



**Home Loans**

Customer Service Department, CA6-919-01-41  
450 American Street  
Simi Valley, CA 93065-6298

February 25, 2011

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

Re: Bank of America Home Loan account ending: 8651  
Property Address: 7260 Early Avenue, Las Vegas, NV 89129

Dear Mr. Laporta:

Thank you for contacting our office with your correspondence dated February 7, 2011. The concerns referenced in your correspondence were forwarded to my attention for review and response.

In your letter, you expressed dissatisfaction with various aspects of the origination of the above-referenced loan. In addition, you requested information regarding the servicing of the loan and copies of several documents relating to the loan's origination.

This letter will confirm that the above-referenced loan is a subordinate lien mortgage, which does not fall under the provisions of a Qualified Written Request in accordance with the Real Estate Settlement Procedures Act ("RESPA"). As a courtesy, a *Loan Transaction History Statement* that provides a detailed outline of transactions for this loan were mailed to you on February 17, 2011 under separate cover. Please note that the history provides pertinent information on payments received, funds in the suspense/unapplied balance, and late charges assessed and paid.

Further, the owner of this loan is NHD whose address is 10E So Temple 3rd Floor, Salt Lake, UT 84111. Bank of America services the loan on behalf of the owner.

Your loan remains in full force and effect, and we will continue to service your loan in accordance with the valid, binding loan documents that you signed. Signed copies of the available documents pertaining to the origination of the subject loan were also / will be sent to you under separate cover. Your signatures on these documents confirm you received, read, understood, and agreed to the terms and conditions contained within each document. As such, we find no evidence to support any violations of RESPA, Truth-In-Lending Act or any evidence of loan origination fraud or predatory lending violations.

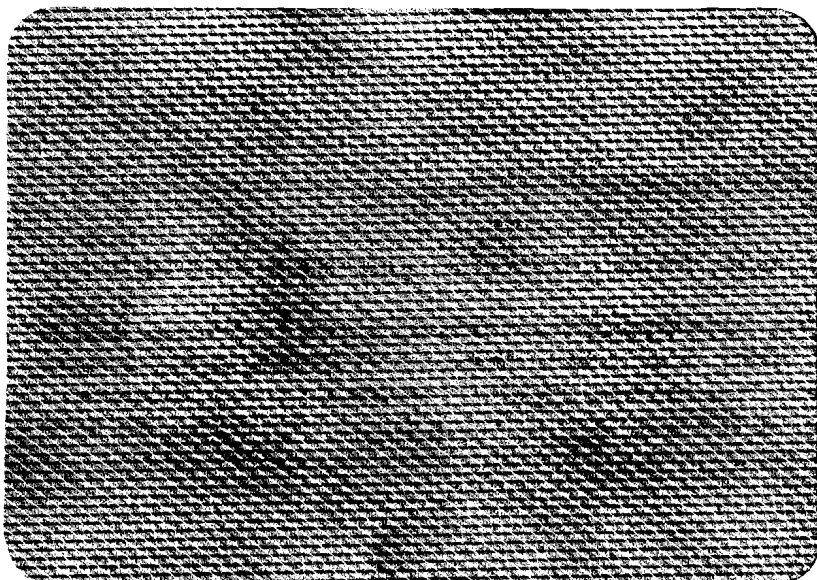
Please be advised that, in providing the above response, Bank of America is not limiting or waiving any rights or remedies it may now or hereafter have, whether arising under your loan documents, at law or in equity, all of which rights and remedies are expressly reserved.

In the event you require further assistance, please contact our Customer Service Department at 1.800.669.6607, Monday to Friday, 8 a.m. to 10 p.m., ET. Thank you for this opportunity to be of service.

Sincerely,

Customer Service

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