

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re RM Bakery LLC

Debtor

Case No. 20-11422-MG

Reporting Period: 11/01/20 - 11/30/20

Federal Tax I.D. # XX-XXX7954

CORPORATE MONTHLY OPERATING REPORT

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.

(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

| REQUIRED DOCUMENTS | Form No. | Document Attached | Explanation Attached |
|--|------------------------------|-------------------|----------------------|
| Schedule of Cash Receipts and Disbursements | MOR-1 | X | |
| Bank Reconciliation (or copies of debtor's bank reconciliations) | MOR-1 (CONT) | X | |
| Copies of bank statements | | X | |
| Cash disbursements journals | | | |
| Statement of Operations | MOR-2 | X | |
| Balance Sheet | MOR-3 | X | |
| Status of Post-petition Taxes | MOR-4 | X | |
| Copies of IRS Form 6123 or payment receipt | | | |
| Copies of tax returns filed during reporting period | | | |
| Summary of Unpaid Post-petition Debts | MOR-4 | X | |
| Listing of Aged Accounts Payable | | | |
| Accounts Receivable Reconciliation and Aging | MOR-5 | X | |
| Taxes Reconciliation and Aging | MOR-5 | X | |
| Payments to Insiders and Professional | MOR-6 | X | |
| Post Petition Status of Secured Notes, Leases Payable | MOR-6 | X | |
| Debtor Questionnaire | MOR-7 | X | |

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Signature of Debtor

Date

Signature of Authorized Individual** /s/ Mark Rimer

Date 02/23/2021

Printed Name of Authorized Individual Mark Rimer

Date

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

**RM Bakery LLC

By its Managing Member, BKD Group LLC

By its Managing Member, Kuzari Investor 27323 LLC By Mark Rimer (Authorized Signatory)

In re RM Bakery LLC
Debtor

Case No. 20-11422-MG
Reporting Period: 11/01/20 - 11/30/20

SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be from the debtor's books and not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CON'T)]

| BANK ACCOUNTS | | | | | | | | | |
|---------------------------------------|-------------------------|-------------------------|---|-------------------------------------|--|--------------------------------------|---|---|--|
| ACCOUNT NUMBER (LAST 4) | DIP Chase Op (#7179) | DIP Chase PR (#7187) | DIP Chase Utilities Reserve (#7238) | HSBC Op (#4460) CLOSED 7/9/20 | HSBC Payroll (#2466) CLOSED 7/9/20 | Chase Op (#3106) CLOSED 7/7/20 | Chase Payroll (#3839) CLOSED 7/7/20 | Chase Reserve (#6732) CLOSED 7/7/20 | CURRENT MONTH ACTUAL (TOTAL OF ALL ACCOUNTS) |
| CASH BEGINNING OF MONTH | \$23,630.02 | -\$12,392.41 | \$20,000.58 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$31,238.19 |
| RECEIPTS | | | | | | | | | |
| CASH SALES | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| ACCOUNTS RECEIVABLE - PREPETITION | \$5,897.02 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$5,897.02 |
| ACCOUNTS RECEIVABLE - POSTPETITION | \$195,714.04 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$195,714.04 |
| LOANS AND ADVANCES | \$30,000.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$30,000.00 |
| SALE OF ASSETS | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| OTHER (ATTACH LIST) | \$0.00 | \$7,000.00 | \$0.16 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$7,000.16 |
| TRANSFERS (FROM DIP ACCTS) | \$0.00 | \$95,500.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$95,500.00 |
| TOTAL RECEIPTS | \$231,611.06 | \$102,500.00 | \$0.16 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$334,111.22 |
| DISBURSEMENTS | | | | | | | | | |
| NET PAYROLL | \$0.00 | -\$69,877.98 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | -\$69,877.98 |
| PAYROLL TAXES | \$0.00 | -\$18,523.75 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | -\$18,523.75 |
| SALES, USE, & OTHER TAXES | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| INVENTORY PURCHASES | -\$128,650.25 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | -\$128,650.25 |
| SECURED RENTAL/ LEASES | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| INSURANCE | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| ADMINISTRATIVE | -\$19,821.36 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | -\$19,821.36 |
| SELLING | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| OTHER (ATTACH LIST) | -\$11,253.21 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | -\$11,253.21 |
| OWNER DRAW * | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| TRANSFERS (TO DIP ACCTS) | -\$95,500.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | -\$95,500.00 |
| PROFESSIONAL FEES | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| U.S. TRUSTEE QUARTERLY FEES | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| COURT COSTS | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| TOTAL DISBURSEMENTS | -\$255,224.82 | -\$88,401.73 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | -\$343,626.55 |
| NET CASH FLOW | -\$23,613.76 | \$14,098.27 | \$0.16 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | -\$9,515.33 |
| (RECEIPTS LESS DISBURSEMENTS) | | | | | | | | | |
| CASH - END OF MONTH | \$16.26 | \$1,705.86 | \$20,000.74 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$21,722.86 |

Check

* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

| | |
|---|--------------|
| TOTAL DISBURSEMENTS | \$343,626.55 |
| LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS | -\$95,500.00 |
| PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts) | \$0.00 |
| TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES | \$248,126.55 |

In re RM Bakery LLC
Debtor

Case No.
Reporting Period:

20-11422-MG
11/01/20 - 11/30/20

BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.
(Bank account numbers may be redacted to last four numbers.)

| | DIP Chase Op (#7179) | DIP Chase PR (#7187) | DIP Chase Utilities Reserve (#7238) | HSBC Op (#4460) CLOSED 7/9/20 | HSBC Payroll (#2466) CLOSED 7/9/20 | Chase Op (#3106) CLOSED 7/7/20 | Chase Payroll (#3839) CLOSED 7/7/20 | Chase Reserve (#6732) CLOSED 7/7/20 |
|---|-------------------------|-------------------------|---|-------------------------------------|--|--------------------------------------|---|---|
| BALANCE PER BOOKS | \$16.26 | \$1,705.86 | \$20,000.74 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| BANK BALANCE | \$4,372.70 | \$4,566.39 | \$20,000.74 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| (+) DEPOSITS IN TRANSIT (<i>ATTACH LIST</i>) | \$448.13 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| (-) OUTSTANDING CHECKS (<i>ATTACH LIST</i>): | -\$4,804.57 | -\$2,860.53 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| OTHER (<i>ATTACH EXPLANATION</i>) | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| ADJUSTED BANK BALANCE * | \$16.26 | \$1,705.86 | \$20,000.74 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |

**Adjusted Bank Balance" must equal "Balance per Books"

| DEPOSITS IN TRANSIT | Amount | Amount | Amount |
|---------------------|-----------------|---------------|---------------|
| Deposit | \$448.13 | | |
| TOTAL | \$448.13 | \$0.00 | \$0.00 |

| CHECKS OUTSTANDING | Amount | Amount | Amount |
|-----------------------|---------------------|---------------------|---------------|
| Check No. 1118 | -\$2,500.00 | | |
| ACH Tfr | -\$1,336.16 | | |
| Check No. 1201 | -\$786.44 | | |
| Check No. 1202 | -\$165.97 | | |
| ACH Tfr | -\$16.00 | | |
| Check No. 1375 | | -\$344.01 | |
| Check No. 1412 | | -\$1,228.93 | |
| ACH Tfr | | -\$1,287.59 | |
| TOTAL | (\$4,804.57) | (\$2,860.53) | \$0.00 |

In re RM Bakery LLC

Debtor

Case No. 20-11422-MG

Reporting Period: 11/01/20 - 11/30/20

STATEMENT OF OPERATIONS (Income Statement)

The Statement of Operations is to be prepared on an accrual basis. The accrual basis of accounting recognizes revenue when it is realized and expenses when they are incurred, regardless of when cash is actually received or paid.

