



Comptroller of the Currency
Administrator of National Banks

June 30, 2011

William A Bookout
470 Price Street
Pismo Beach CA 93449

Re: Case# 01394465

SANTA BARBARA BANK & TRUST, NATIONAL ASSOCIATION

Dear Mr. Bookout:

The Customer Assistance Group (CAG) has completed its review of your complaint regarding the above referenced bank. The focus of CAG's review of consumer complaints against national banks is to determine whether the banks' actions are consistent with banking statutes, regulations or any policies that are applicable to nationally chartered banking institutions. Our conclusion is:

The bank advised that no payments were received during the year of 2010, and the payment due for January 2011 has not been made. Bank records show that the delinquent payments for 2010 excluding late fees and costs were nearly \$50,000.00.

Previously the bank agreed to a forbearance agreement, which deferred ten delinquent payments. However, you defaulted on the payments under the agreement. The bank noted that they have a junior lien on your single family residence. They have no control over the senior lender's foreclosure efforts. The bank explained that they granted you time to sell one of your commercial properties which secured your loan. In December 2010, they notified you that you were in default under the agreement because the property had not been sold. As a result, the bank commenced foreclosure proceedings against two commercial properties. In regards costs charged to your loan, the bank stated that they are entitled to do an investigation of its collateral position under the terms of the loan documents. Moreover, the results of the investigation are for the bank's internal use and are not provided to the borrower. However, they may be used in judicial proceedings.

Concerning your issue that principal payments were not applied to your loan, the bank advised that they will apply each payment first to pay interest accrued to the day the lender receives the

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks. Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050

Phone: (800) 613-6743, FAX: (713) 336-4301

Internet Address: www.HelpWithMyBank.gov

payment. Additional monies will be applied to bring the principal balance current and then applied to fees. If there are remaining funds, the funds are utilized to reduce the principal balance. They noted that funds received in July 2007 totaling \$22,274.46 were applied to your accrued and unpaid interest that totaled \$54,922.70. Bank records show that funds received in September 2008 were split between the principal and interest since the amount received satisfied the interest accrued and unpaid through September 29, 2008. On July 12, 2007, the bank applied an extra payment of \$878.94 to the accrued and unpaid interest that totaled \$33,062.51 as of that date. They noted that additional monies received on July 17, 2007, July 20, 2007, May 20, 2008, July 30, 2008, September 2, 2008, September 30, 2008, November 3, 2008, December 3, 2008, and January 12, 2009 were applied to the accrued and unpaid interest balance.

The bank confirmed that principal paid is not reported to the Internal Revenue Service (IRS) as mentioned in your complaint. They advised that \$53,358.70 in interest paid was reported to the IRS for 2007. They explained that there was an internal system adjustment as a result of the rate change to 6% as part of the forbearance agreement.

In March 2011, the bank retained new counsel, Ms. Diana J. Lee. They advised that you agreed to certain conditions pending mediation, including a stay on the bank's pending foreclosure proceedings. After the mediation was scheduled for April 7, 2011, the bank advised that you refused to attend unless demands for information were not met in advance. The mediation was rescheduled and occurred on April 27, 2011. Bank records show that they filed a request for a Restraining Order with the Santa Barbara County Superior Court against you on June 3, 2011.

As your difficulty with the bank was in mediation and is the subject of litigation, it is inappropriate for the Office of the Comptroller of the Currency (OCC) to intervene in this case. Our office examines national banks to ensure their compliance with specific statutes within our delegated authority. However, where a clearly defined civil dispute develops, an agency such as the OCC would be acting beyond its authority in acting as a trier of fact or adjudicator of civil disputes. Further, we are not authorized to review the merits of the judicial decision ultimately reached.

If the resolution failed to address your complaint, you may submit a written appeal request to CAG Management. Your request should state that it is an appeal, and identify all relevant or new facts that you believe were not considered in this review. If you have additional questions or need more guidance, please refer to www.HelpWithMyBank.gov.

Thank you for bringing this matter to our attention.

Sincerely,

Customer Assistance Group

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks. Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

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Comptroller of the Currency
Administrator of National Banks

July 16, 2008

William A. Bookout
470 Price Street
Pismo Beach CA 93449

Re: Case# 770567

PACIFIC CAPITAL BANK, NATIONAL ASSOCIATION

Dear Mr. Bookout:

The Office of the Comptroller of the Currency (OCC) is responding to your letter regarding the above-mentioned bank, which we received from the Federal Reserve Bank (FRB). The focus of the OCC's review of consumer complaints against national banks is to determine whether the banks' actions are consistent with banking statutes, regulations or any policies that are applicable to nationally chartered banking institutions.

In your correspondence with this agency, you expressed concern in regards to the payment processing of your business loan. You indicated that the bank was not applying your payments correctly.

The OCC contacted the bank, which responded to us regarding your concerns. The bank advised a forbearance agreement was executed on June 30, 2007. This agreement included an expense account that was to be created at the bank, under the bank's control, in the amount of \$48,199.46. These funds were to allow the bank to disburse \$22,274.46 to pay towards the monthly principal and interest payments owing on the Note for the earliest five past due monthly payments (May 2006, June 2006, July 2007 and August 2006). The remaining \$25,929.00 was transferred to the expense holding account. The bank provided a detail of the disbursements from this account as follows:

Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050
Phone: (800) 613-6743, FAX: (713) 336-4301
Internet Address: www.HelpWithMyBank.gov

Expense Holding Account - #101591626

7/03/2007	Borrower Deposit	\$25,929.00	\$25,929.00
06/22/2007	Phase I - 470 Price St.	1,900.00	24,029.00
06/22/2007	Phase I - 1341 Pose Robics	1,900.00	22,129.00
07/06/2007	Attorney Fees	875.00	21,254.00
07/11/2007	Broker's Opinion of Value	200.00	21,054.00
07/11/2007	Tax Service	65.00	20,989.00
07/11/2007	Flood Certification	25.00	20,964.00
07/11/2007	Title Charges	556.00	20,408.00
07/11/2007	Appraisal Fee - 470 Price St.	2,500.00	17,908.00
07/11/2007	Appraisal Fee - 1341 Posa Robics	3,000.00	14,908.00
07/11/2007	Foreclosure fees to date	6,905.54	8,002.46
07/30/2007	Appraisal Fee - personal Property	2,000.00	6,002.46
08/09/2007	Attorney Fees through 06/30/2007	4,861.67	1,140.79
08/22/2007	Attorney Fees through 07/31/2007	1,078.45	62.34
09/13/2007	Attorney Fees through 08/31/2007	850.00	(787.66)
09/25/2007	Borrower Deposit	518.88	(268.78)
10/01/2007	Attorney Fees through 09/30/2007	25.00	(293.78)
	Holdback Funds		0.00
	Amount due from Borrower		(293.78)

As stated in the forbearance agreement you were in default on the principal and interest payments on the Note for May 2006 and the 13 months thereafter. You provided the bank with additional collateral to allow the forbearance agreement to be obtained. Included in the forbearance agreement it states, should any party engage an attorney for the purpose of enforcing or construing this agreement, or any judgment based on this agreement, in connection with any legal proceeding whatsoever, the prevailing party shall be entitled to receive from the other party or parties thereto reimbursement for all fees. Therefore, the bank has assessed the attorney fees to your loan.

In your correspondence, you mentioned of payments in the amount of \$518.88 and \$6,000.00. As you will see above, the bank applied those amounts to the fees that were assessed to the account as the forbearance agreement stated could be done.

When consumers and creditors enter into credit card agreements, each party has certain responsibilities. The responsibility of the creditor is to extend credit up to the credit limit and to provide accurate and timely billing information. The consumer is responsible for making timely payments on the account. When payments are not made in the manner agreed upon, the account

is in default and the creditor may exercise its legal right to obtain repayment, including filing suit against the consumer. Although many creditors attempt to work with consumers who are experiencing financial difficulties by establishing alternative payment plans, creditors are not required to do so.

This dispute involves contractual issues. The forbearance agreement states, should any party engage an attorney for the purpose of enforcing or construing this agreement, or any judgment based on this agreement, in connection with any legal proceeding whatsoever, the prevailing party shall be entitled to receive from the other party or parties thereto reimbursement for all fees. In addition, the forbearance agreement includes that the bank may terminate the agreement in the event of default on the loan. The OCC cannot resolve contractual disputes between national banks and their customers. Where a clearly defined civil dispute develops, an agency such as the OCC would be acting beyond its authority as a trier of fact or adjudicator of civil disputes. Our office examines national banks to ensure compliance with applicable laws. Information gathered from this complaint will be made available to the national bank examiners for their use in supervision of the bank.

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks. Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

Although we understand this matter may not have resulted in your satisfaction, we are pleased that we could be of assistance. Should you have future questions or concerns involving a national bank, please feel free to contact this agency once again.

Sincerely,

Debra Baker

Customer Assistance Group
Customer Service Manager

Principal Balance: \$ 420,024.30
 Interest Due: \$ 52,799.35
 Fees Due: \$ 0.00
 Late Charge: \$ 2,537.96
 Credit Limit: \$ 0.00
 Available Credit: \$ 0.00
 Interest Rate: 10.250 %
 Open Date: 10/10/2003
 Beginning Balance: \$ 0.00
 Maturity Date: 10/06/2021
 Payment Due: \$ 4,386.41
 Payment Due Date: 05/06/2006
 Interest Paid Year to Date: \$ 0.00

GoTo:

My Small Business Term Loan

Transactions

1 2 [Next]

Sort by: Date Description Amount

Date	Description	Amount
05/16/2007	Automatic	-\$ 121.43
04/16/2007	Automatic	-\$ 141.65
03/16/2007	Automatic	-\$ 160.09
02/16/2007	Automatic	-\$ 176.46
01/16/2007	Automatic	-\$ 190.70
12/18/2006	Automatic	-\$ 202.68
11/16/2006	Automatic	-\$ 212.32
10/16/2006	Automatic	-\$ 219.55
09/18/2006	Automatic	-\$ 224.35
08/16/2006	Automatic	-\$ 226.72
07/17/2006	Automatic	-\$ 223.37
06/16/2006	89	-\$ 219.32
05/16/2006	89	-\$ 219.32
03/23/2006	73 Payment	\$ 12,740.46
03/23/2006	39 Waived Late Fee	\$ 819.38
03/23/2006	38 Late Fee	\$ 819.39
03/16/2006	89	-\$ 216.97
02/27/2006	EFF 02/24/2006 78 Payment	-\$ 12,562.00
02/27/2006	EFF 02/24/2006 73 Payment	\$ 12,562.00
02/24/2006	78 Payment	\$ 12,562.00
02/16/2006	89	-\$ 213.70

My Small Business Term Loan XXXX983501

July 17, 2007

Principal Balance: \$ 420,024.30
 Interest Due: \$ 33,945.49
 Fees Due: \$ 0.00
 Late Charge: \$ 2,713.71
 Credit Limit: \$ 0.00
 Available Credit: \$ 0.00
 Interest Rate: 10,250 %
 Open Date: 10/10/2003
 Beginning Balance: \$ 0.00
 Maturity Date: 10/06/2021
 Payment Due: \$ 4,386.41
 Payment Due Date: N/A
 Interest Paid Year to Date: \$ 22,274.46

GoTo:
 My Small Business Term Loan

Transactions

1 2 [Next]

Sort by: Date Description Amount

Date	Description	Amount
07/16/2007	Automatic	-\$ 76.22
07/11/2007	EFF 07/06/2007	\$ 4,517.12
07/11/2007	EFF 07/06/2007	\$ 4,517.12
07/11/2007	EFF 07/06/2007	\$ 4,467.40
07/11/2007	EFF 07/06/2007	\$ 4,386.41
07/11/2007	EFF 07/06/2007	\$ 4,386.41
06/18/2007	Automatic	-\$ 99.53
05/16/2007	Automatic	-\$ 121.43
04/16/2007	Automatic	-\$ 141.65
03/16/2007	Automatic	-\$ 160.09
02/16/2007	Automatic	-\$ 176.46
01/16/2007	Automatic	-\$ 190.70
12/18/2006	Automatic	-\$ 202.68
11/16/2006	Automatic	-\$ 212.32
10/16/2006	Automatic	-\$ 219.55
09/18/2006	Automatic	-\$ 224.35
08/16/2006	Automatic	-\$ 226.72
07/17/2006	Automatic	-\$ 223.37
06/16/2006	89	-\$ 219.32
05/16/2006	89	-\$ 219.32
03/23/2006	73 Payment	\$ 12,740.46

