

BANK RECONCILIATION

STONECROFT H.OA
MISSOURI STATE BANK
MONTH ENDING 1/05

BANK BALANCE \$ 11,114.72

ADD DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS TOTAL \$26.42

DATE	CHECK #	AMOUNT
1/05	755	\$26.42

RECONCILING ITEMS

BOOK BALANCE \$ 11,088.30

M MISSOURI STATE BANK

FINANCIAL CENTER
 CLAYTON (314) 862-3090
 CREVE COEUR (314) 434-3200
 DOWNTOWN (314) 621-0000
 JEFFERSON COUNTY (636) 282-9949
 ST. LOUIS HILLS (314) 832-3900
 SUNSET HILLS (314) 984-9090
 WEST COUNTY (636) 256-4954



Date 1/31/05 Page 1
 Account Number 8901530
 Enclosures 9

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

---- CHECKING ACCOUNTS ----

NONPERSONAL INTEREST		Number of Enclosures		9
Account Number	8901530	Statement Dates	1/01/05 thru	1/31/05
Previous Balance	3,632.53	Days in the statement period	31	
19 Deposits/Credits	10,615.56	Average Ledger	7,580	
10 Checks/Debits	3,128.20	Average Collected	7,082	
Service Charge	7.91	Interest Earned	2.74	
Interest Paid	2.74	Annual Percentage Yield Earned	0.46%	
Ending Balance	11,114.72	2005 Interest Paid	2.74	

Activity in Date Order

Date	Description	Amount
1/03	LOCKBOX DEPOSIT	200.00
1/04	LOCKBOX DEPOSIT	400.00
1/05	LOCKBOX DEPOSIT	600.00
1/06	LOCKBOX DEPOSIT	200.00
1/07	DDA REGULAR DEPOSIT	215.56
1/07	LOCKBOX DEPOSIT	200.00
1/10	LOCKBOX DEPOSIT	1,800.00
1/11	LOCKBOX DEPOSIT	200.00
1/12	LOCKBOX DEPOSIT	200.00
1/13	LOCKBOX FEES FOR DEC 2004	5.20-
1/14	LOCKBOX DEPOSIT	200.00
1/18	LOCKBOX DEPOSIT	1,000.00
1/19	LOCKBOX DEPOSIT	1,400.00
1/21	LOCKBOX DEPOSIT	1,000.00
1/24	LOCKBOX DEPOSIT	400.00
1/25	DDA REGULAR DEPOSIT	200.00
1/25	LOCKBOX DEPOSIT	1,000.00
1/26	LOCKBOX DEPOSIT	200.00
1/27	LOCKBOX DEPOSIT	800.00
1/28	LOCKBOX DEPOSIT	400.00
1/31	INTEREST PAID 31 DAYS	2.74
1/31	SERVICE CHARGE	7.91-
1/31	ITEM FEE IN S/C	7.91-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
1/03	746	104.13	1/18	748	302.10	1/27	750	148.00
1/12	747	383.47	1/19	749	1,085.00	1/24	751	900.00

*Indicates Skip in Check Number

M MISSOURI STATE BANK

Date 1/31/05 Page 2
 Account Number 8901530
 Enclosures 9

NONPERSONAL INTEREST 8901530 (Continued)

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
1/19	752	155.08	1/25	753	30.22	1/25	754	15.00

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
1/01	3,632.53	1/11	7,343.96	1/24	8,713.11
1/03	3,728.40	1/12	7,160.49	1/25	9,867.89
1/04	4,128.40	1/13	7,155.29	1/26	10,067.89
1/05	4,728.40	1/14	7,355.29	1/27	10,719.89
1/06	4,928.40	1/18	8,053.19	1/28	11,119.89
1/07	5,343.96	1/19	8,213.11	1/31	11,114.72
1/10	7,143.96	1/21	9,213.11		

Interest Rate Summary

12/31	.25%
1/10	.50%

M MISSOURI STATE BANK

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1/3/05

CURRENCY	
COIN	
OTHER	
TOTAL	200.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

4-17/05
TOTAL ITEMS: 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/03/05 Amt \$200.00

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1/10/05

CURRENCY	
COIN	
OTHER	
TOTAL	1800.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

4-17/05
TOTAL ITEMS: 9
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/10/05 Amt \$1,800.00

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1-4-05

CURRENCY	
COIN	
OTHER	
TOTAL	400.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

4-17/05
TOTAL ITEMS: 2
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/04/05 Amt \$400.00

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1-10-05

CURRENCY	
COIN	
OTHER	
TOTAL	200.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

4-17/05
TOTAL ITEMS: 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/11/05 Amt \$200.00

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1-5-05

CURRENCY	
COIN	
OTHER	
TOTAL	600.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

4-17/05
TOTAL ITEMS: 2
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/05/05 Amt \$600.00

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1-12-05

CURRENCY	
COIN	
OTHER	
TOTAL	200.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

4-17/05
TOTAL ITEMS: 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/12/05 Amt \$200.00

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1-6-05

CURRENCY	
COIN	
OTHER	
TOTAL	200.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

4-17/05
TOTAL ITEMS: 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/06/05 Amt \$200.00

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1-14-05

CURRENCY	
COIN	
OTHER	
TOTAL	200.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

4-17/05
TOTAL ITEMS: 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/14/05 Amt \$200.00

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1-7-05

CURRENCY	
COIN	
OTHER	
TOTAL	200.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

4-17/05
TOTAL ITEMS: 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/07/05 Amt \$200.00

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1-18-05

CURRENCY	
COIN	
OTHER	
TOTAL	1000.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

4-17/05
TOTAL ITEMS: 5
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/18/05 Amt \$1,000.00

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1-7-05

CURRENCY	215.56
COIN	
OTHER	
TOTAL	215.56

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 039

4-17/05
TOTAL ITEMS: 3
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/07/05 Amt \$215.56

DEPOSIT TICKET
M MISSOURI STATE BANK

DATE: 1-19-05

CURRENCY	
COIN	
OTHER	
TOTAL	1400.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

4-17/05
TOTAL ITEMS: 7
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
PROPERTY OF MISSOURI STATE BANK

Date 01/19/05 Amt \$1,400.00

DEPOSIT TICKET
MISSOURI STATE BANK
 DATE: 1/21/05
 CURRENCY: \$ 1000.00
 COIN: NONE
 TOTAL ITEMS: 3
 PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
 STONE CROFT HOA
 C/O DNI PROPERTIES
 2055 CRAIGSHIRE, SUITE 410
 ST. LOUIS, MO 63148
 081001714 8901530* 081

Date 01/21/05 Amt \$1,000.00

DEPOSIT TICKET
MISSOURI STATE BANK
 DATE: 1/28/05
 CURRENCY: \$ 400.00
 COIN: NONE
 TOTAL ITEMS: 2
 PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
 STONE CROFT HOA
 C/O DNI PROPERTIES
 2055 CRAIGSHIRE, SUITE 410
 ST. LOUIS, MO 63148
 081001714 8901530* 081

Date 01/28/05 Amt \$400.00

DEPOSIT TICKET
MISSOURI STATE BANK
 DATE: 1-24-05
 CURRENCY: \$ 400.00
 COIN: NONE
 TOTAL ITEMS: 2
 PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
 STONE CROFT HOA
 C/O DNI PROPERTIES
 2055 CRAIGSHIRE, SUITE 410
 ST. LOUIS, MO 63148
 081001714 8901530* 081

Date 01/24/05 Amt \$400.00

STONECROFT H.O.A. 882 OFFICE PARKWAY ST. LOUIS, MO 63141
 MISSOURI STATE BANK & TRUST 1008 JEFFCO BLVD. ANNAND, MO 63019
 DATE: 12/29/04 CHECK NO: 000748 AMOUNT: \$*****104.13*
 ONE HUNDRED FOUR AND 13/100 DOLLARS
 TO THE ORDER OF: DNI PROPERTIES INC 882 OFFICE PARKWAY ST. LOUIS, MO 63141
 081001714 8901530* 081

Ck# 746 Date 01/03/05 Amt \$104.13

DEPOSIT TICKET
MISSOURI STATE BANK
 DATE: 1/25/05
 CURRENCY: \$ 1000.00
 COIN: NONE
 TOTAL ITEMS: 5
 PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
 STONE CROFT HOA
 C/O DNI PROPERTIES
 2055 CRAIGSHIRE, SUITE 410
 ST. LOUIS, MO 63148
 081001714 8901530* 081

Date 01/25/05 Amt \$1,000.00

STONECROFT H.O.A. 882 OFFICE PARKWAY ST. LOUIS, MO 63141
 MISSOURI STATE BANK & TRUST 1008 JEFFCO BLVD. ANNAND, MO 63019
 DATE: 12/29/04 CHECK NO: 000747 AMOUNT: \$*****383.47*
 THREE HUNDRED EIGHTY-THREE AND 47/100 DOLLARS
 TO THE ORDER OF: MISSOURI-AMERICAN WATER P.O. BOX 2567 DECATUR, IL 62502
 081001714 8901530* 081

Ck# 747 Date 01/12/05 Amt \$383.47

DEPOSIT TICKET
MISSOURI STATE BANK
 DATE: 1-25-05
 CURRENCY: \$ 300.00
 COIN: NONE
 TOTAL ITEMS: 1
 PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
 STONE CROFT HOA
 C/O DNI PROPERTIES
 2055 CRAIGSHIRE, SUITE 410
 ST. LOUIS, MO 63148
 081001714 8901530* 039

Date 01/25/05 Amt \$200.00

STONECROFT H.O.A. 882 OFFICE PARKWAY ST. LOUIS, MO 63141
 MISSOURI STATE BANK & TRUST 1008 JEFFCO BLVD. ANNAND, MO 63019
 DATE: 01/11/05 CHECK NO: 000748 AMOUNT: \$*****302.10*
 THREE HUNDRED TWO AND 10/100 DOLLARS
 TO THE ORDER OF: DNI PROPERTIES INC 882 OFFICE PARKWAY ST. LOUIS, MO 63141
 081001714 8901530* 081

Ck# 748 Date 01/18/05 Amt \$302.10

DEPOSIT TICKET
MISSOURI STATE BANK
 DATE: 1-26-05
 CURRENCY: \$ 200.00
 COIN: NONE
 TOTAL ITEMS: 1
 PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
 STONE CROFT HOA
 C/O DNI PROPERTIES
 2055 CRAIGSHIRE, SUITE 410
 ST. LOUIS, MO 63148
 081001714 8901530* 081

Date 01/26/05 Amt \$200.00

STONECROFT H.O.A. 882 OFFICE PARKWAY ST. LOUIS, MO 63141
 MISSOURI STATE BANK & TRUST 1008 JEFFCO BLVD. ANNAND, MO 63019
 DATE: 01/11/05 CHECK NO: 000749 AMOUNT: \$*****1,085.00*
 ONE THOUSAND EIGHTY-FIVE AND NO/100 DOLLARS
 TO THE ORDER OF: JERRY MODDE SOD COMPANY 853 FIESE ROAD OFALLON, MO 63368
 081001714 8901530* 081

Ck# 749 Date 01/19/05 Amt \$1,085.00

DEPOSIT TICKET
MISSOURI STATE BANK
 DATE: 1/27
 CURRENCY: \$ 800.00
 COIN: NONE
 TOTAL ITEMS: 4
 PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
 STONE CROFT HOA
 C/O DNI PROPERTIES
 2055 CRAIGSHIRE, SUITE 410
 ST. LOUIS, MO 63148
 081001714 8901530* 081

Date 01/27/05 Amt \$800.00

STONECROFT H.O.A. 882 OFFICE PARKWAY ST. LOUIS, MO 63141
 MISSOURI STATE BANK & TRUST 1008 JEFFCO BLVD. ANNAND, MO 63019
 DATE: 01/11/05 CHECK NO: 000750 AMOUNT: \$*****148.00*
 ONE HUNDRED FORTY-EIGHT AND NO/100 DOLLARS
 TO THE ORDER OF: MISSOURI-AMERICAN WATER P.O. BOX 2567 DECATUR, IL 62502
 081001714 8901530* 081

Ck# 750 Date 01/27/05 Amt \$148.00

MISSOURI STATE BANK

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1800 SPECTOR BLVD.
ARNOLD, MO 63010

081001714
4-171810

DATE: 01/11/05 CHECK NO: 000751 AMOUNT: \$*****900.00*

NINE HUNDRED AND NO/100 DOLLARS *****

TO THE ORDER OF: RAY'S TREE SERVICES
P.O. BOX 220129
KIRKWOOD, MO 63122-0129

Barbara

1-2005

⑆000751⑆ ⑆081001714⑆ ⑆8901530⑆ ⑆0000090000⑆

Ck# 751 Date 01/24/05 Amt \$900.00

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1800 SPECTOR BLVD.
ARNOLD, MO 63010

081001714
4-171810

DATE: 01/11/05 CHECK NO: 000752 AMOUNT: \$*****155.08*

ONE HUNDRED FIFTY-FIVE AND 8/100 DOLLARS *****

TO THE ORDER OF: STATE FARM INSURANCE
317 CLARKSON ROAD STE 103
ELLISVILLE, MO 63011

Barbara

0377-5085-14

⑆000752⑆ ⑆081001714⑆ ⑆8901530⑆ ⑆0000015508⑆

⑆081001714⑆ ⑆0000015508⑆

Ck# 752 Date 01/19/05 Amt \$155.08

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1800 SPECTOR BLVD.
ARNOLD, MO 63010

