

Phone: (215) 569-5391
Fax: (215) 832-5391
Email: LBowes@BlankRome.com

June 22, 2012

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

Re: Borrower: Gregory P. Laporta (the "Borrower")
Property Address: 7260 Early Pioneer Avenue, Las Vegas, NV 89129
Loan Number Ending In: 9401 (the "Loan")

Dear Mr. Laporta:

Enclosed please find the payoff demand statement that was referenced in our correspondence to you dated June 14, 2012.

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 Borrower's Loan documents, at law or in equity, all of which rights and remedies are expressly reserved.

If you have any further concerns or questions regarding this matter please contact Bank of America's Customer Escalations and Research Unit at (866) 200-9624.

Sincerely,



Louise Bowes

Enclosure

Bank of America

Home Loans

Payoff Department, Mail Stop TX2-981-03-13
7105 Corporate Drive
Plano, TX 75024-4100

From: Name: NBKPTOK
To: Name: Karma Balistreri
Fax Number: 1-214-530-3180
Voice Phone:

Number of pages including this cover page: 3
Date and time of transmission: June 8, 2012

**IMPORTANT MESSAGE REGARDING PROPERTY LOCATED AT:
7260 Early Pioneer Avenue**

The following pages contain the requested payoff information and instructions.

In an effort to expedite and more efficiently process your payoff request, please follow the four easy steps below:

1. Write the loan number and borrower's name or property address on the check (ex. XXXX-X, Smith)
2. Place the payoff check on top of any accompanying support documents.
3. Do not staple the actual check to any accompanying support documents.
4. All correspondence and requests for **release documents** should be sent to:

Customer Service
CA6-919-01-41
PO Box 5170
Simi Valley, CA 93062-5170

Do NOT send payoff funds to this address.

If there is an error with this transmission, or it is incomplete, please call 1-800-669-6607 for assistance.

THIS MESSAGE IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL OR EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE MESSAGE TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE, AND DESTROY THIS DOCUMENT.
THANK YOU.

DMDFAXCR 7451 06/15/2007

Bank of America

Home Loans

Payoff Department, Mail Stop TX2-981-03-13
7105 Corporate Drive
Plano, TX 75024-4100

PAYOFF DEMAND STATEMENT

**Statement Void After
July 6, 2012**

Statement Date
June 8, 2012

Bank of America, N.A.
Loan No.: [REDACTED] 9401

KARMA BALISTRERI
X
X
X 99999

Name & Property Address:
Gregory P Laporta
7260 Early Pioneer Avenue
Las Vegas, NV 89129

Escrow # X
Faxed to: 1-214-530-3180

(C/PMI)

PAYOFF	Principal Balance as of 06/01/2012	\$139,785.76
CALCULATION	Interest from 06/01/2012 to 07/06/2012	820.28
	County Recording Fee	21.00
	Reconveyance Fee	45.00
	Mortgage Insurance Premium	239.82
	Total Amount Required to Release Lien (As of July 6, 2012)	\$140,911.86
	Expedited Payoff Service Fee	30.00
	Total Amount Due	\$140,941.86

AMENDED DEMAND STATEMENTS ARE SENT AUTOMATICALLY IF THE TOTAL AMOUNT DUE INCREASES BEFORE JULY 6, 2012.

INTEREST CALCULATIONS

For all full month payment periods, interest is calculated on a monthly basis. Accordingly, interest for all full months, including February, is calculated as 30/360 of annual interest, irrespective of the actual number of days in the month. For partial months, interest is calculated daily on the basis of a 365 day year.

Adjustable rate mortgage loans may have more than one interest rate in effect during the period in which this demand statement applies. Amended demand statements are sent automatically if the total amount due increases before July 6, 2012.

Daily Interest ¹	From	To	Interest rate
23.1066	07/01/2012	07/06/2012	6.0500

¹Daily Interest = Principal Balance x Interest Rate ÷ 365

PAYOFF INSTRUCTIONS

Payoff funds must be made payable to **Bank of America, N.A.** and will be accepted by **WIRE** or **CERTIFIED FUNDS ONLY**. They **MUST** reference the **Bank of America, N.A.** loan number, property address and borrower's name in the OBI (Originator Beneficiary Information) field of the wire transfer or on the face of the check and must be sent per the instructions below. Failure to do so may cause delays resulting in additional interest due or the return of the funds to the remitter. Funds received after 4:00 p.m. Central Time may be posted the following business day.