UNION BANK SUCCESSOR TO SBB&T
 PO BOX 54528
 LOS ANGELES, CA 90054-0528

Important Tax Information Document
Address Service Requested

000341-2075-99A-00341-001

00002-00001-00176

William A Bookout
 470 Price St
 Pismo Beach, CA 93449

CORRECTED (if checked)

LENDER'S name, street address, city, state, ZIP code, and telephone no. UNION BANK SUCCESSOR TO SBB&T PO BOX 54528 LOS ANGELES, CA 90054-0528 (888)400-7228		OMB No. 1545-0077 2012 Form 109e-A		Acquisition or Abandonment of Secured Property Copy B For Borrower This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if taxable income results from this transaction and the IRS determines that it has not been reported.
LENDER'S federal identification number 94-0304228	BORROWER'S identification number [REDACTED]	1 Date of lender's acquisition or knowledge of abandonment 02/22/2012	2 Balance of principal outstanding \$0.00	
BORROWER'S name William A Bookout Street address (including apt. no.) 476 Price St City, state, and ZIP code Pismo Beach, CA 93449		3	4 Fair market value of property \$189,000.00	
Account number (see instructions) 100983501		5 If checked, the borrower was personally liable for repayment of the debt <input type="checkbox"/>		
		6 Description of property UCC FILING @ STATE OF CA LOCATED @ 1341		

Form 7099-A

(keep for your records)

Department of the Treasury - Internal Revenue Service



Instructions for Borrower

Certain lenders who acquire an interest in property that was security for a loan or who have reason to know that such property has been abandoned must provide you with this statement. You may have reportable income or loss because of such acquisition or abandonment. Gain or loss from an acquisition generally is measured by the difference between your adjusted basis in the property and the amount of your debt canceled in exchange for the property, or, if greater, the sale proceeds. If you abandoned the property, you may have income from the discharge of indebtedness in the amount of the unpaid balance of your canceled debt. The tax consequences of abandoning property depend on whether or not you were personally liable for the debt. Losses on acquisitions or abandonments of property held for personal use are not deductible. See Pub. 468-1 for information about your tax consequences.

Property means any real property (such as a personal residence), any intangible property, and tangible personal property that is held for investment or used in a trade or business.

If you borrowed money on this property with someone else, each of you should receive this statement.

Borrower's identification number. For your protection, this form may show only the last four digits of your social security number (SSN), individual taxpayer identification number (ITIN), or adoption taxpayer identification number (ATIN). However, the issuer has reported your complete identification number to the IRS and, where applicable, to state and/or local governments.

Account number. May show an account or other unique number the lender assigned to distinguish your account.

Box 1. For a lender's acquisition of property that was security for a loan, the date shown is generally the earlier of the date title was transferred to the lender or the date possession and the burdens and benefits of ownership were transferred to the lender. This may be the date of a foreclosure or execution sale or the date your right of redemption or objection expired. For an abandonment, the date shown is the date on which the lender first knew or had reason to know that the property was abandoned or the date of a foreclosure, execution, or similar sale.

Box 2. Shows the debt (principal only) owed to the lender on the loan when the interest in the property was acquired by the lender or on the date the lender first knew or had reason to know that the property was abandoned.

Box 4. Shows the fair market value of the property. If the amount in box 4 is less than the amount in box 2, and your debt is canceled, you may have cancellation of debt income. If the property was your main home, see Pub. 523 to figure any taxable gain or ordinary income.

Box 5. Shows whether you were personally liable for repayment of the debt when the debt was created or, if modified, when it was last modified.

Box 6. Shows the description of the property acquired by the lender or abandoned by you. If "CCC" is shown, the form indicates the amount of any Commodity Credit Corporation loan outstanding when you forfeited your commodity.

COMBINED TAX STATEMENT FOR CALENDAR YEAR 2012

UNION BANK, N.A.
 Bank Operations Support, V03-480
 PO BOX 54526
 LOS ANGELES, CA 90054-0526

FEDERAL I.D. # 94-0304228

THIS STATEMENT REPORTS 1099-DIV (OMB No. 1545-0110),
 1099-INT (OMB No. 1545-0112), 1099-CID (OMB No. 1545-0117),
 1099 (OMB No. 1545-0001), 1099-MISC (OMB No. 1545-0116),
 1099-B (OMB No. 1545-0715), 1099-S (OMB No. 1545-0097),
 1099-A (OMB No. 1545-0077), 1099-C (OMB No. 1545-1421).

William A Bookout
 470 Price St
 Rancho Beach CA 93449

TAX PAYER I.D. NUMBER

CORRECTION AS OF 02/11/14

Please make sure that the number above is correct for these accounts, since there are penalties for incorrect numbers.

ACCOUNT NUMBER	ACCOUNT TYPE	IRS DESCRIPTION	IRS BOX #	AMOUNT
* * 281.2 FORM 1099-A, ACQN/ABNDN PROP * *				
000080180983501	ACQN/ABNDN PROP	BALANCE OF PRINCIPAL OUTSTANDING	2	\$395,320.40
		FAIR MARKET VALUE OF PROPERTY	4	\$189,000.00
		DATE OF LENDER ACQUISITION OF KNOWLEDGE OF ABANDONMENT	3	2/22/2012
		UCC FILING @ STATE OF CA LOCATED	6	1341 DESCRIPTION

This is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if this income is taxable, this item is required to be reported or taxable income results from this transaction and the IRS determines that has not been reported.

Item 180B: The information in boxes 1, 2, and 3 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for the mortgage interest or for these points or because you did not report this refund of interest on your return.

Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. So, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

SEE REVERSE SIDE FOR INSTRUCTIONS

Union Bank

AGREEMENT... This agreement shall be governed by the laws of the State of Michigan. Any dispute arising out of or in connection with this agreement shall be resolved by arbitration... The parties hereby agree to arbitrate all disputes arising out of or in connection with this agreement...

1. **Definitions.** For purposes of this Agreement, the terms defined herein shall have the meanings set forth below. 'Agreement' shall mean this Agreement as amended from time to time. 'Party' shall mean either party to this Agreement.

2. **Entire Agreement.** This Agreement represents the entire understanding between the parties and supersedes all previous oral and written agreements. There are no conditions, warranties, or representations that are not included in this Agreement.

3. **Force Majeure.** If performance under this Agreement is prevented or delayed by an act of God, war, terrorism, riot, rebellion, insurrection, strike, or other event beyond the reasonable control of the party to be excused, performance shall be suspended until the cause of such event has ceased.

4. **Assignment.** Neither party shall assign, transfer, or subcontract any of its obligations or duties under this Agreement without the prior written consent of the other party. Any such assignment shall be void and inoperative if made in violation of this provision.

5. **Severability.** If any provision of this Agreement is held to be unenforceable or invalid by any court of law, the remaining provisions shall remain in full force and effect. The unenforceability of any provision shall not affect the enforceability of any other provision.

6. **Notices.** All notices under this Agreement shall be in writing and shall be deemed to have been given if delivered in person, sent by registered mail, or sent by overnight courier to the address set forth below.

7. **Counterparts.** This Agreement may be executed in counterparts, each of which shall be deemed to be an original of this Agreement, and all of which together shall constitute one and the same agreement.

8. **Amendment.** This Agreement may be amended or modified only by a written instrument signed by both parties. No oral agreement or understanding shall constitute an amendment to this Agreement.

9. **Waiver.** The failure of either party to exercise any right or remedy provided in this Agreement shall not constitute a waiver of that right or remedy, nor shall it constitute a precedent for future action.

10. **Binding Arbitration.** Any dispute arising out of or in connection with this Agreement shall be referred to arbitration. The arbitration shall be held in the County of [] State of Michigan. The arbitrator's decision shall be final and binding on both parties.

11. **Specific Performance.** In the event that the subject matter of this Agreement is unique or otherwise scarce, the non-breaching party shall be entitled to an order of specific performance in addition to or in lieu of any other remedy.

12. **Assignment of Rights.** Any rights or interests in this Agreement shall be deemed to be assigned to the party that has the primary obligation to perform under the Agreement.

13. **Survival.** The provisions of this Agreement which by their nature survive the termination or expiration of the Agreement shall continue in full force and effect until the expiration of such period.

14. **Integration.** This Agreement and any exhibits attached hereto constitute the entire agreement between the parties. No oral or written statements, representations, or agreements made prior to the execution of this Agreement shall be binding on the parties.

15. **Assignment of Rights.** Any rights or interests in this Agreement shall be deemed to be assigned to the party that has the primary obligation to perform under the Agreement.

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 **Internal Revenue Service**
United States Department of the Treasury

This Product Contains Sensitive Taxpayer Data

Wage and Income Transcript

Request Date: 07-20-2016
Response Date: 07-20-2016
Tracking Number: 1D029130424D

SSN Provided:
Tax Period Requested: December, 2012

Form 1099-K: Merchant Card and Third Party Network Transactions

Transferor:

Transferor's Federal Identification Number (FIN): 371653698
BANK OF AMERICA NA MERCHANT REPORTING
BANK OF AMERICA NA MERCHANT REPORTING
PO BOX 6688
HAGERSTOWN, MD 21741-6688

Employee:

Employee's Identification Number:
WILLIAM A BOOKOUT
EUMERIAS GARDEN & GIFT
478 PRICE ST STE C
PISMO BEACH, CA 93449-8000

Submission Type:	Original document
Account Number (Optional):	4759402Ti
PSE-EPP Indicator:	Check box if FILER is Payment Settlement Entity (PSE)
Merchant Category Code:	5261
Transactions Reported:	Check box if TRANSACTIONS are Payment Card
Number of Transactions:	1,441
Gross Amount:	\$167,865.00
January Payments:	\$0.00
February Payments:	\$0.00
March Payments:	\$0.00
April Payments:	\$8.80
May Payments:	\$12,522.00
June Payments:	\$20,299.00
July Payments:	\$30,734.80

August Payments:	\$27,353.00
September Payments:	\$24,960.00
October Payments:	\$20,622.00
November Payments:	\$17,119.00
December Payments:	\$14,251.00

Form 1099-K: Merchant Card and Third Party Network Transactions

Transferor:

Transferor's Federal Identification Number (FIN): 371653698
 BANK OF AMERICA N.A.
 MERCHANT REPORTING
 P O BOX 6608
 HAGERSTOWN, MD 21741-6608

Employee:

Employee's Identification Number:
 WILLIAM A BOOKOUT
 470 PRICE ST STE C
 PISMO BEACH, CA 93449-2594

Submission Type:	Original document
Account Number (Optional):	00101T01322135950877
PSE-EPF Indicator:	Check box if FILER is Payment Settlement Entity (PSE)
Merchant Category Code:	5261
Transactions Reported:	Check box if TRANSACTIONS are Payment Card
Number of Transactions:	0
Gross Amount:	\$43,079.00
January Payments:	\$6,480.00
February Payments:	\$9,971.00
March Payments:	\$11,871.00
April Payments:	\$14,756.00
May Payments:	\$0.00
June Payments:	\$0.00
July Payments:	\$0.00
August Payments:	\$0.00
September Payments:	\$0.00
October Payments:	\$0.00
November Payments:	\$0.00
December Payments:	\$0.04

Form 1099-A Acquisition or Abandonment of Secured Property

Lender:

Lender's Federal Identification Number (FIN): 940304228
 UNION BANK SUCCESSOR TO SBB&T
 PO BOX 54528
 LOS ANGELES, CA 90054-0528

Borrower:

Borrower's Identification Number:
 WILLIAM A BOOKOUT
 470 PRICE ST
 PISMO BEACH, CA 93449-0000

