

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

August 29, 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:

This firm represents Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP ("Bank of America"), for the sole purpose of responding to your correspondence dated August 5, 2012 (collectively, the "Letter"). As you know, we responded to similar correspondence sent by you dated February 7, 2011, February 12, 2011, March 6, 2011, and April 14, 2012 (the "Prior Letter") in correspondence dated December 23, 2011 and June 14, 2012 (the "Prior Response").

Enclosed for your convenience is a copy of the Prior Response. Please be advised that the Prior Response sufficiently addressed each of your inquiries to which Bank of America was obligated to respond.

To the extent the Letter can be construed as a request for verification of debt, please refer to the Prior Response. A review of your loan file has shown that a payoff demand statement was requested in connection with the Prior Response. Our records indicate a payoff demand statement was sent to you under separate cover enclosed with correspondence dated June 22, 2012.

To the extent the Letter requests additional documentation and/or information not requested in the Prior Letter, please be advised that these requests are respectfully declined as they seek documentation and/or information beyond that which is available under 12 U.S.C. §2605.

August 29, 2012

Page 2

Please be advised the allegations of violations of state and federal law and other remaining claims and allegations contained in the Letter are vague and conclusory, are without legal or factual support, and are inconsistent with the documents signed by the Borrower at closing. Please be further advised that notwithstanding anything contained in the Letter or any failure by Bank of America to respond to all or any portion of the Letter, the Loan documents remain enforceable as written and the respective rights and obligations of the parties remain unaffected.

Because Bank of America has already provided a complete response to all of the issues raised in the Prior Letter, Bank of America considers the issues raised in the Letter resolved, and no further response to the Letter is required. If you should have any further questions or concerns regarding this matter, please do not hesitate to contact the undersigned at the above address.

Please be advised that nothing contained herein shall constitute a settlement, offer to settle, compromise, waiver, or release of any rights or remedies Bank of America may now or hereafter have, whether arising under the Loan documents, at law or in equity, all of which are expressly reserved.

Questions or concerns regarding the contents of this letter should be submitted to Bank of America in writing at P.O. Box 942019, Simi Valley, CA 93094-2019. If you have other questions or concerns regarding the Loan, please contact Bank of America's Customer Service Department at (800) 669-6607.

Sincerely,

A handwritten signature in black ink that reads "Louise Bowes". The signature is written in a cursive, flowing style.

Louise Bowes

Enclosure

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

June 14, 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:

This firm represents Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP ("Bank of America"), for the sole purpose of responding to your correspondence dated April 14, 2012 (collectively, the "Letter"). We responded to similar correspondence sent by you dated February 7, 2011, February 12, 2011, and March 6, 2011 (collectively, the "Prior Letter") in correspondence dated December 23, 2011 (the "Prior Response").

Enclosed for your convenience is a copy of the Prior Response. Please be advised that the Prior Response sufficiently addressed each of your inquiries to which Bank of America was obligated to respond.

To the extent the Letter can be construed as a request for verification of debt, please refer to the Prior Response. A review of your loan file has shown that the payoff demand statement request made in connection with the Prior Response is still pending. We have requested an updated payoff demand statement to be sent to you under separate cover, which shows all amounts necessary to pay off the Loan.

Also enclosed for your convenience is an updated Payment History, which provides a detailed outline of transactions for this Loan during Bank of America's servicing. The Payment 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. The Payment History is designed to be user-friendly and there are no codes or terms used in the Payment History that require specific definitions.

One Logan Square, 130 North 18th Street, Philadelphia, PA 19103-6998
www.blankrome.com

June 14, 2012
Page 2

To the extent the Letter requests additional documentation and/or information not requested in the Prior Letter, please be advised that these requests are respectfully declined as they seek documentation and/or information beyond that which is available under 12 U.S.C. §2605.

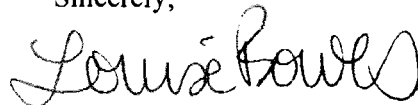
Please be advised the allegations of violations of state and federal law and other remaining claims and allegations contained in the Letter are vague and conclusory, are without legal or factual support, and are inconsistent with the documents signed by the Borrower at closing. Please be further advised that notwithstanding anything contained in the Letter or any failure by Bank of America to respond to all or any portion of the Letter, the Loan documents remain enforceable as written and the respective rights and obligations of the parties remain unaffected.

