

Office of the CEO and President

February 8, 2011

Mr. Gregory P. La Porta
7260 Early Pioneer Avenue
Las Vegas, NV 89129

Bank of America accounts ending: 9401 & 8651

Dear Mr. La Porta:

Bank of America's Office of the CEO and President acknowledges receipt of your most recent inquiries dated August 16, 2010 addressed to Bank of America and September 5, 2010 addressed to the Office of the Comptroller of the Currency. As a matter of course, Bank of America seriously evaluates all customer complaints, and we welcome the opportunity to respond to your concerns.

In your correspondence, you stated that your inquiries were Qualified Written Requests under the Real Estate Settlement Procedures Act (RESPA). You stated that your loan documents were fraudulent. You inquired about the escrow impounds for mortgage insurance and property taxes paid on your primary mortgage even though the value of your home has decreased. In addition, you have repeatedly inquired about the validity of your debt represented by the loan referenced above. I trust that we have captured your concerns.

Please be advised that copies of your loan documents were provided with the prior response dated October 3, 2010 in response to your letter dated October 12, 2010 regarding your qualified written request ("QWR") made pursuant to the Real Estate Settlement Procedures Act. In providing the above response, Bank of America is not limiting or waiving any rights or remedies it may now or hereafter have, whether arising under the loan documents, at law or in equity, all of which rights and remedies are expressly reserved. Therefore, since we have already provided a complete response to all of the concerns raised in your original QWR, Bank of America considers the QWR resolved.

However in the interest of customer satisfaction, we are providing you with an additional summary of your primary mortgage account. The above mentioned first lien account ending in 9401 was originated, closed and funded by First Horizon Home Loans (First Horizon) on March 3, 2008. The loan was later purchased by Bank of America, formerly known as Countrywide after your loan closed in the secondary market. We were not party to the communications between you and First Horizon at or before the closing of the loan. Our information regarding the loan is based solely upon the documentation provided by the originating lender. Therefore, we would have no direct knowledge of, nor can we comment upon, what may or may not have been disclosed to you. Our review of your loan file indicates that you received all the proper disclosures and terms for the loan program, under the requirements of the Real Estate Settlement Procedures Act ("RESPA") and the Truth in Lending Act ("TILA").

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Based upon our review of the loan documentation, this loan appears regular and compliant in all respects, with all material terms properly disclosed and documented. Bank of America has found no evidence of material violations with this transaction.

The Private Mortgage Insurance (PMI) premium on your primary lien was based on numerous factors, including the amount of coverage required by the investor, occupancy status, loan program, loan amount, transaction type, documentation type, FICO score, debt to ratio (DTI), loan to value (LTV), as well as the type of Private Mortgage Insurance.

The escrow impounds for your property taxes are based on the billing assessment received from the county assessor. If you wish to dispute the property tax assessment, you can file an appeal directly with them. However, until then, we are obligated to collect and disburse the amounts due as identified in the annual tax billing statements.

Please take notice that your loans remain in full force and effect, and we will continue to service the loans in accordance with the documents that were executed in conjunction with the loans. As of the date of this correspondence, both of your loans are paid through January 1, 2011, and are currently due for the February 1, 2011 installments.

I made several unsuccessful attempts to contact you on November 3, 2010 and November 4, 2010 at two telephone numbers of record 702.732.7836 which was disconnected and 702.556.3635

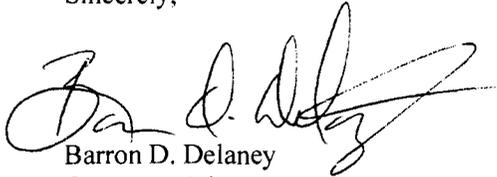
There are many factors that determine the value of a property. Websites such as you mentioned only give cursory estimates of a property's true value. The true value of a property can only be determined by a licensed appraiser. Bank of America does not tamper with or deliberately under value property values. Property refinances are based on several factors and are evaluated on a case by case basis. If you are still considering a refinance, we encourage you to contact Bank of America's Home Loan Center at 1.800.586.9852 to explore and discuss your refinance options.

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Bank of America has referred your account to our Home Retention Division for review and consideration of available workout options. Your request for workout assistance has been assigned to Ms. Bhagiya Goonetilleke as a workout negotiator. By the time you receive this letter, Ms. Goonetilleke may have already contacted you, but in the event that she has not, we recommend that you contact her directly at 1.877.430.1431 ext 14460, to discuss Bank of America's review of your account. I encourage you to work with Ms. Goonetilleke regarding possible workout options. In addition, you may contact the Home Retention Department for any available representative at 800.669.0102. You may also fax any updated financial information via facsimile at 800.658.0395. Please include your customer name and loan number with your documents. Please note that assistance is not a guarantee, however Bank of America will look at every available option to assist you. Please note that workout assistance is not guaranteed. However, Bank of America will do everything we can to work with you in obtaining the best possible solution for you.

I hope that I have successfully addressed your concerns. Should you have any additional questions, please contact me at 1.818.713.2878. I may be contacted Monday through Friday, from 8 a.m. to 5 p.m. Pacific. Thank you for this opportunity to be of service.

Sincerely,

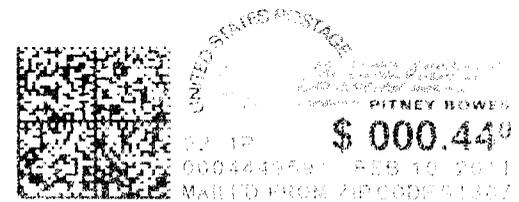


Barron D. Delaney
Customer Advocate
Office of the CEO and President

cc: Office of the Comptroller of the Currency, case# 01263610



Bank of America, Office of the CEO & President
100 North Tryon Street, Charlotte, NC 28255-0001



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