Submission Type:	Original document
Account Number:	100983501
Date of Lender's Acquisition or Knowledge of Abandonment:	02-22-2012
Balance of Principal Outstanding:	0.00
Fair Market Value of Property:	\$189,000.00
Was Borrower Personally Liable for Repayment of the Debt?:	
Description of Property:	UCC FILING @ STATE OF CA LOCATED @ 1341

Form 1098 Mortgage Interest Statement

Recipient/Lender:

Recipient's Federal Identification Number (FIN): 452575622
 WCHOB LLC
 C/O NESTDALE CAPITAL LTD
 3100 MONTICELLO STE 600
 DALLAS, TX 75205-0000

Payer/Borrower:

Payer's Social Security Number:
 WILLIAM BOOKOUT
 470 PRICE STREET
 PISMO BEACH, CA 93449-0000

Submission Type:	Original document
Account Number (Optional):	3D273
Mortgage Interest Received from Payer(s)/Borrower(s):	\$19,922.00
Points Paid on Purchase of Principal Residence:	0.00
Refund of Overpaid Interest:	0.00
Mortgage Insurance Premiums:	0.00

Form 1098 Mortgage Interest Statement

Recipient/Lender:

Recipient's Federal Identification Number (FIN): 940304228
UNION BANK SUCCESSOR TO SBB&T
PO BOX 54528
LOS ANGELES, CA 90054-0528

Payer/Borrower:

Payer's Social Security Number:
WILLIAM A BOOKOUT
470 PRICE ST
PISMO BEACH, CA 93449-0000

Submission Type:	Original document
Account Number (Optional):	100983501
Mortgage Interest Received from Payer(s)/Borrower(s):	\$49,523.00
Points Paid on Purchase of Principal Residence:	0.00
Refund of Overpaid Interest:	0.00
Mortgage Insurance Premiums:	0.00

This Product Contains Sensitive Taxpayer Data

1502 Information, Guaranty Loan

Current Data: Read Only Source: Elex

Loan Status:
 active Un-Disbursed Disbursed Current Lender Defaulted Disbursed Past Due Disbursed Delinquent Disbursed
 Paid in Full
 Voluntary Termination

Process Effective Date: 04/30/2018 **States Date:** 09/17/2012 **Disbursement Term:** 5

Total Amount Undisbursed: \$0.00 **Rate of First Disbursement:** 10/31/2003

SOA Outstanding Balance Amount: \$0.00 **Balance As Of Date:** 12/31/2009

Month-Ending Information

Loan Disbursed Amount: _____

Prin Paid Amount: \$207,000.00 **Next Installment Due Date:** 01/28/2010

Interest Paid Amount: \$5,554.43 **Interest Paid Date:** 12/27/2010

Reset Clear Next

* 2562 History

#	LoadDt	Source	IntPct	Proc Dt	IntPaidTo Dt	Int	Principal Paid	NextInstmnt DueDt	InstLcnNo	Disb Amt	OutstBal Amt	Undisb Amt	Extract Dt	MFUUploadDt	Warn	Err	First Name	Last Name	
1	09/20/2012	Colson	7.50	04/31/2012	10/02/2011	\$5,272.03	\$0.00		100983501	\$0.00	\$183,996.91	\$0.00			1030	1031	PoolSecAdmin		
2	08/20/2012	Colson	7.50	07/31/2012	07/12/2011	\$2,277.21	\$0.00		100983501	\$0.00	\$183,996.91	\$0.00					1030	PoolSecAdmin	
3	07/20/2012	Colson	7.50	06/30/2012	05/22/2011	\$4,146.61	\$0.00		100983501	\$0.00	\$183,996.91	\$0.00					1030	PoolSecAdmin	
4	06/20/2012	Colson	7.50	05/31/2012	04/19/2011	\$5,178.20	\$0.00		100983501	\$0.00	\$183,996.91	\$0.00					1020	PoolSecAdmin	
5	05/20/2012	Colson	7.98	04/30/2012	12/27/2010	\$6,854.43	\$207,000.00		100983501	\$0.00	\$390,996.91	\$0.00	05/21/2012	05/21/2012				PoolSecAdmin	
6	04/20/2012	Colson	7.50	03/31/2012	12/06/2010	\$3,277.21	\$0.00		100983501	\$0.00	\$152,496.91	\$0.00					1038	PoolSecAdmin	
7	03/21/2012	Colson	7.50	02/29/2012	09/16/2010	\$8,466.96	\$206,500.00		100983501	\$0.00	\$390,996.91	\$0.00	02/22/2012	09/22/2012				PoolSecAdmin	
8	02/20/2012	Colson	7.50	01/31/2012	05/08/2010	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	09/21/2012	02/22/2012				PoolSecAdmin	
9	01/20/2012	Colson	7.50	12/31/2011	09/08/2010	\$0.00	\$0.00		100983501	\$0.00	\$350,996.91	\$0.00	01/22/2012	01/22/2012				PoolSecAdmin	
10	12/20/2011	Colson	7.50	11/30/2011	05/00/2010	\$4,121.07	\$0.00		100983502	\$0.00	\$390,996.91	\$0.00	12/21/2011	12/21/2011				PoolSecAdmin	
11	11/20/2011	Colson	7.50	10/31/2011	03/05/2010	\$4,121.07	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	11/21/2011	11/21/2011				PoolSecAdmin	
12	10/20/2011	Colson	7.50	09/30/2011	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	10/21/2011	10/21/2011				PoolSecAdmin	
13	09/20/2011	Colson	7.50	08/31/2011	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	09/21/2011	09/21/2011				PoolSecAdmin	
14	08/20/2011	Colson	7.50	07/31/2011	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	08/21/2011	05/22/2011				PoolSecAdmin	
15	07/20/2011	Colson	7.50	06/30/2011	12/31/2009	\$0.00	\$0.00		100983502	\$0.00	\$390,996.91	\$0.00	07/21/2011	07/21/2011				PoolSecAdmin	
16	06/20/2011	Colson	7.50	05/31/2011	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	06/21/2011	06/21/2011				PoolSecAdmin	
17	05/20/2011	Colson	7.50	04/29/2011	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	05/21/2011	05/22/2011				PoolSecAdmin	
18	04/20/2011	Colson	7.50	03/31/2011	12/21/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	04/21/2011	04/21/2011				PoolSecAdmin	
19	03/19/2011	Colson	7.50	02/28/2011	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	03/19/2011	03/19/2011				PoolSecAdmin	
20	02/19/2012	Colson	7.50	01/31/2011	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	02/19/2012	02/19/2012				PoolSecAdmin	
21	01/24/2012	Colson	7.50	12/31/2010	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	01/24/2012	01/24/2012				PoolSecAdmin	
22	12/20/2010	Colson	7.50	11/30/2010	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	12/21/2010	12/21/2010				PoolSecAdmin	
23	11/10/2010	Colson	7.50	10/31/2010	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	11/21/2010	11/21/2010				PoolSecAdmin	
24	10/20/2010	Colson	7.50	09/30/2010	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	10/21/2010	10/21/2010				PoolSecAdmin	
25	09/20/2010	Colson	7.50	08/31/2010	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	09/22/2010	09/21/2010				PoolSecAdmin	
26	08/20/2010	Colson	7.50	07/31/2010	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	08/21/2010	08/21/2010				PoolSecAdmin	
27	07/20/2010	Colson	7.50	06/30/2010	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	07/21/2010	07/21/2010				PoolSecAdmin	
28	06/20/2010	Colson	7.50	05/31/2010	12/31/2009	\$0.00	\$0.00		100983501	\$0.00	\$390,996.91	\$0.00	06/21/2010	06/21/2010				PoolSecAdmin	
29	05/20/2010	Colson	7.50	04/30/2010	12/31/2009	\$0.00	\$0.00	01/06/2010	100983501	\$0.00	\$390,996.91	\$0.00	05/21/2010	05/11/2010				PoolSecAdmin	
30	04/20/2010	Colson	7.50	03/31/2010	11/31/2009	\$0.00	\$0.00	01/06/2010	100983501	\$0.00	\$390,996.91	\$0.00	04/11/2010	04/21/2010				PoolSecAdmin	
31	03/20/2010	Colson	7.50	02/28/2010	12/31/2009	\$0.00	\$0.00	01/05/2010	100983501	\$0.00	\$390,996.91	\$0.00	03/21/2010	03/21/2010				PoolSecAdmin	
32	02/22/2010	Colson	7.50	01/31/2010	12/31/2009	\$0.00	\$0.00	01/05/2010	100983501	\$0.00	\$390,996.91	\$0.00	02/22/2010	02/22/2010				PoolSecAdmin	
33	01/21/2010	Colson	7.50	12/31/2009	12/31/2009	\$3,993.24	\$1,827.83	01/06/2010	100983501	\$0.00	\$399,996.91	\$0.00	01/21/2010	01/21/2010				PoolSecAdmin	
34	12/20/2009	Colson	7.50	11/30/2009	11/23/2009	\$2,523.51	\$1,597.56	11/06/2009	100983501	\$0.00	\$392,024.73	\$0.00	12/22/2009	12/22/2009				PoolSecAdmin	
35	11/20/2009	Colson	7.50	10/31/2009	10/05/2009	\$2,210.64	\$1,919.43	11/06/2009	100983501	\$0.00	\$393,622.29	\$0.00	11/21/2009	11/21/2009				PoolSecAdmin	
36	10/30/2009	Colson	7.50	09/30/2009	09/01/2009	\$3,967.71	\$159.35	10/06/2009	100983501	\$0.00	\$395,532.71	\$0.00					PMG	Colson	
37	09/10/2009	Colson	7.30	08/31/2009	07/01/2009	\$0.00	\$0.00	09/06/2009	100983501	\$0.00	\$395,686.07	\$0.00					PMG	Colson	

