

Phone: (215) 569-5714
Fax: (215) 832-5714
Email: JMoore@BlankRome.com

March 15, 2011

Gregory LaPorta
7260 Early Pioneer Avenue
Las Vegas, NV 89129

Re: Borrower(s): Gregory LaPorta (the "Borrower")
Property Address: 7260 Early Pioneer Avenue, Las Vegas, NV 89129
Loan Number(s) ending in: 39401 (the "Loan") and 48651 (the "Second Loan")

Dear Mr. LaPorta:

This firm represents BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("BAC Home Loans") with regard to the above Loan. We are writing in response to your correspondence dated June 24, 2010, July 3, 2010, July 25, 2010 and September 5, 2010 (collectively, the "Letter"), which was sent to BAC Home Loans for response, wherein you request information regarding the Loan and the Second Loan. Please be advised that the Second Loan is a subordinate lien mortgage, which does not fall under the provisions of a Qualified Written Request per RESPA. Accordingly, we will not be providing the information and documentation requested in connection with the Second Loan.

It appears the majority of the issues raised in the June 24, 2010 correspondence, which was sent to BAC Home Loans by Fannie Mae on June 29, 2010, were addressed through correspondence from BAC Home Loans dated August 20, 2010 (the "Prior Response"), a copy of which is enclosed for your convenience. Please allow this correspondence to supplement the Prior Response.

Although the Letter is couched as a "qualified written request," the information requested in the Letter goes well beyond that which is available through a qualified written request made under 12 U.S.C. §2605 ("QWR"). As you may be aware, a QWR is a written correspondence which includes a statement of specific reasons why the borrower believes that its account is in error and which provides sufficient detail to allow the servicer of the loan to review the borrower's account to determine whether there were errors made in connection with the account, and to either make appropriate corrections where errors were made or explain to the borrower why the servicer believes the account is accurate. A QWR is not a vehicle for a borrower to obtain confidential information concerning the lender's business practices, trade secrets or other

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proprietary information, nor can it be used to support a fishing expedition for documents that may support a claim or as a mechanism for seeking any other information which does not relate specifically to the borrower's loan. The Letter seeks information which goes well beyond that which is available through a QWR, while failing to provide any of the necessary detail regarding any specific error(s) made by the servicer in connection with the Loan.

Although the Letter is overly broad, unduly burdensome and not in conformity with 12 U.S.C. §2605, BAC Home Loans reviewed its file documents in an attempt to obtain information responsive to those of your inquiries which were consistent with 12 U.S.C. §2605. The results of this review of the Borrower's Loan file are set forth below and in the documents attached hereto.

BAC Home Loans responds to your first series of numbered requests as follows:

1. Enclosed please find copies of the following documents available under 12 U.S.C. §2605:
 - a. Appraisal Report;
 - b. Uniform Residential Loan Application;
 - c. Deed of Trust;
 - d. Planned Unit Development Rider;
 - e. Rider to Security Instrument;
 - f. Nevada Housing Division Tax Exempt Financing Rider;
 - g. Note;
 - h. Truth in Lending Disclosure Statement(s);
 - i. Good Faith Estimate(s); and
 - j. Settlement Statement.
2. Enclosed is a Payment History, which lists the transactions relating to the Loan during BAC Home Loans' servicing. Please note this history provides pertinent information on payments received, tax and insurance payments disbursed, funds in the suspense/unapplied funds balance, and late charges assessed and paid. There are no codes used in the Payment History that require specific definitions. To date, there have been no fees that have been charged against the account that are not reflected in the Payment History.

BAC Home Loans responds to your second series of numbered requests as follows:

1. See enclosed Payment History. The remainder of this request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
2. There are no codes used in the Payment History that require specific definitions.
3. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
4. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
5. Copies of all loan documents available under 12 U.S.C. §2605 have been enclosed in response to paragraph 1 of the first series of numbered requests.
6. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
7. Annual escrow statements are issued to customers as scheduled. Copies of the issued statements are not retained; however, the information is available in electronic format for associates to discuss with BAC Home Loans’ customers during customer service telephone or correspondence inquiries or when customers view their loan information on the website.
8. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
9. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
10. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.

11. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
12. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
13. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
14. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
15. See enclosed Appraisal Report. The remainder of this request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
16. See fees listed in response to paragraph 2 above. The remainder of this request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
17. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
18. This request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
19. See enclosed Payment History. The remainder of this request is respectfully declined, as it seeks documentation and/or information beyond that which is available through a “qualified written request” made under 12 U.S.C. §2605.
20. See response to paragraph 19.

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Verification of Debt – The Loan

To the extent the Letter can be construed as a request for verification of the debt related to the Loan, please be advised that the debt is evidenced by a Note dated February 27, 2008, in the principal amount of \$145,350.00, executed by the Borrower, in favor of First Horizon Home Loans, a Division of First Tennessee Bank, N.A. The Loan is secured by a Deed of Trust dated the same date. The current owner of the note evidencing the Loan is FNMA, with an address of 13150 World Gate Dr., Herndon, VA 20170. Please refer to the enclosed documents for additional information.

We have requested a payoff demand statement, and will forward you a copy under separate cover. This payoff statement will show all amounts necessary to pay off the Loan.

Verification of Debt – The Second Loan

To the extent the Letter can be construed as a request for verification of the debt related to the Second Loan, please be advised that the debt is evidenced by a Note dated February 27, 2008, in the principal amount of \$7,650.00, executed by the Borrower, in favor of First Horizon Home Loans, a Division of First Tennessee Bank, N.A. The Second Loan is secured by a Deed of Trust dated the same date. The current owner of the note evidencing the Second Loan is Bank of America, with an address of 225 West Hillcrest Dr., Thousand Oaks, CA 91360. Please refer to the enclosed documents for additional information.

We have requested a payoff demand statement, and will forward you a copy under separate cover. This payoff statement will show all amounts necessary to pay off the Second Loan.

Regarding your allegations of misrepresentation in connection with the origination of the Loan, the Borrower's signatures on the Loan documents confirms the Borrower received, read, understood, and agreed to the terms and conditions contained within each document. If the Borrower had concerns or was not in agreement with the terms and conditions of the Loan, the Borrower was under no obligation to sign the Loan documents or continue the Loan process. With respect to the alleged misstatements contained in the Uniform Residential Loan Application (the "Application"), the Application was signed by the Borrower, who, by signing the Application, represented that all of the information therein was true and correct to the best of his/her knowledge. Your remaining claims and allegations are vague and conclusory, and are inconsistent with the enclosed documents. Based on the foregoing, BAC Home Loans considers the issues raised in the Letter resolved.

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The remainder of your requests are respectfully declined as they seek documentation and/or information beyond that which is available through a "qualified written request" made under 12 U.S.C. §2605.

In providing the above response, BAC Home Loans is not limiting or waiving any rights or remedies it may now have or hereafter have, whether arising under the loan documents, at law or in equity, all of which rights and remedies are expressly reserved.

If you have further concerns or questions regarding this matter please contact BAC Home Loans' BFS Customer Escalations & Research Unit at (866) 200-9624.

Very truly yours,



Jonathan K. Moore

Enclosures

Bank of America

Home Loans
P.O. Box 5170
Simi Valley, CA 93062-5170

Notice Date: 03/09/2011

Account No.: 182639401

GREGORY P LAPORTA
7260 Early Pioneer Ave
Las Vegas, NV 89129

Property Address:
7260 EARLY PIONEER AVENUE
LAS VEGAS, NV 89129

ABOUT YOUR LOAN

Attached is a loan history that provides a detailed outline of transactions for the above-referenced account number.

Please note that this history provides pertinent information on payments received, tax and insurance payments disbursed, and late charges assessed and paid.

THANK YOU FOR YOUR BUSINESS

You are a valued customer here at BAC Home Loans Servicing, LP and it is our continued goal to provide our customers with the highest level of customer satisfaction.

If you need further assistance, please contact our Customer Service Department directly at 1-800-669-6607.

This communication is from BAC Home Loans Servicing, LP, the Bank of America company that services your home loan.