

**Bank of America**



**Home Loans**

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

**Notice Date:** August 31, 2012

**Account No.:** 182639401

Gregory P Laporta  
7260 Early Pioneer Ave  
Las Vegas, NV 89129

**Property Address:**  
7260 Early Pioneer Avenue  
Las Vegas, NV 89129

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**IMPORTANT MESSAGE ABOUT YOUR HOME LOAN**

We recently received your correspondence dated August 5, 2012.

We have reviewed the requests contained in your recent correspondence. Several of your requests seem generally directed toward disavowing the enforceability of the loan documents you signed at closing, however your letter does not contain any facts that would reasonably support a claim that the loan documents signed at closing are not enforceable. In addition, several other requests seek documentation beyond what is available under the Real Estate Settlement and Procedures Act ("RESPA") or other consumer protection statutes (i.e. through either a "qualified written request", a request for validation of the debt, or other permitted requests). As a result, we are declining to provide any further written response to your requests at this time.

If you send Bank of America, N.A. correspondence that describes in reasonable detail any facts which support your claims regarding the enforceability of the loan documents signed at closing, we will investigate your claims as soon as possible and provide you with a detailed written response. **Please note that unless we receive additional specific information from you and advise you in writing of our agreement to make any changes, we will continue to treat your loan documents as enforceable as written and will continue to service your loan in accordance with your original loan documents.**

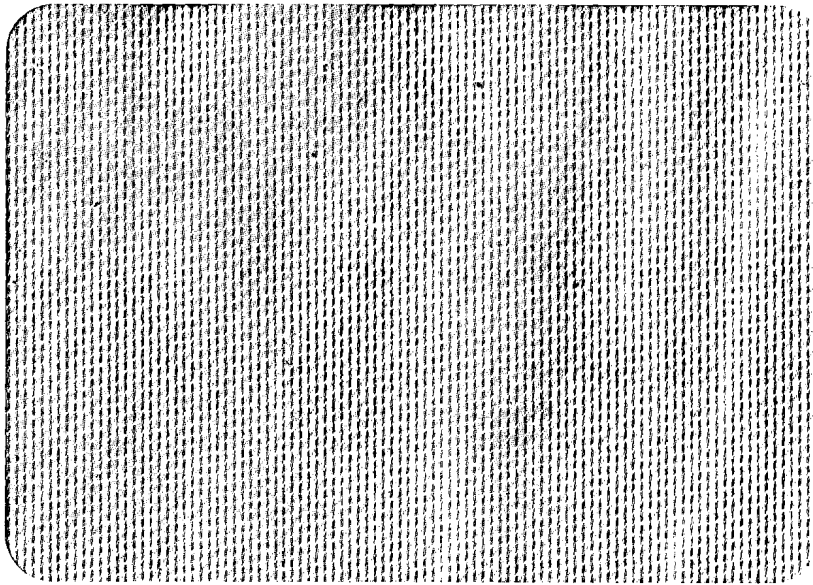
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**THANK YOU**

If you have any questions, please contact our Customer Service Department at (800) 669-6607, Monday-Friday 7a.m. - 7p.m. Local Time.

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