#	LoadDt	Source	IntPct	Prca Dt	IntPaidTo Dt	Int	PrncplPaid	AdjPrncplmnt	LoadLeans	Disb Amt	gSS	AutotBal Amt	UndlAb Amt	Extract Dt	MFLoadDt	Warn	Err	First Name	Last Name
38	08/28/2009	Colson	7.50	07/31/2009	07/02/2009	\$131.40	\$2,389.67	09/06/2009	100983501	\$0.00	1	\$395,686.07	\$0.00					PMGI	Colson
39	07/23/2009	Colson	7.50	06/30/2009	06/30/2009	\$3,318.48	\$4,923.00	08/06/2009	100983501	\$0.00	1	\$395,675.72	\$0.00					PMGI	Colson
40	06/30/2009	Colson	7.50	05/31/2009	05/11/2009	\$1,339.35	\$2,781.72	06/06/2009	100983501	\$0.00	1	\$404,599.38	\$0.00					PMGI	Colson
41	05/31/2009	Colson	7.50	04/30/2009	04/21/2009	\$2,912.79	\$5,529.55	05/06/2009	100983501	\$0.00	1	\$407,501.00	\$0.00					PMGI	Colson
42	04/30/2009	Colson	7.50	03/31/2009	03/09/2009	\$3,802.13	\$318.93	03/06/2009	100983501	\$0.00	2	\$412,710.42	\$0.00					PMGI	Colson
43	03/31/2009	Colson	7.50	02/28/2009	01/12/2009	\$0.00	\$4.00	02/06/2009	100983501	\$0.00	2	\$413,023.35	\$0.00					PMGI	Colson
44	02/28/2009	Colson	7.50	01/31/2009	01/12/2009	\$2,724.99	\$1,395.07	02/06/2009	100983501	\$0.00	1	\$413,039.35	\$0.00					PMGI	Colson
45	01/31/2009	Colson	7.50	12/31/2008	12/09/2008	\$2,052.35	\$2,067.12	01/06/2009	100983501	\$0.00	1	\$414,420.48	\$0.00					PMGI	Colson
46	12/31/2008	Colson	7.50	11/30/2008	11/03/2008	\$2,259.27	\$1,861.80	12/06/2008	100983501	\$0.00	1	\$416,492.55	\$0.00					PMGI	Colson
47	11/30/2008	Colson	7.50	10/31/2008	10/01/2008	\$0.00	\$8.00	11/06/2008	100983501	\$4.00	1	\$418,354.25	\$0.00					PMGI	Colson
48	10/31/2008	Colson	7.50	10/31/2008	10/01/2008	\$0.00	\$0.00	11/06/2008	100983501	\$0.00	1	\$418,354.25	\$0.00					PMGI	Colson
49	09/30/2008	Colson	7.50	08/30/2008	08/01/2008	\$6,730.07	\$1,689.58		100983501	\$0.00	5	\$418,354.35	\$0.00				1197	PMGI	Colson
50	08/31/2008	Colson	7.50	08/31/2008	06/25/2008	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
51	05/31/2008	Colson	7.50	05/31/2008	02/26/2008	\$6,400.03	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
52	03/31/2008	Colson	8.61	02/29/2008	08/13/2007	\$4,121.05	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
53	01/21/2008	Colson	7.50	12/31/2007	05/22/2007	\$8,242.13	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
54	12/31/2007	Colson	7.50	11/30/2007	04/13/2007	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
55	11/30/2007	Colson	7.50	10/31/2007	04/13/2007	\$4,121.07	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
56	10/31/2007	Colson	7.50	09/30/2007	03/08/2007	\$4,121.07	\$0.00		100983501	\$6.00	5	\$420,024.31	\$0.00					PMGI	Colson
57	09/30/2007	Colson	7.50	08/31/2007	02/02/2007	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$6.00					PMGI	Colson
58	08/31/2007	Colson	11.60	07/31/2007	02/02/2007	\$26,474.25	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
59	07/31/2007	Colson	11.75	06/30/2007	03/23/2006	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
60	06/30/2007	Colson	11.75	05/31/2007	03/23/2006	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
61	05/31/2007	Colson	11.75	04/30/2007	03/22/2006	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
62	04/30/2007	Colson	11.75	03/31/2007	03/23/2006	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
63	03/31/2007	Colson	11.75	02/28/2007	03/23/2006	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
64	02/28/2007	Colson	11.75	01/31/2007	03/23/2006	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
65	01/31/2007	Colson	11.75	12/31/2006	03/23/2006	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
66	12/31/2006	Colson	11.75	11/30/2006	03/23/2006	\$0.00	\$0.00		100983501	\$4.00	5	\$420,024.31	\$0.00					PMGI	Colson
67	11/30/2006	Colson	11.75	10/31/2006	03/23/2006	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
68	10/31/2006	Colson	11.75	09/30/2006	03/31/2006	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
69	09/30/2006	Colson	11.75	08/31/2006	03/23/2006	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
70	08/21/2006	Colson	11.75	07/31/2006	03/13/2006	\$0.00	\$0.00		100983501	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
71	07/31/2006	Colson	11.50	06/30/2006	03/23/2006	\$0.00	\$0.00		15899	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
72	06/30/2006	Colson	11.00	04/30/2006	03/23/2006	\$0.00	\$0.00		15899	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
73	05/31/2006	Colson	11.00	04/30/2006	03/23/2006	\$0.00	\$0.00		15899	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson
74	04/30/2006	Colson	11.00	03/31/2006	03/23/2006	\$4,126.27	\$8,614.30		15899	\$0.00	5	\$420,024.31	\$0.00					PMGI	Colson

Last modified: 01/23/2014 12:00:40 AM SBA Processing: 0.407 seconds Version: 5.2



Branch: Wilson Branch
Loan No: 10055591

Original Date: 01/01/2008
Interest Rate: 5.250%
Maturity Date: 01/01/2008
Account Owner: JIA
Beginning Date: 01/01/2008

Effective Date	Posted Date	Item Description	Transaction Amount	Interest Rate	Days	Per %/m	Interest Amount	Interest Paid	Principal Paid	Loan Fees	Other Fees	Principal Balance	Interest Balance	Loan Fee Balance	Other Fee
01/01/2014		Loan Change Assessed	\$3,277.24	5.250%	61	32.9281	\$2,812.22	\$1,385.78	\$2,290.40	\$165.24		\$250,064.98	\$15,817.34	\$5,000	
01/01/2014		Loan Change Assessed	\$165.24	5.250%	61	25.9983	\$2,014.14	\$2,433.79	\$1,786.80	\$165.24		\$249,094.96	\$20,241.02	\$5,000	
01/01/2014		Loan Change Assessed	\$2,277.24	7.250%	72	35.8848	\$2,060.61	\$1,110.61	\$1,178.60	\$165.24		\$247,884.36	\$21,120.81	\$5,000	
01/01/2014		Loan Change Assessed	\$1,015.84	5.250%	71	31.7127	\$2,098.85	\$1,025.87	\$2,241.54	\$165.24		\$246,668.52	\$22,002.18	\$5,000	
01/01/2014		Loan Change Assessed	\$1,652.24	5.250%	83	26.9812	\$2,345.43	\$1,017.29	\$1,736.42	\$165.24		\$245,443.30	\$22,883.57	\$5,000	
01/01/2014		Loan Change Assessed	\$1,062.74	5.250%	48	21.2903	\$1,736.42	\$1,261.07	\$2,817.84	\$165.24		\$244,278.06	\$23,764.96	\$5,000	
01/01/2014		Loan Change Assessed	\$5,277.41	5.250%	44	30.3180	\$1,719.61	\$598.26	\$2,750.02	\$165.24		\$243,112.82	\$24,646.35	\$5,000	
01/01/2014		Loan Change Assessed	\$1,452.91	5.250%	38	24.6983	\$1,640.88	\$1,630.73	\$1,630.73	\$165.24		\$241,947.58	\$25,527.74	\$5,000	
01/01/2014		Loan Change Assessed	\$5,462.24	5.250%	43	31.5983	\$2,118.46	\$2,181.17	\$1,630.73	\$165.24		\$240,782.34	\$26,409.13	\$5,000	
01/01/2014		Loan Change Assessed	\$2,377.24	5.250%	62	34.4205	\$2,193.48	\$2,206.83	\$2,071.13	\$165.24		\$239,617.10	\$27,290.48	\$5,000	
01/01/2014		Loan Change Assessed	\$2,277.24	5.250%	74	30.1448	\$2,227.23	\$241.81	\$2,338.80	\$165.24		\$238,451.86	\$28,171.83	\$5,000	
01/01/2014		Loan Change Assessed	\$165.24	5.250%	63	33.7091	\$2,125.29		\$2,125.29	\$165.24		\$237,286.62	\$29,053.18	\$5,000	

William Bookout 100983501

Compound Period: Exact Days

Nominal Annual Rate: 6.000 %

SCHEDULE 2

CASH FLOW DATA

Balance after 5 payments	\$416,898.31
10 deferred payments	\$ 45,171.20
Total balance	\$462,069.51

Event	Date	Amount	Number	Period	End Date
1	Loan	07/06/2007	462,069.51	1	
2	Payment	08/06/2007	4,028.05	171	Monthly
					10/06/2021

AMORTIZATION SCHEDULE - Normal Amortization

	Date	Payment	Interest	Principal	Balance
Loan	07/06/2007				462,069.51
1	08/06/2007	4,028.05	2,354.66	1,673.39	460,396.12
2	09/06/2007	4,028.05	2,346.13	1,681.92	458,714.20
3	10/06/2007	4,028.05	2,262.15	1,765.90	456,948.30
4	11/06/2007	4,028.05	2,328.56	1,699.49	455,248.81
5	12/06/2007	4,028.05	2,245.06	1,782.99	453,465.82
2007 Totals		20,140.25	11,536.56	8,603.69	
6	01/06/2008	4,028.05	2,310.81	1,717.24	451,748.58
7	02/06/2008	4,028.05	2,302.06	1,725.99	450,022.59
8	03/06/2008	4,028.05	2,145.31	1,882.74	448,139.85
9	04/06/2008	4,028.05	2,283.67	1,744.38	446,395.47
10	05/06/2008	4,028.05	2,201.40	1,826.65	444,568.82
11	06/06/2008	4,028.05	2,265.47	1,762.58	442,806.24
12	07/06/2008	4,028.05	2,183.70	1,844.35	440,961.89
13	08/06/2008	4,028.05	2,247.09	1,780.96	439,180.93
14	09/06/2008	4,028.05	2,238.02	1,790.03	437,390.90
15	10/06/2008	4,028.05	2,157.00	1,871.05	435,519.85
16	11/06/2008	4,028.05	2,219.36	1,808.69	433,711.16
17	12/06/2008	4,028.05	2,138.85	1,889.20	431,821.96
2008 Totals		48,336.60	26,692.74	21,643.86	
18	01/06/2009	4,028.05	2,200.52	1,827.53	429,994.43
19	02/06/2009	4,028.05	2,191.20	1,836.85	428,157.58
20	03/06/2009	4,028.05	1,970.70	2,057.35	426,100.23
21	04/06/2009	4,028.05	2,171.36	1,856.69	424,243.54
22	05/06/2009	4,028.05	2,092.16	1,935.89	422,307.65
23	06/06/2009	4,028.05	2,152.03	1,876.02	420,431.63
24	07/06/2009	4,028.05	2,073.36	1,954.69	418,476.94

SCHEDULE 2



Account Activity

First Bank of San Luis Obispo
 FBSLO Main Office
 995 Higuera Street
 San Luis Obispo, CA 93401
 Phone: (888) 400-7228

Small Business Term Loan

Account Name: Small Business Term Loan
 Account #: xxxxxx3501
 Principal Balance: \$420,024.30
 Interest Rate: 6%
 Interest Accrued: \$13,956.25
 Payment Due Date: 5/6/2008
 Payment Due: \$4,121.06
 Late Charges Due: \$2,637.49
 Fees Due: \$0.00
 Open Date: 10/10/2003
 Original Loan Amount: \$450,000.00
 Maturity Date: 10/6/2021
 Interest Paid YTD: \$8,321.06
 Interest Paid Last Year: \$53,358.70

Date: 05/01/2008
 Time: 14:33:34
 Seq: 80
 Mortgage
 Acct No: xxxxx3501
 Amount: \$4,200.00
 hudgensg
 304805

THANK YOU FOR BANKING WITH US

Account: Small Business Term Loan (xxxxxx3501) From: 3/31/2008 To: 5/1/2008

Type: - ALL - Category: - ALL -

Date	Description	Category	Debit	Credit	Balance
4/15/2008	<u>EFF 03/28/2008</u>			\$78.94	\$420,024.30
4/15/2008	<u>EFF 03/28/2008</u>		\$78.94		\$420,024.30

San Joaquin Bank & Trust, First National Bank of Central California, South Valley National Bank, San Benito Bank and First Bank of San Luis Obispo are divisions of Pacific Capital Bank, N.A., member FDIC.

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October 24, 2016

William Bookout
470 Price Street
Pismo Beach, CA 93449

Re: Office of the Comptroller of the Currency
Case Number: 03097098

Dear Mr. Bookout:

This is in response to the customer complaint you made to the OCC on or about October 3, 2016.

The \$57,676.19 for which you request an accounting represents attorneys' fees and costs that the Bank incurred in connection with your default under the note and deed of trust and the Bank's foreclosure proceeding. Prior to the foreclosure sale, on September 15, 2011, and again on December 27, 2011, you filed for Chapter 13 bankruptcy. The Bank included the \$57,676.19 amount in the bankruptcy proof of claim it submitted. You objected to the proof of claim, but the bankruptcy court ruled in the Bank's favor, allowing these pre-petition fees to be included in the Bank's claim amount. As you know, the bankruptcy court's ruling was recently held to be res judicata by the California Court of Appeal in a civil lawsuit you brought against the Bank.

It is not necessary, as you claim, for the Bank to provide information regarding the fees to the IRS because attorneys' fees are not included on an IRS Form 1098 mortgage interest statement. Furthermore, no court has ever ordered the Bank to provide any itemization of its attorney's fees incurred as a result of your defaults. Finally, please note that the IRS has not requested information from the Bank regarding the fees.

Contrary to your claims regarding a purported rescission of your loan, the Bank has never rescinded the loan. The loan remains outstanding to date and you continue to make payments due on the loan. Instead, the Bank rescinded the forbearance agreement, pursuant to its own terms, when you defaulted on it.