| REVENUES | MONTH | CUMULATIVE - FILING TO DATE |
|--|-----------------------|--------------------------------|
| Gross Revenues | \$198,128.61 | \$1,801,050.05 |
| Less: Returns and Allowances | - \$2,004.44 | - \$66,866.32 |
| Net Revenue | \$196,124.17 | \$1,734,183.73 |
| COST OF GOODS SOLD | | |
| Beginning Inventory | \$54,487.04 | \$47,036.04 |
| Add: Purchases | \$118,057.24 | \$746,058.90 |
| Add: Cost of Labor | \$72,095.95 | \$464,258.52 |
| Add: Other Costs (<i>attach schedule</i>) | \$0.00 | \$0.00 |
| Less: Ending Inventory | - \$72,048.81 | - \$72,048.81 |
| Cost of Goods Sold | \$172,591.42 | \$1,185,304.65 |
| Gross Profit | \$23,532.75 | \$548,879.08 |
| OPERATING EXPENSES | | |
| Advertising | \$0.00 | \$737.49 |
| Auto and Truck Expense | \$578.00 | \$8,263.40 |
| Bad Debts | \$912.52 | \$6,792.20 |
| Contributions | \$0.00 | \$0.00 |
| Employee Benefits Programs | \$1,466.38 | \$11,188.88 |
| Officer/Insider Compensation* | \$13,750.00 | \$75,625.00 |
| Insurance | \$2,902.17 | \$128,951.42 |
| Management Fees/Bonuses | \$0.00 | \$0.00 |
| Office Expense | \$7,099.36 | \$51,230.08 |
| Pension & Profit-Sharing Plans | \$0.00 | \$0.00 |
| Repairs and Maintenance | \$2,375.00 | \$31,738.04 |
| Rent and Lease Expense | \$29,818.17 | \$154,090.85 |
| Salaries/Commissions/Fees | \$57,425.56 | \$394,041.03 |
| Supplies | \$3,569.76 | \$10,887.98 |
| Taxes - Payroll (<i>included in payroll lines</i>) | \$0.00 | \$0.00 |
| Taxes - Real Estate | \$0.00 | \$22,772.14 |
| Taxes - Other | \$0.00 | \$0.00 |
| Travel and Entertainment | \$0.00 | \$7,011.09 |
| Utilities | \$10,998.64 | \$58,603.04 |
| Other (<i>attach schedule</i>) | \$43,175.87 | \$249,088.45 |
| Total Operating Expenses Before Depreciation | \$174,071.43 | \$1,211,021.09 |
| Depreciation/Depletion/Amortization | \$0.00 | \$0.00 |
| Net Profit (Loss) Before Other Income & Expenses | - \$150,538.68 | - \$662,142.01 |
| OTHER INCOME AND EXPENSES | | |
| Other Income (<i>attach schedule</i>) | \$0.16 | \$0.74 |
| Interest Expense | \$0.00 | \$0.00 |
| Other Expense (<i>attach schedule</i>) | \$0.00 | \$0.00 |
| Net Profit (Loss) Before Reorganization Items | (\$150,538.52) | (\$662,141.27) |

In re RM Bakery LLC

Case No. 20-11422-MG

Debtor

Reporting Period: 11/01/20 - 11/30/20

| REORGANIZATION ITEMS | | |
|--|----------------|----------------|
| Professional Fees | \$11,220.00 | \$156,456.76 |
| U. S. Trustee Quarterly Fees | \$0.00 | \$19,459.00 |
| Interest Earned on Accumulated Cash from Chapter 11 (see continuation sheet) | \$0.00 | \$0.00 |
| Gain (Loss) from Sale of Equipment | \$0.00 | \$0.00 |
| Other Reorganization Expenses (attach schedule) | \$2,500.00 | \$67,796.05 |
| Total Reorganization Expenses | \$12,500.00 | \$243,711.81 |
| Income Taxes | \$0.00 | \$0.00 |
| Net Profit (Loss) | (\$163,038.52) | (\$905,853.08) |

*"Insider" is defined in 11 U.S.C. Section 101(31).

BREAKDOWN OF "OTHER" CATEGORY

OTHER COSTS

| | | |
|--|--|--|
| | | |
| | | |

OTHER OPERATIONAL EXPENSES

| | | |
|---|--------------------|---------------------|
| Bank Service Charge | \$1,076.44 | \$3,078.81 |
| Computer Expense | \$6,001.03 | \$19,571.46 |
| Distribution Service Cost - Featherstone Distribution LLC | \$19,830.49 | \$124,238.36 |
| Equipment Lease | \$4,831.88 | \$26,711.40 |
| Extermination Cost | \$1,221.94 | \$11,680.06 |
| Shuttle Cost | \$1,360.00 | \$12,751.16 |
| Sick Pay | \$1,530.00 | \$5,788.00 |
| Uniform Rental Cost | \$4,159.73 | \$23,608.17 |
| Waste Hauling Services | \$3,164.36 | \$21,661.03 |
| TOTAL | \$43,175.87 | \$249,088.45 |

OTHER INCOME

| | | |
|--|--|--|
| | | |
|--|--|--|

OTHER EXPENSES

| | | |
|--|--|--|
| | | |
|--|--|--|

OTHER REORGANIZATION EXPENSES

| | | |
|---|-------------------|--------------------|
| Insurance - 2019 Workers Compensation Audit | \$0.00 | \$48,298.05 |
| Business Valuation | \$0.00 | \$6,250.00 |
| Adequate Protection - Pacific Western Bank | \$2,500.00 | \$13,248.00 |
| TOTAL | \$2,500.00 | \$67,796.05 |

Reorganization Items - Interest Earned on Accumulated Cash from Chapter 11:

Interest earned on cash accumulated during the chapter 11 case, which would not have been earned but for the bankruptcy proceeding, should be reported as a reorganization item.

In re RM Bakery LLC
Debtor

Case No. 20-11422-MG
Reporting Period: 11/01/20 - 11/30/20

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

| ASSETS | BOOK VALUE AT END OF CURRENT REPORTING MONTH | BOOK VALUE AT END OF PRIOR REPORTING MONTH | BOOK VALUE ON PETITION DATE |
|--|---|---|--|
| CURRENT ASSETS | | | |
| Unrestricted Cash and Equivalents | \$1,722.86 | \$11,238.19 | \$27,052.61 |
| Restricted Cash and Cash Equivalents (<i>see continuation sheet</i>) | \$20,000.00 | \$20,000.00 | \$0.00 |
| Accounts Receivable (Net) | \$838,608.21 | \$832,647.93 | \$1,040,319.69 |
| Notes Receivable | \$0.00 | \$0.00 | \$0.00 |
| Inventories | \$72,048.81 | \$54,487.04 | \$47,036.04 |
| Prepaid Expenses | \$0.00 | \$0.00 | \$0.00 |
| Professional Retainers | \$0.00 | \$0.00 | \$0.00 |
| Other Current Assets (<i>attach schedule</i>) | \$134,672.79 | \$129,308.15 | \$105,000.00 |
| TOTAL CURRENT ASSETS | \$1,067,052.67 | \$1,047,681.31 | \$1,219,408.34 |
| PROPERTY & EQUIPMENT | | | |
| Real Property and Improvements | \$0.00 | \$0.00 | \$0.00 |
| Machinery and Equipment | \$1,547,438.09 | \$1,547,438.09 | \$1,540,458.09 |
| Furniture, Fixtures and Office Equipment | \$195,567.70 | \$195,567.70 | \$195,567.70 |
| Leasehold Improvements | \$333,718.00 | \$333,718.00 | \$328,388.00 |
| Vehicles | \$0.00 | \$0.00 | \$0.00 |
| Less: Accumulated Depreciation | - \$1,206,657.98 | - \$1,206,657.98 | - \$1,206,657.98 |
| TOTAL PROPERTY & EQUIPMENT | \$870,065.81 | \$870,065.81 | \$857,755.81 |
| OTHER ASSETS | | | |
| Amounts due from Insiders* | \$0.00 | \$0.00 | \$0.00 |
| Other Assets (<i>attach schedule</i>) | \$0.00 | \$0.00 | \$0.00 |
| TOTAL OTHER ASSETS | \$0.00 | \$0.00 | \$0.00 |
| TOTAL ASSETS | \$1,937,118.48 | \$1,917,747.12 | \$2,077,164.15 |
| LIABILITIES AND OWNER EQUITY | BOOK VALUE AT END OF CURRENT REPORTING MONTH | BOOK VALUE AT END OF PRIOR REPORTING MONTH | BOOK VALUE ON PETITION DATE |
| LIABILITIES NOT SUBJECT TO COMPROMISE (Postpetition) | | | |
| Accounts Payable | \$262,861.61 | \$177,151.70 | \$0.00 |
| Taxes Payable (<i>refer to FORM MOR-4</i>) | \$3,948.77 | \$3,948.77 | \$0.00 |
| Wages Payable | \$0.00 | \$0.00 | \$0.00 |
| Notes Payable (DIP Loan) | \$230,000.00 | \$200,000.00 | \$0.00 |
| Rent / Leases - Building/Equipment | \$54,636.34 | \$24,818.17 | \$0.00 |
| Secured Debt / Adequate Protection Payments | \$0.00 | \$0.00 | \$0.00 |
| Professional Fees | \$156,176.76 | \$144,956.76 | \$0.00 |
| Amounts Due to Insiders* | \$120,947.79 | \$94,065.99 | \$0.00 |
| Other Post-petition Liabilities (<i>attach schedule</i>) | \$0.00 | \$0.00 | \$0.00 |
| TOTAL POST-PETITION LIABILITIES | \$828,571.27 | \$644,941.39 | \$0.00 |
| LIABILITIES SUBJECT TO COMPROMISE (Pre-Petition) | | | |
| Secured Debt | \$4,571,781.08 | \$4,571,781.08 | \$4,571,781.08 |
| Priority Debt | \$490,499.16 | \$490,499.16 | \$553,263.02 |
| Unsecured Debt** | \$8,659,302.71 | \$8,659,302.71 | \$8,659,302.71 |
| TOTAL PRE-PETITION LIABILITIES | \$13,721,582.95 | \$13,721,582.95 | \$13,784,346.81 |
| TOTAL LIABILITIES | \$14,550,154.22 | \$14,366,524.34 | \$13,784,346.81 |

