number: 3589 Invoice: 10-31-18
RALPH SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CTY UT 84123-4571

Address Change? Visit your branch, call U.S. Bank 24-Hour Banking and Financial Sales at 800-USBANKS, or visit www.usbank.com

Send payment to address below:

U.S. BANK N.A.
P.O. BOX 790117
ST. LOUIS, MO 63179-0117



Table with 2 columns: Label, Value. Rows include Payment Due Date (11-20-18), Total Amount Now Due (\$318.49), and Amount Enclosed (\$).

9939013589 7 02 00000031849 1



LEASE BILLING STATEMENT

Continued

U.S. Bank N.A., As Servicer
P.O. Box 2188
Oshkosh WI 54903-2188

IMPORTANT MESSAGES (Continued)

Consumer Report Disputes

We may report information about negative account activity to Consumer Reporting Agencies (CRA). If you believe we have inaccurately reported information to a CRA, you may submit a dispute by calling 844.624.8230 or by writing to: U.S. Bank Attn: CRA Management, P.O. Box 3447, Oshkosh, WI 54903-3447. In order for us to assist you with your dispute, you must provide: your name, address and phone number; the account number; the specific information you are disputing; the explanation of why it is incorrect; and any supporting documentation (e.g., affidavit of identity theft), if applicable.

LEASE INFORMATION

Lease Number: [REDACTED] 3589 Lease Description: 16 CHEVROLET SILVERADO

Lease Number: [REDACTED] 3589 Lease Description: 16 CHEVROLET SILVERADO

BILLING INFORMATION	Transaction Description	Amount	Tax	Total
	PAYMENTS APPLIED	40.48-	2.96-	43.44-
	TOTAL PRIOR BILLING			43.44-
	BASE RENT(TAX 7.30%)	337.31	24.62	361.93
	TOTAL AMOUNT DUE			\$318.49



Please see first page for payment coupon.

Tab 9
Salt Lake County
property tax payment



Property Tax Payment Receipt

2001 South State Street N1-200, PO Box 144575, Salt Lake City, UT 84114-4575 / (385) 468-8300

Friday, October 12, 2018 4:45 AM

Contact Information	Detail
First Name:	Ralph
Last Name:	Shepard
Address:	858 Clover Meadow Drive
Address2:	
City:	Salt Lake City
State:	UT
Zip Code:	84123
Email:	greg@rapower3.com

Account Information	Detail
First Name:	Ralph
Last Name:	Shepard
Address:	858 Clover Meadow Drive
Address2:	
City:	Salt Lake City
State:	UT
Zip Code:	84123
Phone:	8016992284
Email:	greg@rapower3.com
Name Of Bank:	Chartway
Routing Number:	251481614
Account number:	XXXXXXXXXX7881

Parcel: 21112780060000000

Owner: SHEPARD, DIANA C; TR

Address: 858 W CLOVER MEADOW DR

	Category	Amount Due	Amount Paid	Remaining
Acknowledgement#: P20180216614	102	\$535.13	\$535.13	\$0.00

Grand Total:

Amount Due	Amount Paid	Remaining
------------	-------------	-----------

Wayne Cushing, CPA

2018 PROPERTY TAX NOTICE



Salt Lake County Treasurer
 Website: slco.org/treasurer
 Email: slcotreasurer@slco.org
 Phone: (385) 468-8300
 Fax: (385) 468-8301

OWNER'S ORIGINAL

TREASURER

2001 South State Street #N 1-200
 Salt Lake City, UT 84114-4575
 Hours: 8 AM - 5 PM
 Closed: November 12, 22, & 23

Property Owner	Parcel #	Property Address
SHEPARD, DIANA C, TR (DCS REVIEW) 858 W CLOVER MEADOW DR MURRAY UT 84123-4571-58		858 W CLOVER MEADOW DR
	Tax Status	Mortgage Holder
		NO MORTGAGE HOLDER

Property Assessment	Market Value
Primary: Residential	\$570,800
Secondary: Residential & Commercial	
Secondary: Agricultural	
Total Market Value	\$570,800
Property Reductions	
* Utah Residential Exemption (45%) Discount	\$256,860
Greenbelt Reduction	
Exempt Reduction	
Urban Farming Reduction	
Total Taxable Value	\$313,940