081001714
4-171810

DATE: 01/20/05 CHECK NO: 000753 AMOUNT: \$*****30.22*

THIRTY AND 22/100 DOLLARS *****

TO THE ORDER OF: CAM PRINTING & COPY CNTR
824 FEE FEE RD
MARYLAND HEIGHTS, MO 63043

Jill

⑆000753⑆ ⑆081001714⑆ ⑆8901530⑆ ⑆0000003022⑆

⑆081001714⑆ ⑆0000003022⑆

Ck# 753 Date 01/25/05 Amt \$30.22

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1800 SPECTOR BLVD.
ARNOLD, MO 63010

081001714
4-171810

DATE: 01/20/05 CHECK NO: 000754 AMOUNT: \$*****15.00*

FIFTEEN AND NO/100 DOLLARS *****

TO THE ORDER OF: DMI PROPERTIES INC
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

Jill

⑆000754⑆ ⑆081001714⑆ ⑆8901530⑆ ⑆0000001500⑆

⑆081001714⑆ ⑆0000001500⑆

Ck# 754 Date 01/25/05 Amt \$15.00

BANK RECONCILIATION

STONECROFT H.OA
MISSOURI STATE BANK
MONTH ENDING 2/05

BANK BALANCE \$ 14,758.13

ADD DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS TOTAL \$407.91

DATE	CHECK #	AMOUNT
2/05	761	\$7.49
2/05	762	\$29.35
2/05	763	\$66.07
2/05	764	\$305.00

RECONCILING ITEMS

BOOK BALANCE \$ 14,350.22

M MISSOURI STATE BANK

FINANCIAL CENTER
 CLAYTON (314) 862-3090
 CREVE COEUR (314) 434-3200
 DOWNTOWN (314) 621-0000
 JEFFERSON COUNTY (636) 282-9949
 ST. LOUIS HILLS (314) 832-3900
 SUNSET HILLS (314) 984-9090
 WEST COUNTY (636) 256-4954



Date 2/28/05 Page 1
 Account Number 8901530
 Enclosures 6

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

---- CHECKING ACCOUNTS ----

NONPERSONAL INTEREST		Number of Enclosures	6
Account Number	8901530	Statement Dates	2/01/05 thru 2/28/05
Previous Balance	11,114.72	Days in the statement period	28
11 Deposits/Credits	4,392.78	Average Ledger	14,040
7 Checks/Debits	750.47	Average Collected	13,763
Service Charge	4.18	Interest Earned	5.28
Interest Paid	5.28	Annual Percentage Yield Earned	0.50%
Ending Balance	14,758.13	2005 Interest Paid	8.02

Activity in Date Order

Date	Description	Amount
2/01	LOCKBOX DEPOSIT	1,400.00
2/02	LOCKBOX DEPOSIT	200.00
2/03	LOCKBOX DEPOSIT	400.00
2/04	DDA REGULAR DEPOSIT	400.00
2/09	LOCKBOX DEPOSIT	200.00
2/10	LOCKBOX FEES FOR JAN 2005	20.40-
2/11	LOCKBOX DEPOSIT	200.00
2/15	LOCKBOX DEPOSIT	400.00
2/18	DDA REGULAR DEPOSIT	392.78
2/18	LOCKBOX DEPOSIT	200.00
2/22	LOCKBOX DEPOSIT	400.00
2/28	LOCKBOX DEPOSIT	200.00
2/28	INTEREST PAID 28 DAYS	5.28
2/28	SERVICE CHARGE	4.18-
2/28	ITEM FEE IN S/C	4.18-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
2/02	755	26.42	2/22	757	76.26	2/22	759	406.97
2/23	756	50.34	2/23	758	155.08	2/25	760	15.00

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
2/01	12,514.72	2/04	13,488.30	2/11	13,867.90
2/02	12,688.30	2/09	13,688.30	2/15	14,267.90
2/03	13,088.30	2/10	13,667.90	2/18	14,860.68

M MISSOURI STATE BANK

Date 2/28/05 Page 2
Account Number 8901530
Enclosures 6

NONPERSONAL INTEREST

8901530 (Continued)

Daily Balance Information

Date	Balance	Date	Balance
2/22	14,777.45	2/25	14,557.03
2/23	14,572.03	2/28	14,758.13

Interest Rate Summary

1/31 .50%

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 2-1-05

DOLLARS	CENTS
14000	00

TOTAL ITEMS: 7

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 081

Date 02/01/05 Amt \$1,400.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 2/15/05

DOLLARS	CENTS
400	00

TOTAL ITEMS: 2

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 081

Date 02/15/05 Amt \$400.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 2-2-05

DOLLARS	CENTS
200	00

TOTAL ITEMS: 1

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 081

Date 02/02/05 Amt \$200.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 2/18/05

DOLLARS	CENTS
200	00

TOTAL ITEMS: 1

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 081

Date 02/18/05 Amt \$200.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 2-3-05

DOLLARS	CENTS
400	00

TOTAL ITEMS: 2

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 081

Date 02/03/05 Amt \$400.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 2/18/05

DOLLARS	CENTS
392	78

TOTAL ITEMS: 3

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 039

Date 02/18/05 Amt \$392.78

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 2/4/05

DOLLARS	CENTS
400	00

TOTAL ITEMS: 3

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 039

Date 02/04/05 Amt \$400.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 2/22/05

DOLLARS	CENTS
400	00

TOTAL ITEMS: 2

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 081

Date 02/22/05 Amt \$400.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 2/15/05

DOLLARS	CENTS
200	00

TOTAL ITEMS: 1

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 081

Date 02/09/05 Amt \$200.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 2/28/05

DOLLARS	CENTS
200	00

TOTAL ITEMS: 1

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 081

Date 02/28/05 Amt \$200.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 2-11-05

DOLLARS	CENTS
200	00

TOTAL ITEMS: 1

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DM PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 081

MISSOURI STATE BANK A TRUST
FIRM TRUSTEE
ANNOUNCED, MO 63148

DATE: 01/20/05 CHECK NO: 000755 AMOUNT: \$26.42

TWENTY-SIX AND 42/100 DOLLARS

MISSOURI-AMERICAN WATER
P.O. BOX 2657
DECATUR, IL 62002

⑆000755⑆ ⑆081001714⑆ 8901530⑆ ⑆0000002642⑆

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1080 JEFFCO BLVD.
ARKCLO, MO 63019

02/10/05 000756 \$*****50.34*

FIFTY AND 34/100 DOLLARS *****

BY THE ORDER OF
CAM PRINTING & COPY CNTR
824 FEE FEE RD
MARYLAND HEIGHTS, MO 63043

0000005034

Ck# 756 Date 02/23/05 Amt \$50.34

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1080 JEFFCO BLVD.
ARKCLO, MO 63019

02/10/05 000757 \$*****78.28*

SEVENTY-SIX AND 28/100 DOLLARS *****

BY THE ORDER OF
DNI PROPERTIES INC
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

0000007828

Ck# 757 Date 02/22/05 Amt \$76.26

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1080 JEFFCO BLVD.
ARKCLO, MO 63019

02/10/05 000758 \$*****185.08*

ONE HUNDRED FIFTY-FIVE AND 8/100 DOLLARS *****

BY THE ORDER OF
STATE FARM INSURANCE
317 CLARKSON ROAD SITE 103
ELLISVILLE, MO 63011

0000015508

Ck# 758 Date 02/23/05 Amt \$155.08

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1080 JEFFCO BLVD.
ARKCLO, MO 63019

02/10/05 000759 \$*****408.97*

FOUR HUNDRED SIX AND 97/100 DOLLARS *****

BY THE ORDER OF
DNI PROPERTIES INC
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

0000040897

Ck# 759 Date 02/22/05 Amt \$406.97

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1080 JEFFCO BLVD.
ARKCLO, MO 63019

02/18/05 000760 \$*****15.00*

FIFTEEN AND NO/100 DOLLARS *****

BY THE ORDER OF
DNI PROPERTIES INC
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

0000001500

Ck# 760 Date 02/25/05 Amt \$15.00

BANK RECONCILIATION

STONECROFT H.O.A
MISSOURI STATE BANK
MONTH ENDING 3/05

BANK BALANCE \$ 15,489.36

ADD DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS TOTAL \$ 192.28

DATE	CHECK #	AMOUNT
3/05	769	\$ 7.49
3/05	770	\$ 121.04
3/05	771	\$ 63.75

RECONCILING ITEMS

BOOK BALANCE \$ 15,297.08

M MISSOURI STATE BANK

FINANCIAL CENTER
 CLAYTON (314) 862-3090
 CREVE COEUR (314) 434-3200
 DOWNTOWN (314) 621-0000
 JEFFERSON COUNTY (636) 282-9949
 ST. LOUIS HILLS (314) 832-3900
 SUNSET HILLS (314) 984-9090
 WEST COUNTY (636) 256-4954



Date 3/31/05 Page 1
 Account Number 8901530
 Enclosures 8

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

---- CHECKING ACCOUNTS ----

NONPERSONAL INTEREST		Number of Enclosures	8
Account Number	8901530	Statement Dates	3/01/05 thru 3/31/05
Previous Balance	14,758.13	Days in the statement period	31
8 Deposits/Credits	2,024.08	Average Ledger	15,456
9 Checks/Debits	1,296.25	Average Collected	15,288
Service Charge	3.10	Interest Earned	6.50
Interest Paid	6.50	Annual Percentage Yield Earned	0.50%
Ending Balance	15,489.36	2005 Interest Paid	14.52

Activity in Date Order

Date	Description	Amount
3/01	LOCKBOX DEPOSIT	200.00
3/04	DDA REGULAR DEPOSIT	686.86
3/04	LOCKBOX DEPOSIT	200.00
3/09	LOCKBOX DEPOSIT	200.00
3/11	DDA REGULAR DEPOSIT	185.00
3/15	LOCKBOX FEES FOR FEB 2005	7.20-
3/18	DDA REGULAR DEPOSIT	180.00
3/18	LOCKBOX DEPOSIT	200.00
3/31	DDA REGULAR DEPOSIT	172.22
3/31	INTEREST PAID 31 DAYS	6.50
3/31	SERVICE CHARGE	3.10-
3/31	ITEM FEE IN S/C	3.10-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
3/09	761	7.49	3/10	764	305.00	3/17	767	155.08
3/03	762	29.35	3/16	765	400.00	3/24	768	39.20
3/04	763	66.07	3/16	766	286.86			

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
3/01	14,958.13	3/10	15,637.08	3/17	14,972.94
3/03	14,928.78	3/11	15,822.08	3/18	15,352.94
3/04	15,749.57	3/15	15,814.88	3/24	15,313.74
3/09	15,942.08	3/16	15,128.02	3/31	15,489.36

M MISSOURI STATE BANK

Date 3/31/05 Page 2
Account Number 8901530
Enclosures 8

NONPERSONAL INTEREST

8901530 (Continued)

Interest Rate Summary

2/28

.50%

DEPOSIT TICKET

MISSOURI STATE BANK

DATE	CURRENCY	COIN	AMOUNT
3/1/05			200.00

4-171/00
TOTAL ITEMS 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
STONER CROFT HOA
C/O DNI PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

Date 03/01/05 Amt \$200.00

DEPOSIT TICKET

MISSOURI STATE BANK

DATE	CURRENCY	COIN	AMOUNT
3/1/05			200.00

4-171/00
TOTAL ITEMS 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
STONER CROFT HOA
C/O DNI PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

Date 03/18/05 Amt \$200.00

DEPOSIT TICKET

MISSOURI STATE BANK

DATE	CURRENCY	COIN	AMOUNT
3-4-05			200.00

4-171/00
TOTAL ITEMS 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
STONER CROFT HOA
C/O DNI PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

Date 03/04/05 Amt \$200.00

DEPOSIT TICKET

MISSOURI STATE BANK

DATE	CURRENCY	COIN	AMOUNT
3/3/05			172.22

4-171/00
TOTAL ITEMS 2
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
STONER CROFT HOA
C/O DNI PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 039

Date 03/31/05 Amt \$172.22

DEPOSIT TICKET

MISSOURI STATE BANK

DATE	CURRENCY	COIN	AMOUNT
3/4/05			686.86

4-171/00
TOTAL ITEMS 3
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
STONER CROFT HOA
C/O DNI PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 039

Date 03/04/05 Amt \$686.86

MISSOURI STATE BANK & TRUST
1688 JEFFCO BLVD.
ANNAND, MO 63019

DATE: 02/18/05 CHECK NO: 000781 AMOUNT: \$*****749*

SEVEN AND 49/100 DOLLARS *****

BY THE ORDER OF MISSOURI AMERICAN WATER
P.O. BOX 2887
DECATUR, IL 62502

⑆000000749⑆

⑆081001714⑆

Ck# 761 Date 03/09/05 Amt \$7.49

DEPOSIT TICKET

MISSOURI STATE BANK

DATE	CURRENCY	COIN	AMOUNT
3-9-05			200.00

4-171/00
TOTAL ITEMS 1
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
STONER CROFT HOA
C/O DNI PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

