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March 1, 2011

VIA CERTIFIED MAIL

Gregory LaPorta
7260 Early Pioneer Avenue
Las Vegas, NV 89129

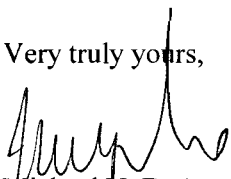
**RE: Property Address: 7260 Early Pioneer Avenue, Las Vegas, NV 89129
BAC Loan Numbers Ending in: 39401 and 48651**

Dear Mr. LaPorta:

As you know, 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 February 7, 2011, wherein you renew your claim to rescind the subject loan transactions pursuant to the federal Truth in Lending Act and Regulation Z (collectively, "TILA").

As stated in our letter dated February 9, 2011, 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. Accordingly, the extended right of rescission under TILA is not applicable.

Based on the foregoing, any claim to rescind the subject loan transactions pursuant to TILA is again denied and this matter remains closed. In providing this response, BAC Home Loans is making no admission of any TILA violations related to these transactions.

Very truly yours,

Michael N. DeAngelo

cc: Rosa Reyes

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