Service Provider	Tax Rate	Judgment Levy	Amount
CENTRAL UT WATER CONSERV	.000400	.000000	125.56
COUNTY ASSESS/COLL LEVY	.000225	.000000	70.64
MULTI COUNTY ASSESS/COLL	.000009	.000000	2.83
MURRAY CITY	.001892	.000000	593.97
MURRAY CITY LIBRARY	.000491	.000000	154.14
MURRAY SCHOOL DISTRICT	.004175	.000000	1,310.70
SALT LAKE COUNTY	.002025	.000000	635.73
SO SL VALLEY MOSQUITO	.000015	.000000	4.71
STATE BASIC SCHOOL LEVY	.001666	.000000	523.02
UT CHARTER SCHOOL-MURRAY	.000044	.000000	13.81
Total Tax	.010942	.000000	3,435.13

* The 45% discount only applies to the first acre of primary residential (not business) property.

2 Certifications	Service	Penalty	Interest	Admin.	Amount
Total Certs	0.00	0.00	0.00	0.00	0.00

1- A tax rate typically used when a large business property owner wins a property value appeal for a previous year. The County refunds the business owner and collects the equivalent amount from the affected tax districts.
 2- A Certification is an unpaid taxpayer service provided by a local entity.

Information
 A DETAIL REVIEW OF PROPERTY CHARACTERISTICS WAS CONDUCTED FOR THIS PROPERTY IN 2018

 THIS PROPERTY MAY BE SUBJECT TO A DETAIL REVIEW IN 2019

Credits	Amount
State Circuit Breaker Relief	
Local Circuit Breaker Relief	
Indigent Relief	
Veteran Relief	
Blind Relief	
Board-Ordered Relief	
Prepaid Taxes	2,900.00
Total Credits	2,900.00
TOTAL DUE	**PAY ON OR BEFORE NOV. 30, 2018**
	535.13

Payment Options

CASH / CHECK

- In-Person or Via US Mail (Credit/Debit cards are not accepted)

CREDIT / DEBIT CARD PAYMENTS
 (Bank Fees: Credit 2.4% <\$1.95 min.> / Debit 1% <\$1.00 min.>)

- Online: slco.org/treasurer Click "Make A Payment Online"
- Telephone Toll-free Payment: 855-362-0841
- You can pay here

eCheck (electronic CHECK currently no bank processing fee)

- Online: slco.org/treasurer - Click "Make A Payment Online" and follow prompts (Bank account & routing #s needed)

Tab 10
Nationwide Home Mortgage

Statement Date: 10/02/2018
Total Amount Due: \$1,436.56
Payment Due Date*: 11/01/2018

**If payment is received after 11/16/2018, \$71.83 late fee will be charged.*

+ 0911376 000290244 9LCS3 0077255 090 P6
 RALPH GREGORY SHEPARD
 DIANA C SHEPARD
 858 W CLOVER MEADOW DR
 SALT LAKE CITY UT 84123-4571



Save time and pay online at
www.Nationwide.myloancare.com

Customer Service/Pay-by-Phone: 1.855.499.6835*
**Calls are randomly monitored and recorded to ensure quality service.*
Hours: Monday - Friday: 8 a.m. to 10 p.m. ET
 Saturday: 8 a.m. to 3 p.m. ET

Account Information

Loan Number: [REDACTED]
Property Address:
 858 W CLOVER MEADOW DR
 SALT LAKE CITY, UT 84123
Outstanding Principal Balance: \$305,756.48
Interest Rate (Until 05/01/2024): 3.625%
Escrow Balance: \$0.00
Maturity Date: 04/01/2047
Prepayment Penalty: No

Explanation of Amount Due

Principal:	\$512.92
Interest:	\$923.64
Escrow: (Taxes and Insurance)	\$0.00
Regular Monthly Payment:	\$1,436.56
Total Fees and Charges:	\$0.00
Past Due Payments:	\$0.00
Unapplied Balance†:	\$0.00
Total Amount Due**	\$1,436.56

Past Payment Breakdown

	Paid Last Month	Paid Year-to-Date
Principal:	\$524.78	\$4,140.85
Interest:	\$925.22	\$7,445.71
Escrow: (Taxes and Insurance)	\$0.00	\$0.00
Fees & Charges:	\$0.00	\$0.00
Unapplied Amount:	\$0.00	
Total of Payments	\$1,450.00	\$11,586.56

Important Messages

**This amount does not represent a full payoff or reinstatement figure. Please contact customer service for information on full reinstatement or to request a complete payoff.

†Partial Payment: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Sign-up for eStatements!

