



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: 100291304240

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 6608
HAGERSTOWN, MD 21741-6608

Employee:

Employee's Identification Number:
WILLIAM A BOOKOUT
PLUMERIAS GARDEN & GIFT
470 PRICE ST STE C
PISMO BEACH, CA 93449-0000

Submission Type:	Original document
Account Number (Optional):	4759402T1
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:	1,441
Gross Amount:	\$167,865.00
January Payments:	\$0.00
February Payments:	\$0.00
March Payments:	\$0.00
April Payments:	\$0.00
May Payments:	\$12,522.00
June Payments:	\$20,299.00
July Payments:	\$30,734.00

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:	\$0.00

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: [REDACTED]
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 WESTDALE CAPITAL LTD
3100 MONTICELLO STE 600
DALLAS, TX 75205-0000

Payer/Borrower:

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

Submission Type:	Original document
Account Number (Optional):	30273
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

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



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. 1545-0877 2012 Form 1099-A	Acquisition or Abandonment of Secured Property
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	
BORROWER'S name William A Bookout Street address (including apt. no.) 470 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	

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.

Form 1099-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. 4681 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.



P.O. Box 60839, S.B., CA. 93160-0839

Contact Information:

Customer Service: 866.73FBSLO (733.2756)

Website: www.firstbankslo.com

100983501

Bill Bookout
DBA Oceano Nursery
470 Price St
Pismo Beach CA 93449

Dec 31, 2010

****FOR TAX REPORTING PURPOSES, PLEASE REFER TO IRS FORM 1098.****

Page 1

For your information we are providing you with this annual statement showing information on your loan for the previous twelve months. Additional accountings may be requested for a fee. If you have any questions concerning this statement, please call the number above. Thank you.

*** LOAN HISTORY STATEMENT as of 12/31/2010 ***

*** Account Summary ***

Ending Principal Balance	390,996.91
Payments of Principal and Interest	0.00
Principal Paid YTD	0.00
IRS Form 1098 Interest and Fees:	
Interest Paid YTD	0.00
Late Charges Paid YTD	0.00
Mortgage Ins Paid YTD	0.00
Total	0.00

*** ACCOUNT ACTIVITY ***

*** For the Period 01/01/2010 thru 12/31/2010 ***

DATE	TRAN DESCRIPTION	PRINCIPAL/OTHER	INTEREST	BALANCE
01/01/10	Balance Forward			390,996.91
01/19/10	Late Charge	206.05	0.00	390,996.91
02/16/10	Late Charge	206.05	0.00	390,996.91
03/08/10	Fee Charge	50.00	0.00	390,996.91
	Legal Fee			
03/16/10	Late Charge	206.05	0.00	390,996.91
04/16/10	Late Charge	206.05	0.00	390,996.91
05/17/10	Late Charge	206.05	0.00	390,996.91
06/03/10	Fee Charge	15.50	0.00	390,996.91
	UCC Search Fee			
06/16/10	Late Charge	206.05	0.00	390,996.91
07/15/10	Fee Charge	350.00	0.00	390,996.91
	SFR Appraisal Fee			
07/16/10	Late Charge	206.05	0.00	390,996.91
08/16/10	Late Charge	206.05	0.00	390,996.91
09/16/10	Late Charge	206.05	0.00	390,996.91
09/17/10	Fee Charge	2,800.00	0.00	390,996.91
	Appraisal Fee			
09/17/10	Fee Charge	900.00	0.00	390,996.91
	Collateral Evaluation Fee			
10/18/10	Late Charge	206.05	0.00	390,996.91
11/16/10	Late Charge	206.05	0.00	390,996.91
12/16/10	Late Charge	206.05	0.00	390,996.91



P.O. Box 60839, S.B., CA, 93160-0839

Contact Information:
 Customer Service: 866.733.2756
 Website: www.fbslo.com

100983501

Bill Bookout
 DBA Oceano Nursery
 470 Price St
 Pismo Beach CA 93449

Dec 31, 2009

****FOR TAX REPORTING PURPOSES, PLEASE REFER TO IRS FORM 1098.****

Page 1

For your information we are providing you with this annual statement showing information on your loan for the previous twelve months. Additional accountings may be requested for a fee. If you have any questions concerning this statement, please call the number above. Thank you.

*** LOAN HISTORY STATEMENT as of 12/31/2009 ***
 *** Account Summary ***

Ending Principal Balance	390,996.91
Payments of Principal and Interest	49,452.72
Principal Paid YTD	23,428.51
Interest Paid YTD	26,024.21
Late Charges Paid YTD	711.40
Mortgage Ins Paid YTD	0.00

*** ACCOUNT ACTIVITY ***
 *** For the Period 01/01/2009 thru 12/31/2009 ***

DATE	TRAN DESCRIPTION	PRINCIPAL/OTHER	INTEREST	BALANCE
01/01/09	Balance Forward			414,425.42
01/14/09	Late Charge Payment	78.94	0.00	414,425.42
01/14/09	Regular Payment	1,396.07	2,724.99	413,029.35
02/17/09	Late Charge	206.05	0.00	413,029.35
03/10/09	Late Charge Payment	78.94	0.00	413,029.35
03/10/09	Regular Payment	318.93	3,802.13	412,710.42
03/16/09	Late Charge	206.05	0.00	412,710.42
04/09/09	Late Charge Payment	78.94	0.00	412,710.42
04/09/09	Regular Payment	2,085.78	2,035.28	410,624.64
04/16/09	Late Charge	206.05	0.00	410,624.64
04/21/09	Regular Payment	3,243.56	877.50	407,381.08
04/21/09	Late Charge Payment	78.94	0.00	407,381.08
05/11/09	Regular Payment	2,781.72	1,339.34	404,599.36
05/11/09	Late Charge Payment	78.94	0.00	404,599.36
06/10/09	Regular Payment	2,125.78	1,995.28	402,473.58
06/30/09	Late Charge Payment	78.94	0.00	402,473.58
06/30/09	Regular Payment	2,797.86	1,323.20	399,675.72
07/02/09	Regular Payment	3,989.66	131.40	395,686.06
07/02/09	Late Charge Payment	78.94	0.00	395,686.06
09/01/09	Late Charge Payment	78.94	0.00	395,686.06
09/01/09	Regular Payment	153.35	3,967.71	395,532.71
10/05/09	Late Charge Payment	78.94	0.00	395,532.71
10/05/09	Regular Payment	1,910.42	2,210.64	393,622.29
11/13/09	Regular Payment	1,597.56	2,523.50	392,024.73
11/13/09	Late Charge Payment	0.94	0.00	392,024.73
12/16/09	Late Charge	206.05	0.00	392,024.73
12/31/09	Regular Payment	1,027.82	3,093.24	390,996.91



P.O. Box 60839, S.B., CA, 93160-0839

Contact Information:
 Customer Service: 866.733.2756
 Website: www.fbslo.com

100983501

Bill Bookout
 DBA Oceano Nursery
 470 Price St
 Pismo Beach CA 93449

Dec 31, 2008

****FOR TAX REPORTING PURPOSES, PLEASE REFER TO IRS FORM 1098.****

Page 1

For your information we are providing you with this annual statement showing information on your loan for the previous twelve months. Additional accountings may be requested for a fee. If you have any questions concerning this statement, please call the number above. Thank you.

