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February 9, 2011

**VIA CERTIFIED MAIL**

Gregory LaPorta  
7260 Early Pioneer Avenue  
Las Vegas, NV 89129

**RE: Property Address: 7260 Early Pioneer Avenue, Las Vegas, NV 89129  
BAC Loan Numbers Ending in: 39401 and 48651**

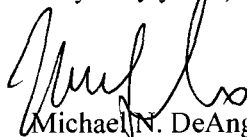
Dear Mr. LaPorta:

This office represents BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("BAC Home Loans"), in regard to the above-referenced mortgage loan transaction. BAC Home Loans is in receipt of your correspondence dated November 6, 2010, wherein you seek to rescind the subject loan transactions pursuant to the federal Truth in Lending Act and Regulation Z (collectively, "TILA").

TILA provides that if the required notices or material disclosures are not delivered to the consumer, the right to rescind shall expire three (3) years after the closing of the loan. As part of our thorough investigation of this matter, the loan files were reviewed. The right of rescission found in TILA does not apply to purchase money transactions, and it is evident from our review that the proceeds from the subject loans enabled you to acquire the subject property.

Based on the foregoing, your claim to rescind the subject loan transactions pursuant to TILA is denied and this matter is now closed. In providing this response, BAC Home Loans is making no admission of any TILA violations related to these transactions. The remainder of your correspondence has been, or will be, addressed by BAC Home Loans under separate cover.

Very truly yours,

  
Michael N. DeAngelo

cc: Rosa Reyes

One Logan Square 130 North 18th Street Philadelphia, PA 19103-6998  
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BLANK



ROME LLP  
COUNSELORS AT LAW

**CERTIFIED MAIL™**



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*L/N 2/14/11  
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