Transaction Activity (09/06/2018 to 10/02/2018)

Date	Description	Total	Principal	Interest	Escrow	Other	Charges
10/02/2018	10/2018 Payment - Thank You	\$1,436.56	\$511.34	\$925.22			
10/02/2018	Additional Principal Payment	\$13.44	\$13.44				

Additional loan activity can be found at www.Nationwide.myloancare.com under the Transaction History tab.

See reverse side for additional important information.

RALPH GREGORY SHEPARD

Please return this portion with your payment.

Loan Number: 0031548514

Tab 11
Copy of Check to I.R.S.
Federal Tax Payment

Cash Letter / Bundle Summary

Origin RT	Destination RT	Business Date	Cash Letter Count	Cash Letter Amount	Cash Letter Id	Bundle Count	Bundle Amount	Bundle Id

Ralph G Shepard 09/18
858 W Clover Meadow Dr
Murray UT 84123-4571

0101
68-8161/2514

Date Oct 17, 2018

UNITED STATES TREASURY

Pay to the Order of IRS \$ 1,160⁰⁰xx
Eleven Hundred Sixty and 00/100 Dollars

CHARTWAY
FEDERAL CREDIT UNION
ACH R&T 251481614

MEMO _____

R. Gregory Shepard

⑆251481614⑆9100801987881⑆0101⑆0000116000⑆

270289065048540462230
30201712-101518
00012829041010161808R101518

RESERVE FOR U.S. GOVERNMENTS REISSUE CC

FOR DEPOSIT ONLY - FEDERAL RESERVE BANK OF PHOENIX

INDEXED HERE

Check Detail Record (Type 25)

Auxiliary On-Us	EPC	Payor Bank RT	Check Digit	On-Us	Amount	ECE Institution ISN	Doc Type	Return Accept.	MICR Valid	BOFD	Corr. Indicator	Archive Type
		25148161	4	9100801987881/0101	\$1,160.00	5026307008	G	8		U	0	

Check Addendum A Records (Type 26)

Return RT	BOFD Business Date	BOFD ISN	Deposit Account at BOFD	BOFD Deposit Branch	Payee Name	Truncation Indicator	BOFD Conv. Indicator	BOFD Corr. Indicator
041036017	10/16/2018	41036019854261				Y	2	0

Check Addendum C Records (Type 28)

Endorsing Bank RT	Endorsement Date	Endorsing Bank ISN	Truncation Indicator	Conversion Indicator	Correction Indicator	Return Reason	User Field	Endorsing Bank ID
061000146	10/17/2018	5026307008	N	7	0			0

Tab 12
Murray City Utilities

sh Letter / Bundle Summary

in RT	Destination RT	Business Date	Cash Letter Count	Cash Letter Amount	Cash Letter Id	Bundle Count	Bundle Amount	Bundle Id

THIS CHECK IS VOID WITHOUT THE SAFETY FEATURES LISTED ON THE BACK

Apply to account: 76176582 - R Gregory & Diana Shepard 15101823346

SHEPARD, RALPH G 68-8161 DATE 000000001
 858 W CLOVER MEADOW DR 2514 10/12/2018

MURRAY, UT 84123-4571

Chartway Federal Credit Union (\$1000.00)
 5700 Cleveland Street
 Virginia Beach VA 23462

PAY **(ONE THOUSAND DOLLARS AND NO/100)** AMOUNT
 TO **MURRAY CITY UTILITIES** **\$1000.00
 ORDER OF

CHARTWAY
 FEDERAL CREDIT UNION

Signature on File -
 account holder has pre-approved this check
 Void After 90 Days

⑈000000000⑈ ⑆251481614⑆ 9100801987881⑈

FEDERAL RESERVE BANK REGULATION CC

Security features on this document include a Micro-Fint, Randomly Located Security Strips, Void Penetration, Security Font and Security Paper with Shrink and Oyster Resistant, Polar Class Solvent Resistant, Non-Polar Class Solvent Resistant, Polar Class and Invisible Embossed Fibers.

