



Home Loans

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

August 12, 2010

Gregory Laporta
7260 Early Pioneer Avenue
Las Vegas, NV 89129

Re: Bank of America Home Loan Number ending: 9401
Property Address: 7260 Early Pioneer Avenue, Las Vegas, NV 89129

Dear Mr. Laporta:

Thank you for contacting our office with your correspondence dated July 25, 2010. 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. You requested Bank of America to provide you with numerous copies of documents relating to the origination of the subject loan and a loan history including fees assessed to the subject loan.

Below, I have provided a summary of the subject loan. Please note that all other requests are declined as they seek documentation that goes beyond that which is available through a Qualified Written Request made under 12 U.S.C. §2605(B).

Signed copies of the available documents pertaining to the origination of the subject loan were mailed July 28, 2010. The signatures on these documents confirm you received, read, understood, and agreed to the terms and conditions contained within each document. If you had concerns or were not in agreement to the terms and conditions, you were under no obligation to sign the loan documents or continue the loan process.

As you know, Countrywide/Bank of America did not originate the subject loan (please refer to the loan documents provided under separate cover). As the purchaser of a closed loan, Countrywide/Bank of America is not responsible for any misunderstanding or lack of communication between you and the originating entity.

A *Loan Transaction History Statement* was also mailed to you under separate cover that provides a detailed outline of transactions associated with this loan. Please note that the statement provided pertinent information on payments received, tax and insurance payments disbursed, funds in the suspense/unapplied funds balance, and late fees assessed and paid. The *Loan Transaction History Statement* is designed to be user-friendly and there are no codes or terms used that require specific definitions.

Letter to Gregory Laporta
August 12, 2010
Page Two (2)

Our records reflect that the subject loan is presently due for the September 2010 installment and has not been referred to foreclosure at this time.

Please refer to the documents mailed under separate cover for details regarding the assessment of late charges, forced placed insurance, inspection fees, interest rate, and interest rate adjustments.

The owner of this loan is Fannie Mae, whose address is 13150 World Gate Dr. Herndon, VA 20170. Bank of America services the loan on behalf of the owner.

~~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 our customers during customer service telephone or correspondence inquiries, or when customers view their loan information on the website.~~

This confirms that force placed insurance has not been purchased in association with this loan.

In the event you would like Bank of America to review your loan for the possibility of payment assistance, the following items are required:

- Evidence of income (2 most recent pay stubs)
- Bank statements (2 most recent)
- Last year's tax returns
- Monthly expenditure information
- Letter of hardship

Please forward the required information to our Home Retention Division by fax at 1.866.619.4249. You may also contact our Home Retention Division directly at 1.800.262.4218. It is important for you to know that assistance is not guaranteed and is dependent on several factors, but Bank of America will look at every option in an effort to assist you.

Please note that a credit block was placed while the issues in your letter were addressed. However, as of the date of this letter, the block has been removed. Further as a member of the credit granting community, Bank of America, like most creditors, relies on the accuracy and validity of the information obtained from the various reporting agencies. ~~Therefore, we will not remove the negative credit reporting from your credit file.~~

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, 6 a.m. to 6 p.m., Pacific. Thank you for this opportunity to be of service.

Sincerely,

Customer Service

Bank of America 
Home Loans

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

August 12, 2010

Gregory Laporta
7260 Early Pioneer Avenue
Las Vegas, NV 89129

Re: Bank of America Home Loan Number endi

FBH-G31 89129

Hasler US POSTAGE
018H13503212
EP 91342 \$ 00.35⁷
08/16/2010
PRSR FIRST CLASS MAIL