Date 03/09/05 Amt \$200.00

MISSOURI STATE BANK & TRUST
1688 JEFFCO BLVD.
ANNAND, MO 63019

DATE: 02/25/05 CHECK NO: 000782 AMOUNT: \$*****2930*

TWENTY-NINE AND 35/100 DOLLARS *****

BY THE ORDER OF CAM PRINTING & COPY CNTR
504 FEE RID
MARYLAND HEIGHTS, MO 63043

⑆0000002935⑆

⑆081001714⑆

Ck# 762 Date 03/03/05 Amt \$29.35

DEPOSIT TICKET

MISSOURI STATE BANK

DATE	CURRENCY	COIN	AMOUNT
3/11/05			185.00

4-171/00
TOTAL ITEMS 2
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
STONER CROFT HOA
C/O DNI PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 039

Date 03/11/05 Amt \$185.00

MISSOURI STATE BANK & TRUST
1688 JEFFCO BLVD.
ANNAND, MO 63019

DATE: 02/25/05 CHECK NO: 000783 AMOUNT: \$*****0607*

SIXTY-SIX AND 7/100 DOLLARS *****

BY THE ORDER OF DNI PROPERTIES INC
285 OFFICE PARKWAY
ST. LOUIS, MO 63141

⑆0000006607⑆

⑆081001714⑆

Ck# 763 Date 03/04/05 Amt \$66.07

DEPOSIT TICKET

MISSOURI STATE BANK

DATE	CURRENCY	COIN	AMOUNT
4/1/05			180.00

4-171/00
TOTAL ITEMS 2
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
STONER CROFT HOA
C/O DNI PROPERTIES
2055 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 039

Date 03/11/05 Amt \$180.00

MISSOURI STATE BANK & TRUST
1688 JEFFCO BLVD.
ANNAND, MO 63019

DATE: 02/25/05 CHECK NO: 000784 AMOUNT: \$*****30600*

THREE HUNDRED FIVE AND NO/100 DOLLARS *****

BY THE ORDER OF ROBERT OLSEN & CO. P.C.
177 CHESTNUT PARKWAY
CHESTERTFIELD, MO 63005

⑆0000030500⑆

⑆081001714⑆

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1088 JEFFCO BLVD.
ANNOLA, MO 63009

081001714
4-171/810

DATE: 03/10/05 CHECK NO.: 000765 AMOUNT: \$*****400.00*

FOUR HUNDRED AND NO/100 DOLLARS *****

TO THE ORDER OF: DNI PROPERTIES INC
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

⑆000765⑆ ⑆081001714⑆ 8901530⑆ ⑆0000040000⑆

⑆081001714⑆ ⑆0000040000⑆

Ck# 765 Date 03/16/05 Amt \$400.00

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1088 JEFFCO BLVD.
ANNOLA, MO 63009

081001714
4-171/810

DATE: 03/10/05 CHECK NO.: 000766 AMOUNT: \$*****286.86*

TWO HUNDRED EIGHTY-SIX AND 86/100 DOLLARS *****

TO THE ORDER OF: DNI MAINTENANCE
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

⑆000766⑆ ⑆081001714⑆ 8901530⑆ ⑆0000028686⑆

⑆081001714⑆ ⑆0000028686⑆

Ck# 766 Date 03/16/05 Amt \$286.86

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1088 JEFFCO BLVD.
ANNOLA, MO 63009

081001714
4-171/810

DATE: 03/10/05 CHECK NO.: 000767 AMOUNT: \$*****155.08*

ONE HUNDRED FIFTY-FIVE AND 8/100 DOLLARS *****

TO THE ORDER OF: STATE FARM INSURANCE
317 CLARKSON ROAD STE 103
ELLISVILLE, MO 63011

⑆000767⑆ ⑆081001714⑆ 8901530⑆ ⑆0000015508⑆

⑆081001714⑆ ⑆0000015508⑆

Ck# 767 Date 03/17/05 Amt \$155.08

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1088 JEFFCO BLVD.
ANNOLA, MO 63009

081001714
4-171/810

DATE: 03/21/05 CHECK NO.: 000768 AMOUNT: \$*****39.20*

THIRTY-NINE AND 20/100 DOLLARS *****

TO THE ORDER OF: DNI PROPERTIES INC
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

⑆000768⑆ ⑆081001714⑆ 8901530⑆ ⑆0000003920⑆

⑆081001714⑆ ⑆0000003920⑆

Ck# 768 Date 03/24/05 Amt \$39.20

BANK RECONCILIATION

STONECROFT H.O.A
MISSOURI STATE BANK
MONTH ENDING 4/05

BANK BALANCE \$ 15,618.27

ADD DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS TOTAL \$ 112.95

DATE	CHECK #	AMOUNT
4/05	775	\$ 7.72
4/05	776	\$ 105.23

RECONCILING ITEMS

BOOK BALANCE \$ 15,505.32

M MISSOURI STATE BANK

FINANCIAL CENTER
 CLAYTON (314) 862-3090
 CREVE COEUR (314) 434-3200
 DOWNTOWN (314) 621-0000
 JEFFERSON COUNTY (636) 282-9949
 ST. LOUIS HILLS (314) 832-3900
 SUNSET HILLS (314) 984-9090
 WEST COUNTY (636) 256-4954



Date 4/29/05 Page 1
 Account Number 8901530
 Enclosures 6

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

----- CHECKING ACCOUNTS -----

NONPERSONAL INTEREST		Number of Enclosures	6
Account Number	8901530	Statement Dates	4/01/05 thru 4/30/05
Previous Balance	15,489.36	Days in the statement period	30
6 Deposits/Credits	1,178.89	Average Ledger	15,500
7 Checks/Debits	1,053.96	Average Collected	15,395
Service Charge	2.34	Interest Earned	6.32
Interest Paid	6.32	Annual Percentage Yield Earned	0.50%
Ending Balance	15,618.27	2005 Interest Paid	20.84

Activity in Date Order

Date	Description	Amount
4/08	DDA REGULAR DEPOSIT	200.00
4/08	LOCKBOX DEPOSIT	25.00
4/08	LOCKBOX FEES FOR MAR 2005	1.60-
4/15	DDA REGULAR DEPOSIT	538.00
4/22	DDA REGULAR DEPOSIT	158.89
4/26	LOCKBOX DEPOSIT	232.00
4/27	LOCKBOX DEPOSIT	25.00
4/30	INTEREST PAID 30 DAYS	6.32
4/30	SERVICE CHARGE	2.34-
4/30	ITEM FEE IN S/C	2.34-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
4/01	769	7.49	4/06	771	63.75	4/19	773	155.08
4/06	770	121.04	4/13	772	450.00	4/26	774	255.00

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
4/01	15,481.87	4/15	15,608.48	4/27	15,614.29
4/06	15,297.08	4/19	15,453.40	4/30	15,618.27
4/08	15,520.48	4/22	15,612.29		
4/13	15,070.48	4/26	15,589.29		

Reconciliation of your Account

YOUR CHECKBOOK BALANCE _____

STATE BANK OF MISSOURI
 STATE BANK OF MISSOURI
 STATE BANK OF MISSOURI

ADD +

DEPOSITS NOT CREDITED
 IN THIS STATEMENT
 (IF ANY)

\$ _____

\$ _____

TOTAL

SUBTRACT -

CHECKS OUTSTANDING \$ _____

INTEREST + \$ _____

SERVICE CHARGE - \$ _____

THESE BALANCES SHOULD EQUAL

BALANCE \$ _____ = \$ _____

ADDITIONAL TRUTH IN LENDING DISCLOSURE

The Average Daily Balance is computed by adding together each day's Ending Balance during the billing cycle and dividing the result by the number of Days in the Billing Cycle. The FINANCE CHARGE is determined solely by multiplying the Average Daily Balance by the Periodic Rate times the number of days in the billing cycle. This Rate corresponds to the ANNUAL PERCENTAGE RATE disclosed in the Summary of Instant Credit Account Activity on the face of this statement.

OTHER INFORMATION REGARDING YOUR CONSUMER REVOLVING CREDIT ACCOUNT

Any receipt made in excess of the monthly payment due will reduce the 'account balance' but will not eliminate the next consecutive payment due. To pay your account in full, please call us for the exact amount since your account balance changes daily. Payments received at our banking office located at 3701 South Lindbergh Boulevard, Sunset Hills, Missouri 63127, before 2:00 p.m. will be credited to your account as of the date received. **Payments received at any other location may be subject to a delay in crediting of up to 5 days after the date of receipt.**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL (STATEMENT)

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 at the following address: Missouri State Bank, 100 South Fourth Street, St. Louis, Missouri 63102, tel 314 621 0000 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. To your letter, give 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 ABOUT.

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 credit delinquency or take any action to collect the amount you question.

INFORMATION CONCERNING ELECTRONIC FUNDS TRANSFERS

Your bank offers as a service a program of preauthorizing the receipt and/or transfer directly into and out of your account electronically. The most widely used aspects of this service are the direct deposit of preauthorized credits such as social security, retirement and payroll checks and the preauthorized payment of insurance premiums. If you participate in an electronic funds transfer program, both you and the bank have certain rights, liabilities and responsibilities as outlined in the following notice.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the number shown above or write us at address above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer 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 error or problem appeared.

1. Tell us your name and account number if any!
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days 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.

M MISSOURI STATE BANK

Date 4/29/05
Account Number
Enclosures

Page 2
8901530
6

NONPERSONAL INTEREST

8901530 (Continued)

Interest Rate Summary

3/31

.50%

DEPOSIT TICKET

M MISSOURI STATE BANK

DATE: 4-8-05

CURRENCY	
COIN	
AMOUNT	25.00

TOTAL ITEMS: 1

PLEASE DEPOSIT ALL ITEMS AND PROPERTY DOCUMENTS

STONE CROFT HOA
C/O DNI PROPERTIES
2025 CHANDLER, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

Date 04/08/05 Amt \$25.00

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 SPECTRUM BLVD.
ARKOLA, MO 63019

DATE: 03/21/05 CHECK NO: 000769 AMOUNT: \$*****7.49

SEVEN AND 48/100 DOLLARS

BY THE ORDER OF: MISSOURI-AMERICAN WATER
P.O. BOX 2857
DECATUR, IL 62002

⑆000769⑆ ⑆081001714⑆ 8901530⑆ ⑆000000749⑆

Ck# 769 Date 04/01/05 Amt \$7.49

DEPOSIT TICKET

M MISSOURI STATE BANK

DATE: 4/8/05

CURRENCY	
COIN	
AMOUNT	200.00

TOTAL ITEMS: 1

PLEASE DEPOSIT ALL ITEMS AND PROPERTY DOCUMENTS

STONE CROFT HOA
C/O DNI PROPERTIES
2025 CHANDLER, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 039

Date 04/08/05 Amt \$200.00

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 SPECTRUM BLVD.
ARKOLA, MO 63019

DATE: 03/30/05 CHECK NO: 000770 AMOUNT: \$*****121.04

ONE HUNDRED TWENTY-ONE AND 4/100 DOLLARS

BY THE ORDER OF: DNI PROPERTIES INC
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

⑆000770⑆ ⑆081001714⑆ 8901530⑆ ⑆0000012104⑆

Ck# 770 Date 04/06/05 Amt \$121.04

DEPOSIT TICKET

M MISSOURI STATE BANK

DATE: 4/15/05

CURRENCY	
COIN	
AMOUNT	538.00

TOTAL ITEMS: 4

PLEASE DEPOSIT ALL ITEMS AND PROPERTY DOCUMENTS

STONE CROFT HOA
C/O DNI PROPERTIES
2025 CHANDLER, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 039

Date 04/15/05 Amt \$538.00

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 SPECTRUM BLVD.
ARKOLA, MO 63019

DATE: 03/30/05 CHECK NO: 000771 AMOUNT: \$*****121.04

SIXTY-THREE AND 78/100 DOLLARS

BY THE ORDER OF: DNI MAINTENANCE
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

⑆000771⑆ ⑆081001714⑆ 8901530⑆ ⑆00000012104⑆

Ck# 771 Date 04/06/05 Amt \$63.75

DEPOSIT TICKET

M MISSOURI STATE BANK

DATE: 4/22/05

CURRENCY	
COIN	
AMOUNT	158.89

TOTAL ITEMS: 2

PLEASE DEPOSIT ALL ITEMS AND PROPERTY DOCUMENTS

STONE CROFT HOA
C/O DNI PROPERTIES
2025 CHANDLER, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 039

Date 04/22/05 Amt \$158.89

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 SPECTRUM BLVD.
ARKOLA, MO 63019

DATE: 04/11/05 CHECK NO: 000772 AMOUNT: \$*****480.00

FOUR HUNDRED FIFTY AND NO/100 DOLLARS

BY THE ORDER OF: DNI PROPERTIES INC
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

⑆000772⑆ ⑆081001714⑆ 8901530⑆ ⑆0000045000⑆

Ck# 772 Date 04/13/05 Amt \$450.00

DEPOSIT TICKET

M MISSOURI STATE BANK

DATE: 4/26/05

CURRENCY	
COIN	
AMOUNT	232.00

TOTAL ITEMS: 1

PLEASE DEPOSIT ALL ITEMS AND PROPERTY DOCUMENTS

STONE CROFT HOA
C/O DNI PROPERTIES
2025 CHANDLER, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

Date 04/26/05 Amt \$232.00

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 SPECTRUM BLVD.
ARKOLA, MO 63019