* * * LOAN HISTORY STATEMENT as of 12/31/2008 * * *
 *** Account Summary ***

Ending Principal Balance	414,425.42
Payments of Principal and Interest	42,763.18
Principal Paid YTD	5,598.88
Interest Paid YTD	37,164.30
Late Charges Paid YTD	157.88
Mortgage Ins Paid YTD	0.00

*** ACCOUNT ACTIVITY ***
 *** For the Period 01/01/2008 thru 12/31/2008 ***

DATE	TRAN DESCRIPTION	PRINCIPAL/OTHER	INTEREST	BALANCE
01/01/08	Balance Forward			420,024.30
02/29/08	Regular Payment	0.00	4,121.06	420,024.30
03/28/08	Regular Payment	0.00	4,121.06	420,024.30
04/15/08	Int Pym-No Dt	0.00	78.94	420,024.30
05/19/08	Regular Payment	0.00	4,121.06	420,024.30
05/21/08	Int Pym-No Dt	0.00	78.94	420,024.30
05/21/08	Int Pym-No Dt	0.00	1,078.94	420,024.30
05/21/08	Regular Payment	0.00	4,121.06	420,024.30
06/24/08	Regular Payment	0.00	4,121.06	420,024.30
06/24/08	Int Pym-No Dt	0.00	78.94	420,024.30
07/31/08	Regular Payment	0.00	4,121.06	420,024.30
07/31/08	Int Pym-No Dt	0.00	78.94	420,024.30
09/02/08	Regular Payment	0.00	4,121.06	420,024.30
09/02/08	Int Pym-No Dt	0.00	78.94	420,024.30
09/30/08	Regular Payment	1,669.96	2,451.10	418,354.34
09/30/08	Int Pym-No Dt	0.00	78.94	418,354.34
11/04/08	Late Charge Payment	78.94	0.00	418,354.34
11/04/08	Regular Payment	1,861.80	2,259.26	416,492.54
12/03/08	Late Charge Payment	78.94	0.00	416,492.54
12/03/08	Regular Payment	2,067.12	2,053.94	414,425.42



P.O. Box 60839, S.B., CA, 93160-0839

Contact Information:
Customer Service: 866.733.2756
Website: www.fbslo.com

100983501

Bill Bookout
DBA Oceano Nursery
470 Price St
Pismo Beach CA 93449

Dec 31, 2007

****FOR TAX REPORTING PURPOSES, PLEASE REFER TO IRS FORM 1098.****

Page 1

For your information we are providing you with this annual statement showing information on your loan for the previous twelve months. Additional accountings may be requested for a fee. If you have any questions concerning this statement, please call the number above. Thank you.

*** LOAN HISTORY STATEMENT as of 12/31/2007 ***
*** Account Summary ***

Table with 2 columns: Description and Amount. Rows include Ending Principal Balance (420,024.30), Payments of Principal and Interest (53,358.70), Principal Paid YTD (0.00), Interest Paid YTD (53,358.70), Late Charges Paid YTD (0.00), and Mortgage Ins Paid YTD (0.00).

*** ACCOUNT ACTIVITY ***
*** For the Period 01/01/2007 thru 12/31/2007 ***

Table with 5 columns: DATE, TRAN DESCRIPTION, PRINCIPAL/OTHER, INTEREST, BALANCE. Contains detailed transaction history from 01/01/07 to 07/16/07, including rate changes, late charges, and regular payments.



P.O. Box 60839, S.B., CA, 93160-0839

Contact Information:
Customer Service: 866.733.2756
Website: www.fbslo.com

100983501

Bill Bookout
DEA Oceano Nursery
470 Price St
Pismo Beach CA 93449

Dec 31, 2007

****FOR TAX REPORTING PURPOSES, PLEASE REFER TO IRS FORM 1098.****

				Page	2
DATE	TRAN DESCRIPTION	PRINCIPAL/OTHER	INTEREST	BALANCE	
07/19/07	Accrued Int Cr Adj	0.00	635.79	420,024.30	
07/31/07	Interest Payment	0.00	5,000.00	420,024.30	
07/31/07	Interest Payment	0.00	5,000.00	420,024.30	
07/31/07	Interest Payment	0.00	4,600.00	420,024.30	
08/02/07	Late Charge Cr Adj	76.22	0.00	420,024.30	
09/11/07	Regular Payment	0.00	4,121.06	420,024.30	
10/04/07	Regular Payment	0.00	4,121.06	420,024.30	
12/04/07	Regular Payment	0.00	4,121.06	420,024.30	
12/13/07	Regular Payment	0.00	4,121.06	420,024.30	

From: Robert Forouzandeh [mailto:rforouzandeh@rppmh.com]

Sent: Thursday, February 06, 2014 2:22 PM

To: Bill Bookout

Cc: Diana Lee; Richard Rossi richard@rossilegal.com; Chris Gautschi(sanschromo@yahoo.com)

Subject: RE: In re William Arthur Bookout USBC Cen. Dist.CA.CaseNo.9:11-bk-15818 Union Banks Fraud, Breach of Contract and Perjury

Mr. Bookout:

Although we have previously provided the April 2, 2012 correspondence to both you and your attorney, I am sending it to you again as a professional courtesy and it is attached to this email.

As to Form 1099-C, Union Bank's voluntary decision to waive a certain portion of the fees on your loan as a courtesy, did not qualify as an "identifiable event" which would require the issuance of a Form 1099-C.

Please contact me if you have any further questions.

Robert

From: Robert Forouzandeh [<mailto:rforouzandeh@rppmh.com>]

Sent: Thursday, February 06, 2014 12:39 PM

To: Bill Bookout

Cc: Diana Lee; Richard Rossi [richard@rossilegal.com](richard@rossilegal.com); Chris Gautschi(sanschromo@yahoo.com)

Subject: RE: In re William Arthur Bookout USBC Cen. Dist. CA.CaseNo.9:11-bk-15818 Union Banks Fraud, Breach of Contract and Perjury

Mr. Bookout:

Your request for a copy of your 2012 Form 1099-A has been received and is being processed. Union Bank is in the process of obtaining a copy of this form from its archives. Once it is procured, I will forward it to you.

As to your request for a 2012 Form 1099-C no such form was ever generated as Union Bank never cancelled any portion of your loan.

Finally, the April 2, 2012 letter that you refer to was sent to your attorney. He should have a copy of it in his records.

Please contact me if you have any further questions.

Robert B. Forouzandeh

Attorney at Law

Reicker, Pfau, Pyle & McRoy LLP

1421 State Street, Suite B

Santa Barbara, CA 93101

Tel: 805-966-2440

Fax: 805-966-3320

E-mail: rforouzandeh@rppmh.com

Website: www.reickerpfau.com

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From: Robert Forouzandeh [mailto:rforouzandeh@rppmh.com]
Sent: Tuesday, February 11, 2014 3:29 PM
To: Bill Bookout
Cc: Richard Rossi [richard@rossilegal.com] (richard@rossilegal.com); Chris Gautschi (sanschromo@yahoo.com); Diana Lee
Subject: RE: In re William Arthur Bookout USBC Cen. Dist. CA.CaseNo.9:11-bk-15818 Union Banks Fraud, Breach of Contract and Perjury

Mr. Bookout:

As you requested, please find attached a copy of your 2012 Form 1099-A.