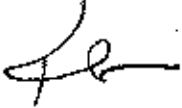
Finally, the Bank does not have "two sets of books" as you claim. The Bank believes you may be referring to the re-calculation and re-amortization of the loan which occurred as a result of the rescission of the Forbearance Agreement as described above.

Bookout, William

Page 2 of 2

The rescission of the Forbearance Agreement resulted in a new interest rate being applied to the loan and the payments which had been made pursuant to the Forbearance Agreement being applied differently than they would have been had the Forbearance Agreement remained in effect.

Sincerely,

A handwritten signature in black ink, appearing to be the name 'Bookout'.

MUFG Union Bank, N.A.



February 1, 2017

William Bookout
470 Price Street
Pismo Beach, CA 93449

Re: Consumer Financial Protection Bureau Case Number 170112-001913

Dear Mr. Bookout:

Union Bank is in receipt of the complaint you filed with the Consumer Financial Protection Bureau ("CFPB"), which we received on 1/17/2017. I am responding to you on the behalf of the Office of the President.

As you may recall, the issues you describe in the CFPB complaint were previously addressed in your bankruptcy case, United States District Court, Central District of California, Case Number 9:11-bk-15818-PC, and in your civil suit filed in San Luis Obispo County Superior Court Case Number 15CV0265, which you unsuccessfully appealed to the California Court of Appeals, Second District. Each court ruled in favor of the Bank as to those claims and those decisions are now final. Indeed, the state court entered judgment in Union Bank's favor and ordered you to pay the sum of \$6,195 to the Bank to reimburse it for the fees and costs it incurred in the action.

In addition, the Bank has responded previously to a similar complaint you filed with the Office of the Comptroller of the Currency on October 3, 2016. We enclose a copy of our response letter in connection with that complaint for your convenience.

Please be advised that pursuant to the restraining order entered against you in Santa Barbara County Superior Court Case Number 1381216, the Bank is not obligated to and will not correspond with you directly. Should you continue to contact us with similar complaint filings, the Bank reserves the right to decline to comment on the matter and/or bring your actions to the attention of the Santa Barbara Superior Court.

Sincerely,



Office of the President

cc: Consumer Financial Protection Bureau
Encl.

Office of the President
P.O. Box 953, Mail Code V03-9072
New York, NY 10108

Tel. 646 452 2027

A member of MFC, a global financial group

REICKER PFAU

ATTORNEYS AT LAW

1421 State Street, Suite B
Santa Barbara, CA 93101

Phone: 805.966.2440
Fax: 805.966.3320

www.reickerpfau.com

Email: rforouzandeh@rppmh.com

November 2, 2017

William Bookout
470 Price Street
Pismo Beach, CA 93449

RE: Consumer Financial Protection Bureau – Case Number(s): 170906-2409066; 171024-2591529

Dear Mr. Bookout:

Union Bank is in receipt of the two complaints you filed with the Consumer Financial Protection Bureau ("CFPB"), one of which we received on September 6, 2017, and the other on October 24, 2017. I am responding to you on the behalf of Union Bank.

As you may recall, the issues you described in both CFPB complaints were previously addressed within the San Luis Obispo County, California Superior Court case number 15CV0265. This case was dismissed by the court and judgment entered in favor of Union Bank as you previously adjudicated the same exact matter in a prior bankruptcy proceeding. After the Superior Court ruled in the bank's favor, you appealed the judgment to the California Court of Appeals Second Appellate District. On October 27, 2016, the Court of Appeals rejected your appeal. In accordance with the court's decision and as previously stated to you on multiple occasions, the bank now considers this matter closed. For your convenience, however, we have enclosed copies of our letters to you dated October 24, 2016 and February 1, 2017, which were sent in response to the prior duplicative complaints you filed with the Office of the Comptroller of the Currency on October 3, 2016, and with the CFPB on January 17, 2017.

Although almost the entirety of your September 6, 2017, CFPB complaint is duplicative of your prior ones, in your latest complaint, you mention for the first time an April 11, 2017 email I sent to you in which I stated that Union Bank had previously provided you with an amortization schedule for your loan that was generated after Union Bank rescinded your Forbearance Agreement. This statement is true and Union Bank stands by it. Union Bank denies any of the conclusory statements you make thereafter and the manner in which you characterize the amortization schedule and your repeated false claim that Union Bank rescinded your loan. You raised each of these issues in the legal action described above and the court ruled against you.

William Bookout

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November 2, 2017

The issues described in the October 24, 2017, CFPB complaint similarly are duplicative of the September 6, 2017, CFPB complaint except, from what we can discern, two items. First, you make mention of an October 23rd 2017 FOIA response by the Small Business Administration. Second, you mention an email exchange between you and I regarding a check you sent to the Bank. Neither of these items alters the Bank's position stated above.

Mr. Bookout, please be advised that should you continue to make similar complaint filings, the bank reserves the right to decline to comment on the matter.

Sincerely,

REICKER, PRAU, PYLE & McROY LLP

By



Robert B. Forouzandeh



Borrower: William Bookout
 Loan No.: 188983601

Original Amt: \$450,000.00
 Interest Rate: Varies
 Maturity Pmt.: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2003

Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
10/10/2003	10/14/2003	Opening Advance	\$385,246.89	6.000%				\$385,246.89	\$0.00
10/14/2003		Advance	\$25,000.00	6.000%				\$410,246.89	\$0.00
10/14/2003		Advance	\$39,763.11	6.000%				\$450,000.00	\$0.00
11/06/2003		Regular Payment	\$5,411.78	6.000%	\$1,954.67	\$1,457.88		\$443,542.94	\$0.00
12/12/2003		Regular Payment	\$3,412.05	6.000%	\$2,654.39	\$758.80		\$447,794.34	\$0.00
01/12/2004		Regular Payment	\$3,412.85	6.000%	\$2,281.85	\$1,131.14		\$446,553.20	\$0.98
02/09/2004		Regular Payment	\$3,412.99	6.000%	\$2,055.82	\$1,357.17		\$445,296.03	\$0.00
03/10/2004		Regular Payment	\$3,412.55	6.000%	\$2,195.98	\$1,217.01		\$444,079.02	\$0.00
04/06/2004		Regular Payment	\$3,412.99	6.000%	\$1,970.98	\$1,442.01		\$442,837.01	\$0.00
05/10/2004		Regular Payment	\$3,412.99	6.000%	\$2,475.91	\$938.08		\$441,897.33	\$0.00
06/07/2004		Regular Payment	\$3,412.99	6.000%	\$2,833.02	\$1,575.97		\$440,317.96	\$0.00
07/07/2004		Rate Change	\$0.00	5.250%		\$0.00		\$448,317.96	\$0.00
07/12/2004	08/30/2004	Principal Payment	\$242.82	6.250%		\$242.82		\$439,475.04	\$0.00
07/12/2004	08/30/2004	Interest Payment	\$2,655.51	6.250%	\$2,655.51	\$0.80	\$178.47	\$438,475.04	\$0.00
08/16/2004		Late Charge	\$178.47	6.250%			\$178.47	\$438,475.04	\$170.47
08/16/2004		Regular Payment	\$3,409.43	6.250%	\$2,784.33	\$625.18		\$435,849.94	\$170.47
09/01/2004	09/02/2004	Rate Change	\$0.00	6.500%		\$0.00		\$438,849.94	\$170.47
09/06/2004		Regular Payment	\$3,470.55	6.500%	\$1,599.08	\$1,871.77		\$436,978.17	\$170.47
10/07/2004		Rate Change	\$0.00	6.750%				\$436,978.17	\$170.47
11/23/2004		Regular Payment	\$7,129.11	6.750%	\$6,072.79	\$1,056.32		\$435,921.85	\$170.47
12/01/2004		Rate Change	\$0.00	7.000%				\$435,921.85	\$170.47
01/01/2005		Rate Change	\$0.00	7.250%				\$435,921.85	\$170.47
01/18/2005		Interest Payment	\$3,533.68	7.250%	\$3,533.68			\$435,921.85	\$170.47
01/18/2005		Regular Payment	\$3,585.43	7.250%	\$1,174.55	\$2,420.57		\$433,501.28	\$170.47
01/25/2005		Late Charge Waived	\$170.47	7.250%			(\$170.47)	\$433,501.28	\$0.98
01/26/2005		Interest Payment	\$124.12	7.250%	\$124.12			\$433,501.28	\$0.00
02/15/2005		Interest Payment	\$1,511.90	7.250%	\$1,511.90			\$433,501.28	\$0.00
03/01/2005		Rate Change	\$0.00	7.500%				\$433,501.28	\$0.00



Original Amt: 3450,000.00
 Interest Rate: Varies
 Monthly Pmt.: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2003

Borrower: William Bookout
 Loan No.: 100963501

Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
03/08/2005		Interest Payment	\$2,410.97	7.500%	\$2,410.97			\$433,501.28	\$0.00
04/01/2005		Rate Change	\$0.90	7.750%				\$433,501.28	\$0.00
04/18/2005		Late Charge	\$138.80	7.750%			\$138.80	\$433,501.28	\$138.80
04/20/2005		Late Charge Waived	\$133.80	7.750%			(\$138.80)	\$433,501.28	\$8.00
05/05/2005		Interest Payment	\$2,776.17	7.750%	\$2,776.17			\$433,501.28	\$0.00
05/01/2005		Rate Change	\$0.00	8.000%				\$433,501.28	\$0.00
06/16/2005		Late Charge	\$188.06	8.000%			\$188.06	\$433,501.28	\$188.06
07/01/2005		Rate Change	\$0.00	8.250%				\$433,501.28	\$183.06
07/18/2005		Late Charge	\$197.60	8.250%			\$197.60	\$433,501.28	\$385.66
07/22/2006		Regular Payment	\$11,474.59	8.250%	\$10,877.40	\$1,397.19		\$432,104.09	\$385.66
07/25/2006		Regular Payment	\$3,758.59	8.250%	\$283.00	\$3,465.59		\$428,636.50	\$385.66
08/16/2005		Late Charge	\$12.64	8.250%			\$12.64	\$428,636.50	\$398.50
08/23/2005		Late Charge Waived	\$12.84	8.250%			(\$12.84)	\$428,636.50	\$385.66
08/23/2005		Interest Payment	\$256.98	8.250%	\$256.98			\$428,636.50	\$385.66
09/01/2005		Rate Change	\$0.98	8.500%				\$428,636.50	\$586.43
08/16/2005		Late Charge	\$200.77	8.500%			\$200.77	\$428,636.50	\$586.43
10/01/2005		Rate Change	\$0.00	8.750%				\$428,636.50	\$790.45
10/17/2005		Late Charge	\$204.02	8.750%			\$204.02	\$428,636.50	\$790.45
11/01/2005		Rate Change	\$0.00	9.000%				\$428,636.50	\$997.65
11/18/2005		Late Charge	\$207.20	9.000%			\$207.20	\$428,636.50	\$997.65
11/28/2005		Interest Payment	\$4,100.00	9.000%	\$4,100.00			\$423,536.50	\$987.65
12/16/2005		Late Charge	\$210.45	9.000%			\$210.45	\$423,536.50	\$1,208.10
01/01/2006		Rate Change	\$0.00	9.250%				\$423,536.50	\$1,208.10
01/17/2006		Interest Payment	\$4,209.14	9.250%	\$4,209.14			\$428,536.50	\$1,208.10
02/01/2006		Rate Change	\$0.00	8.500%				\$428,536.50	\$1,208.10
02/16/2006		Late Charge	\$243.70	8.500%			\$243.70	\$428,536.50	\$1,421.80
02/24/2006	02/27/2006	Interest Payment	\$12,562.00	8.500%	\$12,562.00			\$428,536.50	\$1,421.80
03/16/2006		Late Charge	\$216.97	9.500%			\$216.97	\$428,536.50	\$1,538.77



Original Amt: \$450,000.00
 Interest Rate: Varies
 Monthly Pmt.: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2003