DATE: 04/11/05 CHECK NO: 000773 AMOUNT: \$*****168.00

ONE HUNDRED FIFTY-FIVE AND 8/100 DOLLARS

BY THE ORDER OF: STATE FARM INSURANCE
317 CLARKSON ROAD SITE 103
ELLISVILLE, MO 63011

⑆000773⑆ ⑆081001714⑆ 8901530⑆ ⑆0000015508⑆

Ck# 773 Date 04/19/05 Amt \$155.08

DEPOSIT TICKET

M MISSOURI STATE BANK

DATE: 4-27-05

CURRENCY	
COIN	
AMOUNT	25.00

TOTAL ITEMS: 1

PLEASE DEPOSIT ALL ITEMS AND PROPERTY DOCUMENTS

STONE CROFT HOA
C/O DNI PROPERTIES
2025 CHANDLER, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

Date 04/27/05 Amt \$25.00

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 SPECTRUM BLVD.
ARKOLA, MO 63019

DATE: 04/20/05 CHECK NO: 000774 AMOUNT: \$*****255.00

TWO HUNDRED FIFTY-FIVE AND NO/100 DOLLARS

BY THE ORDER OF: MAURER LAWN CARE INC.
#4 RANDY COURT
ST. PETERS, MO 63378

⑆000774⑆ ⑆081001714⑆ 8901530⑆ ⑆0000025500⑆

Ck# 774 Date 04/26/05 Amt \$255.00

BANK RECONCILIATION

STONECROFT H.O.A
MISSOURI STATE BANK
MONTH ENDING 5/05

BANK BALANCE \$ 12,759.40

ADD DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS TOTAL \$ 3,772.35

DATE	CHECK #	AMOUNT
5/05	780	\$ 65.21
5/05	781	\$ 95.31
5/05	782	\$ 3,331.27
5/05	783	\$ 280.56

RECONCILING ITEMS

BOOK BALANCE \$ 8,987.05



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[Quick Connect](#) [Bill Payment](#) [ACH](#) [Administration](#) [Options](#)
[Main](#) | [Transactions](#) | [Download](#) | [Statements](#) | [Stop Payments](#) | [Prior Day](#)
 MISSOURI STATE BANK · 100 S. FOURTH STREET · ST LOUIS (314) 621-0000

View Statement/Notice

Date 5/31/05 Page 1
 Account Number @XXXXXXXXX@
 Enclosures 5

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

---- CHECKING ACCOUNTS ----

NONPERSONAL INTEREST		Number of Enclosures	5
Account Number	@XXXXXXXXX@	Statement Dates	5/01/05 thru 5/31/05
Previous Balance	15,618.27	Days in the statement period	31
3 Deposits/Credits	305.00	Average Ledger	14,906
6 Checks/Debits	3,168.90	Average Collected	14,877
Service Charge	1.29	Interest Earned	6.32
Interest Paid	6.32	Annual Percentage Yield Earned	0.50%
Ending Balance	12,759.40	2005 Interest Paid	27.16

Activity in Date Order

Date	Description	Amount
5/06	DDA REGULAR DEPOSIT	152.78
5/06	LOCKBOX DEPOSIT	25.00
5/17	LOCKBOX FEES FOR APR 2005	1.20-
5/20	DDA REGULAR DEPOSIT	127.22
5/31	INTEREST PAID 31 DAYS	6.32
5/31	SERVICE CHARGE	1.29-
5/31	ITEM FEE IN S/C	1.29-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
5/05	775	7.72	5/12	777	400.00	5/26	779	2,530.00
5/03	776	105.23	5/18	778	124.75			

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
5/01	15,618.27	5/12	15,283.10	5/26	12,754.37
5/03	15,513.04	5/17	15,281.90	5/31	12,759.40
5/05	15,505.32	5/18	15,157.15		
5/06	15,683.10	5/20	15,284.37		

Interest Rate Summary

4/30 .50%

BANK RECONCILIATION

STONECROFT H.O.A
MISSOURI STATE BANK
MONTH ENDING 6/05

BANK BALANCE \$ 7,189.02

ADD DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS TOTAL \$ 107.05

DATE	CHECK #	AMOUNT
6/05	789	\$ 107.05

RECONCILING ITEMS

BOOK BALANCE \$ 7,081.97

M MISSOURI STATE BANK

FINANCIAL CENTER
 CLAYTON (314) 862-3090
 CREVE COEUR (314) 434-3200
 DOWNTOWN (314) 621-0000
 JEFFERSON COUNTY (636) 282-9949
 ST. LOUIS HILLS (314) 832-3900
 SUNSET HILLS (314) 984-9090
 WEST COUNTY (636) 256-4954



Date 6/30/05 Page 1
 Account Number 8901530
 Enclosures 9

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

---- CHECKING ACCOUNTS ----

For your convenience, our Banking Facilities are now processing on the same business day until 4:30PM.

NONPERSONAL INTEREST		Number of Enclosures	9
Account Number	8901530	Statement Dates	6/01/05 thru 6/30/05
Previous Balance	12,759.40	Days in the statement period	30
3 Deposits/Credits	417.55	Average Ledger	8,907
10 Checks/Debits	5,989.74	Average Collected	8,865
Service Charge	1.83	Interest Earned	3.64
Interest Paid	3.64	Annual Percentage Yield Earned	0.50%
Ending Balance	7,189.02	2005 Interest Paid	30.80

Activity in Date Order

Date	Description	Amount
6/03	DDA REGULAR DEPOSIT	32.00
6/03	LOCKBOX FEES FOR MAY 2005	.40-
6/17	DDA REGULAR DEPOSIT	262.77
6/24	DDA REGULAR DEPOSIT	122.78
6/30	INTEREST PAID 30 DAYS	3.64
6/30	SERVICE CHARGE	1.83-
6/30	ITEM FEE IN S/C	1.83-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
6/06	780	65.21	6/03	783	280.56	6/24	786	1,380.00
6/06	781	95.31	6/15	784	300.00	6/28	787	129.47
6/03	782	3,331.27	6/28	785	282.77	6/30	788	124.75

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
6/01	12,759.40	6/15	8,718.65	6/28	7,311.96
6/03	9,179.17	6/17	8,981.42	6/30	7,189.02
6/06	9,018.65	6/24	7,724.20		

Reconciliation of your Account

YOUR CHECKBOOK BALANCE _____

ADD -

DEPOSITS NOT CREDITED IN THIS STATEMENT (IF ANY)

\$ _____

\$ _____

TOTAL

SUBTRACT -

CHECKS OUTSTANDING \$ _____

INTEREST + \$ _____

SERVICE CHARGE - \$ _____

THESE BALANCES SHOULD EQUAL

BALANCE \$ _____ = \$ _____

ADDITIONAL TRUTH IN LENDING DISCLOSURE

The Average Daily Balance is computed by adding together each day's Ending Balance during the billing cycle and dividing the result by the number of Days in the Billing Cycle. The FINANCE CHARGE is determined solely by multiplying the Average Daily Balance by the Periodic Rate times the number of days in the billing cycle. This Rate corresponds to the ANNUAL PERCENTAGE RATE disclosed in the Summary of Instant Credit Account Activity on the face of this statement.

OTHER INFORMATION REGARDING YOUR CONSUMER REVOLVING CREDIT ACCOUNT

Any amount you pay in full of the monthly payment due will reduce the 'account balance' but will not eliminate the next consecutive payment due. To pay your account in full, please call us for the exact amount due your account balance changes daily. Payments received at our banking office located at 3701 South Lindbergh Boulevard, St. Louis, MO 63117 before 2:00 p.m. will be credited to your account as of the date received. **Payments received at any other location may be subject to a delay in crediting of up to 5 days after the date of receipt.**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL (STATEMENT)

Please call us at the number shown above or if you need more information about a transaction on your bill, write us on a separate sheet at the following address: Missouri State Bank, 1001 East Grand Street, St. Louis, Missouri 63102, Tel: 314-621-0000 as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the problem or error appeared. You can't recover money, but doing so will not preserve your rights. We will not be responsible for the following information:

- 1. YOUR NAME AND ACCOUNT NUMBER.
- 2. THE DOLLAR AMOUNT OF THE SUSPECTED ERROR.
- 3. TO DESCRIBE THE ERROR AND EXPLAIN, IF YOU CAN, WHY YOU BELIEVE THERE IS AN ERROR.
- 4. IF YOU NEED MORE INFORMATION, DESCRIBE THE ITEM YOU ARE UNSURE ABOUT.

You do not have to pay any part of a payment 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 will not be responsible for taking any action to collect the amount you question.

INFORMATION CONCERNING ELECTRONIC FUNDS TRANSFERS

Your bank offers a service a program of preauthorizing the receipt and/or transfer directly into and out of your account electronically. The most widely used aspects of this service are the direct deposit of preauthorized credits such as social security, retirement and payroll checks and the preauthorized payment of insurance premiums. If you participate in the electronic funds transfer program, both you and the bank have certain rights, liabilities and responsibilities as outlined in the following notice.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the number shown above or write us at address above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer 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 error or problem appeared.

- 1. Tell us your name and account number, if any.
- 2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- 3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will not lose any of the money during the time it takes us to complete our investigation.

M MISSOURI STATE BANK

Date 6/30/05
Account Number
Enclosures

Page 2
8901530
9

NONPERSONAL INTEREST

8901530 (Continued)

Interest Rate Summary

5/31

.50%

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 6-3-05

CURRENCY	AMOUNT	TOTAL
COIN		
CHECK	32.00	32.00
TOTAL		32.00

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DNI PROPERTIES
2055 CHAGSHIRE, SUITE 410
ST. LOUIS, MO 63146

8901530 039

Date 06/03/05 Amt \$32.00

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1060 JEFFCO BLVD.
ANNOLD, MO 63010

DATE: 06/27/05 CHECK NO: 000783 AMOUNT: \$*****280.56*

TWO HUNDRED EIGHTY AND 58/100 DOLLARS *****

FOR THE ORDER OF: CUIVRE RIVER ELECTRIC CO.
P.O. BOX 180
TROY, MO 63378-018

8901530 039

Ck# 783 Date 06/03/05 Amt \$280.56

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 6-17-05

CURRENCY	AMOUNT	TOTAL
COIN		
CHECK	15.00	15.00
CHECK	118.33	133.33
CHECK	114.44	247.77
TOTAL		262.77

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DNI PROPERTIES
2055 CHAGSHIRE, SUITE 410
ST. LOUIS, MO 63146

8901530 039

Date 06/17/05 Amt \$262.77

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1060 JEFFCO BLVD.
ANNOLD, MO 63010

DATE: 06/10/05 CHECK NO: 000784 AMOUNT: \$*****300.00*

THREE HUNDRED AND NO/100 DOLLARS *****

FOR THE ORDER OF: DNI PROPERTIES INC
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

8901530 039

Ck# 784 Date 06/15/05 Amt \$300.00

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 6/24/05

CURRENCY	AMOUNT	TOTAL
COIN		
CHECK	107.78	107.78
CHECK	115.00	222.78
TOTAL		222.78

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

STONE CROFT HOA
C/O DNI PROPERTIES
2055 CHAGSHIRE, SUITE 410
ST. LOUIS, MO 63146

8901530 039

Date 06/24/05 Amt \$122.78

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1060 JEFFCO BLVD.
ANNOLD, MO 63010

DATE: 06/20/05 CHECK NO: 000785 AMOUNT: \$*****282.77*

TWO HUNDRED EIGHTY-TWO AND 77/100 DOLLARS *****

FOR THE ORDER OF: CUIVRE RIVER ELECTRIC CO.
P.O. BOX 180
TROY, MO 63378-018

8901530 039

Ck# 785 Date 06/28/05 Amt \$282.77

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1060 JEFFCO BLVD.
ANNOLD, MO 63010

DATE: 06/20/05 CHECK NO: 000780 AMOUNT: \$*****65.21*

SIXTY-FIVE AND 21/100 DOLLARS *****

FOR THE ORDER OF: MISSOURI-AMERICAN WATER
P.O. BOX 2597
DECATUR, IL 62502

8901530 039

Ck# 780 Date 06/06/05 Amt \$65.21

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1060 JEFFCO BLVD.
ANNOLD, MO 63010

DATE: 06/20/05 CHECK NO: 000786 AMOUNT: \$*****1,380.00*

ONE THOUSAND THREE HUNDRED EIGHTY AND NO/100 DOLLARS *****

FOR THE ORDER OF: MAURER LAWN CARE INC.
#4 RANDY COURT
ST. PETERS, MO 63378

8901530 039

Ck# 786 Date 06/24/05 Amt \$1,380.00

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1060 JEFFCO BLVD.
ANNOLD, MO 63010

DATE: 06/27/05 CHECK NO: 000781 AMOUNT: \$*****95.31*

NINETY-FIVE AND 31/100 DOLLARS *****

FOR THE ORDER OF: DNI PROPERTIES INC
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

8901530 039

Ck# 781 Date 06/06/05 Amt \$95.31

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1060 JEFFCO BLVD.
ANNOLD, MO 63010

DATE: 06/20/05 CHECK NO: 000787 AMOUNT: \$*****129.47*

ONE HUNDRED TWENTY-NINE AND 47/100 DOLLARS *****

FOR THE ORDER OF: MISSOURI-AMERICAN WATER
P.O. BOX 5127
CAROL STREAM, IL 60197

8901530 039

Ck# 787 Date 06/28/05 Amt \$129.47

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1060 JEFFCO BLVD.
ANNOLD, MO 63010

DATE: 05/27/05 CHECK NO: 000782 AMOUNT: \$*****3,331.27*

THREE THOUSAND THREE HUNDRED THIRTY-ONE AND 27/100 DOLLARS *****

FOR THE ORDER OF: STONECREST H.O.A.