If you have any questions please feel free to contact me to discuss.

Robert B. Forouzandeh
Attorney at Law
Reicker, Pfau, Pyle & McRoy LLP
1421 State Street, Suite B
Santa Barbara, CA 93101

Tel: 805-966-2440
Fax: 805-966-3320
E-mail: rforouzandeh@rppmh.com
Website: www.reickerpfau.com

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COMBINED TAX STATEMENT FOR CALENDAR YEAR 2012

UNION BANK, N.A.
 Bank Operations Support, V03-489
 PO BOX 54528
 LOS ANGELES, CA 90054-0528

FEDERAL I.D. # **94-0304228**

THIS STATEMENT REPORTS 1099-DIV (OMB No. 1545-0110),
 1099-INT (OMB No. 1545-0112), 1099-OID (OMB No. 1545-0117),
 1098 (OMB No. 1545-0901), 1099-MISC (OMB No. 1545-0115),
 1099-B (OMB No. 1545-0715), 1099-S (OMB No. 1545-0997),
 1099-A (OMB No. 1545-0877), 1099-C (OMB No. 1545-1424).

William A Bookout
 470 Price St
 Pismo 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
* * 2012 FORM 1099-A, ACQN/ABNDN PROP * *				
000000100983501	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 2/22/2012	1	
		UCC FILING @ STATE OF CA LOCATED 1341 DESCRIPTION	6	

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.

Form 1098: 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 this 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



Borrower: William Bookout
Loan No.: 100863601

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

Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	# Interest Days	Per Diem	Interest Accrued	Interest Paid	Principal Paid	Late Fees	Other Fees	Principal Balance	Interest Balance	Late Fee Balance	Other Fee Balance
10/10/2003	10/14/2003	Opening Advance	\$365,246.98	6.000%								\$365,246.98	\$0.00	\$0.00	\$0.00
10/14/2003		Advance	\$25,000.00	6.000%	4	63.3283	\$259.31					\$390,246.98	\$259.31	\$0.00	\$0.00
10/14/2003		Regular Payment	\$3,411.73	6.000%	0	67.4378	\$1,701.37					\$386,835.25	\$259.31	\$0.00	\$0.00
11/06/2003		Regular Payment	\$3,412.98	6.000%	23	73.9726	\$2,281.86					\$383,423.27	\$259.31	\$0.00	\$0.00
12/12/2003		Regular Payment	\$3,412.98	6.000%	31	73.9731	\$2,281.86					\$380,011.41	\$259.31	\$0.00	\$0.00
01/12/2004		Regular Payment	\$3,412.98	6.000%	28	73.4224	\$2,055.83					\$376,598.58	\$259.31	\$0.00	\$0.00
02/09/2004		Regular Payment	\$3,412.98	6.000%	30	73.1983	\$2,195.98					\$373,182.60	\$259.31	\$0.00	\$0.00
04/06/2004		Regular Payment	\$3,412.98	6.000%	27	72.9893	\$2,079.98					\$369,762.62	\$259.31	\$0.00	\$0.00
05/10/2004		Regular Payment	\$3,412.98	6.000%	34	72.7652	\$2,473.81					\$366,348.81	\$259.31	\$0.00	\$0.00
06/07/2004		Regular Payment	\$3,412.98	6.000%	28	72.5078	\$2,053.02					\$362,935.79	\$259.31	\$0.00	\$0.00
07/07/2004		Regular Payment	\$3,412.98	6.250%	24	72.3818	\$1,737.14					\$359,522.65	\$259.31	\$0.00	\$0.00
07/12/2004	08/30/2004	Principal Payment	\$842.92	6.250%	0	75.3988	\$829.37					\$358,700.73	\$259.31	\$0.00	\$0.00
07/12/2004	08/30/2004	Interest Payment	\$2,566.51	6.250%	11	75.3988	\$2,566.51					\$356,134.22	\$259.31	\$0.00	\$0.00
08/16/2004		Late Charge	\$170.47	6.250%	35	75.2526	\$2,633.84					\$353,500.38	\$259.31	\$170.47	\$0.00
08/16/2004	09/02/2004	Regular Payment	\$3,408.43	6.250%	14	75.1465	\$1,561.51					\$351,938.87	\$259.31	\$170.47	\$0.00
08/16/2004		Regular Payment	\$3,470.85	6.500%	2	78.1514	\$547.05					\$348,468.94	\$259.31	\$170.47	\$0.00
08/16/2004		Regular Payment	\$3,470.85	6.500%	7	77.8100	\$1,788.81					\$346,680.13	\$259.31	\$170.47	\$0.00
08/16/2004		Regular Payment	\$3,470.85	6.500%	23	80.8157	\$4,282.86					\$342,397.27	\$259.31	\$170.47	\$0.00
08/16/2004		Regular Payment	\$3,470.85	6.500%	31	83.8015	\$2,981.64					\$339,415.63	\$259.31	\$170.47	\$0.00
01/16/2005		Regular Payment	\$3,595.43	7.250%	17	86.5872	\$1,471.98					\$337,943.65	\$259.31	\$170.47	\$0.00
01/16/2005		Late Charge Waived	\$170.47	7.250%	7	86.1064	\$602.74					\$337,340.91	\$259.31	\$170.47	\$0.00
01/23/2005		Interest Payment	\$124.12	7.250%	0	86.1064	\$0.00					\$337,340.91	\$259.31	\$170.47	\$0.00
02/15/2005		Interest Payment	\$1,511.90	7.250%	21	86.1064	\$1,808.23					\$335,532.68	\$259.31	\$170.47	\$0.00
03/01/2005		Rate Change	\$0.00	7.500%	14	86.1064	\$1,205.48					\$334,327.20	\$259.31	\$170.47	\$0.00
03/08/2005		Interest Payment	\$2,410.97	7.500%	7	89.0736	\$823.53					\$333,503.67	\$259.31	\$170.47	\$0.00
04/01/2005		Rate Change	\$0.00	7.750%	24	89.0736	\$2,137.81					\$331,365.86	\$259.31	\$170.47	\$0.00
04/18/2005		Late Charge Waived	\$138.80	7.750%	2	82.0448	\$184.08					\$331,181.78	\$259.31	\$170.47	\$0.00
04/22/2005		Interest Payment	\$2,776.17	7.750%	16	82.0448	\$1,472.72					\$329,709.06	\$259.31	\$170.47	\$0.00
05/06/2005		Rate Change	\$0.00	8.000%	28	82.0448	\$2,383.16					\$327,325.90	\$259.31	\$170.47	\$0.00
05/06/2005		Late Charge	\$188.06	8.000%	15	85.0140	\$1,425.21					\$325,900.69	\$259.31	\$170.47	\$0.00
06/01/2005		Rate Change	\$0.00	8.250%	17	85.0140	\$1,426.21					\$324,474.48	\$259.31	\$170.47	\$0.00
07/01/2005		Late Charge	\$0.00	8.250%	15	85.0140	\$1,426.21					\$323,048.27	\$259.31	\$170.47	\$0.00
07/01/2005		Regular Payment	\$1,497.80	8.250%	4	87.9832	\$381.83					\$322,666.44	\$259.31	\$170.47	\$0.00
07/22/2005		Regular Payment	\$3,758.59	8.250%	3	87.9832	\$283.00					\$321,383.34	\$259.31	\$170.47	\$0.00
07/22/2005		Late Charge Waived	\$12.84	8.250%	7	86.9840	\$87.18					\$321,370.50	\$259.31	\$170.47	\$0.00
08/23/2005		Interest Payment	\$256.98	8.250%	0	88.8840	\$371.96					\$321,008.54	\$259.31	\$170.47	\$0.00
09/07/2005		Rate Change	\$0.00	8.500%	9	88.8840	\$371.96					\$320,636.58	\$259.31	\$170.47	\$0.00
09/16/2005		Late Charge	\$200.77	8.500%	15	89.8188	\$1,487.30					\$319,149.28	\$259.31	\$170.47	\$0.00
10/17/2005		Rate Change	\$204.02	8.750%	16	102.7558	\$1,844.09					\$317,305.19	\$259.31	\$170.47	\$0.00
11/16/2005		Late Charge	\$0.00	9.000%	15	102.7558	\$1,541.34					\$315,763.85	\$259.31	\$170.47	\$0.00
11/29/2005		Interest Payment	\$4,100.00	9.000%	12	105.8917	\$1,585.38					\$314,178.47	\$259.31	\$170.47	\$0.00
12/16/2005		Late Charge	\$270.45	9.000%	18	105.8917	\$1,802.45					\$312,376.02	\$259.31	\$170.47	\$0.00