In re RM Bakery LLC
Debtor

Case No. 20-11422-MG
Reporting Period: 11/01/20 - 11/30/20

| OWNERS' EQUITY | | | |
|--|--------------------------|--------------------------|--------------------------|
| Capital Contribution | \$3,934,000.00 | \$3,934,000.00 | \$3,934,000.00 |
| Retained Earnings - Pre-Petition | - \$15,641,182.66 | - \$15,641,182.66 | - \$15,641,182.66 |
| Retained Earnings - Post-petition | - \$905,853.08 | - \$741,594.56 | \$0.00 |
| Adjustments to Owner Equity <i>(attach schedule)</i> | \$0.00 | \$0.00 | \$0.00 |
| Post-petition Contributions <i>(attach schedule)</i> | \$0.00 | \$0.00 | \$0.00 |
| NET OWNERS' EQUITY | - \$12,613,035.74 | - \$12,448,777.22 | - \$11,707,182.66 |
| TOTAL LIABILITIES AND OWNERS' EQUITY | \$1,937,118.48 | \$1,917,747.12 | \$2,077,164.15 |

*"Insider" is defined in 11 U.S.C. Section 101(31).

**Includes projected deficiency claims and therefore a portion of this is double counting with the secured debt.

BALANCE SHEET - continuation section

| ASSETS | BOOK VALUE AT END OF CURRENT REPORTING MONTH | BOOK VALUE AT END OF PRIOR REPORTING MONTH | BOOK VALUE ON PETITION DATE |
|----------------------|---|---|--|
| Other Current Assets | | | |
| Lease Deposit | \$75,000.00 | \$75,000.00 | \$75,000.00 |
| ConEd Deposit | \$15,000.00 | \$15,000.00 | \$15,000.00 |
| Other Deposits | \$15,092.46 | \$15,092.46 | \$15,000.00 |
| Undeposited Funds | \$26,799.23 | \$21,752.98 | \$0.00 |
| Bento Card | \$2,781.10 | \$2,462.71 | \$0.00 |
| TOTAL | \$134,672.79 | \$129,308.15 | \$105,000.00 |

| LIABILITIES AND OWNER EQUITY | BOOK VALUE AT END OF CURRENT REPORTING MONTH | BOOK VALUE ON PETITION DATE |
|-------------------------------------|---|--|
| Other Post-petition Liabilities | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| Adjustments to Owner's Equity | | |
| | | |
| | | |
| Post-Petition Contributions | | |
| | | |
| | | |
| | | |

Restricted Cash: Cash that is restricted for a specific use and not available to fund operations.
Typically, restricted cash is segregated into a separate account, such as an escrow account.

In re RM Bakery LLC
Debtor

Case No. 20-11422-MG
Reporting Period: 11/01/20 - 11/30/20

STATUS OF POST-PETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.

Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.

Attach photocopies of any tax returns filed during the reporting period.

| Federal | Beginning Tax | Amount Withheld and/or Accrued | Amount Paid | Date(s) Paid | Check # or EFT | Ending Tax |
|-----------------------------|-------------------|--------------------------------|---------------------|----------------------------|----------------|-------------------|
| Withholding | \$0.00 | \$3,724.00 | -\$3,724.00 | 11/06, 11/13, 11/20 | EFT | \$0.00 |
| FICA-Employee | \$0.00 | \$3,881.84 | -\$3,881.84 | 11/06, 11/13, 11/20 | EFT | \$0.00 |
| FICA-Employer | \$0.00 | \$3,881.84 | -\$3,881.84 | 11/06, 11/13, 11/20 | EFT | \$0.00 |
| Medicare - Employee | \$0.00 | \$907.84 | -\$907.84 | 11/06, 11/13, 11/20 | EFT | \$0.00 |
| Medicare - Employer | \$0.00 | \$907.84 | -\$907.84 | 11/06, 11/13, 11/20 | EFT | \$0.00 |
| Unemployment | \$13.44 | \$0.00 | \$0.00 | | | \$13.44 |
| Income | \$0.00 | \$0.00 | \$0.00 | | | \$0.00 |
| Other: _____ | \$0.00 | \$0.00 | \$0.00 | | | \$0.00 |
| Total Federal Taxes | \$13.44 | \$13,303.36 | -\$13,303.36 | | | \$13.44 |
| State and Local | | | | | | |
| Withholding - NY State | \$0.00 | \$3,088.51 | -\$3,088.51 | 11/06, 11/13, 11/20, 11/27 | EFT | \$0.00 |
| Withholding - NYC | \$0.00 | \$2,131.88 | -\$2,131.88 | 11/06, 11/13, 11/20, 11/27 | EFT | \$0.00 |
| Sales | \$0.00 | \$0.00 | \$0.00 | | | \$0.00 |
| Disability - Employee | \$123.00 | \$0.00 | \$0.00 | | | \$123.00 |
| Disability - Employer | \$2,938.95 | \$0.00 | \$0.00 | | | \$2,938.95 |
| Unemployment | \$0.00 | \$0.00 | \$0.00 | | | \$0.00 |
| MCTMT (Transit Tax) | \$459.55 | \$0.00 | \$0.00 | | | \$459.55 |
| Re-employment Service Fund | \$0.00 | \$0.00 | \$0.00 | | | \$0.00 |
| Real Property | \$0.00 | \$0.00 | \$0.00 | | | \$0.00 |
| Personal Property | \$0.00 | \$0.00 | \$0.00 | | | \$0.00 |
| Other: NY Paid Family Leave | \$413.83 | \$0.00 | \$0.00 | | | \$413.83 |
| Total State and Local | \$3,935.33 | \$5,220.39 | -\$5,220.39 | | | \$3,935.33 |
| | | | | | | |
| Total Taxes | \$3,948.77 | \$18,523.75 | -\$18,523.75 | | | \$3,948.77 |

In re RM Bakery LLC
Debtor

Case No. 20-11422-MG
Reporting Period: 11/01/20 - 11/30/20

SUMMARY OF UNPAID POST-PETITION DEBTS

Attach aged listing of accounts payable.