8901530 039

Ck# 782 Date 06/03/05 Amt \$3,331.27

STONECROFT H.O.A.
682 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1060 JEFFCO BLVD.
ANNOLD, MO 63010

DATE: 06/20/05 CHECK NO: 000788 AMOUNT: \$*****124.75*

ONE HUNDRED TWENTY-FOUR AND 75/100 DOLLARS *****

FOR THE ORDER OF: STATE FARM INSURANCE
317 CLARKSON ROAD STE 103
ELLSVILLE, MO 63011

8901530 039

Ck# 788 Date 06/20/05 Amt \$124.75

BANK RECONCILIATION

STONECROFT H.O.A
MISSOURI STATE BANK
MONTH ENDING 7/05

BANK BALANCE \$ 4,697.90

ADD DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS TOTAL \$ 1,063.75

<u>DATE</u>	<u>CHECK #</u>	<u>AMOUNT</u>
7/05	794	\$ 130.95
7/05	796	\$ 850.00
7/05	797	\$ 82.80

RECONCILING ITEMS

BOOK BALANCE \$ 3,634.15

M MISSOURI STATE BANK

FINANCIAL CENTER
 CLAYTON (314) 862-3090
 CREVE COEUR (314) 434-3200
 DOWNTOWN (314) 621-0000
 JEFFERSON COUNTY (636) 282-9949
 ST. LOUIS HILLS (314) 832-3900
 SUNSET HILLS (314) 984-9090
 WEST COUNTY (636) 256-4954



Date 7/29/05 Page 1
 Account Number 8901530
 Enclosures 6

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

---- CHECKING ACCOUNTS ----

NONPERSONAL INTEREST		Number of Enclosures	6
Account Number	8901530	Statement Dates	7/01/05 thru 7/31/05
Previous Balance	7,189.02	Days in the statement period	31
3 Deposits/Credits	794.22	Average Ledger	6,079
6 Checks/Debits	3,285.87	Average Collected	5,998
Service Charge	1.80	Interest Earned	2.33
Interest Paid	2.33	Annual Percentage Yield Earned	0.46%
Ending Balance	4,697.90	2005 Interest Paid	33.13

Activity in Date Order

Date	Description	Amount
7/15	DDA REGULAR DEPOSIT	215.00
7/22	DDA REGULAR DEPOSIT	475.33
7/29	DDA REGULAR DEPOSIT	103.89
7/31	INTEREST PAID 31 DAYS	2.33
7/31	SERVICE CHARGE	1.80-
7/31	ITEM FEE IN S/C	1.80-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
7/06	789	107.05	7/14	791	1,125.00	7/22	793	286.07
7/13	790	300.00	7/15	792	124.75	7/25	795*	1,343.00

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
7/01	7,189.02	7/14	5,656.97	7/25	4,593.48
7/06	7,081.97	7/15	5,747.22	7/29	4,697.37
7/13	6,781.97	7/22	5,936.48	7/31	4,697.90

Interest Rate Summary

6/30	.50%
7/25	.25%

Reconciliation of your Account

STATEMENT
NUMBER OF
STATEMENTS _____

YOUR
CHECKBOOK
BALANCE _____

ADD +

DEPOSITS NOT CREDITED
IN THIS STATEMENT
(IF ANY)

\$ _____

INTEREST + \$ _____

TOTAL

\$ _____

SUBTRACT -

CHECKS OUTSTANDING \$ _____

SERVICE
CHARGE - \$ _____

THESE BALANCES SHOULD EQUAL

BALANCE \$ _____ =

\$ _____

ADDITIONAL TRUTH IN LENDING DISCLOSURE

The Average Daily Balance is computed by adding together each day's Ending Balance during the billing cycle and dividing the result by the number of Days in Billing Cycle. The FINANCE CHARGE is determined solely by multiplying the Average Daily Balance by the Periodic Rate times the number of days in the billing cycle. This Rate corresponds to the ANNUAL PERCENTAGE RATE disclosed in the Summary of Instant Credit Account Activity on the face of this statement.

OTHER INFORMATION REGARDING YOUR CONSUMER REVOLVING CREDIT ACCOUNT

Any late charge in excess of the monthly payment due will reduce the "account balance" but will not eliminate the next consecutive payment due. To pay your account in full, please call us or the exact amount since your account balance changes daily. Payments received at our banking office located at 3701 South Lindbergh Boulevard, Springfield, Missouri 65117, before 2:00 p.m., will be credited to your account as of the date received. **Payments received at any other location may be subject to a delay in crediting of up to 5 days after the date of receipt.**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL (STATEMENT)

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 at the following address: Missouri State Bank, 100 South Park Street, St. Louis, Missouri 63102. Tel-314-621-0000 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:

- 1. YOUR NAME AND ACCOUNT NUMBER.
- 2. THE DOLLAR AMOUNT OF THE SUSPECTED ERROR.
- 3. THE DATE THE ERROR AND EXPLAIN, IF YOU CAN, WHY YOU BELIEVE THERE IS AN ERROR.
- 4. IF YOU NEED MORE INFORMATION, DESCRIBE THE ITEM YOU ARE UNSURE ABOUT.

You must continue 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 will not take any action to collect the amount you question.

INFORMATION CONCERNING ELECTRONIC FUNDS TRANSFERS

We offer transfers as a service a program of preauthorizing the receipt and/or transfer directly into and out of your account electronically. The most widely used aspects of this program are the direct deposit of preauthorized credits such as social security, retirement and payroll checks and the preauthorized payment of insurance premiums. If you enroll in our electronic funds transfer program, both you and the bank have certain rights, liabilities and responsibilities as outlined in the following notice.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the number shown above or write us at address above as soon as you can, if you think your statement or receipt is wrong or if you need more information regarding the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- 1. Tell us your name and account number (if any).
- 2. Tell us the dollar amount in question, why you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- 3. Tell us the date of the statement or receipt of the suspected error.

We will investigate your question and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so long as you have not received the money for any other use it takes us to complete our investigation.

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 7/15/05

CURRENCY	AMOUNT	TOTAL
100 Bills	100.00	215.00
50 Bills	15.00	
50 Bills	99.99	

STONE CROFT HOA
CO DNI PROPERTIES
2008 CRANGSHIRE, SUITE 410
ST. LOUIS, MO 63148

#081001714; 8901530* 039

TOTAL ITEMS: 3

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

215.00

Date 07/15/05 Amt \$215.00

MISSOURI STATE BANK & TRUST

STONECROFT H.O.A.
862 OFFICE PARKWAY
ST. LOUIS, MO 63141

DATE: 07/11/05 CHECK NO: 000782 AMOUNT: \$*****124.75*

ONE HUNDRED TWENTY-FOUR AND 75/100 DOLLARS *****

STATE FARM INSURANCE
317 CLARKSON ROAD STE 103
ELLISVILLE, MO 63011

0271-5085-14

#000792# #081001714; 8901530# #0000012475#

Ck# 792 Date 07/15/05 Amt \$124.75

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 7/22/05

CURRENCY	AMOUNT	TOTAL
20 Bills	20.00	475.33
20 Bills	20.00	
20 Bills	15.00	
20 Bills	15.00	

STONE CROFT HOA
CO DNI PROPERTIES
2008 CRANGSHIRE, SUITE 410
ST. LOUIS, MO 63148

#081001714; 8901530* 039

TOTAL ITEMS: 10

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

475.33

Date 07/22/05 Amt \$475.33

MISSOURI STATE BANK & TRUST

STONECROFT H.O.A.
862 OFFICE PARKWAY
ST. LOUIS, MO 63141

DATE: 07/22/05 CHECK NO: 000783 AMOUNT: \$*****286.07*

TWO HUNDRED EIGHTY-SIX AND 7/100 DOLLARS *****

CLUIRE RIVER ELECTRIC CO.
P.O. BOX 180
TROY, MO 63378-018

#000793# #081001714; 8901530# #0000028607#

Ck# 793 Date 07/22/05 Amt \$286.07

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 7/29/05

CURRENCY	AMOUNT	TOTAL
100 Bills	100.00	103.89
50 Bills	38.89	
50 Bills	5.00	

STONE CROFT HOA
CO DNI PROPERTIES
2008 CRANGSHIRE, SUITE 410
ST. LOUIS, MO 63148

#081001714; 8901530* 039

TOTAL ITEMS: 2

PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.

103.89

Date 07/29/05 Amt \$103.89

MISSOURI STATE BANK & TRUST

STONECROFT H.O.A.
862 OFFICE PARKWAY
ST. LOUIS, MO 63141

DATE: 07/25/05 CHECK NO: 000795 AMOUNT: \$*****1,343.00*

ONE THOUSAND THREE HUNDRED FORTY-THREE AND NO/100 DOLLARS *****

O'CONNOR INSURANCE AGENCY
12101 OLIVE BLVD.
ST. LOUIS, MO 63141

#000795# #081001714; 8901530# #00000134300#

Ck# 795 Date 07/25/05 Amt \$1,343.00

MISSOURI STATE BANK & TRUST

STONECROFT H.O.A.
862 OFFICE PARKWAY
ST. LOUIS, MO 63141

DATE: 06/30/05 CHECK NO: 000788 AMOUNT: \$*****107.05*

ONE HUNDRED SEVEN AND 5/100 DOLLARS *****

DNI PROPERTIES INC
862 OFFICE PARKWAY
ST. LOUIS, MO 63141

#000788# #081001714; 8901530# #0000010705#

Ck# 789 Date 07/06/05 Amt \$107.05

MISSOURI STATE BANK & TRUST

STONECROFT H.O.A.
862 OFFICE PARKWAY
ST. LOUIS, MO 63141

DATE: 07/11/05 CHECK NO: 000790 AMOUNT: \$*****300.00*

THREE HUNDRED AND NO/100 DOLLARS *****

DNI PROPERTIES INC
862 OFFICE PARKWAY
ST. LOUIS, MO 63141

#000790# #081001714; 8901530# #0000030000#

Ck# 790 Date 07/13/05 Amt \$300.00

MISSOURI STATE BANK & TRUST

STONECROFT H.O.A.
862 OFFICE PARKWAY
ST. LOUIS, MO 63141

DATE: 07/11/05 CHECK NO: 000791 AMOUNT: \$*****1,125.00*

ONE THOUSAND ONE HUNDRED TWENTY-FIVE AND NO/100 DOLLARS *****

MAURER LAWN CARE INC.
#4 RANDY COURT
ST. PETERS, MO 63376

#000791# #081001714; 8901530# #00000112500#

Ck# 791 Date 07/14/05 Amt \$1,125.00

BANK RECONCILIATION

STONECROFT H.O.A
MISSOURI STATE BANK
MONTH ENDING 8/05

BANK BALANCE \$ 347.34

ADD DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS TOTAL \$ 15.00

<u>DATE</u>	<u>CHECK #</u>	<u>AMOUNT</u>
8/05	804	\$ 15.00

RECONCILING ITEMS

BOOK BALANCE \$ 332.34

M MISSOURI STATE BANK

FINANCIAL CENTER
 CLAYTON (314) 862-3090
 CREVE COEUR (314) 434-3200
 DOWNTOWN (314) 621-0000
 JEFFERSON COUNTY (636) 282-9949
 ST. LOUIS HILLS (314) 832-3900
 SUNSET HILLS (314) 984-9090
 WEST COUNTY (636) 256-4954



Date 8/31/05 Page 1
 Account Number 8901530
 Enclosures 9

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

---- CHECKING ACCOUNTS ----

NONPERSONAL INTEREST		Number of Enclosures	9
Account Number	8901530	Statement Dates	8/01/05 thru 8/31/05
Previous Balance	4,697.90	Days in the statement period	31
2 Deposits/Credits	328.21	Average Ledger	3,154
9 Checks/Debits	4,665.91	Average Collected	3,122
Service Charge	13.51	Interest Earned	.65
Interest Paid	.65	Annual Percentage Yield Earned	0.25%
Ending Balance	347.34	2005 Interest Paid	33.78

Activity in Date Order

Date	Description	Amount
8/05	DDA REGULAR DEPOSIT	113.21
8/19	DDA REGULAR DEPOSIT	215.00
8/31	INTEREST PAID 31 DAYS	.65
8/31	SERVICE CHARGE	13.51-
8/31	BALANCE FEE IN S/C	12.00-
8/31	ITEM FEE IN S/C	1.51-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
8/01	794	130.95	8/15	798	527.00	8/25	801	1,102.00
8/16	796*	850.00	8/15	799	124.75	8/24	802	1,440.00
8/03	797	82.80	8/23	800	286.97	8/26	803	121.44

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
8/01	4,566.95	8/16	3,095.61	8/25	481.64
8/03	4,484.15	8/19	3,310.61	8/26	360.20
8/05	4,597.36	8/23	3,023.64	8/31	347.34
8/15	3,945.61	8/24	1,583.64		

Interest Rate Summary

7/31	.25%
8/25	.00%

MISSOURI STATE BANK

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 8/5/05

CURRENCY	AMOUNT	DATE
CASH	17.10	
DEPOSIT	15.00	
ST. LOUIS	81.11	
TOTAL	113.21	

STONE CROFT HOA
C/O DNI PROPERTIES
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

0810017144 8901530 039

113.21

Date 08/05/05 Amt \$113.21

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1848 JEFFCO BLVD.
ANNOLA, MO 63019