Borrower: William Bookout
 Loan No.: 100983501

Original Amt: \$450,000.00
 Interest Rate: Varies
 Monthly Pmt.: Varies
 Accrual Basis: 365
 Beginning Date: 10/10/2008

Effective Date	Posting Date	Item Description	Transaction Amount	Interest Rate	# Interest Days	Per Day	Interest Accrued	Interest Paid	Principal Paid	Late Fees	Other Fees	Principal Balance	Interest Balance	Late Fee Balance	Other Fee Balance
01/01/2008		Rate Change	\$0.00	9.250%	16	103.8917	\$1,691.07					\$428,638.50	\$1,957.98	\$1,208.10	\$0.00
01/17/2008		Interest Payment	\$4,209.14	9.250%	16	108.8276	\$1,738.04	\$4,209.14				\$428,638.50	\$0,480.88	\$1,208.10	\$0.00
02/01/2008		Rate Change	\$0.00	9.500%	15	108.8276	\$1,828.41					\$428,638.50	\$1,110.30	\$1,208.10	\$0.00
02/18/2008		Late Charge	\$213.70	9.500%	15	111.5834	\$1,973.45			\$213.70		\$428,638.50	\$1,783.76	\$1,421.80	\$0.00
02/24/2008		Interest Payment	\$12,562.00	9.500%	8	111.5834	\$892.51	\$12,562.00				\$428,638.50	\$1,114.28	\$1,421.80	\$0.00
03/18/2008		Late Charge	\$216.97	9.500%	20	111.5834	\$2,231.27			\$216.97		\$428,638.50	\$3,345.53	\$1,838.77	\$0.00
03/23/2008		Late Charge Payment	\$819.39	9.500%	7	111.5834	\$780.94					\$428,638.50	\$4,128.47	\$181.39	\$0.00
03/23/2008		Late Charge Credit	\$819.39	9.500%	0	111.5834	\$0.00		\$819.39			\$428,638.50	\$4,128.47	\$0.00	\$0.00
03/23/2008		Regular Payment	\$12,740.48	9.500%	0	108.3214	\$983.88		\$12,740.48			\$420,024.30	\$0.21	\$0.00	\$0.00
04/01/2008		Rate Change	\$0.00	9.750%	45	112.1983	\$5,048.82					\$420,024.30	\$5,033.03	\$219.32	\$0.00
06/01/2008		Rate Change	\$0.00	10.000%	16	112.1983	\$1,795.17					\$420,024.30	\$7,828.20	\$219.32	\$0.00
06/18/2008		Rate Change	\$219.32	10.000%	15	115.0752	\$1,726.13			\$219.32		\$420,024.30	\$9,554.33	\$488.64	\$0.00
07/01/2008		Rate Change	\$0.00	10.250%	16	115.0752	\$1,728.13					\$420,024.30	\$11,280.45	\$498.64	\$0.00
07/17/2008		Late Charge	\$223.37	10.250%	16	117.8520	\$1,897.23			\$223.37		\$420,024.30	\$13,177.68	\$682.01	\$0.00
08/16/2008		Late Charge	\$226.72	10.250%	30	117.8520	\$3,538.58			\$226.72		\$420,024.30	\$16,716.26	\$888.73	\$0.00
09/18/2008		Late Charge	\$224.35	10.250%	33	117.8520	\$3,882.42			\$224.35		\$420,024.30	\$20,608.68	\$1,113.08	\$0.00
10/18/2008		Late Charge	\$219.55	10.250%	28	117.8520	\$3,022.66			\$219.55		\$420,024.30	\$23,631.34	\$1,332.50	\$0.00
11/18/2008		Late Charge	\$212.32	10.250%	31	117.8520	\$3,656.51			\$212.32		\$420,024.30	\$27,287.85	\$1,544.95	\$0.00
12/18/2008		Late Charge	\$202.88	10.250%	32	117.8520	\$3,774.46			\$202.88		\$420,024.30	\$31,062.31	\$1,747.53	\$0.00
01/18/2009		Late Charge	\$190.70	10.250%	29	117.8520	\$3,420.51			\$190.70		\$420,024.30	\$34,482.82	\$2,014.78	\$0.00
02/18/2009		Late Charge	\$178.46	10.250%	31	117.8520	\$3,656.51			\$178.46		\$420,024.30	\$38,139.33	\$2,274.88	\$0.00
03/18/2009		Late Charge	\$160.09	10.250%	28	117.8520	\$3,302.88			\$160.09		\$420,024.30	\$41,442.21	\$2,537.49	\$0.00