Do NOT WRITE, STAMP OR SIGN BELOW THIS LINE
 OR SIGN WHEN ON FINANCIAL INSTITUTION USE

ENDORSE HERE
 PAY TO THE ORDER OF ZIONS FIRST
 NATIONAL BANK UT 12400054 FOR
 DEPOSIT ONLY MURRAY CITY - 8054
 015198054

ck Detail Record (Type 25)

Primary On-Us	EPC	Payor Bank RT	Check Digit	On-Us	Amount	ECE Institution ISN	Doc Type	Return Accept.	MICR Valid	BOFD	Corr. Indicator	Archive Type
00001		25148161	4	9100801987881/	\$1,000.00	5055225969	G	8		U	0	

ck Addendum A Records (Type 26)

RT	BOFD Business Date	BOFD ISN	Deposit Account at BOFD	BOFD Deposit Branch	Payee Name	Truncation Indicator	BOFD Conv. Indicator	BOFD Corr. Indicator
0054	10/18/2018	51640952727				Y		0

ck Addendum C Records (Type 28)

Endorsing Bank RT	Endorsement Date	Endorsing Bank ISN	Truncation Indicator	Conversion Indicator	Correction Indicator	Return Reason	User Field	Endorsing Bank ID
0146	10/19/2018	5055225969	N	7	0			0



MURRAY CITY CORPORATION
UTILITY BILLING
 5025 South State Street
 P.O. Box 57919, Murray, Utah 84157-0919



Service Address 858 W CLOVER MEADOW DR			
Account Number 7617-6582	Cycle 02-06	Bill Date 10/16/18	Due Date 11/05/18

Total Current Charges 339.76
 Balance Forward 550.92-
 Credit Balance-DO NOT PAY 211.16-

RD \$1,000 extra 10-18-2018
 R GREGORY & DIANA SHEPARD
 858 W CLOVER MEADOW DR
 MURRAY UT 84123-4571

Change of Mailing Address or Phone
 Check Here and Provide Information on Back

2652

\$
 Amount Enclosed

Return This Portion With Your Payment

Service Address 858 W CLOVER MEADOW DR				Last Bill Amount 450.92-	
Account Number 7617-6582	Cycle 02-06	Bill Date 10/16/18	Due Date 11/05/18	Payments 100.00-	
Rate Class : RESIDENTIAL - METER SIZE: 1"				Adjustments .00	
Last payment amount/date: 100.00 9/24/18				Balance Forward 550.92-	

Service	Charge	Total
PW POWER		172.24
WA WATER		91.81
SE SEWER		38.81
GC GARBAGE		14.00
SW STORM WATER		4.65
CITY ENERGY TAX		10.33
SALES TAX		7.92
Total Current Charges		339.76
Balance Forward		550.92-
Credit Balance-DO NOT PAY		211.16-

POWER MONTHLY USE COMPARISON

Billing	Days	Total KWH	KWH/Day	Total Cost
This Year	28	1818	64.93	172.24
Last Year	35	2178	62.23	204.59

"E" - ESTIMATED METER READ

WATER MONTHLY USE COMPARISON

FOR WATER RATES SEE REVERSE SIDE

Billing	Days	Total HCF	HCF/Day	Total Cost
This Year	28	65	2.32	91.81
Last Year	35	64	1.83	90.06

"E" - ESTIMATED METER READ

If you have any question about this bill, call 264-2626 between 8 a.m. and 5 p.m., Monday through Friday.

Tab 13
Chase MasterCard Statement

November 2018						
S	M	T	W	T	F	S
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	1
2	3	4	5	6	7	8

New Balance
\$17,366.83

Minimum Payment Due
\$173.00

Payment Due Date
11/11/18

MILEAGEPLUS MILES EARNED

+ Miles earned this statement from purchases **0**

Total miles transferred to United 0

Thank you for choosing the United MileagePlus Visa! Please visit www.united.com/chase to see all of your redemption options! 1-800-421-4655 (MileagePlus) 1-800-241-6522 (Reservations)

Your United Mileage Plus Visa allows you to earn unlimited miles for your everyday spend! You earn 1 mile for every \$1 you spend on purchases. Add authorized users, and sign up to have your monthly bills charged to your card- why not get miles for all those purchases too?

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 \$37.00.

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	\$36,696
\$570	3 years	\$20,502 (Savings=\$16,194)

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

ACCOUNT SUMMARY

Account Number: 4388 5760 5541 3762	
Previous Balance	\$0.00
Payment, Credits	\$0.00
Purchases	\$0.00
Cash Advances	\$0.00
Balance Transfers	+\$16,861.00
Fees Charged	+\$505.83
Interest Charged	\$0.00
New Balance	\$17,366.83
Opening/Closing Date	09/15/18 - 10/14/18
Credit Access Line	\$25,000
Available Credit	\$7,633
Cash Access Line	\$5,000
Available for Cash	\$5,000
Past Due Amount	\$0.00
Balance over the Credit Access Line	\$0.00

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 the expiration dates shown in the Interest Charges section.