081001714 4-171810

DATE: 08/15/05 CHECK NO: 000798 AMOUNT: \$124.75

ONE HUNDRED TWENTY-FOUR AND 75/100 DOLLARS

STATE FARM INSURANCE
317 CLARKSON ROAD STE 103
ELLSVILLE, MO 63011

0800012475

Ck# 799 Date 08/15/05 Amt \$124.75

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 8/19/05

CURRENCY	AMOUNT	DATE
CASH	800.00	
DEPOSIT	15.00	
TOTAL	815.00	

STONE CROFT HOA
C/O DNI PROPERTIES
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

0810017144 8901530 039

815.00

Date 08/19/05 Amt \$215.00

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1848 JEFFCO BLVD.
ANNOLA, MO 63019

081001714 4-171810

DATE: 08/19/05 CHECK NO: 000800 AMOUNT: \$286.97

TWO HUNDRED EIGHTY-SIX AND 87/100 DOLLARS

CUMBE RIVER ELECTRIC CO.
P.O. BOX 180
TROY, MO 63379-018

0800028697

Ck# 800 Date 08/23/05 Amt \$286.97

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1848 JEFFCO BLVD.
ANNOLA, MO 63019

081001714 4-171810

DATE: 07/20/05 CHECK NO: 000794 AMOUNT: \$130.95

ONE HUNDRED THIRTY AND 95/100 DOLLARS

MISSOURI-AMERICAN WATER
P.O. BOX 5127
CAROL STREAM, IL 60197

0800013095

Ck# 794 Date 08/01/05 Amt \$130.95

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1848 JEFFCO BLVD.
ANNOLA, MO 63019

081001714 4-171810

DATE: 08/19/05 CHECK NO: 000801 AMOUNT: \$1,102.00

ONE THOUSAND ONE HUNDRED TWO AND NO/100 DOLLARS

DNI PROPERTIES INC
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

08000110200

Ck# 801 Date 08/25/05 Amt \$1,102.00

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1848 JEFFCO BLVD.
ANNOLA, MO 63019

081001714 4-171810

DATE: 07/29/05 CHECK NO: 000796 AMOUNT: \$850.00

EIGHT HUNDRED FIFTY AND NO/100 DOLLARS

BLUFF VIEW NURSERY
3135 HWY 94 SOUTH
DEFIANCE, MO 63341

0800085000

Ck# 796 Date 08/16/05 Amt \$850.00

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1848 JEFFCO BLVD.
ANNOLA, MO 63019

081001714 4-171810

DATE: 08/19/05 CHECK NO: 000802 AMOUNT: \$1,440.00

ONE THOUSAND FOUR HUNDRED FORTY AND NO/100 DOLLARS

MAURER LAWN CARE INC.
84 RANDY COURT
ST. PETERS, MO 63376

08000144000

Ck# 802 Date 08/24/05 Amt \$1,440.00

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1848 JEFFCO BLVD.
ANNOLA, MO 63019

081001714 4-171810

DATE: 07/29/05 CHECK NO: 000797 AMOUNT: \$82.80

EIGHTY-TWO AND 80/100 DOLLARS

DNI PROPERTIES INC
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

0800008280

Ck# 797 Date 08/03/05 Amt \$82.80

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1848 JEFFCO BLVD.
ANNOLA, MO 63019

081001714 4-171810

DATE: 08/19/05 CHECK NO: 000803 AMOUNT: \$121.44

ONE HUNDRED TWENTY-ONE AND 44/100 DOLLARS

MISSOURI-AMERICAN WATER
P.O. BOX 5127
CAROL STREAM, IL 60197

0800012144

Ck# 803 Date 08/26/05 Amt \$121.44

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1848 JEFFCO BLVD.
ANNOLA, MO 63019

081001714 4-171810

DATE: 08/15/05 CHECK NO: 000798 AMOUNT: \$527.00

FIVE HUNDRED TWENTY-SEVEN AND NO/100 DOLLARS

DNI PROPERTIES INC
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

0800052700

Ck# 798 Date 08/15/05 Amt \$527.00

BANK RECONCILIATION

STONECROFT H.O.A
MISSOURI STATE BANK
MONTH ENDING 9/05

BANK BALANCE \$ 3,269.56

DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS TOTAL \$ 346.49

DATE	CHECK #	AMOUNT
9/05	811	\$ 288.75
9/05	812	\$ 57.74

RECONCILING ITEMS

BOOK BALANCE \$ 2,923.07

M MISSOURI STATE BANK

FINANCIAL CENTER
 CLAYTON (314) 862-3090
 CREVE COEUR (314) 434-3200
 DOWNTOWN (314) 621-0000
 JEFFERSON COUNTY (636) 282-9949
 ST. LOUIS HILLS (314) 832-3900
 SUNSET HILLS (314) 984-9090
 WEST COUNTY (636) 256-4954



Date 9/30/05 Page 1
 Account Number 8901530
 Enclosures 7

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

----- CHECKING ACCOUNTS -----

NONPERSONAL INTEREST		Number of Enclosures	7
Account Number	8901530	Statement Dates	9/01/05 thru 9/30/05
Previous Balance	347.34	Days in the statement period	30
3 Deposits/Credits	5,224.45	Average Ledger	2,483
7 Checks/Debits	2,289.08	Average Collected	1,960
Service Charge	13.65	Interest Earned	.50
Interest Paid	.50	Annual Percentage Yield Earned	0.31%
Ending Balance	3,269.56	2005 Interest Paid	34.28

Activity in Date Order

Date	Description	Amount
9/09	DDA REGULAR DEPOSIT	80.56
9/16	DDA REGULAR DEPOSIT	5,000.00
9/23	DDA REGULAR DEPOSIT	143.89
9/30	INTEREST PAID 30 DAYS	.50
9/30	SERVICE CHARGE	13.65-
9/30	BALANCE FEE IN S/C	12.00-
9/30	ITEM FEE IN S/C	1.65-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
9/06	804	15.00	9/28	807	1,125.00	9/30	810	116.67
9/15	805	297.21	9/27	808	72.19			
9/23	806	538.26	9/26	809	124.75			

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
9/01	347.34	9/16	5,115.69	9/28	3,399.38
9/06	332.34	9/23	4,721.32	9/30	3,269.56
9/09	412.90	9/26	4,596.57		
9/15	115.69	9/27	4,524.38		

Interest Rate Summary

9/19 .50%

M MISSOURI STATE BANK

Date 9/30/05
Account Number
Enclosures

Page 2
8901530
7

NONPERSONAL INTEREST

8901530 (Continued)

Interest Rate Summary

9/23

.25%

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 9/16/05

CURRENCY	AMOUNT
COIN	65.56
Bank Note	15.00
TOTAL	80.56

STONE CROFT HOA
C/O DNI PROPERTIES
208 CHAMBERS, SUITE 410
ST. LOUIS, MO 63146

AMOUNT: 80.56

ACCOUNT: 8901530

Date 09/09/05 Amt \$80.56

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 9/16/05

CURRENCY	AMOUNT
COIN	5000.00
TOTAL	5000.00

STONE CROFT HOA
C/O DNI PROPERTIES
208 CHAMBERS, SUITE 410
ST. LOUIS, MO 63146

AMOUNT: 5000.00

ACCOUNT: 8901530

Date 09/16/05 Amt \$5,000.00

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 9/23/05

CURRENCY	AMOUNT
COIN	514.77
Bank Note	15.00
Bank Note	57.92
Bank Note	75.00
TOTAL	662.69

STONE CROFT HOA
C/O DNI PROPERTIES
208 CHAMBERS, SUITE 410
ST. LOUIS, MO 63146

AMOUNT: 143.89

ACCOUNT: 8901530

Date 09/23/05 Amt \$143.89

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 JEFFCO BLVD.
ANNOLDS, MO 63010

DATE: 08/30/05 CHECK NO: 000804 AMOUNT: \$*****15.00*

FIFTEEN AND NO/100 DOLLARS

BY THE ORDER OF: DNI PROPERTIES INC
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

AMOUNT: \$143.89

ACCOUNT: 8901530

Ck# 804 Date 09/06/05 Amt \$15.00

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 JEFFCO BLVD.
ANNOLDS, MO 63010

DATE: 09/09/05 CHECK NO: 000805 AMOUNT: \$*****297.21*

TWO HUNDRED NINETY-SEVEN AND 21/100 DOLLARS

BY THE ORDER OF: BANACOM INSTANT SIGN
3 CHARLESTOWN PLAZA
ST. CHARLES, MO 63303

AMOUNT: \$297.21

ACCOUNT: 8901530

Ck# 805 Date 09/15/05 Amt \$297.21

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 JEFFCO BLVD.
ANNOLDS, MO 63010

DATE: 09/20/05 CHECK NO: 000806 AMOUNT: \$*****538.26*

FIVE HUNDRED THIRTY-EIGHT AND 26/100 DOLLARS

BY THE ORDER OF: DNI PROPERTIES INC
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

AMOUNT: \$538.26

ACCOUNT: 8901530

Ck# 806 Date 09/23/05 Amt \$538.26

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 JEFFCO BLVD.
ANNOLDS, MO 63010

DATE: 09/20/05 CHECK NO: 000807 AMOUNT: \$*****1,125.00*

ONE THOUSAND ONE HUNDRED TWENTY-FIVE AND NO/100 DOLLARS

BY THE ORDER OF: MAURER LAWN CARE INC.
#4 RANDY COURT
ST. PETERS, MO 63378

AMOUNT: \$1,125.00

ACCOUNT: 8901530

Ck# 807 Date 09/28/05 Amt \$1,125.00

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 JEFFCO BLVD.
ANNOLDS, MO 63010

DATE: 09/20/05 CHECK NO: 000808 AMOUNT: \$*****72.19*

SEVENTY-TWO AND 19/100 DOLLARS

BY THE ORDER OF: MISSOURI-AMERICAN WATER
P.O. BOX 5127
CAROL STREAM, IL 60197

AMOUNT: \$72.19

ACCOUNT: 8901530

Ck# 808 Date 09/27/05 Amt \$72.19

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 JEFFCO BLVD.
ANNOLDS, MO 63010

DATE: 09/20/05 CHECK NO: 000809 AMOUNT: \$*****124.75*

ONE HUNDRED TWENTY-FOUR AND 75/100 DOLLARS

BY THE ORDER OF: STATE FARM INSURANCE
317 CLARKSON ROAD STE 103
ELLISVILLE, MO 63011

AMOUNT: \$124.75

ACCOUNT: 8901530

Ck# 809 Date 09/26/05 Amt \$124.75

STONECROFT H.O.A.
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1000 JEFFCO BLVD.
ANNOLDS, MO 63010

DATE: 09/20/05 CHECK NO: 000810 AMOUNT: \$*****116.67*

ONE HUNDRED SIXTEEN AND 67/100 DOLLARS

BY THE ORDER OF: STEVEN & CHERYL COMPTON
4133 MILLER RIDGE
ST. CHARLES, MO 63304

AMOUNT: \$116.67

ACCOUNT: 8901530

Ck# 810 Date 09/30/05 Amt \$116.67

BANK RECONCILIATION

STONECROFT
MISSOURI STATE BANK
MONTH ENDING 10/05

BANK BALANCE \$ 2,629.83

ADD DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS TOTAL \$ 57.43

DATE	CHECK #	AMOUNT
10/05	818	\$ 57.43

RECONCILING ITEMS

BOOK BALANCE \$ 2,572.40

M MISSOURI STATE BANK

FINANCIAL CENTER
 CLAYTON (314) 862-3090
 CREVE COEUR (314) 434-3200
 DOWNTOWN (314) 621-0000
 JEFFERSON COUNTY (636) 282-9949
 ST. LOUIS HILLS (314) 832-3900
 SUNSET HILLS (314) 984-9090
 WEST COUNTY (636) 256-4954



Date 10/31/05 Page 1
 Account Number 8901530
 Enclosures 7

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

---- CHECKING ACCOUNTS ----

NONPERSONAL INTEREST		Number of Enclosures	7
Account Number	8901530	Statement Dates	10/01/05 thru 10/31/05
Previous Balance	3,269.56	Days in the statement period	31
6 Deposits/Credits	731.11	Average Ledger	3,047
7 Checks/Debits	1,369.11	Average Collected	3,005
Service Charge	2.37	Interest Earned	.64
Interest Paid	.64	Annual Percentage Yield Earned	0.25%
Ending Balance	2,629.83	2005 Interest Paid	34.92

Activity in Date Order

Date	Description	Amount
10/03	LOCKBOX DEPOSIT	200.00
10/04	LOCKBOX DEPOSIT	269.00
10/07	DDA REGULAR DEPOSIT	69.44
10/14	DDA REGULAR DEPOSIT	60.56
10/21	DDA REGULAR DEPOSIT	56.11
10/28	LOCKBOX DEPOSIT	76.00
10/31	INTEREST PAID 31 DAYS	.64
10/31	SERVICE CHARGE	2.37-
10/31	ITEM FEE IN S/C	2.37-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
10/05	811	288.75	10/17	814	124.75	10/26	817	89.52
10/07	812	57.74	10/25	815	282.35			
10/12	813	511.00	10/25	816	15.00			

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
10/01	3,269.56	10/12	2,950.51	10/26	2,555.56
10/03	3,469.56	10/14	3,011.07	10/28	2,631.56
10/04	3,738.56	10/17	2,886.32	10/31	2,629.83
10/05	3,449.81	10/21	2,942.43		
10/07	3,461.51	10/25	2,645.08		