04/18/2009		Late Charge	\$141.85	10.250%	31	117.8520	\$3,656.51			\$141.85		\$420,024.30	\$45,098.72	\$2,800.98	\$0.00
05/18/2009		Late Charge	\$121.43	10.250%	30	117.8520	\$3,538.58			\$121.43		\$420,024.30	\$48,637.30	\$3,064.53	\$0.00
06/18/2009		Late Charge	\$99.53	10.250%	33	117.8520	\$3,892.42			\$99.53		\$420,024.30	\$52,531.72	\$3,327.06	\$0.00
07/08/2009		Regular Payment	\$4,386.41	10.250%	18	117.8520	\$2,123.14	\$4,386.41				\$418,898.31	\$2,199.58	\$2,715.71	\$0.00
07/08/2009		Regular Payment	\$4,386.41	10.250%	0	117.8520	\$0.00		\$389.46			\$418,898.31	\$2,199.58	\$2,715.71	\$0.00
07/08/2009		Regular Payment	\$4,467.40	10.250%	0	117.8463	\$0.00	\$4,467.40	\$1,003.81			\$418,898.31	\$3,203.39	\$2,837.49	\$0.00
07/08/2009		Regular Payment	\$4,517.12	10.250%	0	117.8984	\$0.00	\$4,517.12	\$872.56			\$418,898.31	\$4,075.95	\$2,959.98	\$0.00
07/12/2009		Interest Payment	\$3,000.00	10.250%	6	117.0742	\$702.45		\$300.00			\$418,898.31	\$4,778.47	\$3,130.43	\$0.00
07/12/2009		Interest Payment	\$3,000.00	10.250%	4	117.0742	\$488.30		\$300.00			\$418,898.31	\$5,266.77	\$3,428.73	\$0.00
07/12/2009		Interest Payment	\$5,000.00	10.250%	1	117.0742	\$117.07		\$500.00			\$418,898.31	\$5,383.84	\$3,545.80	\$0.00
07/22/2009		Interest Payment	\$4,800.00	10.250%	3	117.0742	\$351.22		\$4,800.00			\$418,898.31	\$5,735.06	\$3,807.02	\$0.00
08/02/2009		Late Charge Withheld	\$76.22	10.250%	13	117.0742	\$1,521.98					\$418,898.31	\$7,257.04	\$5,314.00	\$0.00
08/02/2009		Regular Payment	\$4,121.06	10.250%	38	117.0742	\$4,585.88		\$76.22			\$418,898.31	\$11,842.92	\$9,528.00	\$0.00
09/10/2009		Rate Change	\$0.00	9.750%	21	117.0742	\$2,458.56					\$418,898.31	\$14,301.48	\$11,073.46	\$0.00
10/04/2009		Regular Payment	\$4,121.06	9.750%	3	111.3632	\$394.08					\$418,898.31	\$14,695.56	\$11,467.54	\$0.00
11/01/2009		Rate Change	\$0.00	9.500%	28	111.3632	\$3,118.17					\$418,898.31	\$17,813.73	\$14,584.73	\$0.00
12/03/2009		Regular Payment	\$4,121.06	9.500%	32	108.5078	\$3,412.25					\$418,898.31	\$21,225.98	\$17,999.46	\$0.00
12/12/2009		Regular Payment	\$4,121.06	9.500%	9	108.5078	\$986.57		\$4,121.06			\$418,898.31	\$25,357.55	\$22,181.52	\$0.00
01/01/2010		Rate Change	\$0.00	9.250%	20	108.5078	\$2,170.18					\$418,898.31	\$27,527.73	\$24,011.34	\$0.00
02/01/2010		Rate Change	\$0.00	8.000%	31	105.6523	\$3,275.22					\$418,898.31	\$30,802.95	\$27,527.73	\$0.00
02/28/2010		Regular Payment	\$4,121.06	8.000%	28	91.3750	\$2,558.50					\$418,898.31	\$33,361.45	\$30,802.95	\$0.00
03/28/2010		Regular Payment	\$4,121.06	8.000%	28	91.3750	\$2,558.50					\$418,898.31	\$35,919.95	\$33,361.45	\$0.00
04/01/2010		Rate Change	\$0.00	7.250%	4	81.3750	\$335.50					\$418,898.31	\$36,255.45	\$33,696.95	\$0.00
05/01/2010		Rate Change	\$0.00	7.000%	30	82.8086	\$2,484.26					\$418,898.31	\$38,739.71	\$36,181.21	\$0.00
06/18/2010		Regular Payment	\$4,121.06	7.000%	0	79.8531	\$0.00	\$4,121.06				\$418,898.31	\$38,739.71	\$36,181.21	\$0.00



