

# REICKER PFAU

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June 11, 2018

William Bookout  
470 Price Street  
Pismo Beach, CA 93449

RE: Consumer Financial Protection Bureau  
Case Number: 180601-3202105

Dear Mr. Bookout:

Union Bank is in receipt of the complaint you filed with the Consumer Financial Protection Bureau ("CFPB"), which we received on June 1, 2018. I am responding to you on the behalf of Union Bank.

As you may recall, the issues you described in the CFPB complaint 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, February 1, 2017 and November 2, 2017, which were sent in response to the prior duplicative complaints you filed with the Office of the Comptroller of the Currency.

Your latest CFPB complaint is almost entirely duplicative of your prior CFPB complaints (e.g. Case Nos. 170906-2409066; 171024-2591529) with the exception of one item. In your latest complaint you make reference to a document which you refer to as "May 21, 2018 SBA FORM 1502..." This document is purportedly a document that was generated by the SBA, not by Union Bank. Accordingly, since Union Bank did not create it or have any involvement in its creation, Union Bank is unable to comment on it. Therefore, our position which we have repeatedly communicated to you in our responses to your prior CFPB complaints remains the same.

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

Sincerely,

REICKER, PFAU, PYLE & McROY LLP

By

A handwritten signature in black ink, appearing to read 'R. Forouzandeh', is written over a horizontal line.

Robert B. Forouzandeh