M MISSOURI STATE BANK

C

Date 10/31/05 Page 2
Account Number 8901530
Enclosures 7

NONPERSONAL INTEREST

8901530 (Continued)

Interest Rate Summary

9/30

.25%

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 10/3/05
AMOUNT: 200.00

CURRENCY	COIN	TOTAL
		200.00

STONE CROFT HOA
C/O DNI PROPERTIES
2005 CHANGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

Date 10/03/05 Amt \$200.00

MISSOURI STATE BANK & TRUST
1008 JEFFCO BLVD.
ARNOLD, MO 63010

DATE: 09/30/05 CHECK NO: 000811 AMOUNT: \$*****288.75*

TWO HUNDRED EIGHTY-EIGHT AND 75/100 DOLLARS *****

BY THE ORDER OF: CLIVRE RIVER ELECTRIC CO.
P.O. BOX 160
TROY, MO 63379-016

⑆000811⑆ ⑆081001714⑆ 8901530⑆ ⑆0000028875⑆

Ck# 811 Date 10/05/05 Amt \$288.75

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 10-4-05
AMOUNT: 269.00

CURRENCY	COIN	TOTAL
		269.00

STONE CROFT HOA
C/O DNI PROPERTIES
2005 CHANGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

Date 10/04/05 Amt \$269.00

MISSOURI STATE BANK & TRUST
1008 JEFFCO BLVD.
ARNOLD, MO 63010

DATE: 09/30/05 CHECK NO: 000812 AMOUNT: \$*****57.74*

FIFTY-SEVEN AND 74/100 DOLLARS *****

BY THE ORDER OF: DNI PROPERTIES INC
662 OFFICE PARKWAY
ST. LOUIS, MO 63141

⑆000812⑆ ⑆081001714⑆ 8901530⑆ ⑆000005774⑆

Ck# 812 Date 10/07/05 Amt \$57.74

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 10/7/05
AMOUNT: 69.44

CURRENCY	COIN	TOTAL
US-744	15.00	69.44

STONE CROFT HOA
C/O DNI PROPERTIES
2005 CHANGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 039

Date 10/07/05 Amt \$69.44

MISSOURI STATE BANK & TRUST
1008 JEFFCO BLVD.
ARNOLD, MO 63010

DATE: 10/10/05 CHECK NO: 000813 AMOUNT: \$*****511.00*

FIVE HUNDRED ELEVEN AND NO/100 DOLLARS *****

BY THE ORDER OF: DNI PROPERTIES INC
662 OFFICE PARKWAY
ST. LOUIS, MO 63141

⑆000813⑆ ⑆081001714⑆ 8901530⑆ ⑆0000051100⑆

Ck# 813 Date 10/12/05 Amt \$511.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 10/14/05
AMOUNT: 60.56

CURRENCY	COIN	TOTAL
Bank Rec	15.00	60.56

STONE CROFT HOA
C/O DNI PROPERTIES
2005 CHANGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 039

Date 10/14/05 Amt \$60.56

MISSOURI STATE BANK & TRUST
1008 JEFFCO BLVD.
ARNOLD, MO 63010

DATE: 10/10/05 CHECK NO: 000814 AMOUNT: \$*****124.75*

ONE HUNDRED TWENTY-FOUR AND 75/100 DOLLARS *****

BY THE ORDER OF: STATE FARM INSURANCE
317 CLARKSON ROAD STE 103
ELLISVILLE, MO 63011

⑆000814⑆ ⑆081001714⑆ 8901530⑆ ⑆0000012475⑆

Ck# 814 Date 10/17/05 Amt \$124.75

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 10/21/05
AMOUNT: 56.11

CURRENCY	COIN	TOTAL
41.11	15.00	56.11

STONE CROFT HOA
C/O DNI PROPERTIES
2005 CHANGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 039

Date 10/21/05 Amt \$56.11

MISSOURI STATE BANK & TRUST
1008 JEFFCO BLVD.
ARNOLD, MO 63010

DATE: 10/20/05 CHECK NO: 000815 AMOUNT: \$*****282.35*

TWO HUNDRED EIGHTY-TWO AND 35/100 DOLLARS *****

BY THE ORDER OF: CLIVRE RIVER ELECTRIC CO.
P.O. BOX 160
TROY, MO 63379-016

⑆000815⑆ ⑆081001714⑆ 8901530⑆ ⑆0000028235⑆

Ck# 815 Date 10/25/05 Amt \$282.35

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 10-28-05
AMOUNT: 76.00

CURRENCY	COIN	TOTAL
		76.00

STONE CROFT HOA
C/O DNI PROPERTIES
2005 CHANGSHIRE, SUITE 410
ST. LOUIS, MO 63146

⑆081001714⑆ 8901530⑆ 081

Date 10/28/05 Amt \$76.00

MISSOURI STATE BANK & TRUST
1008 JEFFCO BLVD.
ARNOLD, MO 63010

DATE: 10/20/05 CHECK NO: 000816 AMOUNT: \$*****15.00*

FIFTEEN AND NO/100 DOLLARS *****

BY THE ORDER OF: DNI PROPERTIES INC
662 OFFICE PARKWAY
ST. LOUIS, MO 63141

⑆000816⑆ ⑆081001714⑆ 8901530⑆ ⑆0000001500⑆

Ck# 816 Date 10/25/05 Amt \$15.00

STONECROFT H.O.A. 842 OFFICE PARKWAY ST. LOUIS, MO 63141		MISSOURI STATE BANK & TRUST 1060 JEFFCO BLVD. ARCHLD, MO 63010		081001714 6-171810
DATE	CHECK NO	AMOUNT		
10/26/05	000817	\$*****89.52*		
EIGHTY-NINE AND 52/100 DOLLARS *****				
TO THE ORDER OF	MISSOURI AMERICAN WATER P.O. BOX 5127 CAROL STREAM, IL 60197		<i>J. Stonecroft</i>	
039008	46040170	3511244745	41	
182465	839601946	782583	6363029771	
#000817#		#081001714# 8901530#		#0000008952#

Ck# 817 Date 10/26/05 Amt \$89.52

BANK RECONCILIATION

STONECROFT H.O.A
MISSOURI STATE BANK
MONTH ENDING 11/05

BANK BALANCE \$ 2,041.35

ADD DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS **TOTAL** \$ 858.23

<u>DATE</u>	<u>CHECK #</u>	<u>AMOUNT</u>
11/05	821	\$ 282.42
11/05	822	\$ 568.31
11/05	823	\$ 7.50

RECONCILING ITEMS

BOOK BALANCE \$ 1,183.12

M MISSOURI STATE BANK

FINANCIAL CENTER
 CLAYTON (314) 862-3090
 CREVE COEUR (314) 434-3200
 DOWNTOWN (314) 621-0000
 JEFFERSON COUNTY (636) 282-9949
 ST. LOUIS HILLS (314) 832-3900
 SUNSET HILLS (314) 984-9090
 WEST COUNTY (636) 256-4954



Date 11/30/05 Page 1
 Account Number 8901530
 Enclosures 3

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

----- CHECKING ACCOUNTS -----

NONPERSONAL INTEREST		Number of Enclosures	3
Account Number	8901530	Statement Dates	11/01/05 thru 11/30/05
Previous Balance	2,629.83	Days in the statement period	30
2 Deposits/Credits	1,782.77	Average Ledger	1,646
5 Checks/Debits	2,358.38	Average Collected	1,575
Service Charge	13.15	Interest Earned	.28
Interest Paid	.28	Annual Percentage Yield Earned	0.22%
Ending Balance	2,041.35	2005 Interest Paid	35.20

Activity in Date Order

Date	Description	Amount
11/04	DDA REGULAR DEPOSIT	175.00
11/04	LOCKBOX FEES FOR OCT 2005	1.20-
11/07	dni	175.00-
	8901530D- 8902967D	
11/30	DDA REGULAR DEPOSIT	1,607.77
11/30	INTEREST PAID 30 DAYS	.28
11/30	SERVICE CHARGE	13.15-
11/30	BALANCE FEE IN S/C	12.00-
11/30	ITEM FEE IN S/C	1.15-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
11/01	818	57.43	11/17	819	2,000.00	11/16	820	124.75

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
11/01	2,572.40	11/07	2,571.20	11/17	446.45
11/04	2,746.20	11/16	2,446.45	11/30	2,041.35

Interest Rate Summary

10/31	.25%
11/17	.00%



STATE BANK OF MISSOURI

ST. LOUIS, MISSOURI

**DEPOSITS NOT CREDITED
IN THIS STATEMENT
(IF ANY)**

\$ _____ INTEREST - \$ _____

TOTAL \$ _____

SUBTRACT -

CHECKS OUTSTANDING \$ _____

SERVICE CHARGE - \$ _____

THESE BALANCES SHOULD EQUAL

BALANCE \$ _____ \$ _____

TOTAL \$

ADDITIONAL TRUTH IN LENDING DISCLOSURE

The Average Daily Balance is computed by adding together each day's Ending Balance during the billing cycle and dividing the result by the number of Days in the Billing Cycle. The **FINANCE CHARGE** is determined solely by multiplying the Average Daily Balance by the Periodic Rate times the number of days in the billing cycle. This Rate corresponds to the **ANNUAL PERCENTAGE RATE** disclosed in the Summary of Instant Credit Account Activity on the face of this statement.

OTHER INFORMATION REGARDING YOUR CONSUMER REVOLVING CREDIT ACCOUNT

Any overpayment, payments of more than the amount due or overpayment of any one payment will reduce the 'account balance' but will not eliminate the next consecutive payment due. To pay your account in full, please call or let the exact amount to pay your account balance changes daily. Payments received at our banking office located at 3701 South Lindbergh Boulevard, Sunset Hills, Missouri, 63117, before 2:00 p.m., will be credited to your account as of the date received. **Payments received at any other location may be subject to a delay in crediting of up to 5 days after the date of receipt.**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL (STATEMENT)

If you think your bill is wrong, or if you need further information about a transaction on your bill, write us on a separate sheet at the following address: Missouri State Bank, 100 South Fourth Street, St. Louis, Missouri 63102, tel 314 521-0000 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 cancel one bill, but doing so will not preserve your rights.

To 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 ABOUT.

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 continue to do our best to collect the amount you question.

INFORMATION CONCERNING ELECTRONIC FUNDS TRANSFERS

Your bank offers an e-transfer program, and a program that deposits the receipt and/or transfer directly into and out of your account electronically. The most widely used aspects of this service are the direct deposit of certain benefits such as social security, retirement and payroll checks and the preauthorized payment of insurance premiums. If you participate in an electronic funds transfer program, both you and the bank have certain rights, liabilities and responsibilities as outlined in the following notice.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the number of our above address or write us at address above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement above. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Explain the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the exact amount of the error or transfer.

We will investigate your complaint to determine any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you are not out of the money during the time it takes us to complete our investigation.



DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 11/14/05

CURRENCY	COIN	AMOUNT
		175.00
		175.00

STONE CROFT HOA
C/O DNI PROPERTIES
2085 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 039

4-171/80
TOTAL ITEMS
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
DEPOSITS MAY NOT BE AVAILABLE FOR WITHDRAWAL.

\$ 175.00

Date 11/04/05 Amt \$175.00

DEPOSIT TICKET

MISSOURI STATE BANK

DATE: 11/30/05

CURRENCY	COIN	AMOUNT
		1607.77
		1607.77

STONE CROFT HOA
C/O DNI PROPERTIES
2085 CRAIGSHIRE, SUITE 410
ST. LOUIS, MO 63148

⑆081001714⑆ 8901530⑆ 039

4-171/80
TOTAL ITEMS
PLEASE BE SURE ALL ITEMS ARE PROPERLY ENDORSED.
DEPOSITS MAY NOT BE AVAILABLE FOR WITHDRAWAL.