Borrower: William Bookout
 Loan No.: 100963501

Original Amt: \$350,000.00
 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 Days	Par Diem	Interest Accrued	Interest Paid	Principal Paid	Late Fees	Other Fees	Principal Balance	Interest Balance	Late Fee Balance	Other Fee Balance
09/01/2008	09/21/2008	Int Pym-No Di	\$78.94	7.000%	0	78.9531	\$0.00	\$78.94				\$418,898.31	\$23,687.60	\$2,937.49	
09/20/2008	09/21/2008	Int Pym-No Di	\$1,078.94	7.000%	18	78.9531	\$1,519.11	\$1,078.94				\$418,898.31	\$24,107.77	\$2,937.49	\$0.00
09/20/2008	09/21/2008	Regular Payment	\$4,121.06	7.000%	0	78.9531	\$0.00	\$4,121.06				\$418,898.31	\$19,986.71	\$2,937.49	\$0.00
09/20/2008	09/21/2008	Regular Payment	\$4,121.06	7.000%	34	78.9531	\$2,718.41	\$4,121.06				\$418,898.31	\$18,594.05	\$2,937.49	\$0.00
09/20/2008	09/21/2008	Int Pym-No Di	\$78.94	7.000%	0	78.9531	\$0.00	\$78.94				\$418,898.31	\$18,506.11	\$2,937.49	\$0.00
07/30/2008	07/31/2008	Regular Payment	\$4,121.06	7.000%	37	78.9531	\$2,858.28	\$4,121.06				\$418,898.31	\$17,342.32	\$2,937.49	\$0.00
09/02/2008	07/31/2008	Int Pym-No Di	\$78.94	7.000%	0	78.9531	\$0.00	\$78.94				\$418,898.31	\$17,263.38	\$2,937.49	\$0.00
09/02/2008	07/31/2008	Regular Payment	\$4,121.06	7.000%	34	78.9531	\$2,718.41	\$4,121.06				\$418,898.31	\$15,890.72	\$2,937.49	\$0.00
09/30/2008	07/31/2008	Int Pym-No Di	\$78.94	7.000%	0	78.9531	\$0.00	\$78.94				\$418,898.31	\$15,781.78	\$2,937.49	\$0.00
09/30/2008	07/31/2008	Regular Payment	\$4,121.06	7.000%	28	78.9531	\$2,298.99	\$4,121.06				\$418,898.31	\$15,820.47	\$2,937.49	\$0.00
11/01/2008	11/04/2008	Rate Change	\$78.94	6.000%	32	78.9531	\$2,556.50	\$78.94				\$418,898.31	\$16,378.97	\$2,937.49	\$0.00
11/03/2008	11/04/2008	Regular Payment	\$4,121.06	6.000%	2	68.5312	\$197.06	\$4,121.06				\$418,898.31	\$16,516.03	\$2,937.49	\$0.00
12/03/2008	12/03/2008	Rate Change	\$78.94	6.000%	30	68.5312	\$2,055.94	\$4,121.06				\$418,898.31	\$12,394.97	\$2,937.49	\$0.00
12/03/2008	12/03/2008	Regular Payment	\$4,121.06	6.000%	0	68.5312	\$0.00	\$4,121.06				\$418,898.31	\$12,450.91	\$2,937.49	\$0.00
01/12/2009	01/14/2009	Rate Change	\$0.00	5.250%	29	68.5312	\$1,897.41	\$0.00				\$418,898.31	\$10,328.85	\$2,937.49	\$0.00
01/12/2009	01/14/2009	Regular Payment	\$78.94	5.250%	11	58.8648	\$68.61	\$78.94				\$418,898.31	\$12,917.26	\$2,937.49	\$0.00
03/09/2009	03/10/2009	Rate Change	\$206.05	5.250%	36	58.8648	\$2,158.73	\$4,121.06				\$418,898.31	\$8,855.81	\$2,400.67	\$0.00
03/09/2009	03/10/2009	Regular Payment	\$78.94	5.250%	20	58.8648	\$1,199.30	\$78.94				\$418,898.31	\$12,213.84	\$2,937.49	\$0.00
03/16/2009	03/16/2009	Rate Change	\$206.05	5.250%	7	58.8648	\$419.75	\$4,121.06				\$418,898.31	\$8,092.78	\$2,937.49	\$0.00
04/08/2009	04/09/2009	Regular Payment	\$78.94	5.250%	22	58.8648	\$1,370.18	\$4,121.06				\$418,898.31	\$9,981.72	\$2,937.49	\$0.00
04/18/2009	04/21/2009	Rate Change	\$206.05	5.250%	8	58.8648	\$298.82	\$4,121.06				\$418,898.31	\$8,250.38	\$2,937.49	\$0.00
04/21/2009	04/21/2009	Regular Payment	\$78.94	5.250%	5	58.8648	\$0.00	\$4,121.06				\$418,898.31	\$2,428.15	\$2,937.49	\$0.00
05/11/2009	05/11/2009	Rate Change	\$78.94	5.250%	20	58.8648	\$1,199.30	\$78.94				\$418,898.31	\$3,000.75	\$2,937.49	\$0.00
06/10/2009	06/10/2009	Regular Payment	\$78.94	5.250%	30	58.8648	\$1,785.52	\$78.94				\$418,898.31	\$3,000.75	\$2,705.06	\$0.00
06/30/2009	07/02/2009	Rate Change	\$4,121.06	5.250%	20	58.8648	\$1,190.32	\$1,890.32				\$413,779.40	\$1,481.06	\$2,624.12	\$0.00
07/02/2009	07/02/2009	Regular Payment	\$4,121.06	5.250%	2	58.8648	\$0.00	\$1,890.32				\$413,779.40	\$3,000.75	\$2,624.12	\$0.00
08/01/2009	08/01/2009	Rate Change	\$78.94	5.250%	0	58.8648	\$118.18	\$118.18				\$413,779.40	\$3,000.75	\$2,624.12	\$0.00
09/01/2009	09/01/2009	Rate Change	\$4,121.06	5.250%	61	58.8648	\$3,599.65	\$3,599.65				\$413,779.40	\$2,456.18	\$2,456.18	\$0.00
10/05/2009	10/05/2009	Regular Payment	\$78.94	5.250%	0	58.8648	\$0.00	\$3,599.65				\$413,779.40	\$3,000.75	\$2,486.24	\$0.00
10/05/2009	10/05/2009	Rate Change	\$4,121.06	5.250%	34	58.8648	\$1,986.85	\$1,986.85				\$413,779.40	\$2,297.70	\$2,397.30	\$0.00
11/13/2009	11/13/2009	Regular Payment	\$4,121.06	5.250%	0	58.8648	\$0.00	\$1,986.85				\$413,779.40	\$3,000.75	\$2,397.30	\$0.00
12/16/2009	12/16/2009	Rate Change	\$0.94	5.250%	33	57.8660	\$2,267.17	\$2,267.17				\$413,779.40	\$3,000.75	\$2,397.30	\$0.00
01/19/2010	02/18/2010	Rate Change	\$4,121.06	5.250%	15	57.8660	\$887.98	\$2,777.98				\$413,779.40	\$2,210.33	\$2,396.36	\$0.00
02/18/2010	02/18/2010	Rate Change	\$206.05	5.250%	18	57.8660	\$1,095.78	\$206.05				\$413,779.40	\$3,000.75	\$2,592.41	\$0.00
03/18/2010	03/18/2010	Rate Change	\$50.00	5.250%	28	57.8660	\$1,614.94	\$206.05				\$413,779.40	\$3,011.38	\$3,004.51	\$0.00
03/18/2010	03/18/2010	Fee Charge	\$206.05	5.250%	20	57.8660	\$1,153.45	\$206.05				\$413,779.40	\$4,000.82	\$3,004.51	\$50.00
03/18/2010	03/18/2010	Late Charge	\$206.05	5.250%	8	57.8660	\$461.38	\$206.05				\$413,779.40	\$4,628.21	\$3,210.56	\$50.00