Number of Days Past Due

| | Current | 0-30 | 31-60 | 61-90 | Over 91 | Total |
|---|---------------------|---------------------|--------------------|-------------------|--------------------|---------------------|
| Accounts Payable | \$65,397.38 | \$156,333.06 | \$41,131.17 | \$0.00 | \$0.00 | \$262,861.61 |
| Taxes Payable | \$3,948.77 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$3,948.77 |
| Wages Payable | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Rent/Leases-Building | \$0.00 | \$27,318.17 | \$27,318.17 | \$0.00 | \$0.00 | \$54,636.34 |
| Rent/Leases-Equipment | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Secured Debt/Adequate Protection Payments | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 |
| Professional Fees | \$117,520.00 | \$528.67 | \$1,610.34 | \$8,983.99 | \$27,533.76 | \$156,176.76 |
| Amounts Due to Insiders (RM BONY LLC) | \$53,495.29 | \$0.00 | \$22,638.50 | \$0.00 | \$37,814.00 | \$113,947.79 |
| Amounts Due to Insiders (BKD Group LLC) | \$7,000.00 | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$7,000.00 |
| Total Post-petition Debts | \$247,361.44 | \$184,179.90 | \$92,698.18 | \$8,983.99 | \$65,347.76 | \$598,571.27 |

Note: Certain accrued taxes and professional fees are not yet payable, and are not past due

Explain how and when the Debtor intends to pay any past due post-petition debts.

Regular cashflow, DIP financing and Plan of Reorg

In re RM Bakery LLC
Debtor

Case No. 20-11422-MG
Reporting Period: 11/01/20 - 11/30/20

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

| Accounts Receivable Reconciliation | Amount |
|---|---------------------|
| Total Accounts Receivable at the beginning of the reporting period | \$832,647.93 |
| Plus: Amounts billed during the period (net of discounts and credits) | \$196,124.17 |
| Less: Amounts collected during the period | - \$201,611.06 |
| Less: Amounts in transit | - \$448.13 |
| Change in Undeposited Funds | - \$10,055.95 |
| Total Accounts Receivable at the end of the reporting period | \$838,608.21 |

| Accounts Receivable Aging | 0-30 Days | 31-60 Days | 61-90 Days | 91+ Days | Total |
|---|---------------------|---------------------|--------------------|---------------------|---------------------|
| 0 - 30 days old | | | | | |
| 31 - 60 days old | | | | | |
| 61 - 90 days old | | | | | |
| 91+ days old | | | | | |
| Total Accounts Receivable | \$130,484.06 | \$109,348.53 | \$33,870.67 | \$564,904.95 | \$838,608.21 |
| Less: Bad Debts (Amount considered uncollectible) | | | | | |
| Net Accounts Receivable | | | | | |

TAXES RECONCILIATION AND AGING

| Taxes Payable | 0-30 Days | 31-60 Days | 61-90 Days | 91+ Days | Total |
|-------------------------------|------------------|-------------------|-------------------|-----------------|---------------------|
| 0 - 30 days old | | | | | |
| 31 - 60 days old | | | | | |
| 61 - 90 days old | | | | | |
| 91+ days old | | | | | |
| Total Taxes Payable | | | | | |
| Total Accounts Payable | \$0.00 | \$0.00 | \$0.00 | \$0.00 | \$262,861.61 |

In re RM Bakery LLC
Debtor

Case No. 20-11422-MG
Reporting Period: 11/01/20 - 11/30/20

PAYMENTS TO INSIDERS AND PROFESSIONALS

Of the total disbursements shown on the Cash Receipts and Disbursements Report (MOR-1) list the amount paid to insiders (as defined in Section 101(31) (A)-(F) of the U.S. Bankruptcy Code) and to professionals. For payments to insiders, identify the type of compensation paid (e.g. Salary, Bonus, Commissions, Insurance, Housing Allowance, Travel, Car Allowance, Etc.). Attach additional sheets if necessary.

| INSIDERS | | | |
|----------------------------|-------------------|-------------|--------------------|
| NAME | TYPE OF PAYMENT | AMOUNT PAID | TOTAL PAID TO DATE |
| Dan Wilczynski | 1099 Fee | \$13,750.00 | \$75,625.00 |
| Mark Rimer | Expense Reimburse | \$0.00 | \$2,864.20 |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL PAYMENTS TO INSIDERS | | \$13,750.00 | \$78,489.20 |

| PROFESSIONALS | | | | | |
|---------------------------------|---|-----------------|-------------|--------------------|--------------------------|
| NAME | DATE OF COURT ORDER AUTHORIZING PAYMENT | AMOUNT APPROVED | AMOUNT PAID | TOTAL PAID TO DATE | TOTAL INCURRED & UNPAID* |
| Mayerson & Hartheimer, PLLC | | | | | \$72,000.00 |
| Vernon Consulting, Inc. | | | | | \$28,980.00 |
| EPIQ | | | | | \$39,156.76 |
| Raich Ende Malter & Co, LLP | | | | | \$16,040.00 |
| | | | | | |
| | | | | | |
| | | | | | |
| TOTAL PAYMENTS TO PROFESSIONALS | | | | | \$156,176.76 |

* INCLUDE ALL FEES INCURRED, BOTH APPROVED AND UNAPPROVED

Note: Professional Fees include all accrued professional fees for both RM Bakery LLC and BKD Group LLC

POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE AND ADEQUATE PROTECTION PAYMENTS

| NAME OF CREDITOR | SCHEDULED MONTHLY PAYMENT DUE | AMOUNT PAID DURING MONTH | TOTAL UNPAID POST-PETITION |
|----------------------|-------------------------------|--------------------------|----------------------------|
| Pacific Western Bank | \$2,500.00 | \$2,500.00 | \$0.00 |
| 220 Coster LLC | \$24,818.17 | \$0.00 | \$49,636.34 |
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |
| TOTAL PAYMENTS | | \$2,500.00 | \$49,636.34 |

In re RM Bakery LLC

Debtor

Case No. 20-11422-MG

Reporting Period: 11/01/20 - 11/30/20

DEBTOR QUESTIONNAIRE

| | Yes | No |
|--|-----|----|
| Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary. | | |
| 1 Have any assets been sold or transferred outside the normal course of business this reporting period? | | X |
| 2 Have any funds been disbursed from any account other than a debtor in possession account this reporting period? | | X |
| 3 Is the Debtor delinquent in the timely filing of any post-petition tax returns? | | X |
| 4 Are workers compensation, general liability or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies? | | X |
| 5 Is the Debtor delinquent in paying any insurance premium payment? | X | |
| 6 Have any payments been made on pre-petition liabilities this reporting period? | | X |
| 7 Are any post petition receivables (accounts, notes or loans) due from related parties? | | X |
| 8 Are any post petition payroll taxes past due? | | X |
| 9 Are any post petition State or Federal income taxes past due? | | X |
| 10 Are any post petition real estate taxes past due? | | X |
| 11 Are any other post petition taxes past due? | | X |
| 12 Have any pre-petition taxes been paid during this reporting period? | | X |
| 13 Are any amounts owed to post petition creditors delinquent? | | X |
| 14 Are any wage payments past due? | | X |
| 15 Have any post petition loans been received by the Debtor from any party? | X | |
| 16 Is the Debtor delinquent in paying any U.S. Trustee fees? | | X |
| 17 Is the Debtor delinquent with any court ordered payments to attorneys or other professionals? | | X |
| 18 Have the owners or shareholders received any compensation outside of the normal course of business? | | X |

Is the Debtor delinquent in paying any insurance premium payment?

Workers Comp audit is late - working with The Hartford under payment plan
Workers Comp for 2020 is being paid under an agreement

Have any post petition loans been received by the Debtor from any party?

Company has drawn \$200k under a Court approved DIP loan



JPMorgan Chase Bank N A
P O Box 182051
Co umbus OH 43218 - 2051

October 31 2020 through November 30 2020

Account Number: [REDACTED] 7179

Customer Service Information

If you have any questions about your statement, please contact your Customer Service Professional.