Because Bank of America has already provided a complete response to all of the issues raised in the Prior Letter, Bank of America considers the issues raised in the Letter resolved, and no further response to the Letter is required. If you should have any further questions or concerns regarding this matter, please do not hesitate to contact the undersigned at the above address.

Please be advised that nothing contained herein shall constitute a settlement, offer to settle, compromise, waiver, or release of any rights or remedies Bank of America may now or hereafter have, whether arising under the Loan documents, at law or in equity, all of which are expressly reserved.

If you have further questions or concerns regarding the foregoing, please contact Bank of America's Customer Advocate Karma Balsitreri at (720) 633-8315.

Sincerely,



Louise Bowes

Enclosures

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

December 23, 2011

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:

This firm represents Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP ("Bank of America"), with regard to the Loan. We are writing for the sole purpose of responding to your correspondence dated February 7, 2011, February 12, 2011, and March 6, 2011 (collectively, the "Letter"). In the Letter you request information, and make certain allegations and conclusions, regarding the Loan.

Enclosed is a Payment History which lists transactions relating to the Loan during Bank of America's 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.

Verification of Debt

To the extent the Letter can be construed as a request for verification of the debt, please be advised that the Loan 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., a copy of which is enclosed. The note is secured by a Deed of Trust dated the same date, a copy of which is also enclosed. Please see the enclosed documents for additional information. The current owner of the note is Federal National Mortgage Association, which has an address at 13150 World Gate Drive, Herndon, VA 20170.

We have requested a payoff demand statement, which will show all amounts necessary to pay off the Loan. The payoff demand statement will be sent to you under separate cover.

December 23, 2011

Page 2

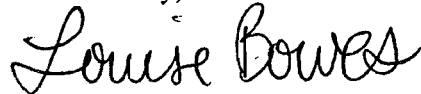
The remainder of your requests are declined as they seek documentation and/or information that goes beyond that which is available through a "qualified written request" under 12 U.S.C. §2605.

Please be advised that the allegations of fraud and violations of state and federal law contained in the Letter are vague and conclusory, are without legal or factual support, and are inconsistent with the documents signed by the Borrower at closing. Based upon the foregoing, no further response by Bank of America to the Letter is required at this time. To the extent the Borrower has any specific issues or concerns which the Borrower would like Bank of America to investigate, please supplement the Letter with details concerning these specific concerns at your convenience so that Bank of America may investigate these claims and provide a detailed response.

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


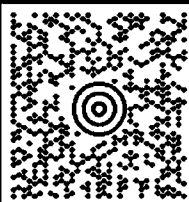


Please be advised that nothing contained herein shall constitute a settlement, offer to settle, compromise, waiver, or release of any rights or remedies Bank of America may now or hereafter have, whether arising under the Loan documents, at law or in equity, all of which are expressly reserved.

Sincerely,

A handwritten signature in cursive script that reads "Louise Bowes".

Louise Bowes

Enclosures

<p>CATLIN GREGORY 2155695500 BLANK ROME LLP 1 LOGAN SQUARE PHILADELPHIA PA 19103</p> <p>SHIP TO: GREGORY P. LAPORTA 2155695500 7260 EARLY PIONEER AVE. LAS VEGAS NV 89129-4410</p>	<p>NV 891 9-01</p>  	<p>UPS NEXT DAY AIR SAVER 1P</p> <p>TRACKING #: 1Z 5E3 056 13 9975 2788</p>		<p>BILLING: P/P</p> <p>Reference No.1: 136045.00003-02748</p> <p>XOL 12.07.21 NV45 30.0A 07/2012</p> 
--	---	--	--	--

FOLD on this line and place in shipping pouch with bar code and delivery address visible

1. Fold the first printed page in half and use as the shipping label.
2. Place the label in a waybill pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.
3. Keep the second page as a receipt for your records. The receipt contains information useful for tracking your package.