



Comptroller of the Currency
Administrator of National Banks

July 31, 2013

Gregory P. LaPorta
7260 Early Pioneer Avenue.
Las Vegas NV 89129

Re: Case#: 02786678
BANK OF AMERICA, NATIONAL ASSOCIATION

Dear Mr. LaPorta:

The Office of the Comptroller of the Currency (OCC) is responding to your appeal. I regret that you disagreed with portions of our response. Please be assured that our office has carefully reviewed the presented information.

You claimed that the bank had no right to foreclose on your property. You stated that the promissory note was altered.

The above institution has notified our office that the foreclosure process was active on your primary residence between January 1, 2009 and December 31, 2010; therefore, your complaint will be resolved as part of the Independent Foreclosure Review agreement the OCC reached with your servicer in January 2013.

The OCC accepted this agreement because it benefits consumers that may have been subject to unsafe and unsound mortgage servicing and foreclosure practices during the relevant period in a more timely manner than would have occurred under the review process formerly in effect. Eligible borrowers will receive compensation whether or not they filed a request for review form with the Independent Foreclosure Review, and borrowers do not need to take further action to be eligible for compensation.

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks and federal savings associations (thrifts). Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with the resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

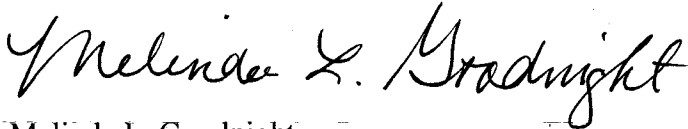
Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050
Phone: (800) 613-6743, FAX: (713) 336-4301
Internet Address: www.helpwithmybank.gov

A payment agent will be appointed to administer payments to borrowers on behalf of the participating servicers. Eligible borrowers are expected to be contacted by the payment agent by the end of March 2013 with payment details. Borrowers will not be required to execute a waiver of any legal claims they may have against their servicer as a condition for receiving payment. In addition, the servicers' internal complaint process will remain available to borrowers.

If you need to update your contact information, please call 1-888-952-9105.

Since your loan is part of the agreement our office will not be taking further action on your complaint at this time.

Sincerely,



Melinda L. Goodnight
Director for Consumer Complaint Operations

The Customer Assistance Group's consumer complaint process is a service that is provided to customers of national banks and federal savings associations (thrifts). Information provided within this letter is specifically related to an individual consumer complaint and should not be construed as either a legal opinion of the OCC or a supervisory action. If you are not satisfied with the resolution of your complaint, you may wish to consult legal counsel so as to preserve your rights.

Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050
Phone: (800) 613-6743, FAX: (713) 336-4301
Internet Address: www.helpwithmybank.gov



Comptroller of the Currency
Administrator of National Banks

Customer Assistance Group
1301 McKinney Street, Suite 3450
Houston, Texas 77010-9050

OFFICIAL BUSINESS



02 1A

0004316851

\$ 00.46⁰

AUG 08 2013

MAILED FROM ZIP CODE 77010

8912564410 0090