Borrower: William Bookout
 Loan No.: 100983501

Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
03/23/2006		Late Charge Payment	\$819.39	3.500%			(\$819.39)	\$428,636.50	\$819.38
03/23/2006		Late Charge Credit	\$019.36	9.500%			(\$819.38)	\$428,636.50	\$0.00
03/23/2006		Regular Payment	\$12,740.46	9.500%	\$4,126.26	\$8,514.20		\$420,024.30	\$0.00
04/01/2006		Rate Change	\$0.00	9.750%				\$420,024.30	\$0.00
05/16/2006		Late Charge	\$219.32	9.750%			\$219.32	\$420,024.30	\$219.32
06/10/2006		Rate Change	\$0.00	10.000%				\$420,024.30	\$219.32
06/18/2006		Late Charge	\$219.32	10.000%			\$219.32	\$420,024.30	\$438.64
07/01/2006		Rate Change	\$0.00	10.250%				\$420,024.30	\$438.64
07/17/2006		Late Charge	\$223.87	10.250%			\$223.87	\$420,024.30	\$662.51
08/16/2006		Late Charge	\$226.72	10.250%			\$226.72	\$420,024.30	\$889.23
09/18/2006		Late Charge	\$224.95	10.250%			\$224.95	\$420,024.30	\$1,114.18
10/16/2006		Late Charge	\$219.55	10.250%			\$219.55	\$420,024.30	\$1,333.73
11/18/2006		Late Charge	\$212.32	10.250%			\$212.32	\$420,024.30	\$1,546.05
12/18/2006		Late Charge	\$202.68	10.250%			\$202.68	\$420,024.30	\$1,748.73
01/16/2007		Late Charge	\$190.70	10.250%			\$180.70	\$420,024.30	\$1,939.43
02/16/2007		Late Charge	\$176.46	10.250%			\$176.46	\$420,024.30	\$2,114.79
03/16/2007		Late Charge	\$160.09	10.250%			\$160.09	\$420,024.30	\$2,274.88
04/18/2007		Late Charge	\$141.85	10.250%			\$141.85	\$420,024.30	\$2,418.53
05/18/2007		Late Charge	\$121.43	10.250%			\$121.43	\$420,024.30	\$2,537.96
06/18/2007		Late Charge	\$99.53	10.250%			\$99.53	\$420,024.30	\$2,637.49
07/06/2007		Regular Payment	\$4,386.41	10.250%	\$4,386.41			\$420,024.30	\$2,637.49
07/06/2007		Regular Payment	\$4,386.41	10.250%	\$4,016.95	\$369.46		\$410,654.84	\$2,637.49
07/06/2007		Regular Payment	\$4,487.40	10.250%	\$3,463.59	\$1,003.81		\$415,651.03	\$2,637.49
07/08/2007		Regular Payment	\$4,517.12	10.250%	\$3,644.56	\$872.56		\$417,778.47	\$2,637.49
07/08/2007		Regular Payment	\$4,617.12	10.250%	\$3,830.86	\$850.15		\$416,898.31	\$2,637.49
07/12/2007		Interest Payment	\$5,000.00	10.250%	\$5,000.00			\$418,898.31	\$2,637.49
07/16/2007		Late Charge	\$78.22	10.250%			\$78.22	\$416,898.31	\$2,715.71
07/17/2007		Interest Payment	\$5,000.00	10.250%	\$5,000.00			\$418,898.31	\$2,715.71

Original Amt: \$450,000.00
 Interest Rate: Varies
 Monthly Pmt.: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2003

UnionBank
 Borrower: William Bokhout
 Loan No.: 100963501

Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
07/20/2007	07/31/2007	Interest Payment	\$4,600.00	10.250%	\$4,600.00			\$415,898.31	\$2,713.71
08/02/2007		Late Charge Waived	\$78.22	10.250%			(\$78.22)	\$415,898.31	\$2,637.49
09/10/2007	09/11/2007	Regular Payment	\$4,121.06	10.258%	\$4,121.06			\$415,898.31	\$2,637.49
10/01/2007		Rate Change		3.750%				\$415,898.31	\$2,637.49
10/04/2007		Regular Payment	\$4,121.06	9.758%	\$4,121.06			\$416,898.31	\$2,637.49
11/01/2007		Rate Change		9.500%				\$416,898.31	\$2,637.49
12/03/2007	12/04/2007	Regular Payment	\$4,121.06	8.500%	\$4,121.06			\$416,898.31	\$2,637.49
12/12/2007	12/13/2007	Regular Payment	\$4,121.06	6.600%	\$4,121.06			\$416,898.31	\$2,637.49
01/01/2008		Rate Change		8.250%				\$416,898.31	\$2,637.49
02/01/2008		Rate Change		8.000%				\$416,898.31	\$2,637.49
02/29/2008		Regular Payment	\$4,121.06	8.008%	\$4,121.06			\$416,898.31	\$2,637.49
03/28/2008		Regular Payment	\$4,121.06	6.098%	\$4,121.06			\$416,898.31	\$2,637.49
03/28/2008	04/15/2008	Int Pym-No Dt	\$78.94	8.000%	\$78.94			\$416,898.31	\$2,637.49
04/01/2008		Rate Change		7.250%				\$416,898.31	\$2,637.49
05/01/2008		Rate Change		7.090%				\$416,898.31	\$2,637.49
05/01/2008	05/19/2008	Regular Payment	\$4,121.06	7.008%	\$4,121.06			\$416,898.31	\$2,637.49
05/01/2008	05/21/2008	Int Pym-No Dt	\$78.94	7.000%	\$78.94			\$416,898.31	\$2,637.49
05/20/2008	05/21/2008	Int Pym-No Dt	\$1,078.94	7.000%	\$1,078.94			\$416,898.31	\$2,637.49
06/20/2008	06/21/2008	Regular Payment	\$4,121.06	7.000%	\$4,121.06			\$416,898.31	\$2,637.49
06/23/2008	06/24/2008	Regular Payment	\$4,121.06	7.000%	\$4,121.06			\$416,898.31	\$2,637.49
06/23/2008	06/24/2008	Int Pym-No Dt	\$78.94	7.000%	\$78.94			\$416,898.31	\$2,637.49
07/30/2008	07/31/2008	Regular Payment	\$4,121.06	7.009%	\$4,121.06			\$416,898.31	\$2,637.49
07/30/2008	07/31/2008	Int Pym-No Dt	\$78.94	7.000%	\$78.94			\$416,898.31	\$2,637.49
08/02/2008		Regular Payment	\$4,121.06	7.060%	\$4,121.06			\$416,898.31	\$2,637.49
08/02/2008		Int Pym-No Dt	\$78.94	7.000%	\$78.94			\$416,898.31	\$2,637.49
09/30/2008		Regular Payment	\$4,121.06	7.000%	\$4,121.06			\$416,898.31	\$2,637.49
09/30/2008		Int Pym-No Dt	\$78.94	7.000%	\$78.94			\$416,898.31	\$2,637.49
11/01/2008		Rate Change		6.000%				\$416,898.31	\$2,637.49



Original Amt: \$450,000.00
 Interest Rate: Varies
 Monthly Pmt.: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2003

Borrower: William B outlook
 Loan No.: 100883501

Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
11/03/2003	11/04/2003	Late Charge Payment	\$78.94	8.000%			(\$78.94)	\$418,893.31	\$2,558.55
11/03/2003	11/04/2003	Regular Payment	\$4,121.06	8.000%	\$4,121.06			\$415,388.31	\$2,553.55
12/03/2003		Late Charge Payment	\$78.94	5.000%			(\$78.94)	\$415,898.31	\$2,478.51
12/03/2003		Regular Payment	\$4,121.06	5.000%	\$4,121.06			\$416,898.31	\$2,479.51
01/01/2009		Rate Change	\$0.00	5.250%				\$416,898.31	\$2,479.51
6/11/2009	6/11/2009	Late Charge Payment	\$78.94	5.250%			(\$78.94)	\$413,693.31	\$2,400.87
01/11/2009	01/11/2009	Regular Payment	\$4,121.06	5.250%	\$4,121.06			\$415,393.31	\$2,400.87
02/17/2009		Late Charge	\$206.05	5.250%			\$206.05	\$416,898.31	\$2,606.72
03/08/2009	03/10/2009	Late Charge Payment	\$78.94	5.250%			(\$78.94)	\$416,898.31	\$2,527.78
03/09/2009	03/10/2009	Regular Payment	\$4,121.06	5.250%	\$4,121.06			\$415,898.31	\$2,527.78
03/16/2009		Late Charge	\$206.05	5.250%			\$206.05	\$416,898.31	\$2,733.83
04/08/2009	04/09/2009	Late Charge Payment	\$78.94	5.250%			(\$78.94)	\$418,898.31	\$2,654.89
04/08/2009	04/09/2009	Regular Payment	\$4,121.06	5.250%	\$4,121.06			\$416,898.31	\$2,654.89
04/18/2009		Late Charge	\$286.05	5.250%			\$286.05	\$418,898.31	\$2,860.94
04/21/2009		Regular Payment	\$4,121.06	5.250%	\$4,121.06			\$416,898.31	\$2,860.94
04/21/2009		Late Charge Payment	\$78.94	5.250%			(\$78.94)	\$418,898.31	\$2,782.00
05/11/2009		Regular Payment	\$4,121.06	5.250%	\$3,327.60	\$793.37		\$418,104.94	\$2,782.00
05/11/2009		Late Charge Payment	\$78.94	5.250%			(\$78.94)	\$416,104.94	\$2,703.06
06/10/2009		Regular Payment	\$4,121.06	5.250%	\$1,795.52	\$2,325.54		\$413,779.40	\$2,703.06
06/30/2009		Late Charge Payment	\$78.34	5.250%			(\$78.94)	\$413,779.40	\$2,624.12
06/30/2009		Regular Payment	\$4,121.06	5.250%	\$1,198.32	\$2,930.74		\$418,846.55	\$2,624.12
07/02/2009		Regular Payment	\$4,121.06	5.250%	\$118.16	\$4,002.87		\$408,845.79	\$2,624.12
07/02/2009		Late Charge Payment	\$78.94	5.250%			(\$78.34)	\$405,845.79	\$2,545.18
08/01/2009		Late Charge Payment	\$78.94	5.250%			(\$78.94)	\$403,845.79	\$2,466.24
08/01/2009		Regular Payment	\$4,121.06	5.250%	\$3,568.66	\$551.40		\$406,294.39	\$2,466.24
10/05/2003		Late Charge Payment	\$78.94	5.250%			(\$78.94)	\$406,294.39	\$2,387.30
10/05/2003		Regular Payment	\$4,121.06	5.250%	\$1,838.94	\$2,134.12		\$404,160.27	\$2,387.30
11/13/2009		Regular Payment	\$4,121.06	5.250%	\$2,267.13	\$1,858.86		\$402,306.39	\$2,387.30

UnionBank

Original Amt: \$450,086.00
 Interest Rate: Varies
 Monthly Pmt.: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2003

Borrower: William Bookout
 Loan No.: 100953501

Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
11/13/2009		Late Charge Payment	\$0.84	5.250%			(\$0.94)	\$402,306.38	\$2,386.86
12/16/2009		Late Charge	\$206.05	5.250%			\$206.05	\$402,306.38	\$2,592.41
12/31/2009		Regular Payment	\$4,121.09	5.250%	\$2,777.56	\$1,343.50		\$400,962.89	\$2,592.41
01/19/2010		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$2,793.48
02/16/2010		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$3,004.51
03/08/2010		Fee Charge	\$50.00	5.250%				\$400,962.89	\$3,004.51
03/16/2010		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$3,210.56

Original Amt: \$450,000.00
 Interest Rate: Varies
 Monthly Pmt.: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2003