Borrower: William Bockell
 Loan No.: 10085301

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 Days	Per Diem	Interest Accrued	Interest Paid	Principal Paid	Late Fees	Other Fees	Principal Balance	Interest Balance	Late Fee Balance	Other Fee Balance
06/16/2010		Late Charge	\$208.05	5.250%	31	57.6727	\$1,767.66			\$208.05		\$400,982.89	\$6,414.07	\$3,418.61	\$50.00
06/17/2010		Late Charge	\$208.05	5.250%	31	57.6727	\$1,767.66			\$208.05		\$400,982.89	\$6,201.92	\$3,622.66	\$50.00
06/18/2010		Fee Charge	\$15.50		17	57.6727	\$960.44			\$15.50		\$400,982.89	\$6,182.38	\$3,622.66	\$66.50
06/18/2010		Late Charge	\$208.05	5.250%	13	57.6727	\$749.76			\$208.05		\$400,982.89	\$6,850.11	\$3,828.71	\$66.50
07/15/2010		Fee Charge	\$360.00		29	57.6727	\$1,672.51			\$360.00		\$400,982.89	\$11,604.62	\$3,928.71	\$416.50
07/16/2010		Late Charge	\$208.05	5.250%	1	57.6727	\$97.67			\$208.05		\$400,982.89	\$11,682.28	\$4,034.76	\$416.50
08/16/2010		Late Charge	\$208.05	5.250%	31	57.6727	\$1,767.66			\$208.05		\$400,982.89	\$13,450.14	\$4,240.61	\$416.50
08/17/2010		Fee Charge	\$2,800.00		1	57.6727	\$87.67			\$2,800.00		\$400,982.89	\$15,238.00	\$4,446.86	\$416.50
08/17/2010		Fee Charge	\$800.00		0	57.6727	\$0.00			\$800.00		\$400,982.89	\$15,296.67	\$4,446.86	\$2,715.50
10/18/2010		Late Charge	\$208.05	5.250%	31	57.6727	\$1,767.66			\$208.05		\$400,982.89	\$17,063.53	\$4,652.91	\$4,115.50
11/18/2010		Late Charge	\$208.05	5.250%	29	57.6727	\$1,672.51			\$208.05		\$400,982.89	\$16,799.04	\$4,652.91	\$4,115.50
12/16/2010		Late Charge	\$208.05	5.250%	30	57.6727	\$1,730.18			\$208.05		\$400,982.89	\$20,466.22	\$5,065.01	\$4,115.50
01/18/2011		Late Charge	\$208.05	5.250%	33	57.6727	\$1,903.20			\$208.05		\$400,982.89	\$22,389.42	\$5,271.06	\$4,115.50
02/16/2011		Fee Charge	\$2,218.71		14	57.6727	\$967.42			\$2,218.71		\$400,982.89	\$23,166.84	\$5,271.06	\$6,394.21
02/16/2011		Late Charge	\$208.05	5.250%	15	57.6727	\$865.09			\$208.05		\$400,982.89	\$24,061.93	\$5,477.11	\$6,394.21
02/24/2011		Fee Charge	\$2,408.00		8	57.6727	\$461.39			\$2,408.00		\$400,982.89	\$24,523.31	\$5,477.11	\$6,742.21
03/09/2011		Fee Charge	\$948.00		13	57.6727	\$749.75			\$948.00		\$400,982.89	\$25,273.06	\$5,477.11	\$8,680.21
03/16/2011		Late Charge	\$208.05	5.250%	7	57.6727	\$403.71			\$208.05		\$400,982.89	\$25,676.77	\$5,683.16	\$11,180.45
03/23/2011	04/08/2011	Fee Charge	\$2,150.00		7	57.6727	\$403.71			\$2,150.00		\$400,982.89	\$26,080.47	\$5,683.16	\$11,180.45
04/18/2011		Late Charge	\$208.05	5.250%	26	57.6727	\$1,489.48			\$208.05		\$400,982.89	\$27,578.97	\$5,888.21	\$13,350.45
05/16/2011		Late Charge	\$208.05	5.250%	8	57.6727	\$461.39			\$208.05		\$400,982.89	\$28,040.36	\$6,095.26	\$13,350.45
05/24/2011		Late Charge	\$208.05	5.250%	23	57.6727	\$1,328.47			\$208.05		\$400,982.89	\$29,368.83	\$6,301.31	\$13,905.45
06/16/2011		Late Charge	\$208.05	5.250%	7	57.6727	\$403.71			\$208.05		\$400,982.89	\$30,772.54	\$6,506.45	\$13,905.45
06/23/2011		Fee Charge	\$25.00		25	57.6727	\$1,441.92			\$25.00		\$400,982.89	\$32,214.46	\$6,713.41	\$17,590.45
08/16/2011		Late Charge	\$208.05	5.250%	29	57.6727	\$1,672.51			\$208.05		\$400,982.89	\$33,886.97	\$6,918.46	\$22,730.45
08/30/2011		Fee Charge	\$3,500.00		14	57.6727	\$967.42			\$3,500.00		\$400,982.89	\$35,500.70	\$7,135.41	\$17,590.45
08/30/2011		Fee Charge	\$690.00		0	57.6727	\$0.00			\$690.00		\$400,982.89	\$35,308.11	\$6,713.41	\$22,980.45
08/30/2011		Fee Charge	\$4,000.00		0	57.6727	\$0.00			\$4,000.00		\$400,982.89	\$35,308.11	\$6,713.41	\$22,980.45
08/30/2011		Fee Charge	\$208.05	5.250%	17	57.6727	\$880.44			\$208.05		\$400,982.89	\$35,308.11	\$6,713.41	\$22,980.45
10/11/2011		Regular Payment	\$4,121.06		25	57.6727	\$1,441.92			\$4,121.06		\$400,982.89	\$33,608.31	\$6,918.46	\$22,730.45
11/03/2011	11/04/2011	Regular Payment	\$4,121.06		23	57.6727	\$1,328.47			\$4,121.06		\$400,982.89	\$32,814.72	\$6,918.46	\$22,730.45
12/12/2011		Fee Charge	\$101.74		38	57.6727	\$2,249.24			\$101.74		\$400,982.89	\$33,063.96	\$6,918.46	\$22,982.19
12/16/2011		Late Charge Waived	\$6,947.62		14	57.6727	\$807.42					\$400,982.89	\$33,871.38	\$6,918.46	\$22,982.19
12/26/2011		Post Petition Payment	\$4,077.44		44	57.6727	\$2,537.50					\$400,982.89	\$33,028.05	\$6,918.46	\$15,984.57
02/14/2012		Post Petition Payment	\$4,208.88		6	57.6727	\$344.86					\$400,982.89	\$33,928.05	\$6,918.46	\$15,984.57
02/22/2012		Legal Fees	\$57,678.17		6	57.6727	\$454.89					\$400,982.89	\$33,928.05	\$6,918.46	\$15,984.57
02/22/2012		Foreclosure Payment	\$33,628.30		0	42.8088	\$0.00					\$400,982.89	\$33,928.05	\$6,918.46	\$15,984.57
03/14/2012		Post Petition Payment	\$3,277.21		21	42.8088	\$898.98					\$400,982.89	\$33,928.05	\$6,918.46	\$15,984.57
04/05/2012		Post Petition Payment	\$3,277.21		22	42.5301	\$895.66					\$400,982.89	\$33,928.05	\$6,918.46	\$15,984.57
05/14/2012		Pre Petition Payment	\$1,900.88		7	41.9586	\$785.26					\$400,982.89	\$33,928.05	\$6,918.46	\$15,984.57
06/08/2012		Pre Petition Payment	\$3,277.21		18	41.9586	\$785.26					\$400,982.89	\$33,928.05	\$6,918.46	\$15,984.57
06/29/2012		Pre Petition Payment	\$880.40		21	41.9586	\$874.40					\$400,982.89	\$33,928.05	\$6,918.46	\$15,984.57