CHASE *for* BUSINESS

Printed from Chase for Business



Current balance	Available credit	Rewards
\$17,210.00	\$7,790.00	United MileagePlus® award miles

Next payment due	Minimum payment due	Remaining statement balance
Nov 11, 2018	\$0.00	\$17,150.00

Automatic payment is **Off**.

Tab 14
Wells Fargo Bank
check and statement

Cash Letter / Bundle Summary

Origin RT	Destination RT	Business Date	Cash Letter Count	Cash Letter Amount	Cash Letter Id	Bundle Count	Bundle Amount	Bundle Id
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Ralph G Shepard 09/18
858 W Clover Meadow Dr
Murray UT 84123-4571

Date Oct 22, 2018 88-81612514

0102

Pay to the Order of Wells Fargo \$ 6,040.00
Six Thousand Forty and No/100 Dollars

CHARTWAY
FEDERAL CREDIT UNION
ACH R&T 251481614
MEMO #1703

R. G. Shepard

⑆ 251481614⑆ 91008019878810102

ENDORSE HERE

DO NOT SIGN / WRITE / STAMP BELOW THIS LINE
MEMORANDUM POSITION USAGE ONLY

1787088435

FEDERAL RESERVE BOARD OF SUPERVISORS REG. CT.

Check Detail Record (Type 25)

Auxiliary On-U's	EPC	Payor Bank RT	Check Digit	On-U's	Amount	ECE Institution ISN	Doc Type	Return Accept.	MICR Valid	BOFD	Corr. Indicator	Archive Type
		25148161	4	9100801987881/0102	\$6,040.00	1787088435		0	1	Y	0	B

Check Addendum A Records (Type 26)

Return RT	BOFD Business Date	BOFD ISN	Deposit Account at BOFD	BOFD Deposit Branch	Payee Name	Truncation Indicator	BOFD Conv. Indicator	BOFD Corr. Indicator
091000019	10/23/2018	1787088435				Y	1	0



Prepared For	SHEPARD GLOBAL INC RALPH SHEPARD
Account Number	██████████ 1703
Statement Closing Date	10/12/18
Days in Billing Cycle	30
Next Statement Date	11/12/18
Credit Line	\$15,000
Available Credit	\$8,961

For 24-Hour Customer Service Call:
800-225-5935

Inquiries or Questions:
Wells Fargo SBL PO Box 29482
Phoenix, AZ 85038-8650

Payments:
Payment Remittance Center PO Box 51174
Los Angeles, CA 90051-5474

Payment Information

New Balance	\$6,038.06
Current Payment Due (Minimum Payment)	\$99.00
Current Payment Due Date	11/07/18

If you wish to pay off your balance in full: The balance noted on your statement is not the payoff amount. Please call 800-225-5935 for payoff information.

Account Summary

Previous Balance		\$10,061.45
Credits	-	\$0.00
Payments	-	\$10,070.25
Purchases & Other Charges	+	\$0.00
Cash Advances	+	\$6,008.75
Finance Charges	+	\$38.11
New Balance	=	\$6,038.06

Rate Information

Your rate may vary according to the terms of your agreement.

TYPE OF BALANCE	ANNUAL INTEREST RATE	DAILY FINANCE CHARGE RATE	AVERAGE DAILY BALANCE	PERIODIC FINANCE CHARGES	TRANSACTION FINANCE CHARGES	TOTAL FINANCE CHARGES
PURCHASES	14.000%	.03835%	\$0.00	\$0.00	\$0.00	\$0.00
CASH ADVANCES	14.000%	.03835%	\$3,312.85	\$38.11	\$0.00	\$38.11
TOTAL				\$38.11	\$0.00	\$38.11

Transaction Details

Trans	Post	Reference Number	Description	Credits	Charges
09/12	09/13	8528230LGEHMRMB7W	ONLINE ADVANCE		8.75
09/21	09/21	8528230LR0A9J3MD3	Branch Payment - Check	6,861.00	
09/21	09/21	8528230LR0A9J3TV4	Branch Payment - Check	3,200.00	
09/24	09/24	8528230LV0A9D0TBM	Branch Payment - Cash	9.25	
10/10	10/10	8547464MQ66YWRK	SUPERCHK ADV 6611 R6389769217S IA		6,000.00
		PERIODIC *FINANCE CHARGE*	PURCHASES \$0.00 CASH ADVANCE \$38.11		38.11

See reverse side for important information.