00071178 WBS 802 211 33620 NNNNNNNNNN 1 000000000 C1 0000

RM BAKERY LLC DEBTOR IN POSSESSION
220 COSTER ST
BRONX NY 10474-7121



Commercial Checking

Summary

| | Number | Market Value/Amount | Shares |
|------------------------------|--------|---------------------|--------|
| Opening Ledger Balance | | \$62,935.38 | |
| Deposits and Credits | 60 | \$231,162.93 | |
| Withdrawals and Debits | 31 | \$137,950.54 | |
| Checks Paid | 32 | \$151,775.07 | |
| Ending Ledger Balance | | \$4,372.70 | |

Deposits and Credits

| Ledger Date | Description | Amount |
|-------------|--|-------------|
| 11/02 | Deposit 1118114877 | \$14,430.92 |
| 11/02 | Deposit 1111549062 | 1,764.02 |
| 11/03 | Deposit 1118114873 | 3,252.75 |
| 11/03 | Deposit 1118114872 | 129.19 |
| 11/03 | Orig CO Name:Brooklyn Brands Orig ID:1475395932 Desc Date: CO Entry Descr:Leaven Sec:PPD Trace#:091000017970693 Eed:201103 Ind ID:Leaven New Ind Name:Rm Bakery LLC Tm: 3087970693Tc | 3,000.00 |
| 11/03 | Orig CO Name:Bill.Com Orig ID:2204895317 Desc Date: CO Entry Descr:Verify Sec:CCD Trace#:021000026523244 Eed:201103 Ind ID:016Brybog1L3Kra Ind Name:Leaven & CO Tm: 3076523244Tc | 0.01 |
| 11/04 | Deposit 1118114849 | 928.42 |
| 11/04 | Orig CO Name:Intuit Pymt Soln Orig ID:9215986202 Desc Date:201104 CO Entry Descr:Deposit Sec:CCD Trace#:021000021225228 Eed:201104 Ind ID:524771998317487 Ind Name:Rm Bakery LLC Tm: 3081225228Tc | 378.54 |
| 11/05 | Orig CO Name:J.A.V. Food Corp Orig ID:1113064019 Desc Date:201104 CO Entry Descr:Purchases Sec:CCD Trace#:026013573299595 Eed:201105 Ind ID:Rol000 Ind Name:Rollo Mio, LLC. Tm: 3103299595Tc | 1,241.96 |

* Annual Percentage Yield Earned - the percentage rate earned if balances remain on deposit for a full year with compounding, no change in the interest rate and all interest is left in the account.

Please examine this statement of account at once. By continuing to use the account, you agree that: (1) the account is subject to the Bank's deposit account agreement, and (2) the Bank has no responsibility for any error in or improper charge to the account (including any unauthorized or altered check) unless you notify us in writing of this error or charge within sixty days of the mailing or availability of the first statement on which the error or charge appears.



October 31 2020 through November 30 2020

Account Number: [REDACTED] 87179

Deposits and Credits (continued)

| Ledger Date | Description | Amount |
|-------------|---|-----------|
| 11/06 | Deposit 1111549063 | 1,292.01 |
| 11/06 | Deposit 1111549064 | 1,000.00 |
| 11/06 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201106 CO Entry Descr: Deposit Sec: CCD Trace#: 021000021743287 Eed: 201106 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3101743287Tc | 6,462.75 |
| 11/06 | Orig CO Name: 54 New Street Orig ID: 1097031850 Desc Date: 110520 CO Entry Descr: Vendors Sec: PPD Trace#: 021411331743285 Eed: 201106 Ind ID: 0000001473 Ind Name: Leaven CO Trn: 3101743285Tc | 398.25 |
| 11/06 | Orig CO Name: Shed Sayville Orig ID: 1097032387 Desc Date: 110520 CO Entry Descr: Vendors Sec: PPD Trace#: 021411331743283 Eed: 201106 Ind ID: 0000000584 Ind Name: Leaven CO Trn: 3101743283Tc | 289.00 |
| 11/09 | Deposit 1111549065 | 4,263.31 |
| 11/09 | Deposit 1118114843 | 1,153.45 |
| 11/09 | Orig CO Name: Great Performanc Orig ID: 1133008895 Desc Date: CO Entry Descr: Corp Pay Sec: CCD Trace#: 065000095414068 Eed: 201109 Ind ID: Ind Name: Rm Bakery LLC Invoices Thru 10/23 Trn: 3115414068Tc | 23,685.68 |
| 11/09 | Orig CO Name: Brooklyn Brands Orig ID: 1475395932 Desc Date: CO Entry Descr: Leaven Sec: PPD Trace#: 091000018245543 Eed: 201109 Ind ID: Leaven New Ind Name: Rm Bakery LLC Trn: 3148245543Tc | 5,000.00 |
| 11/09 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201107 CO Entry Descr: Deposit Sec: CCD Trace#: 021000025414071 Eed: 201109 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3115414071Tc | 142.11 |
| 11/10 | Deposit 1118114838 | 7,675.55 |
| 11/10 | Deposit 1118114879 | 2,728.95 |
| 11/10 | Deposit 1118114837 | 86.26 |
| 11/12 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201111 CO Entry Descr: Deposit Sec: CCD Trace#: 021000028913188 Eed: 201112 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3158913188Tc | 6,671.08 |
| 11/12 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201111 CO Entry Descr: Deposit Sec: CCD Trace#: 021000028913186 Eed: 201112 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3158913186Tc | 1,567.37 |
| 11/13 | Deposit 1111549066 | 10,326.50 |
| 11/13 | Orig CO Name: Brooklyn Brands Orig ID: 1475395932 Desc Date: CO Entry Descr: Leaven Sec: PPD Trace#: 091000014986421 Eed: 201113 Ind ID: Leaven New Ind Name: Rm Bakery LLC Trn: 3184986421Tc | 4,591.00 |
| 11/13 | Orig CO Name: Shed Sayville Orig ID: 1097032387 Desc Date: 111220 CO Entry Descr: Vendors Sec: PPD Trace#: 021411334986417 Eed: 201113 Ind ID: 0000000598 Ind Name: Leaven CO Trn: 3184986417Tc | 577.25 |
| 11/13 | Orig CO Name: 54 New Street Orig ID: 1097031850 Desc Date: 111220 CO Entry Descr: Vendors Sec: PPD Trace#: 021411334986419 Eed: 201113 Ind ID: 0000001489 Ind Name: Leaven CO Trn: 3184986419Tc | 398.25 |
| 11/13 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201113 CO Entry Descr: Deposit Sec: CCD Trace#: 021000025484142 Eed: 201113 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3175484142Tc | 133.86 |
| 11/16 | Online Transfer From Chk ...9160 Transaction#: 10651246945 | 20,000.00 |
| 11/16 | Orig CO Name: Great Performanc Orig ID: 1133008895 Desc Date: CO Entry Descr: Corp Pay Sec: CCD Trace#: 065000093041561 Eed: 201116 Ind ID: Ind Name: Rm Bakery LLC Per Schedule Trn: 3213041561Tc | 1,037.37 |
| 11/17 | Deposit 1118114835 | 21,004.92 |



October 31 2020 through November 30 2020

Account Number: [REDACTED] 7179

Deposits and Credits (continued)