Borrower: William Bankout
 Loan No.: 100883691



Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
04/18/2010		Late Charge	\$206.95	5.250%			\$206.05	\$400,962.89	\$3,418.61
05/17/2010		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$3,622.66
06/03/2010		Fee Charge	\$15.50	5.250%				\$400,962.89	\$3,622.66
06/18/2010		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$3,828.71
07/15/2010		Fee Charge	\$350.00	5.250%				\$400,962.89	\$3,828.71
07/18/2010		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$4,034.76
08/16/2010		Late Charge	\$206.95	5.250%			\$206.05	\$400,962.89	\$4,240.81
09/16/2010		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$4,446.86
09/17/2010		Fee Charge	\$2,800.00	5.250%				\$400,962.89	\$4,446.86
09/17/2010		Fee Charge	\$900.80	5.250%				\$400,962.89	\$4,446.86
10/18/2010		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$4,652.91
11/18/2010		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$4,858.96
12/18/2010		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$5,065.01
01/18/2011		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$5,271.06
02/01/2011		Fee Charge	\$2,216.71	5.250%				\$400,962.89	\$5,271.06
02/18/2011		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$5,477.11
02/24/2011		Fee Charge	\$2,408.00	5.250%				\$400,962.89	\$5,477.11
03/09/2011		Fee Charge	\$948.09	5.250%				\$400,962.89	\$5,477.11
03/09/2011		Fee Charge	\$1,490.24	5.250%				\$400,962.89	\$5,477.11
03/16/2011		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$5,683.16
03/23/2011	04/08/2011	Fee Charge	\$2,150.00	5.250%				\$400,962.89	\$5,683.16
04/18/2011		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$5,889.21
05/18/2011		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$6,095.26
05/24/2011		Fee Charge	\$575.00	5.250%				\$400,962.89	\$6,095.26
06/18/2011		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$6,301.31
06/23/2011		Fee Charge	\$25.00	5.250%				\$400,962.89	\$6,301.31
07/19/2011		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$6,507.36
08/16/2011		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$6,713.41



Original Amt: \$450,000.00
 Interest Rate: Varies
 Monthly Pmt.: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2003

Borrower: William Bookout
 Loan No.: 100883501

Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
08/30/2011		Fee Charge	\$3,500.00	5.250%				\$400,962.69	\$6,713.41
08/30/2011		Fee Charge	\$650.80	5.250%				\$400,962.89	\$6,713.41
08/30/2011		Fee Charge	\$4,000.00	5.250%				\$400,962.89	\$6,713.41
08/30/2011		Fee Charge	\$650.08	5.250%				\$400,962.89	\$6,713.41
08/16/2011		Late Charge	\$206.05	5.250%			\$206.05	\$400,962.89	\$6,919.46
10/11/2011		Regular Payment	\$4,121.06	5.250%	\$4,121.06	\$0.00		\$400,962.89	\$6,919.46
11/03/2011	11/04/2011	Regular Payment	\$4,121.06	5.250%	\$4,121.06	\$0.80		\$400,962.69	\$6,919.46
12/12/2011		Fee Charge	\$101.74	5.250%				\$400,962.69	\$6,919.46
12/26/2011		Late Charge Waived	\$6,919.46	5.250%			(\$6,919.46)	\$400,962.69	\$0.00
12/26/2011		Fees Waiver	\$6,947.82	5.250%				\$400,962.69	\$0.00
02/08/2012		Post Petition Payment	\$4,077.44	5.258%	\$2,479.93	\$1,597.51		\$389,366.39	\$0.00
02/14/2012		Post Petition Payment	\$4,389.64	5.258%	\$344.86	\$4,044.96		\$395,320.40	\$0.00
02/22/2012		Legal Fees	\$7,576.17	5.250%				\$395,320.40	\$0.00
02/22/2012		Foreclosure Payment	\$97,897.53	5.250%		\$97,697.53		\$297,622.87	\$0.00
02/22/2012		Foreclosure Payment	\$33,826.90	5.250%	\$33,626.30			\$297,022.87	\$0.00
02/22/2012		Foreclosure Payment	\$7,676.17	5.250%				\$297,622.87	\$0.00
03/14/2012		Post Petition Payment	\$3,277.21	5.250%	\$1,339.86	\$1,937.36		\$295,685.51	\$0.00
04/05/2012		Post Petition Payment	\$3,277.21	5.250%	\$935.66	\$2,341.56		\$293,343.96	\$0.00
05/14/2012		Post Petition Payment	\$3,277.21	5.250%	\$1,645.54	\$1,631.67		\$291,712.29	\$0.00
05/21/2012		Pre Petition Payment	\$1,900.98	5.250%	\$68.66			\$281,712.29	\$0.00
06/03/2012		Post Petition Payment	\$3,277.21	5.250%	\$1,848.97	\$2,228.24		\$288,484.05	\$0.00
08/29/2012		Pre Petition Payment	\$869.40	5.250%				\$289,494.05	\$0.00

Original Amt: \$450,000.00
 Interest Rate: Varies
 Monthly Pmt: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2003

Borrower: William Backout
 Loan No.: 100983501



Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
07/13/2012		Post Petition Payment	\$3,277.21	5.250%	\$1,457.40	\$1,819.81		\$287,564.24	\$0.00
08/02/2012		Pre Petition Payment	\$979.07	5.250%	\$58.72			\$287,564.24	\$0.88
08/14/2012		Post Petition Payment	\$3,277.21	5.250%	\$1,324.16	\$1,953.05		\$285,711.18	\$0.00
08/23/2012		Pre Petition Payment	\$1,016.75	5.250%	\$54.89			\$285,711.19	\$0.00
09/13/2012		Post Petition Payment	\$3,277.21	5.250%	\$1,233.88	\$2,044.21		\$283,556.98	\$0.00
10/15/2012		Post Petition Payment	\$3,277.21	5.250%	\$1,305.80	\$1,971.81		\$281,585.37	\$0.80
11/13/2012		Post Petition Payment	\$3,277.21	5.250%	\$1,175.08	\$2,102.13		\$279,583.24	\$8.80
11/16/2012		Pre Petition Payment	\$1,862.93	5.250%	\$99.76			\$279,583.24	\$0.00
11/23/2012		Pre Petition Payment	\$1,720.87	5.250%	\$43.04			\$279,583.24	\$0.00
12/14/2012		Post Petition Payment	\$5,277.21	5.250%	\$1,246.82	\$2,030.39		\$277,662.85	\$8.00
12/24/2012		Pre Petition Payment	\$3,710.23	5.250%	\$35.70			\$277,662.85	\$8.00
01/11/2013		Post Petition Payment	\$3,277.21	5.250%	\$1,117.76	\$2,159.45		\$275,403.40	\$8.00
01/24/2013		Pre Petition Payment	\$1,159.90	5.250%	\$13.62			\$275,403.48	\$0.00
02/16/2013		Late Charge	\$183.88	5.250%			\$183.88	\$275,403.40	\$183.86
02/20/2013		Post Petition Payment	\$3,277.21	5.250%	\$1,684.40	\$1,892.81		\$273,718.58	\$183.85
03/01/2013		Pre Petition Payment	\$1,159.73	5.250%	\$14.84			\$273,718.59	\$183.88
03/15/2013		Post Petition Payment	\$3,277.21	5.250%	\$985.51	\$2,371.70		\$271,336.99	\$183.86
03/28/2013		Pre Petition Payment	\$1,159.84	5.260%	\$9.83			\$271,336.99	\$183.86
04/11/2013		Post Petition Payment	\$3,277.21	5.250%	\$1,053.51	\$2,223.48		\$269,115.48	\$183.86
04/29/2013		Pre Petition Payment	\$1,820.06	5.250%	\$4.88			\$269,115.48	\$183.86
05/13/2013		Post Petition Payment	\$6,277.21	5.250%	\$1,234.87	\$2,043.14		\$267,072.35	\$183.86
05/31/2013		Pre Petition Payment	\$146.53	5.250%	\$0.83			\$267,072.35	\$183.86
06/14/2013		Post Petition Payment	\$3,277.21	5.250%	\$1,228.63	\$2,048.56		\$265,823.77	\$183.88
07/15/2013		Pre Petition Payment	\$5,277.21	5.250%	\$1,191.72	\$2,085.49		\$262,928.28	\$183.86
07/31/2013		Late Charge Waived	(\$183.86)	5.250%			(\$183.86)	\$262,928.28	\$0.00
08/14/2013		Post Petition Payment	\$3,277.21	5.250%	\$1,134.55	\$2,142.06		\$260,785.62	\$8.00
09/17/2013		Pre Petition Payment	\$3,277.21	6.268%	\$1,275.35	\$2,881.86		\$255,783.76	\$0.00
10/16/2013		Post Petition Payment	\$3,304.96	5.258%	\$1,079.45	\$2,225.51		\$256,558.25	\$0.00



Original Amt: \$490,009.00
 Interest Rate: Varies
 Monthly Pmt.: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2003

Borrower: William Bookout
 Loan No.: 100983601

Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
10/21/2013		Late Charge Assessed	\$55.99	5.250%			\$55.99	\$258,558.25	\$55.99
10/21/2013		Late Charge Assessed	\$39.48	5.250%			\$39.48	\$256,558.25	\$39.48
10/21/2013		Late Charge Waived	(\$21.23)	5.250%			(\$21.23)	\$255,558.25	\$186.24
11/15/2013		Late Charge Assessed	\$3,277.21	5.250%	\$1,107.99	\$2,170.15	\$57.85	\$254,388.10	\$165.24
11/15/2013		Late Charge Waived	(\$57.35)	5.250%			(\$57.35)	\$254,388.10	\$165.24
11/15/2013		Late Charge Assessed	\$165.24	5.250%			\$165.24	\$254,388.10	\$165.24
12/18/2013		Late Charge Assessed	\$3,277.21	5.250%	\$1,024.52	\$2,252.69	\$165.24	\$252,135.41	\$0.00
12/18/2013		Late Charge Waived	(\$165.24)	5.250%			(\$165.24)	\$252,135.41	\$0.00
01/15/2014		Late Charge Assessed	\$3,277.21	5.250%	\$1,198.78	\$2,039.43	\$165.24	\$250,064.96	\$195.24
01/15/2014		Late Charge Assessed	\$165.24	5.250%			\$165.24	\$250,064.96	\$195.24
02/18/2014		Late Charge Assessed	\$3,277.21	5.250%	\$1,510.61	\$1,766.60	\$165.24	\$248,288.38	\$330.48
03/17/2014		Late Charge Assessed	\$185.24	5.250%			\$185.24	\$248,288.38	\$485.72
03/27/2014		Late Charge Assessed	\$3,277.21	5.250%	\$1,035.67	\$2,241.54	\$165.24	\$246,046.84	\$485.72
04/16/2014		Late Charge Assessed	\$185.24	5.250%			\$185.24	\$246,046.84	\$980.96
04/16/2014		Late Charge Waived	(\$165.24)	5.250%			(\$165.24)	\$246,046.84	\$485.72
04/16/2014		Late Charge Assessed	\$202.74	5.250%			\$202.74	\$246,046.84	\$998.46
04/30/2014		Late Charge Assessed	\$3,277.21	5.250%	\$1,203.27	\$2,073.94	\$165.24	\$243,972.90	\$998.46
05/15/2014		Late Charge Assessed	\$3,277.21	5.250%	\$526.38	\$2,750.53	\$165.24	\$241,222.07	\$998.46
05/15/2014		Late Charge Assessed	\$165.24	5.250%			\$165.24	\$241,222.07	\$998.46
05/02/2014		Late Charge Waived	(\$165.24)	5.250%			(\$165.24)	\$241,222.07	\$998.46
06/16/2014		Late Charge Assessed	\$165.24	5.250%			\$165.24	\$241,222.07	\$998.46
07/01/2014		Late Charge Assessed	\$3,277.21	5.250%	\$1,630.73	\$1,646.48	\$165.24	\$239,575.59	\$998.46
07/15/2014		Late Charge Assessed	\$165.24	5.250%			\$165.24	\$239,575.59	\$998.46
08/05/2014		Late Charge Assessed	\$3,277.21	5.250%	\$1,206.08	\$2,071.13	\$165.24	\$237,504.46	\$1,028.94
08/15/2014		Late Charge Assessed	\$3,277.21	5.250%	\$341.61	\$2,986.89	\$165.24	\$234,568.86	\$1,028.94

