



Date 6/25/2018

Adjustable Rate Notice

This Statement is provided for information purposes only and does not constitute a demand for payment. All demands for Payment have been submitted as part of MUFG Union Bank, N.A.'s Claim filed with the United States Bankruptcy Court.

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

Account Number: 100983501/0883917535-01

The following information is provided concerning changes to your Adjustable interest rate and Loan Payment in accordance with the terms of your loan. If you have questions regarding this information, please contact Robert Forouzandeh at 805-966-2440.

Previous Index Value:	4.75%
Previous Interest Rate:	6.75%
Previous Loan Payment:	\$ 3,291.00

Current Loan Balance:	\$ 125,136.92
Projected Balance:	\$ 122,637.91

New Interest Rate Effective Date:	6/14/2018
Current Index Value:	5.00%
Rate Margin:	2.00%
New Interest Rate:	7.00%

New Payment Effective Date:	7/6/2018
New Loan Payment:	\$ 3,446.93

LOAN AMORTIZATION SCHEDULE

(Regular Payments)

Customer Name	: WILLIAM BOOKOUT	Date of Loan	: June 6, 2018
Loan Amount	: \$122,637.91	Term/No Months	: 040
Interest Rate	: 7.000%	1st Due Date	: July 6, 2018
Payment Amount	: \$3,446.93	Maturity Date	: October 6, 2021
No of Payments	: 040		
Pay Frequency	: Monthly		
Payment Type	: Fixed Payment/(Prin & Int)		
Accrual Basis	: Actual Day Count/365 Day Year		

NOTICE: This amortization schedule is not intended for use in the calculation of exact payoff amounts. It will only provide an approximation of unpaid balances as it assumes that all payments will be made exactly on the stated due dates and in the exact amount of each stated payment. It will not reflect variances caused by any actual payments being made on any dates other than the stated due dates and/or for any amounts other than the stated payment amounts. Furthermore, the calculations used to create this amortization schedule may contain minor rounding differences with the Bank's loan accounting system which may also cause variances to occur.

PAY#	DATE DUE	PAYMENT AMT	INT PORTION	PRIN PORTION	LOAN BALANCE
					Amount of Loan = \$ 122,637.91
1	July 6, 2018	\$ 3,446.93	\$ 705.59	\$ 2,741.34	119,896.57
2	Aug. 6, 2018	3,446.93	712.81	2,734.12	117,162.45
3	Sep. 6, 2018	3,446.93	696.55	2,750.38	114,412.07
4	Oct. 6, 2018	3,446.93	658.26	2,788.67	111,623.40
5	Nov. 6, 2018	3,446.93	663.62	2,783.31	108,840.09
6	Dec. 6, 2018	3,446.93	626.20	2,820.73	106,019.36
TOTALS FOR YEAR - 2018		\$ 20,681.58	\$ 4,063.03	\$ 16,618.55	\$ 106,019.36
7	Jan. 6, 2019	\$ 3,446.93	\$ 630.31	\$ 2,816.62	103,202.74
8	Feb. 6, 2019	3,446.93	613.56	2,833.37	100,369.37
9	Mar. 6, 2019	3,446.93	538.97	2,907.96	97,461.41
10	Apr. 6, 2019	3,446.93	579.43	2,867.50	94,593.91
11	May 6, 2019	3,446.93	544.24	2,902.69	91,691.22
12	June 6, 2019	3,446.93	545.12	2,901.81	88,789.41
13	July 6, 2019	3,446.93	510.84	2,936.09	85,853.32
14	Aug. 6, 2019	3,446.93	510.42	2,936.51	82,916.81
15	Sep. 6, 2019	3,446.93	492.96	2,953.97	79,962.84
16	Oct. 6, 2019	3,446.93	460.06	2,986.87	76,975.97
17	Nov. 6, 2019	3,446.93	457.64	2,989.29	73,986.68
18	Dec. 6, 2019	3,446.93	425.68	3,021.25	70,965.43
TOTALS FOR YEAR - 2019		\$ 41,363.16	\$ 6,309.23	\$ 35,053.93	\$ 70,965.43
19	Jan. 6, 2020	\$ 3,446.93	\$ 421.90	\$ 3,025.03	67,940.40
20	Feb. 6, 2020	3,446.93	403.92	3,043.01	64,897.39
21	Mar. 6, 2020	3,446.93	360.94	3,085.99	61,811.40
22	Apr. 6, 2020	3,446.93	367.48	3,079.45	58,731.95
23	May 6, 2020	3,446.93	337.91	3,109.02	55,622.93
24	June 6, 2020	3,446.93	330.69	3,116.24	52,506.69
25	July 6, 2020	3,446.93	302.09	3,144.84	49,361.85
26	Aug. 6, 2020	3,446.93	293.47	3,153.46	46,208.39
27	Sep. 6, 2020	3,446.93	274.72	3,172.21	43,036.18

28	Oct. 6, 2020	3,446.93	247.61	3,199.32	39,836.86
29	Nov. 6, 2020	3,446.93	236.84	3,210.09	36,626.77
30	Dec. 6, 2020	3,446.93	210.73	3,236.20	33,390.57
TOTALS FOR YEAR - 2020		\$ 41,363.16	\$ 3,788.30	\$ 37,574.86	\$ 33,390.57
31	Jan. 6, 2021	\$ 3,446.93	\$ 198.51	\$ 3,248.42	30,142.15
32	Feb. 6, 2021	3,446.93	179.20	3,267.73	26,874.42
33	Mar. 6, 2021	3,446.93	144.31	3,302.62	23,571.80
34	Apr. 6, 2021	3,446.93	140.14	3,306.79	20,265.01
35	May 6, 2021	3,446.93	116.59	3,330.34	16,934.67
36	June 6, 2021	3,446.93	100.68	3,346.25	13,588.42
37	July 6, 2021	3,446.93	78.18	3,368.75	10,219.67
38	Aug. 6, 2021	3,446.93	60.76	3,386.17	6,833.50
39	Sep. 6, 2021	3,446.93	40.63	3,406.30	3,427.20
40	Oct. 6, 2021	3,446.92	19.72	3,427.20	0.00
TOTALS FOR YEAR - 2021		\$ 34,469.29	\$ 1,078.72	\$ 33,390.57	\$ 0.00
FINAL TOTALS		\$ 137,877.19	\$ 15,239.28	\$ 122,637.91	\$ 0.00