DETACH HERE

Detach and mail with check payable to "Wells Fargo" to arrive by Current Payment Due Date.

Make checks payable to: Wells Fargo

Tab 15
BankAmericard Statement
Diana C. Shepard

BankAmericard®

Bank of America 

Customer Service Information:

www.bankofamerica.com
1.800.421.2110
TTY: 1.800.346.3178

Mail billing inquiries to:

Bank of America
P.O. Box 982234
El Paso TX 79998-2234

Mail payment to:

Bank of America
P.O. Box 851001
Dallas TX 75285-1001

SS 1018 N 100 306 1 14086 #@01 AB 0.408

DIANA C SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CITY UT 84123-4571



September 16 - October 15, 2018
Account# XXXXXXXXXX 0393

Account Summary

Previous Balance \$3,460.00
Payments and Other Credits -\$34.00
Purchases and Adjustments \$0.00
Fees Charged \$0.00
Interest Charged \$0.00

New Balance Total \$3,426.00
Total Credit Line \$5,000.00
Total Credit Available \$1,574.00
Cash Credit Line \$1,500.00
Portion of Credit Available for Cash \$1,500.00
Statement Closing Date 10/15/2018
Days in Billing Cycle 30

*ppd. 36th on 10-30
from Hartway*

Payment Information

New Balance Total \$3,426.00
Current Payment Due \$34.00

Total Minimum Payment Due \$34.00
Payment Due Date 11/12/2018

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to \$38.00.

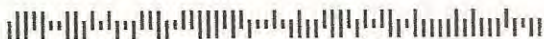
Total Minimum Payment Warning: If you make only the Total Minimum Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	15 years	\$6,800.00
\$115.00	36 months	\$4,140.00 (Savings = \$2,660.00)

If you would like information about credit counseling services, call 866.300.5238.

15 0034260000003400000034000005524334942620393

BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001



DIANA C SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CITY UT 84123-4571

Account Number: XXXXXXXXXX 0393

New Balance Total \$3,426.00
Total Minimum Payment Due \$34.00
Payment Due Date 11/12/2018

Enter payment amount \$

For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ 20114942620393⑈

Tab 16
BankAmericard Statement
Greg Shepard

BankAmericard®

Bank of America

Customer Service Information:www.bankofamerica.com
1.800.421.2110
TTY: 1.800.346.3178**Mail billing inquiries to:**Bank of America
P.O. Box 982234
El Paso TX 79998-2234**Mail payment to:**Bank of America
P.O. Box 851001
Dallas TX 75285-1001RALPH GREGORY SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CITY UT 84123-4571September 28 - October 27, 2018
Account# XXXXXXXXXX 0330

Account Summary

Previous Balance	\$59,168.80
Payments and Other Credits	-\$600.00
Purchases and Adjustments	\$1,185.80
Fees Charged	\$0.00
Interest Charged	\$0.00
<hr/>	
New Balance Total	\$59,754.60
Total Credit Line	\$62,000.00
Total Credit Available	\$2,245.40
Cash Credit Line	\$7,100.00
Portion of Credit Available for Cash	\$2,245.40
Statement Closing Date	10/27/2018
Days in Billing Cycle	30

*pd. \$15460
from Charitway
on 10-30-2018
Bal. 59,600*

Payment Information

New Balance Total	\$59,754.60
Current Payment Due	\$597.00
<hr/>	
Total Minimum Payment Due	\$597.00
Payment Due Date	11/24/2018

Late Payment Warning: If we do not receive your Total Minimum Payment by the date listed above, you may have to pay a late fee of up to **\$38.00**.**Total Minimum Payment Warning:** If you make only the Total 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 payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	40 years	\$143,554.00
\$2,019.00	36 months	\$72,684.00 (Savings = \$70,870.00)

If you would like information about credit counseling services, call 866.300.5238.

27 0597546000059700000600000005524337816640330

BANK OF AMERICA
P.O. BOX 851001
DALLAS TX 75285-1001Account Number: XXXXXXXXXX 0330

New Balance Total	\$59,754.60
Total Minimum Payment Due	\$597.00
Payment Due Date	11/24/2018

Enter payment amount

\$

RALPH GREGORY SHEPARD
858 W CLOVER MEADOW DR
SALT LAKE CITY UT 84123-4571For change of address/phone number, see reverse side.
Make your payment online at www.bankofamerica.com or

Mail this coupon along with your check payable to: Bank of America

⑆524022250⑆ 20117816640330⑈