Original Amt: \$450,800.00

Interest Rate: Varies

Monthly Pmt.: Varies

Accrual Basis: 365

Beginning Date: 10/10/2003



Borrower: William Bookout
Loan No.: 109933501

Effective Date	Pasting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
08/18/2014		Late Charge Assessed	\$155.24	5.250%			\$185.24	\$234,568.98	\$1,194.18
08/18/2014		Late Charge Waived	(\$155.24)	5.250%			(\$185.24)	\$234,568.98	\$1,028.94
09/16/2014		Post Petition Payment	\$3,304.95	5.250%	\$1,079.85	\$2,225.30		\$232,843.55	\$1,028.94
10/13/2014		Post Petition Payment	\$3,304.98	5.250%	\$902.32	\$2,402.64		\$229,940.92	\$1,028.94
11/15/2014		Post Petition Payment	\$3,304.98	5.250%	\$1,091.44	\$2,213.52		\$227,727.40	\$1,028.94
12/16/2014		Late Charge Assessed	\$155.24	5.250%			\$185.24	\$227,727.40	\$1,194.18
01/02/2015		Post Petition Payment	\$9,604.96	5.250%	\$687.58	\$2,517.10		\$225,110.30	\$1,194.18
01/16/2015		Late Charge Assessed	\$155.24	5.250%			\$185.24	\$225,110.30	\$1,369.42
02/02/2015		Post Petition Payment	\$3,304.95	5.250%	\$1,988.14	\$1,416.52		\$223,693.48	\$1,369.42
02/17/2015		Late Charge Assessed	\$155.32	5.250%			\$185.32	\$223,693.48	\$1,524.74
03/04/2015		Post Petition Payment	\$3,304.96	5.250%	\$128.70	\$3,176.26		\$220,517.22	\$1,524.74
03/16/2015		Late Charge Assessed	\$155.24	5.250%	\$0.00	\$0.00	\$185.24	\$220,517.22	\$1,689.98
04/03/2015		Post Petition Payment	\$3,304.95	5.250%	\$309.99	\$2,404.97		\$218,112.25	\$1,689.98
04/16/2015		Late Charge Assessed	\$155.24	5.250%	\$0.00	\$0.00	\$185.24	\$218,112.25	\$1,855.22
04/23/2015		Post Petition Payment	\$3,304.95	5.250%	\$982.22	\$2,322.74	\$0.00	\$215,789.51	\$1,855.22
05/11/2015		Post Petition Payment	\$3,304.96	5.250%	\$986.83	\$2,368.15	\$0.00	\$213,421.36	\$1,855.22
06/16/2015		Late Charge Assessed	\$155.24	5.250%	\$0.00	\$0.00	\$185.24	\$213,421.36	\$2,020.46
06/19/2015		Post Petition Payment	\$3,304.96	5.250%	\$1,332.40	\$1,952.55	\$0.00	\$211,465.52	\$2,020.46
07/14/2015		Post Petition Payment	\$3,304.96	5.250%	\$617.05	\$2,787.88	\$0.00	\$208,688.94	\$2,020.46
08/17/2015		Late Charge Assessed	\$155.24	5.250%	\$0.00	\$0.00	\$185.24	\$208,688.94	\$2,186.78
08/17/2015		Post Petition Payment	\$9,304.98	5.250%	\$1,253.87	\$2,041.09	\$0.00	\$206,639.55	\$2,186.78
09/15/2015		Post Petition Payment	\$3,304.96	5.250%	\$594.44	\$2,710.52	\$0.00	\$203,929.33	\$2,186.78
10/14/2015		Post Petition Payment	\$3,304.96	5.250%	\$683.48	\$2,421.48	\$0.00	\$201,507.85	\$2,186.78
11/18/2015		Late Charge Assessed	\$155.24	5.250%	\$0.00	\$0.00	\$185.24	\$201,507.85	\$2,350.94
12/04/2015		Post Petition Payment	\$3,304.96	5.250%	\$1,770.81	\$1,594.15	\$0.00	\$199,973.70	\$2,350.94
12/18/2015		Late Charge Assessed	\$155.24	5.250%			\$185.24	\$199,973.70	\$2,516.18
12/17/2015		Rate Change	\$0.00	5.750%			\$0.00	\$199,973.70	\$2,516.18
01/05/2016		Post Petition Payment	\$3,304.95	5.750%	\$918.02	\$2,386.34	\$0.00	\$197,587.35	\$2,516.18



Borrower: William Beakout
 Loan No.: 100953601

Original Amt: \$450,000.00
 Interest Rate: Varies
 Monthly Pmt.: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2003

Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	Interest Paid	Principal Paid	Late Fees	Principal Balance	Late Fee Balance
01/14/2016		Post Petition Payment	\$3,301.56	5.750%	\$0.00	\$3,301.56	\$0.00	\$184,266.40	\$2,518.18
02/23/2016		Post Petition Payment	\$3,291.00	5.758%	\$1,408.86	\$1,882.14	\$0.00	\$192,403.26	\$2,516.19
03/18/2016		Late Charge Assessed	\$156.28	5.750%	\$0.00	\$0.00	\$165.28	\$192,403.26	\$2,651.49
03/28/2016		Post Petition Payment	\$3,291.00	5.750%	\$347.91	\$2,943.09	\$0.00	\$189,460.17	\$2,681.48
04/12/2016		Post Petition Payment	\$3,291.00	5.750%	\$894.77	\$2,396.23	\$0.00	\$167,063.94	\$2,681.48
06/16/2016		Post Petition Payment	\$3,291.00	5.750%	\$847.80	\$2,443.20	\$0.00	\$194,820.74	\$2,681.48
06/16/2016		Late Charge Assessed	\$164.55	5.750%	\$0.00	\$0.00	\$164.55	\$184,620.74	\$2,846.01
07/01/2016		Post Petition Payment	\$3,291.00	5.750%	\$986.05	\$2,424.92	\$0.00	\$182,196.92	\$2,846.01
07/18/2016		Late Charge Assessed	\$164.55	5.750%	\$0.00	\$0.00	\$164.55	\$182,196.92	\$3,010.56
08/11/2016		Post Petition Payment	\$3,291.00	5.750%	\$832.76	\$2,458.24	\$0.00	\$179,737.53	\$3,010.56
08/16/2016		Late Charge Assessed	\$164.55	5.750%	\$0.00	\$0.00	\$164.55	\$179,737.53	\$3,175.11
08/18/2016		Post Petition Payment	\$3,291.00	5.750%	\$951.06	\$2,439.92	\$0.00	\$177,297.66	\$3,175.11
09/12/2016		Post Petition Payment	\$3,291.00	5.750%	\$634.47	\$2,456.55	\$0.00	\$174,841.13	\$3,175.11
10/17/2016		Late Charge Assessed	\$164.55	5.750%	\$0.00	\$0.00	\$164.55	\$174,841.13	\$3,339.66
11/16/2016		Late Charge Assessed	\$164.55	5.750%	\$0.00	\$0.00	\$164.55	\$174,841.13	\$3,504.21
12/15/2016		Late Charge Assessed	\$164.55	5.750%	\$0.00	\$0.00	\$164.55	\$174,841.13	\$3,668.76
12/20/2016		Post Petition Payment	\$9,873.00	5.750%	\$2,774.53	\$7,098.47	\$0.00	\$167,742.65	\$3,668.76
01/17/2017		Late Charge Assessed	\$164.55	5.750%	\$0.00	\$0.00	\$164.55	\$167,742.66	\$3,833.31
01/20/2017		Post Petition Payment	\$3,291.00	5.750%	\$619.15	\$2,471.82	\$0.00	\$156,270.84	\$3,833.31
02/16/2017		Late Charge Assessed	\$164.55	5.758%	\$0.00	\$0.00	\$164.55	\$166,270.84	\$3,997.86
03/16/2017		Late Charge Assessed	\$164.55	5.750%	\$0.00	\$0.00	\$164.55	\$165,270.84	\$4,162.41
03/18/2017		Rate Change	\$0.00	6.000%	\$0.00	\$0.00	\$0.00	\$165,270.84	\$4,162.41
04/17/2017		Late Charge Assessed	\$164.55	6.000%	\$0.00	\$0.00	\$164.55	\$165,270.84	\$4,326.96

Account Activity

SBA Term Loan

Account Name: SBA Term Loan
 Account #: xxxxxx3501
 Principal Balance: \$390,996.91
 Interest Rate: 6%
 Interest Accrued: \$35,206.74
 Payment Due Date: 3/6/2010
 Payment Due: \$4,121.06
 Late Charges Due: \$6,919.46
 Fees Due: \$0.00
 Open Date: 10/10/2003
 Original Loan Amount: \$450,000.00
 Maturity Date: 10/6/2021
 Interest Paid YTD: \$8,242.12
 Interest Paid Last Year: \$0.00

Account: SBA Term Loan (xxxxxx3501)

From: 10/7/2003

To: 11/7/2011

Type: -- ALL --

Category: -- ALL --

Display

Date	Description	Category	Debit	Credit	Balance
11/4/2011	EFF 11/03/2011			\$4,121.06	\$390,996.91
10/11/2011	Regular Payment			\$4,121.06	\$390,996.91
9/16/2011	Automatic		\$206.05		\$390,996.91
8/30/2011	Review Fee		\$650.00		\$390,996.91
8/30/2011	Commercial Appraisal Fee		\$4,000.00		\$390,996.91
8/30/2011	Review fee		\$650.00		\$390,996.91
8/30/2011	Commercial Appraisal		\$3,500.00		\$390,996.91
8/16/2011	Automatic		\$206.05		\$390,996.91
7/18/2011	Automatic		\$206.05		\$390,996.91
6/23/2011	Legal Fee		\$25.00		\$390,996.91
6/16/2011	Automatic		\$206.05		\$390,996.91
5/24/2011	Legal Fee		\$575.00		\$390,996.91
5/16/2011	Automatic		\$206.05		\$390,996.91

4/18/2011	Automatic	\$206.05	\$390,996.91
4/8/2011	EFF 03/23/2011 Legal Fee Inv #30117	\$2,150.00	\$390,996.91
3/16/2011	Automatic	\$206.05	\$390,996.91
3/9/2011	Foreclose Fee-470 Price St	\$1,490.24	\$390,996.91
3/9/2011	Foreclose Fee - 1141 Paso Robles St	\$948.00	\$390,996.91
2/24/2011	Legal Fee Inv 29941 dated 2/9/11	\$2,408.00	\$390,996.91
2/16/2011	Automatic	\$206.05	\$390,996.91
2/1/2011	Legal Fee Inv#29816 Dtd 1/10/11	\$2,218.71	\$390,996.91
1/18/2011	Automatic	\$206.05	\$390,996.91
12/16/2010	Automatic	\$206.05	\$390,996.91
11/16/2010	Automatic	\$206.05	\$390,996.91
10/18/2010	Automatic	\$206.05	\$390,996.91
9/17/2010	Collateral Ecauation Fee	\$900.00	\$390,996.91
9/17/2010	Appraisal Fee	\$2,800.00	\$390,996.91
9/16/2010	Automatic	\$206.05	\$390,996.91
8/16/2010	Automatic	\$206.05	\$390,996.91
7/16/2010	Automatic	\$206.05	\$390,996.91
7/15/2010	SFR Appraisal Fee	\$350.00	\$390,996.91
6/16/2010	Automatic	\$206.05	\$390,996.91
6/3/2010	UCC Search Fee	\$15.50	\$390,996.91
5/17/2010	Automatic	\$206.05	\$390,996.91
4/16/2010	Automatic	\$206.05	\$390,996.91
3/16/2010	Automatic	\$206.05	\$390,996.91
3/8/2010	Legal Fee	\$50.00	\$390,996.91
2/16/2010	Automatic	\$206.05	\$390,996.91
1/19/2010	Automatic	\$206.05	\$390,996.91
12/31/2009	Regular Payment		\$4,121.06 \$390,996.91
12/16/2009	Automatic	\$206.05	\$392,024.73
11/13/2009	Late Charge Payment		\$0.94 \$392,024.73
11/13/2009	Regular Payment		\$4,121.06 \$392,024.73
10/5/2009	Regular Payment		\$4,121.06 \$393,622.29

10/5/2009

Late Charge Payment

\$78.94

\$395,532.71

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