Wire Funds to:
Beneficiary Bank: Bank of America
ABA Routing #: [REDACTED]
Beneficiary Acct Name: MRC
MRC Account [REDACTED]
Reference: Gregory P Laporta
Loan Number: [REDACTED] 39401

Mail CERTIFIED Funds to:
Bank of America, N.A.
Attention: Payoff Department, Mail Stop TX2-981-03-13
7105 Corporate Drive
Plano, TX 75024-4100

PLEASE DO NOT SEND CERTIFIED FUNDS TO THE WIRE FUNDS INSTRUCTIONS ABOVE AS CERTIFIED FUNDS MUST BE PROCESSED IN OUR PAYOFF DEPARTMENT.

This communication is from Bank of America, N.A., the servicer of your home loan.

Please call 1-800-669-5833 for updated payoff information within 24 hours of submitting funds.

For Internal Use Only: 5

See following page for important information.

Bank of America, N.A.
Loan No: 39401

Statement Date:
June 8, 2012

Statement Void After:
July 6, 2012

The following escrow items may be disbursed prior to our receipt of payoff funds:

ESCROW ACCOUNT INFORMATION	Escrow Item	Last Pmt Date	Last Pmt Amt	Next Due Date
	County Tax	02/22/2012	233.93	02/01/2013
	County Tax	12/15/2011	233.93	12/01/2012
	County Tax	09/21/2011	233.93	09/01/2012
	County Tax	07/28/2011	234.39	07/01/2012
	Monthly PMI			06/01/2012
	Hzd:State Farm Ins Group	11/25/2011	473.00	12/07/2012

YOUR CURRENT ESCROW BALANCE IS \$764.31. BANK OF AMERICA, N.A. AUTOMATICALLY PROCESSES ESCROW REFUNDS 14 DAYS AFTER PAYOFF IN ORDER TO ENSURE ALL OUTSTANDING FUNDS HAVE CLEARED.

IMPORTANT INSTRUCTIONS ON PAYMENT OF SHORTAGE

If the payoff amount actually received by Bank of America, N.A. to pay off your loan is insufficient to pay the amount due as described in this statement, we may treat your payment as an instruction to deduct the shortage from any refund you would receive of monies from your escrow account. We will not do this, however, if (i) the shortage is greater than \$2,000.00, or (ii) you have instructed us not to do so. You may contact our Customer Service Department for this purpose at 1-800-669-6607.

ESTIMATED PAYOFF SCHEDULE	As of	Amount		As of	Amount
	07/02/2012	140,849.43		07/09/2012	141,011.17
	07/03/2012	140,872.54	Total Payoff as of	07/10/2012	141,034.28
	07/05/2012	140,918.75	July 6, 2012	07/11/2012	141,057.39
			\$140,941.86	07/12/2012	141,080.49
				07/13/2012	141,103.60
				07/16/2012	141,172.92

AUTOMATIC PAYOFF UPDATES

Bank of America, N.A. provides free estimated payoff information through an automated telephone system at 1-800-669-5833, if all payoff figures are available. You have elected to purchase Bank of America, N.A.'s written expedited payoff service, for a charge of \$30.00, which includes free automatic updates through the expiration of the demand. The payment of this fee is **NOT** a condition for the release or reconveyance of the Security Instrument. If you request further written payoffs, they will be subject to an additional charge of \$30.00 per statement, if allowed by applicable law.

PAYOFF OVERAGES

If Bank of America, N.A. receives funds greater than the amount required to pay off your loan, we will automatically process the overage within 14 days after payoff and return the excess amount to you. If an address change is being submitted on behalf of the borrower, the form **MUST** be signed by the borrower for the address change to take effect.

BANKRUPTCY DISCHARGE

If you have received a discharge of this debt in a bankruptcy, you have no personal obligation to repay this debt. However, the lender may still foreclose on your property if the debt is not paid as required by the loan documents. This payoff statement is provided at your request and for your convenience. This is not an attempt to collect a debt that has been discharged, nor a demand for payment.

ADDITIONAL INFORMATION

The payoff amount indicated in this statement is subject to change for various reasons, including but not limited to the following:

- We may not have posted a recently submitted payment; (Please **DO NOT** place a stop payment on any check.)
- A fee may be assessed if a payment is returned unpaid by your financial institution for any reason;
- Additional or anticipated fees and costs may be incurred relating to collection, foreclosure, bankruptcy, or other defaults on your loan;
- Adjustments may be required to reflect disbursements made by, or payments owed to, your prior lender if the servicing of your loan was transferred to Bank of America, N.A.;
- Late charges may be assessed for delinquent payments received after: 06/16/2012;
- Funds may be deducted from your escrow account to pay taxes, insurance or other escrow items that become due.

Automated Payoff Request Line: 1-800-669-5833

Fax: 1-888-836-8714

Nota: Si necesita la información incluida en la Demanda de Liquidación traducida al español, por favor comuníquese con nuestro Departamento de Servicio al Cliente al 1-800-669-6607.

BLANK  ROME LLP
COUNSELORS AT LAW



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

8512584410 0090

