



**Executive Customer Relations  
Office of the CEO and President**

January 29, 2014

Rev. Gregory Laporta  
7260 Early Pioneer Avenue  
Las Vegas, NV 89129

Bank of America accounts ending in: 9401 (first lien); 8651 (second lien)  
Service request number: 1-475546598  
Inquiry received date: December 30, 2013

Dear Rev. Laporta:

We are writing to inform you that Bank of America received an inquiry on your behalf, from the Consumer Financial Protection Bureau (CFPB). As a customer advocate, I welcome the opportunity to respond to your concerns.

In your correspondence, you expressed concern that Bank of America did not send you a statement indicating your second lien was paid off. Additionally, you expressed concern that Recon Trust is your new trustee. Further, you expressed concern that Equity Title of Nevada did not process your second lien payoff. Moreover, you expressed concern with receiving a letter in November 2012 that the loan was declined for assistance because your loan's investor did not approval a modification. You expressed concern that "robo-signing" transpired with your origination documentation. Lastly, you expressed concern with foreclosure. I trust that I have adequately captured your concerns.

My research indicates that on February 27, 2008, your loans originated with First Horizon Home Loans, a Division of First Tennessee Bank, N.A. In accordance with Section 1 of the *Note*, the lender may transfer the Note. Your loan documents state, "I understand that the Lender may transfer this Note...the lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the 'Note Holder'." Your signature on loan documentation confirms that you read and understood these terms. Enclosed are copies of the *Note* for your reference. On March 3, 2008, your loan was assigned to Countywide Bank, National Association, fka Countrywide Bank, FSB (Countrywide). Enclosed is a copy of the assignment for your review. In 2009, Bank of America, N.A acquired your loan from Countrywide. Bank of America has serviced your loan in accordance with your original loan documents since 2009.

In regard to your concern with our November 2012 declination letter for home equity loan ending in 8651, please be advised that Bank of America, as your loan's servicer, is unable to grant a loan modification without investor approval. The declination letter enclosed states, "you are not eligible for a modification of your home equity loan because your home equity loan is insured by a private mortgage insurance company that has not approved a modification." Bank of America must receive authority from your loan's investor to modify your loan terms. Accordingly, we were unable to modify your loan terms in November 2012 because we did not receive investor approval. Our position regarding the decline remains unchanged and we consider this matter resolved.

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Our records indicate that your loans ending in 9401 and 8651 have been paid off. Therefore, no foreclosure actions have taken place regarding your loan accounts. Bank of America is aware of the filing of your lien releases, and we have filed a corrective assignment with County of Clark in the state of Nevada. Please allow 30 to 90 days to complete this process. We will send you another correspondence outlining the details of our actions regarding this matter.

Bank of America is unable to comment or address your concerns regarding "robo signing" as the information you provided does not include sufficient detail for us to properly research. Please provide specific factual information and/or documentation in support of your concerns, and I will investigate this issue on your behalf.

Thank you for bringing your concerns to our attention. We view your feedback as an opportunity to evaluate and improve the service we provide to all of our customers. If you have any additional questions or concerns, or if we may be of further assistance, please feel free to contact me at 1.214.209.1210, Monday through Friday, from 8:30 a.m. to 5:30 p.m. Central.

Sincerely,



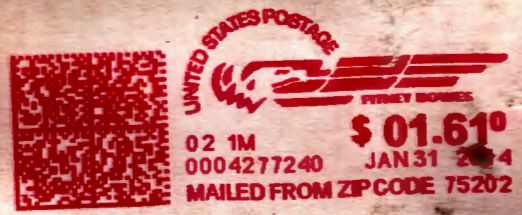
Michael Durrance  
Customer Advocate  
Bank of America Home Loans


Enclosures

cc: Consumer Financial Protection Bureau, case number: 131228-000095

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding, or have previously obtained a discharge of this debt under applicable bankruptcy law, this notice is for information only and is not an attempt to collect the debt, a demand for payment, or an attempt to impose personal liability for that debt. You are not obligated to discuss your home loan with us or enter into a loan modification or other loan-assistance program. You should consult with your bankruptcy attorney or other advisor about your legal rights and options.

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