| Ledger Date | Description | Amount |
|-------------|---|-----------|
| 11/17 | Deposit 1111549067 | 122.42 |
| 11/17 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201117 CO Entry Descr: Deposit Sec: CCD Trace#: 021000023521708 Eed: 201117 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Tm: 3213521708Tc | 6,592.43 |
| 11/18 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201118 CO Entry Descr: Deposit Sec: CCD Trace#: 021000026681500 Eed: 201118 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Tm: 3226681500Tc | 1,843.12 |
| 11/19 | Deposit 1111549068 | 4,750.04 |
| 11/19 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201119 CO Entry Descr: Deposit Sec: CCD Trace#: 021000022087832 Eed: 201119 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Tm: 3232087832Tc | 115.50 |
| 11/20 | Book Transfer Credit B/O: Pnc Bank National Association Akron OH 44308- US Org: /8026426604 Partners Coffee Nyc Inc Ogb: Aba/043000096 Pnc Bank, N.A. Ref: /Ins/Abn/043000096Pncbank Tm: 2668809325Ez YOUR REF: 202011287135 | 1,955.71 |
| 11/20 | Deposit 1111549070 | 11,346.06 |
| 11/20 | Deposit 1111549069 | 4,148.79 |
| 11/20 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201120 CO Entry Descr: Deposit Sec: CCD Trace#: 021000026678741 Eed: 201120 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Tm: 3246678741Tc | 489.34 |
| 11/20 | Orig CO Name: 54 New Street Orig ID: 1097031850 Desc Date: 111920 CO Entry Descr: Vendors Sec: PPD Trace#: 021411336678737 Eed: 201120 Ind ID: 0000001502 Ind Name: Leaven CO Tm: 3246678737Tc | 398.25 |
| 11/20 | Orig CO Name: Shed Sayville Orig ID: 1097032387 Desc Date: 111920 CO Entry Descr: Vendors Sec: PPD Trace#: 021411336678739 Eed: 201120 Ind ID: 0000000614 Ind Name: Leaven CO Tm: 3246678739Tc | 148.75 |
| 11/23 | Deposit 1118114839 | 7,068.02 |
| 11/23 | Deposit 1118114832 | 838.13 |
| 11/23 | Orig CO Name: Toby's Coffee We Orig ID: 9200502235 Desc Date: 201123 CO Entry Descr: ACH Pmt Sec: CCD Trace#: 021000021201954 Eed: 201123 Ind ID: 5268757222 Ind Name: Rm Bakery LLC Tm: 3281201954Tc | 1,816.11 |
| 11/23 | Orig CO Name: Toby's Estate CO Orig ID: 9200502235 Desc Date: 201123 CO Entry Descr: ACH Pmt Sec: CCD Trace#: 021000021201956 Eed: 201123 Ind ID: 5268757136 Ind Name: Rm Bakery LLC Tm: 3281201956Tc | 1,221.05 |
| 11/24 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201124 CO Entry Descr: Deposit Sec: CCD Trace#: 021000022161844 Eed: 201124 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Tm: 3282161844Tc | 9,473.40 |
| 11/25 | Deposit 1118114844 | 2,379.23 |
| 11/25 | Deposit 1111549071 | 922.46 |
| 11/27 | Deposit 1110179582 | 242.70 |
| 11/27 | Orig CO Name: J.A.V. Food Corp Orig ID: 1113064019 Desc Date: 201127 CO Entry Descr: Purchases Sec: CCD Trace#: 026013571778991 Eed: 201127 Ind ID: Rol000 Ind Name: Rollo Mio, LLC. Tm: 3321778991Tc | 1,393.88 |
| 11/27 | Orig CO Name: Shed Sayville Orig ID: 1097032387 Desc Date: 112520 CO Entry Descr: Vendors Sec: PPD Trace#: 021411333497899 Eed: 201127 Ind ID: 0000000629 Ind Name: Leaven CO Tm: 3303497899Tc | 476.50 |





October 31 2020 through November 30 2020

Account Number: [REDACTED] 7179

Deposits and Credits *(continued)*

| Ledger Date | Description | Amount |
|--------------|---|---------------------|
| 11/27 | Orig CO Name:54 New Street Orig ID:1097031850 Desc Date:112520 CO Entry Descr:Vendors Sec:PPD Trace#:021411333497901 Eed:201127 Ind ID:0000001516 Ind Name:Leaven CO Trn: 3303497901Tc | 398.25 |
| 11/30 | Deposit 1111549072 | 6,705.88 |
| 11/30 | Deposit 1118114850 | 4,622.54 |
| 11/30 | Deposit 1111549073 | 649.39 |
| 11/30 | Online Transfer From Chk ...9160 Transaction#: 10728200797 | 10,000.00 |
| 11/30 | Online Transfer From Chk ...5322 Transaction#: 10728171882 | 5,000.00 |
| 11/30 | Orig CO Name:Intuit Pymt Soln Orig ID:9215986202 Desc Date:201128 CO Entry Descr:Deposit Sec:CCD Trace#:021000021969646 Eed:201130 Ind ID:524771998317487 Ind Name:Rm Bakery LLC Trn: 3321969646Tc | 434.25 |
| Total | | \$231,162.93 |

Withdrawals and Debits

| Ledger Date | Description | Amount |
|-------------|--|-------------|
| 11/02 | Online Transfer To Chk ...7187 Transaction#: 10561795709 | \$15,000.00 |
| 11/02 | Online Transfer To Chk ...5322 Transaction#: 10568340879 | 4,378.21 |
| 11/03 | Orig CO Name:Intuit Pymt Soln Orig ID:9215986202 Desc Date:201103 CO Entry Descr:Acct Fee Sec:CCD Trace#:021000027029206 Eed:201103 Ind ID:524771998317487 Ind Name:Rm Bakery LLC Trn: 3077029206Tc | 16.00 |
| 11/04 | Online Domestic Wire Transfer Via: Bk Amer Nyc [REDACTED] 9593 A/C: King Arthur Flour Company Inc White River Junction VT 05001 US Imad: 1104B1Qgc03C000537 Trn: 3071430309Es YOUR REF: CML OF 20/11/04 | 11,581.25 |
| 11/04 | Orig CO Name:Intuit Pymt Soln Orig ID:9215986202 Desc Date:201104 CO Entry Descr:Tran Fee Sec:CCD Trace#:021000021696545 Eed:201104 Ind ID:524771998317487 Ind Name:Rm Bakery LLC Trn: 3081696545Tc | 11.48 |
| 11/05 | Orig CO Name:Bento Technologi Orig ID:945440567 Desc Date: CO Entry Descr:Bento Techsec:CCD Trace#:273976365664091 Eed:201105 Ind ID: I9M15Ark4 Ind Name:Norman Rich Trn: 3095664091Tc | 3,000.00 |
| 11/06 | Orig CO Name:Intuit Pymt Soln Orig ID:9215986202 Desc Date:201106 CO Entry Descr:Tran Fee Sec:CCD Trace#:021000022260962 Eed:201106 Ind ID:524771998317487 Ind Name:Rm Bakery LLC Trn: 3102260962Tc | 195.67 |
| 11/09 | Online Transfer To Chk ...7187 Transaction#: 10608337804 | 10,000.00 |
| 11/09 | Orig CO Name:Intuit Pymt Soln Orig ID:9215986202 Desc Date:201107 CO Entry Descr:Tran Fee Sec:CCD Trace#:021000025740469 Eed:201109 Ind ID:524771998317487 Ind Name:Rm Bakery LLC Trn: 3115740469Tc | 4.37 |
| 11/10 | Online Transfer To Chk ...7187 Transaction#: 10615769566 | 5,000.00 |
| 11/12 | Online Transfer To Chk ...7187 Transaction#: 10628456820 | 5,000.00 |
| 11/12 | Orig CO Name:Intuit Pymt Soln Orig ID:9215986202 Desc Date:201111 CO Entry Descr:Tran Fee Sec:CCD Trace#:021000029216637 Eed:201112 Ind ID:524771998317487 Ind Name:Rm Bakery LLC Trn: 3159216637Tc | 201.21 |
| 11/12 | Orig CO Name:Intuit Pymt Soln Orig ID:9215986202 Desc Date:201111 CO Entry Descr:Tran Fee Sec:CCD Trace#:021000029216639 Eed:201112 Ind ID:524771998317487 Ind Name:Rm Bakery LLC Trn: 3159216639Tc | 45.70 |
| 11/13 | Online Transfer To Chk ...7187 Transaction#: 10631895567 | 10,000.00 |