Borrower: William Bookout
 Loan No.: 100983801

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 Days	Per Diem	Interest Accrued	Interest Paid	Principal Paid	Late Fees	Other Fees	Principal Balance	Interest Balance	Late Fee Balance	Other Fee Balance
07/13/2012		Post Petition Payment	\$3,277.21	5.250%	14	41.6961	\$592.03	\$1,457.40	\$1,919.81			\$287,694.24	\$247.04	\$0.00	\$13,293.65
08/02/2012		Pre Petition Payment	\$978.07	5.250%	20	41.3764	\$927.53	\$59.12			(\$920.95)	\$287,694.24	\$1,016.45	\$0.00	\$12,982.90
08/14/2012		Post Petition Payment	\$3,277.21	5.250%	12	41.3764	\$496.52	\$1,324.16	\$1,953.05			\$285,711.19	\$198.80	\$0.00	\$12,382.90
08/23/2012		Pre Petition Payment	\$1,015.75	5.250%	8	41.0954	\$399.85	\$54.09			(\$391.59)	\$285,711.19	\$504.57	\$0.00	\$11,401.24
08/13/2012		Post Petition Payment	\$3,277.21	5.250%	21	41.0954	\$683.00	\$1,233.00	\$2,044.21			\$283,666.98	\$134.58	\$0.00	\$11,401.24
10/15/2012		Post Petition Payment	\$3,277.21	5.250%	32	40.8014	\$1,305.65	\$1,305.60	\$1,971.61			\$281,695.37	\$134.62	\$0.00	\$11,401.24
11/13/2012		Pre Petition Payment	\$3,277.21	5.250%	29	40.5178	\$1,175.02	\$1,175.08	\$2,102.13			\$279,593.24	\$154.45	\$0.00	\$11,401.24
11/16/2012		Pre Petition Payment	\$1,892.93	5.250%	3	40.2155	\$120.65	\$99.76			(\$1,583.17)	\$278,593.24	\$154.45	\$0.00	\$9,639.07
11/23/2012		Pre Petition Payment	\$1,720.87	5.250%	7	40.2155	\$281.51	\$43.04			(\$1,671.83)	\$278,593.24	\$393.91	\$0.00	\$9,160.24
12/14/2012		Post Petition Payment	\$3,277.21	5.250%	21	40.2155	\$844.52	\$1,246.82	\$2,030.39			\$277,592.85	\$35.39	\$0.00	\$8,160.24
12/24/2012		Pre Petition Payment	\$3,710.23	5.250%	10	39.9234	\$399.23	\$78.62			(\$3,674.53)	\$277,592.85	\$356.15	\$0.00	\$4,485.71
01/17/2013		Post Petition Payment	\$3,277.21	5.250%	18	39.9234	\$718.62	\$1,117.76	\$2,199.45			\$275,403.40	\$43.89	\$0.00	\$3,345.43
01/24/2013		Pre Petition Payment	\$1,159.90	5.250%	13	39.6128	\$514.87	\$19.82			(\$1,140.28)	\$275,403.40	\$151.38	\$0.00	\$3,345.43
02/19/2013		Late Charge	\$163.88	5.250%	23	39.6128	\$911.09		\$1,892.81	\$163.88		\$273,710.59	\$276.19	\$163.88	\$2,200.34
02/20/2013		Post Petition Payment	\$3,277.21	5.250%	4	39.6128	\$158.45	\$1,594.40			(\$1,145.09)	\$273,710.59	\$63.46	\$163.88	\$2,200.34
03/01/2013		Pre Petition Payment	\$1,159.73	5.250%	9	39.3693	\$354.32	\$14.64			(\$1,145.09)	\$273,710.59	\$276.19	\$163.88	\$2,200.34
03/15/2013		Post Petition Payment	\$3,277.21	5.250%	14	39.3693	\$551.17	\$905.51	\$2,371.70			\$271,338.89	\$78.15	\$163.88	\$2,200.34
03/28/2013		Pre Petition Payment	\$1,159.54	5.250%	13	39.0292	\$507.37	\$9.63			(\$1,149.91)	\$271,338.89	\$416.59	\$163.88	\$1,050.43
04/11/2013		Post Petition Payment	\$3,277.21	5.250%	14	39.0292	\$546.38	\$1,053.81	\$2,223.40			\$269,115.49	\$37.83	\$163.88	\$1,050.43
04/29/2013		Pre Petition Payment	\$1,820.08	5.250%	18	38.7084	\$696.75	\$4.60			(\$806.43)	\$269,115.49	\$804.32	\$163.88	\$145.00
05/13/2013		Post Petition Payment	\$3,277.21	5.250%	14	38.7084	\$341.92	\$1,234.07	\$2,043.14			\$267,072.35	\$317.83	\$163.88	\$145.00
05/31/2013		Pre Petition Payment	\$145.53	5.250%	18	38.4145	\$981.46	\$0.63			(\$145.00)	\$265,023.77	\$603.00	\$163.88	\$0.00
06/14/2013		Post Petition Payment	\$3,277.21	5.250%	14	38.1189	\$597.80	\$1,228.83	\$2,046.58			\$263,023.77	\$37.82	\$163.88	\$0.00
08/25/2013		Balance to Date	\$0.00	5.250%	11	38.1189	\$419.32			\$163.88	(\$0.00)	\$265,023.77	\$331.50	\$163.88	(\$0.00)

Stephens and Associates

April 13, 2015

Bill Bookout
Owner
Pismo Beach Surf & Dive Shop
470 Price St.
Pismo Beach, CA 93449

Dear Mr. Bookout:

Thank you for choosing Stephens and Associates to look over your 2003 SBA loan and subsequent amortization schedule.

First it should be noted that amortization schedules show a daily detail effect of amounts and timing of fees and loan payments on a fixed rate loan. A financial institution's computer system may output slightly different results based on how that system has been programmed to calculate, especially when interest rates change. As such, a few dollars, or percentage either way is usual. As with any utility tool like an amortization schedule, the buyer should validate it before using it to make decisions.

With that in mind, we have found a few discrepancies that do not follow the GAAP (General Accepted Accounting Principles). And they are as follows:

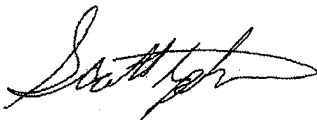
On, or about, July 2007 PCB deferred 10 payments, which at this time, they claimed totaled \$67,445.66. You made payments totaling \$22,274.46. A balance of \$45,171.20 remained, which PCB (Pacific Capital Bank) re-amortized, leaving this as a total to still be paid over the life of the loan. Multiple documents, including Loan Payment History documents, Demand Letters, Payoff Quotes and communications, show this, not to be an outstanding amount, but refigured back into the new amortization schedule. Not until January of 2012, 4 ½ years later, does PCB add this amount in again. We believe this to be incorrect, as the balance sheet could not be reconciled.

We find confliction documentation as to whether the \$22,274.46 that you paid, in 2007, was used for principle and interest or interest only.

On or about February 2012, \$45,171.20 should not have been removed from the \$131,324.00 from the foreclosed Oceano property and applied to your loan as it was not owed to PCB.

We hope this clears up any confusion and as always, if you have any questions, please call us at 805.665.3730.

Sincerely,



Scott Stephens
Stephens & Associates

WILLIAM A BOOKOUT DBA
PISMO BEACH SURF SHOP
470 PRICE STREET
PISMO BEACH, CA 93449
805-773-2089

1765

11-35/1210

11/25/2016
Date

Pay to the
Order of

UNION BANK

\$ 3,291⁰⁰

Three Thousand Two Hundred Ninety One ⁰⁰/₁₀₀ Dollars

Security
Features
Detailed on
Back

BANK OF AMERICA
200 W BRANCH ST
ARROYO GRANDE, CA 93420
805-476-1929

Pismo Beach Dive Shop
Plumeria's Garden & Gifts

SB A Loan # 100983501 PAID
for EN for 11 for 2012 IRS 1099-A

William A Bookout

⑆ 121000358⑆ 000833066070⑆ 1765

WILLIAM A BOOKOUT DBA
PISMO BEACH SURF SHOP
470 PRICE STREET
PISMO BEACH, CA 93449
805-773-2089

1754

11-35/1210

11/7/2016

Date

Pay to the
Order of UNION BANK

\$ 3,291⁰⁰

Three Thousand Two Ninety One & 00/100

Dollars



Security
Features
Details on
Back

BANK OF AMERICA *To Be Deposited
200 W BRANCH ST Into Interest Bearing
ARROYO GRANDE, CA 93420 SAVINGS Account with*

Pismo Beach Dive Shop
Plumeria's Garden & Arts

*SBA was Reassigned Account by
Union Bank on OCTOBER 17, 2016*

William A Bookout

⑆ 121000358⑆ 000833066070⑆ 1754