\$ 1607.77

Date 11/30/05 Amt \$1,607.77

STONECROFT H.O.A.
662 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1066 JEFFCO BLVD.
ARNOLD, MO 63010

⑆081001714⑆ 8901530⑆

DATE: 10/28/05 CHECK NO.: 000818 AMOUNT: \$*****57.43*

FIFTY-SEVEN AND 43/100 DOLLARS *****

TO THE ORDER OF: DNI PROPERTIES INC
882 OFFICE PARKWAY
ST. LOUIS, MO 63141

Johnnie

⑆000818⑆ ⑆081001714⑆ 8901530⑆ ⑆0000005743⑆

Ck# 818 Date 11/01/05 Amt \$57.43

STONECROFT H.O.A.
662 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1066 JEFFCO BLVD.
ARNOLD, MO 63010

⑆081001714⑆ 8901530⑆

DATE: 11/10/05 CHECK NO.: 000819 AMOUNT: \$*****2,000.00*

TWO THOUSAND AND NO/100 DOLLARS *****

TO THE ORDER OF: MAURER LAWN CARE INC.
#4 RANDY COURT
ST. PETERS, MO 63376

Johnnie

⑆000819⑆ ⑆081001714⑆ 8901530⑆ ⑆0000200000⑆

Ck# 819 Date 11/17/05 Amt \$2,000.00

STONECROFT H.O.A.
662 OFFICE PARKWAY
ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
1066 JEFFCO BLVD.
ARNOLD, MO 63010

⑆081001714⑆ 8901530⑆

DATE: 11/10/05 CHECK NO.: 000820 AMOUNT: \$*****124.75*

ONE HUNDRED TWENTY-FOUR AND 75/100 DOLLARS *****

TO THE ORDER OF: STATE FARM INSURANCE
317 CLARKSON ROAD STE 103
ELLISVILLE, MO 63011

Johnnie

⑆000820⑆ ⑆081001714⑆ 8901530⑆ ⑆0000012475⑆

Ck# 820 Date 11/16/05 Amt \$124.75

BANK RECONCILIATION

STONECROFT H.O.A
MISSOURI STATE BANK
MONTH ENDING 12/05

BANK BALANCE \$ 11,414.51

ADD DEPOSITS IN TRANSIT

LESS OUTSTANDING CHECKS TOTAL \$ 436.74

DATE	CHECK #	AMOUNT
12/05	828	\$ 15.00
12/05	829	\$ 283.42
12/05	830	\$ 57.27
12/05	831	\$ 81.05

RECONCILING ITEMS

BOOK BALANCE \$ 10,977.77

M MISSOURI STATE BANK

FINANCIAL CENTER
 CLAYTON (314) 862-3090
 CREVE COEUR (314) 434-3200
 DOWNTOWN (314) 621-0000
 JEFFERSON COUNTY (636) 282-9949
 ST. LOUIS HILLS (314) 832-3900
 SUNSET HILLS (314) 984-9090
 WEST COUNTY (636) 256-4954



Date 12/30/05 Page 1
 Account Number 8901530
 Enclosures 7

STONE CROFT HOA
 C/O DNI PROPERTIES
 638 OFFICE PARKWAY
 ST LOUIS MO 63141

---- CHECKING ACCOUNTS ----

NONPERSONAL INTEREST		Number of Enclosures	7
Account Number	8901530	Statement Dates	12/01/05 thru 12/31/05
Previous Balance	2,041.35	Days in the statement period	31
12 Deposits/Credits	10,987.79	Average Ledger	3,778
7 Checks/Debits	1,597.27	Average Collected	3,263
Service Charge	18.51	Interest Earned	1.15
Interest Paid	1.15	Annual Percentage Yield Earned	0.42%
Ending Balance	11,414.51	2005 Interest Paid	36.35

Activity in Date Order

Date	Description	Amount
12/09	DDA REGULAR DEPOSIT	30.56
12/16	DDA REGULAR DEPOSIT	222.78
12/20	LOCKBOX DEPOSIT	630.00
12/21	LOCKBOX DEPOSIT	2,730.00
12/22	LOCKBOX DEPOSIT	1,680.00
12/23	DDA REGULAR DEPOSIT	234.45
12/23	LOCKBOX DEPOSIT	1,050.00
12/27	LOCKBOX DEPOSIT	1,890.00
12/28	LOCKBOX DEPOSIT	420.00
12/29	LOCKBOX DEPOSIT	1,470.00
12/30	DDA REGULAR DEPOSIT	210.00
12/30	LOCKBOX DEPOSIT	420.00
12/31	INTEREST PAID 31 DAYS	1.15
12/31	SERVICE CHARGE	18.51-
12/31	BALANCE FEE IN S/C	12.00-
12/31	ITEM FEE IN S/C	6.51-

Checks in Serial Number Order

Date	Check No.	Amount	Date	Check No.	Amount	Date	Check No.	Amount
12/05	821	282.42	12/15	824	515.20	12/27	827	58.70
12/07	822	568.31	12/16	825	124.75			
12/13	823	7.50	12/29	826	40.39			

*Indicates Skip in Check Number

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
12/01	2,041.35	12/05	1,758.93	12/07	1,190.62

Reconciliation of your Account

YOUR
CHECKBOOK
BALANCE

458 +

DEPOSITS NOT CREDITED
IN THIS STATEMENT
(IF ANY)

\$ _____

\$ _____

TOTAL

SUBTRACT -

CHECKS OUTSTANDING \$ _____

INTEREST + \$ _____

SERVICE
CHARGE - \$ _____

THESE BALANCES SHOULD EQUAL

BALANCE \$ _____ = \$ _____

TOTALS

ADDITIONAL TRUTH IN LENDING DISCLOSURE

The Average Daily Balance is computed by adding together each day's Ending Balance during the billing cycle and dividing the result by the number of Days in the Billing Cycle. The FINANCE CHARGE is determined solely by multiplying the Average Daily Balance by the Periodic Rate times the number of days in the billing cycle. This Rate corresponds to the ANNUAL PERCENTAGE RATE disclosed in the Summary of Instant Credit Account Activity on the face of this statement.

OTHER INFORMATION REGARDING YOUR CONSUMER REVOLVING CREDIT ACCOUNT

Any remittance in excess of the monthly payment due will reduce the 'account balance' but will not eliminate the next consecutive payment due. To pay your account in full, please call us for the exact amount since your account balance changes daily. Payments received at our banking office located at 3701 South Lindbergh Boulevard, Sunset Hills, Missouri 63127, before 2:00 p.m., will be credited to your account as of the date received. **Payments received at any other location may be subject to a delay in crediting of up to 5 days after the date of receipt.**

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL (STATEMENT)

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 at the following address: Missouri State Bank, 100 South Fourth Street, St. Louis, Missouri 63102, Tel 314-621-0000 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 ABOUT.

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 hold you as delinquent or take any action to collect the amount you question.

INFORMATION CONCERNING ELECTRONIC FUNDS TRANSFERS

Your bank offers as a service a program of preauthorizing the receipt and/or transfer directly into and out of your account electronically. The most widely used aspects of this service are the direct deposit of preauthorized credits such as social security, retirement and payroll checks and the preauthorized payment of insurance premiums. If you participate in an electronic funds transfer program, both you and the bank have certain rights, liabilities and responsibilities as outlined in the following notice.

IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC TRANSFERS

Telephone us at the number shown above, or write us at address above as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer 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 error or problem appeared.

1. Tell us your name and account number, if any.
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days 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.

M MISSOURI STATE BANK

Date 12/30/05 Page 2
Account Number 8901530
Enclosures 7

NONPERSONAL INTEREST

8901530 (Continued)

Daily Balance Information

Date	Balance	Date	Balance	Date	Balance
12/09	1,221.18	12/21	4,156.51	12/29	10,801.87
12/13	1,213.68	12/22	5,836.51	12/30	11,431.87
12/15	698.48	12/23	7,120.96	12/31	11,414.51
12/16	796.51	12/27	8,952.26		
12/20	1,426.51	12/28	9,372.26		

Interest Rate Summary

12/01	.25%
12/15	.00%
12/21	.25%
12/23	.50%

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12/9/05

CURRENCY	COIN	TOTAL
15.00	15.56	30.56

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 039

TOTAL ITEMS: 2
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/09/05 Amt \$30.56

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12/23/05

CURRENCY	COIN	TOTAL
		1050.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 081

TOTAL ITEMS: 5
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/23/05 Amt \$1,050.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12-16-05

CURRENCY	COIN	TOTAL
200.00	22.78	222.78

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 039

TOTAL ITEMS: 3
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/16/05 Amt \$222.78

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12-27-05

CURRENCY	COIN	TOTAL
		1890.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 081

TOTAL ITEMS: 9
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/27/05 Amt \$1,890.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12/20/05

CURRENCY	COIN	TOTAL
		630.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 081

TOTAL ITEMS: 3
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/20/05 Amt \$630.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12-28-05

CURRENCY	COIN	TOTAL
		420.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 081

TOTAL ITEMS: 2
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/28/05 Amt \$420.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12/21/05

CURRENCY	COIN	TOTAL
		2730.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 081

TOTAL ITEMS: 13
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/21/05 Amt \$2,730.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12-29-05

CURRENCY	COIN	TOTAL
		1470.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 081

TOTAL ITEMS: 7
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/29/05 Amt \$1,470.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12-22-05

CURRENCY	COIN	TOTAL
		1680.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 081

TOTAL ITEMS: 8
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/22/05 Amt \$1,680.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12-30-05

CURRENCY	COIN	TOTAL
		420.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 081

TOTAL ITEMS: 2
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/30/05 Amt \$420.00

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12-23-05

CURRENCY	COIN	TOTAL
15.00	210.00	234.45

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 039

TOTAL ITEMS: 3
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/23/05 Amt \$234.45

DEPOSIT TICKET
MISSOURI STATE BANK

DATE: 12/30/05

CURRENCY	COIN	TOTAL
		210.00

STONE CROFT HOA
C/O DM PROPERTIES
2055 CROWSHIRE, SUITE 410
ST. LOUIS, MO 63146

ACCOUNT: 8901530* 039

TOTAL ITEMS: 1
PLEASE BE SURE ALL FEES ARE PROPERLY ENDORSED.

Date 12/30/05 Amt \$210.00

STONECROFT H.O.A.
 882 OFFICE PARKWAY
 ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
 1068 JEFFCO BLVD.
 ARNOLD, MO 63010

081001714
 4-171810

DATE: 11/30/05 CHECK NO.: 000821 AMOUNT: \$*****282.42*

TWO HUNDRED EIGHTY-TWO AND 42/100 DOLLARS *****

PAY TO THE ORDER OF: CUMRE RIVER ELECTRIC CO.
 P.O. BOX 160
 TROY, MO 63379-016

J. L. Prince

#000821# ⑆081001714⑆ 8901530# ⑆000028242⑆

Ck# 821 Date 12/05/05 Amt \$282.42

STONECROFT H.O.A.
 882 OFFICE PARKWAY
 ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
 1068 JEFFCO BLVD.
 ARNOLD, MO 63010

081001714
 4-171810

DATE: 12/20/05 CHECK NO.: 000827 AMOUNT: \$*****58.70*

FIFTY-EIGHT AND 70/100 DOLLARS *****

PAY TO THE ORDER OF: DNI PROPERTIES INC.
 682 OFFICE PARKWAY
 ST. LOUIS, MO 63141

J. L. Prince

#000827# ⑆081001714⑆ 8901530# ⑆000005870⑆

Ck# 827 Date 12/27/05 Amt \$58.70

STONECROFT H.O.A.
 882 OFFICE PARKWAY
 ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
 1068 JEFFCO BLVD.
 ARNOLD, MO 63010

081001714
 4-171810

DATE: 11/30/05 CHECK NO.: 000822 AMOUNT: \$*****568.31*

FIVE HUNDRED SIXTY-EIGHT AND 31/100 DOLLARS *****

PAY TO THE ORDER OF: DNI PROPERTIES INC.
 682 OFFICE PARKWAY
 ST. LOUIS, MO 63141

J. L. Prince

#000822# ⑆081001714⑆ 8901530# ⑆000056831⑆

Ck# 822 Date 12/07/05 Amt \$568.31

STONECROFT H.O.A.
 882 OFFICE PARKWAY
 ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
 1068 JEFFCO BLVD.
 ARNOLD, MO 63010

081001714
 4-171810

DATE: 11/30/05 CHECK NO.: 000823 AMOUNT: \$*****7.50*

SEVEN AND 50/100 DOLLARS *****

PAY TO THE ORDER OF: MISSOURI-AMERICAN WATER
 P.O. BOX 5127
 CAROL STREAM, IL 60197

836893 42045006 3511244745 41
 121005 830621390 121163 6333164534

J. L. Prince

#000823# ⑆081001714⑆ 8901530# ⑆000000750⑆

Ck# 823 Date 12/13/05 Amt \$7.50

STONECROFT H.O.A.
 882 OFFICE PARKWAY
 ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
 1068 JEFFCO BLVD.
 ARNOLD, MO 63010

081001714
 4-171810

DATE: 12/09/05 CHECK NO.: 000824 AMOUNT: \$*****515.20*

FIVE HUNDRED FIFTEEN AND 20/100 DOLLARS *****

PAY TO THE ORDER OF: DNI PROPERTIES INC.
 682 OFFICE PARKWAY
 ST. LOUIS, MO 63141

J. L. Prince

#000824# ⑆081001714⑆ 8901530# ⑆0000051520⑆

Ck# 824 Date 12/15/05 Amt \$515.20

STONECROFT H.O.A.
 882 OFFICE PARKWAY
 ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
 1068 JEFFCO BLVD.
 ARNOLD, MO 63010

081001714
 4-171810

DATE: 12/09/05 CHECK NO.: 000825 AMOUNT: \$*****124.75*

ONE HUNDRED TWENTY-FOUR AND 75/100 DOLLARS *****

PAY TO THE ORDER OF: STATE FARM INSURANCE
 317 CLARKSON ROAD STE 103
 ELLISVILLE, MO 63011

0277-5025-14

J. L. Prince

#000825# ⑆081001714⑆ 8901530# ⑆0000012475⑆

Ck# 825 Date 12/16/05 Amt \$124.75

STONECROFT H.O.A.
 882 OFFICE PARKWAY
 ST. LOUIS, MO 63141

MISSOURI STATE BANK & TRUST
 1068 JEFFCO BLVD.
 ARNOLD, MO 63010

081001714
 4-171810

DATE: 12/20/05 CHECK NO.: 000826 AMOUNT: \$*****40.39*

FORTY AND 39/100 DOLLARS *****

PAY TO THE ORDER OF: CAM PRINTING© CNTR
 824 FEE FEE RD
 MARYLAND HEIGHTS, MO 63043

J. L. Prince

#000826# ⑆081001714⑆ 8901530# ⑆0000004039⑆

Ck# 826 Date 12/29/05 Amt \$40.39