October 31 2020 through November 30 2020

Account Number: [REDACTED] 7179

Withdrawals and Debits (continued)

| Ledger Date | Description | Amount |
|--------------|---|---------------------|
| 11/13 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201113 CO Entry Descr: Tran Fee Sec: CCD Trace#: 021000026099421 Eed: 201113 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3176099421Tc | 4.13 |
| 11/16 | Online Transfer To Chk ...7187 Transaction#: 10649411859 | 2,000.00 |
| 11/16 | Account Analysis Settlement Charge | 7,487.86 |
| 11/17 | Online Transfer To Chk ...7187 Transaction#: 10658010742 | 5,000.00 |
| 11/17 | Orig CO Name: Bento Technologi Orig ID: 945440567 Desc Date: CO Entry Descr: Bento Techsec: CCD Trace#: 273976363945426 Eed: 201117 Ind ID: Ir4G84Bgn Ind Name: Norman Rich Trn: 3213945426Tc | 3,000.00 |
| 11/17 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201117 CO Entry Descr: Tran Fee Sec: CCD Trace#: 021000023945424 Eed: 201117 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3213945424Tc | 200.43 |
| 11/18 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201118 CO Entry Descr: Tran Fee Sec: CCD Trace#: 021000027153469 Eed: 201118 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3227153469Tc | 53.70 |
| 11/19 | Online Domestic Wire Transfer Via: Bk Amer Nyc/ [REDACTED] 9593 A/C: King Arthur Flour Company Inc White River Junction VT 05001 US Imad: 1119B1Qgc02C010611 Trn: 3254360324Es YOUR REF: CML OF 20/11/19 | 11,496.25 |
| 11/19 | Online Transfer To Chk ...7187 Transaction#: 10669002737 | 10,000.00 |
| 11/19 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201119 CO Entry Descr: Tran Fee Sec: CCD Trace#: 021000022542648 Eed: 201119 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3232542648Tc | 3.85 |
| 11/20 | Online Transfer To Chk ...7187 Transaction#: 10674600361 | 7,000.00 |
| 11/20 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201120 CO Entry Descr: Tran Fee Sec: CCD Trace#: 021000027296185 Eed: 201120 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3247296185Tc | 14.44 |
| 11/24 | Online Transfer To Chk ...7187 Transaction#: 10694108603 | 1,500.00 |
| 11/24 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201124 CO Entry Descr: Tran Fee Sec: CCD Trace#: 021000022652896 Eed: 201124 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3282652896Tc | 283.45 |
| 11/25 | Online Transfer To Chk ...7187 Transaction#: 10700464661 | 25,000.00 |
| 11/27 | Orig CO Name: Quill Corporatio Orig ID: 3629529041 Desc Date: 112520 CO Entry Descr: Bt1125 Sec: CCD Trace#: 091000013902326 Eed: 201127 Ind ID: 000000123422045 Ind Name: Rm Bakery Quill Trn: 3303902326Tc | 459.70 |
| 11/30 | Orig CO Name: Intuit Pymt Soln Orig ID: 9215986202 Desc Date: 201128 CO Entry Descr: Tran Fee Sec: CCD Trace#: 021000022387534 Eed: 201130 Ind ID: 524771998317487 Ind Name: Rm Bakery LLC Trn: 3322387534Tc | 12.84 |
| Total | | \$137,950.54 |

Checks Paid

| Check | Date Paid | Amount | Check | Date Paid | Amount | Check | Date Paid | Amount |
|-------|-----------|------------|-------|-----------|-------------|-------|-----------|-------------|
| 1164 | 11/06 | \$978.21 | 1175 | 11/05 | \$17,834.00 | 1181 | 11/03 | \$263.01 |
| 1169* | 11/10 | \$1,791.43 | 1176 | 11/04 | \$1,967.24 | 1182 | 11/06 | \$1,221.94 |
| 1171* | 11/05 | \$1,583.77 | 1177 | 11/02 | \$7,022.00 | 1183 | 11/09 | \$5,166.75 |
| 1172 | 11/03 | \$2,500.00 | 1178 | 11/02 | \$18,115.58 | 1184 | 11/10 | \$6,875.00 |
| 1173 | 11/03 | \$5,469.88 | 1179 | 11/02 | \$898.40 | 1185 | 11/12 | \$13,958.75 |
| 1174 | 11/05 | \$3,328.67 | 1180 | 11/03 | \$456.00 | 1186 | 11/10 | \$190.00 |



October 31 2020 through November 30 2020

Account Number: [REDACTED] 7179

Checks Paid *(continued)*

| <i>Check</i> | <i>Date Paid</i> | <i>Amount</i> | <i>Check</i> | <i>Date Paid</i> | <i>Amount</i> | <i>Check</i> | <i>Date Paid</i> | <i>Amount</i> |
|--------------|------------------|---------------|--------------|------------------|---------------|--------------|------------------|---------------|
| 1187 | 11/12 | \$1,082.12 | 1192 | 11/19 | \$6,544.45 | 1197 | 11/23 | \$485.96 |
| 1188 | 11/10 | \$186.64 | 1193 | 11/17 | \$11,990.38 | 1198 | 11/24 | \$162.53 |
| 1189 | 11/18 | \$956.47 | 1194 | 11/17 | \$681.33 | 1199 | 11/30 | \$14,733.89 |
| 1190 | 11/18 | \$920.00 | 1195 | 11/17 | \$180.43 | 1200 | 11/30 | \$16,478.93 |
| 1191 | 11/09 | \$1,200.61 | 1196 | 11/20 | \$6,550.70 | | | |

Total **32 check(s)** **\$151,775.07**

* indicates gap in sequence

Daily Balance

| <i>Date</i> | <i>Ledger Balance</i> | <i>Date</i> | <i>Ledger Balance</i> |
|-------------|-----------------------|-------------|-----------------------|
| 11/02 | \$33,716.13 | 11/17 | \$28,192.51 |
| 11/03 | \$31,393.19 | 11/18 | \$28,105.46 |
| 11/04 | \$19,140.18 | 11/19 | \$4,926.45 |
| 11/05 | -\$5,364.30 | 11/20 | \$9,848.21 |
| 11/06 | \$1,681.89 | 11/23 | \$20,305.56 |
| 11/09 | \$19,554.71 | 11/24 | \$27,832.98 |
| 11/10 | \$16,002.40 | 11/25 | \$6,134.67 |
| 11/12 | \$3,953.07 | 11/27 | \$8,186.30 |
| 11/13 | \$9,975.80 | 11/30 | \$4,372.70 |
| 11/16 | \$21,525.31 | | |

Your service charges, fees and earnings credit have been calculated through account analysis.



JPMorgan Chase Bank N A
P O Box 182051
Columbus OH 43218 - 2051

October 31 2020 through November 30 2020

Account Number: [REDACTED] 7187

Customer Service Information

If you have any questions about your statement, please contact your Customer Service Professional.

00063963 WBS 802 211 33620 NNNNNNNNNN 1 000000000 C1 0000

RM BAKERY LLC DEBTOR IN POSSESSION
220 COSTER ST
BRONX NY 10474-7121



Commercial Checking Summary

| | Number | Market Value/Amount | Shares |
|------------------------------|--------|---------------------|--------|
| Opening Ledger Balance | | \$1,383.48 | |
| Deposits and Credits | 13 | \$112,500.00 | |
| Withdrawals and Debits | 9 | \$32,998.74 | |
| List Posted Items | 119 | \$67,537.97 | |
| Checks Paid | 16 | \$8,780.38 | |
| Ending Ledger Balance | | \$4,566.39 | |

Deposits and Credits

| Ledger Date | Description | Amount |
|--------------|--|---------------------|
| 11/02 | Online Transfer From Chk ...7179 Transaction#: 10561795709 | \$15,000.00 |
| 11/06 | Online Transfer From Chk ...7195 Transaction#: 10593271702 | 7,000.00 |
| 11/09 | Online Transfer From Chk ...0406 Transaction#: 10607455219 | 10,000.00 |
| 11/09 | Online Transfer From Chk ...7179 Transaction#: 10608337804 | 10,000.00 |
| 11/10 | Online Transfer From Chk ...7179 Transaction#: 10615769566 | 5,000.00 |
| 11/12 | Online Transfer From Chk ...7179 Transaction#: 10628456820 | 5,000.00 |
| 11/13 | Online Transfer From Chk ...7179 Transaction#: 10631895567 | 10,000.00 |
| 11/16 | Online Transfer From Chk ...7179 Transaction#: 10649411859 | 2,000.00 |
| 11/17 | Online Transfer From Chk ...7179 Transaction#: 10658010742 | 5,000.00 |
| 11/19 | Online Transfer From Chk ...7179 Transaction#: 10669002737 | 10,000.00 |
| 11/20 | Online Transfer From Chk ...7179 Transaction#: 10674600361 | 7,000.00 |
| 11/24 | Online Transfer From Chk ...7179 Transaction#: 10694108603 | 1,500.00 |
| 11/25 | Online Transfer From Chk ...7179 Transaction#: 10700464661 | 25,000.00 |
| Total | | \$112,500.00 |

* Annual Percentage Yield Earned - the percentage rate earned if balances remain on deposit for a full year with compounding, no change in the interest rate and all interest is left in the account.

