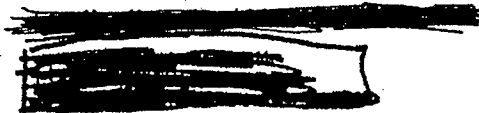


NNN P 1 0 07 96563

Bank One
Illinois Market
P.O. Box 260180
Baton Rouge, LA 70826-0180



Acct # [REDACTED]
Jan 12 through Feb 9, 2005
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To Contact Bank One

By Phone: 1-877-226-5663
Para Espanol: 1-888-226-5663
Hearing Impaired: 1-888-663-4833
Internet: www.BankOne.com

BANK ONE IS A DIVISION OF JPMORGAN CHASE BANK, N.A.

Summary of Account Balances

All summary balances shown are as of February 9, 2005 unless otherwise stated. For details of your IRAs, credit accounts or securities accounts, you will receive separate statements.

Checking and Savings	Interest paid this year	Balance as of Feb 9
Basic One Checking [REDACTED]		\$765.41
Bank One Regular Savings [REDACTED]	1.34	1,579.34
	\$1.34	\$2,344.75

BASIC ONE CHECKING

Account number [REDACTED]

	Amount
Beginning balance	\$1,891.71
Checks paid	- 1,282.03
Other withdrawals	- 7,883.33
Deposits	+ 8,099.06
Balance as of Feb 9	\$765.41

Checks paid					
Number	Amount	Date paid	Number	Amount	Date paid
607	618.00	01-25	610	520.00	02-07
608	42.56	01-25	611	52.35	02-08
609	49.12	01-28	Total	1,282.03	

continues

In case of errors or questions about your electronic funds transfers

Telephone or write Bank One (phone # and address on front of statement) if you think your statement is wrong, or if you need more information about a transaction 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 recredit 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 Bank One 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, we must hear from you no later than 30 days after the statement was made available to you. For more complete details, see the Account Rules & Regulations that govern your account at Bank One.

Billing rights summary

In case of errors or questions about your bill

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address listed on the front of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- your name and account number
- the dollar amount of the suspected error
- describe the error and explain, if you can, why you believe there is an error; if you need more information, describe the item you are unsure of
- your signature and the date

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

Special rule for credit card purchases

If you have a problem with the quality of goods or services that you purchased with a credit card and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services. You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for the property or services, all purchases are covered regardless of amount or location of purchase.)

Balancing your checkbook

Use the following worksheet to reconcile your checking account. If you need help balancing your checkbook, call the customer service number on the front of this statement.

Mark in your checkbook all additions and subtractions reported in your checking account statement.

1 Write in the ending balance shown on this statement. \$ _____

2 List all deposits and other additions (such as transfers) not shown on this statement and add the total to the ending balance.

Total > +\$ _____

3 List all withdrawals and other subtractions (such as outstanding checks and banking card transactions) not shown on this statement. Then subtract this total from the ending balance

Total > -\$ _____

4 After you figure in all the additions and subtractions, this amount should match the current balance in your checkbook. = \$ _____



Member FDIC

Acct # ~~XXXXXXXXXX~~

Jan 12 through Feb 9, 2005

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Other withdrawals including charges and fees

<u>Date</u>	<u>Description</u>	
01-13	Foreign ATM Fee-Withdrawal	1.50
01-13	Foreign ATM Fee-Withdrawal	1.50
01-13	Foreign ATM Withdrawal 030002 01/12Banco Progreso Terrenas DR	236.24
01-13	Foreign ATM Withdrawal 145360 01/13Banco Popular Dom.Santo Domingo	167.76
01-13	Card Purchase 01/12Acculing/Southwestin 800-699-953 TX	9.37
01-18	Foreign ATM Fee-Withdrawal	1.50
01-18	Foreign ATM Fee-Withdrawal	1.50
01-18	Foreign ATM Withdrawal 025058 01/158th Suc. LA Catoli Santo Domingo	107.83
01-18	Foreign ATM Withdrawal 025059 01/158th Suc. LA Catoli Santo Domingo	107.83
01-18	Card Purchase With Pin 000594 01/17Jewel Chicago IL	56.69
01-18	Card Purchase 01/14Angel Gemas S.A. Santo Domingo Do Peso 1280.00 X 0.03594531 (Exchg Rte) + 0.92 (Exchg Rte ADJ)	46.93
01-20	Card Purchase 01/19Art Store #601 Evanston IL	25.56
01-21	Card Purchase With Pin 124694 01/20Whole Foods Ev Evanston IL	7.27
01-24	Card Purchase 01/21Lemol Ace Hdwe Evanston IL	13.03
01-24	Card Purchase 01/22Gdi The Learning Tree Chicago IL	10.96
01-26	Ameritrade ACH IN 77966374659925 Web	3,500.00
01-31	Neteller.Com 16584907 (888) 258-5859 Web	1,000.00
02-01	City-Click 2 Paypayment G59@2Ychmj8Ctp Web	865.61
02-01	ATM Withdrawal 002752 02/011603 Orrington Evanston IL	40.00
02-07	Card Purchase With Pin 000106 02/06Jewel Chicago IL	6.63
02-08	Online Trf From Checking	235.00
02-09	Ameritrade ACH IN 77966374659939 Web	1,050.00
02-09	Mbna America Online Pmt Ck1429693184POS Web	390.62
		7,883.33

Deposits and other additions

<u>Date</u>	<u>Description</u>	
01-24	ATM Deposit 008240 01/221825 W Lawrence Ave Chicago IL	3,500.00
01-26	ATM Deposit 004077 01/261603 Orrington Evanston IL	650.00
01-28	Online Trf To Checking	1,000.00
02-07	Knowledge Dynamio64W 064W 0004 PPD	2,889.06
		8,039.06

Fees and charges Your monthly service fee was waived because you maintained a positive minimum balance throughout the statement period

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Acct # [REDACTED]
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BANK ONE REGULAR SAVINGS

Account number [REDACTED]

Interest earned	
this statement period	\$0.60
Annual Percentage Yield Earned	
this statement period	0.40%
Interest paid this year	\$1.34

Beginning balance	\$2,349.74
Deposits	+ 235.60
Withdrawals	- 1,000.00
Balance as of Feb 9	\$1,579.34

Transactions

Date	Description	Deposits	Withdrawals
01-28	Online Trf From Savings		1,000.00
02-08	Online Trf To Savings	235.00	
02-09	Interest Payment	0.60	
		235.60	1,000.00

Fees and charges You waived your Bank One Regular Savings monthly service fee by keeping a balance of \$250.00 or more.

Interest paid in 2004 for account [REDACTED] is \$ 1.25.

ATTENTION COOK COUNTY PROPERTY OWNERS:
NOW YOU CAN PAY YOUR PROPERTY TAXES AT BANK ONE.
BECAUSE WE'RE THE OFFICIAL BANK FOR COOK COUNTY PROPERTY
TAX PAYMENTS, AND THE ONLY BANK WITH MORE THAN 165 AREA
BRANCHES TO SERVE ALL OF COOK COUNTY.