Please examine this statement of account at once. By continuing to use the account, you agree that: (1) the account is subject to the Bank's deposit account agreement, and (2) the Bank has no responsibility for any error in or improper charge to the account (including any unauthorized or altered check) unless you notify us in writing of this error or charge within sixty days of the mailing or availability of the first statement on which the error or charge appears.



October 31 2020 through November 30 2020

Account Number: [REDACTED] 7187

Withdrawals and Debits

| Ledger Date | Description | Amount |
|---------------|---|--------------------|
| 11/02 | Orig CO Name:Irs Orig ID:3387702000 Desc Date:110220 CO Entry Descr:Usataxpymtsec:CCD Trace#:061036012706095 Eed:201102 Ind ID:270070792518737 Ind Name:Rm Bakery LLC Trn: 3072706095Tc | \$4,470.74 |
| 11/02 | List Posted Items Quantity 11 | 5,503.36 |
| 11/03 | Orig CO Name:Nys Dtf Wt Orig ID:S146013200 Desc Date: CO Entry Descr:Tax Paymntsec:CCD Trace#:091000018538417 Eed:201103 Ind ID:000000061773978 Ind Name:Fset2010301863410 Trn: 3088538417Tc | 1,291.84 |
| 11/06 | List Posted Items Quantity 21 | 12,315.88 |
| 11/09 | Online Transfer To Chk ...0406 Transaction#: 10608340060 | 10,000.00 |
| 11/10 | Orig CO Name:Nys Dtf Wt Orig ID:S146013200 Desc Date: CO Entry Descr:Tax Paymntsec:CCD Trace#:091000010022742 Eed:201110 Ind ID:000000061971226 Ind Name:Fset2011071925309 Trn: 3140022742Tc | 1,306.70 |
| 11/12 | Orig CO Name:Irs Orig ID:3387702000 Desc Date:111220 CO Entry Descr:Usataxpymtsec:CCD Trace#:061036011288083 Eed:201112 Ind ID:270071732176356 Ind Name:Rm Bakery LLC Trn: 3171288083Tc | 4,434.56 |
| 11/13 | List Posted Items Quantity 17 | 10,548.93 |
| 11/16 | List Posted Items Quantity 11 | 5,497.12 |
| 11/17 | Orig CO Name:Nys Dtf Wt Orig ID:S146013200 Desc Date: CO Entry Descr:Tax Paymntsec:CCD Trace#:091000013945428 Eed:201117 Ind ID:000000062158319 Ind Name:Fset2011131977123 Trn: 3213945428Tc | 1,330.73 |
| 11/18 | Orig CO Name:Irs Orig ID:3387702000 Desc Date:111820 CO Entry Descr:Usataxpymtsec:CCD Trace#:061036014079710 Eed:201118 Ind ID:270072392777623 Ind Name:Rm Bakery LLC Trn: 3234079710Tc | 4,490.92 |
| 11/20 | List Posted Items Quantity 17 | 10,434.66 |
| 11/23 | List Posted Items Quantity 12 | 6,012.72 |
| 11/24 | Orig CO Name:Nys Dtf Wt Orig ID:S146013200 Desc Date: CO Entry Descr:Tax Paymntsec:CCD Trace#:091000012652898 Eed:201124 Ind ID:000000062329331 Ind Name:Fset2011202056919 Trn: 3282652898Tc | 1,295.37 |
| 11/27 | Orig CO Name:Irs Orig ID:3387702000 Desc Date:112720 CO Entry Descr:Usataxpymtsec:CCD Trace#:061036011790399 Eed:201127 Ind ID:270073263105861 Ind Name:Rm Bakery LLC Trn: 3321790399Tc | 4,377.88 |
| 11/27 | List Posted Items Quantity 16 | 10,046.14 |
| 11/30 | List Posted Items Quantity 14 | 7,179.16 |
| Total* | | \$32,998.74 |

*This total excludes the List Posted Items amount set forth in the summary above.

Checks Paid

| Check | Date Paid | Amount | Check | Date Paid | Amount | Check | Date Paid | Amount |
|-------|-----------|----------|-------|-----------|----------|-------|-----------|----------|
| 1573 | 11/03 | \$494.50 | 1597 | 11/09 | \$473.99 | 1633* | 11/12 | \$501.85 |
| 1584* | 11/09 | \$533.65 | 1599* | 11/09 | \$480.42 | 1635* | 11/18 | \$484.86 |
| 1586* | 11/09 | \$606.05 | 1604* | 11/10 | \$489.37 | 1638* | 11/17 | \$940.73 |
| 1590* | 11/09 | \$344.00 | 1605 | 11/09 | \$477.30 | 1663* | 11/19 | \$595.26 |
| 1594* | 11/09 | \$536.20 | 1607* | 11/09 | \$940.74 | 1665* | 11/24 | \$489.38 |
| 1596* | 11/10 | \$392.08 | | | | | | |

Total 16 check(s) \$8,780.38

* indicates gap in sequence



October 31 2020 through November 30 2020

Account Number: [REDACTED] 7187

Daily Balance

| <i>Date</i> | <i>Ledger Balance</i> | <i>Date</i> | <i>Ledger Balance</i> |
|-------------|---------------------------|-------------|---------------------------|
| 11/02 | \$6,409.38 | 11/18 | \$1,496.96 |
| 11/03 | \$4,623.04 | 11/19 | \$10,901.70 |
| 11/06 | -\$692.84 | 11/20 | \$7,467.04 |
| 11/09 | \$4,914.81 | 11/23 | \$1,454.32 |
| 11/10 | \$7,726.66 | 11/24 | \$1,169.57 |
| 11/12 | \$7,790.25 | 11/25 | \$26,169.57 |
| 11/13 | \$7,241.32 | 11/27 | \$11,745.55 |
| 11/16 | \$3,744.20 | 11/30 | \$4,566.39 |
| 11/17 | \$6,472.74 | | |

Your service charges, fees and earnings credit have been calculated through account analysis.



This Page Intentionally Left Blank



JPMorgan Chase Bank N A
P O Box 182051
Columbus OH 43218 - 2051

October 31 2020 through November 30 2020

Account Number: [REDACTED] 7238

CUSTOMER SERVICE INFORMATION

If you have any questions about your statement, please contact your Customer Service Professional.

00010741 DDA 802 141 33620 NNNNNNNNNN T 1 000000000 61 0000

RM BAKERY LLC
DEBTOR IN POSSESSION
220 COTTER ST
BRONX NY 10474-7121



SAVINGS SUMMARY

Commercial Money Market Savings

| | INSTANCES | AMOUNT |
|----------------------------|-----------|-------------|
| Beginning Balance | | \$20,000.58 |
| Deposits and Additions | 1 | 0.16 |
| Ending Balance | 1 | \$20,000.74 |
| Interest Paid This Period | | \$0.16 |
| Interest Paid Year-to-Date | | \$0.74 |

TRANSACTION DETAIL

| DATE | DESCRIPTION | AMOUNT | BALANCE |
|-------|-------------------|--------|-------------|
| | Beginning Balance | | \$20,000.58 |
| 11/30 | Interest Payment | 0.16 | 20,000.74 |
| | Ending Balance | | \$20,000.74 |

A monthly Service Fee was **not** charged to your Commercial Money Market Savings account. You can continue to avoid this fee during any statement period by keeping a minimum daily balance in your account of \$2,000.00 or more. (Your minimum daily balance was \$20,000.00)

INTEREST RATE ON COLLECTED BALANCE

| INTEREST RATE(S) | | | | | |
|------------------|-------|----|-------|----|-------|
| | 11/01 | TO | 11/30 | AT | 0.01% |



October 31 2020 through November 30 2020

Account Number: [REDACTED] 7238

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS: Call us at 1-866-564-2262 or write us at the address on the front of this statement (non-persona accounts contact Customer Service) immediately if you think your statement or receipt is incorrect or if you need more information about a transfer listed on the statement or receipt.

For persona accounts only: 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. Deposit products and services are offered by JPMorgan Chase Bank, N.A. Member FDIC.



JPMorgan Chase Bank, N.A. Member FDIC