

Gregory LaPorta

From: Ware, Gary G [gary.ware@bankofamerica.com]
Sent: Saturday, October 03, 2009 1:16 PM
To: Gregory LaPorta
Subject: RE: FHA Streamline Refinance

Hello, Greg;

The FHA Streamline loan can only be used to refinance existing FHA loans.

As I reviewed your 1st and 2nd mortgage, I found the 1st to be a conventional loan and the 2nd to be a Home Equity Line of Credit.

Unfortunately, the streamline loan product can't be used.

Sorry for the bad news.

Thanks for the inquiry

Bank of America 

Gary Ware
Bank of America Home Loans
Mortgage Loan Officer
Chandler Centralized Sales
866-375-9908 ext 6631
gary.ware@bankofamerica.com

I will reply to your email message the same day I receive it. If you feel additional assistance is required at anytime, please contact my Sales Manager, Tad Thompson at 866-375-9908 ext 5307 or by email at tad_thompson@countrywide.com.

We will always be a responsible lender.
We will help create successful homeowners.

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From: Gregory LaPorta [mailto:greg@portsonic.net]
Sent: Saturday, October 03, 2009 10:44 AM
To: Ware, Gary G
Subject: FHA Streamline Refinance

Hi Gary,

I have been reading about a FHA Streamline Refinance:

<http://www.hud.gov/offices/hsg/sfh/buying/streamli.cfm>

This program does not require any appraisal. We both know my home is very much underwater at this time (more than 33% of the actual loan value).

Let me know how we can proceed so I can get some better terms.

Thanks,

Greg

From: Ware, Gary G [mailto:gary.ware@bankofamerica.com]
Sent: Monday, July 27, 2009 11:49 AM
To: Gregory LaPorta
Subject: RE: Thank you for your Bank of America refinance inquiry

Gregory;

The introduction of Phase II of the Making Home Affordable Plan has been postponed to the first two weeks of August. Please feel free to drop me an email around 8/12. I should have information for you by that time. I will also keep your name et al on my contact list.

Have a great day!

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From: Gregory LaPorta [mailto:greg@portsonic.net]
Sent: Sunday, July 26, 2009 2:29 PM

To: Ware, Gary G
Subject: RE: Thank you for your Bank of America refinance inquiry

Hi Gary,

Just checking back with you on the Make Home Affordability program for that 125% refinance. I remember you wanted me to check back with you at the end of the month.

Thanks,

Gregory LaPorta

From: Gary Ware [mailto:GARY.WARE@BANKOFAMERICA.COM]
Sent: Wednesday, July 01, 2009 6:17 PM
To: Gregory LaPorta
Subject: Thank you for your Bank of America refinance inquiry

Dear Gregory:

It was a pleasure speaking with you regarding Bank of America options for refinancing your current mortgage loan. As you requested, I have included links to additional home financing information so that you can learn more about our products and services. Please review this material and call me back as soon as possible at the number listed below to further explore your home loan options. I look forward to speaking with you again and helping you with your refinancing needs.

To learn more about the **refinancing process**, click here:
<http://mortgageeducation.bankofamerica.com/refiprocess>

To learn more about the different **types of refinance loans** we offer, click here:
<http://mortgageeducation.bankofamerica.com/refitypes>

Sincerely,

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[Click here to see the official Equal Housing Lending Block](#)

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[Privacy and Security](#)

Gregory LaPorta

From: Ware, Gary G [gary.ware@bankofamerica.com]
Sent: Saturday, October 03, 2009 3:37 PM
To: Gregory LaPorta
Subject: RE: FHA Streamline Refinance

Greg;

I know that Bank of America and its Modification Department have been working on some new guidelines. If you haven't talked with them recently, I would suggest you call them at (866)612-0989.

Bank of America does not have any other financing options available in refinancing your loan at this time.

Thank you.



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From: Gregory LaPorta [mailto:greg@portsonic.net]
Sent: Saturday, October 03, 2009 2:07 PM
To: Ware, Gary G
Subject: RE: FHA Streamline Refinance

Hi Gary,

Ah, ok. I had thought a Fannie Mae mortgage was FHA. My error. I here Bank of America is very open to these days to helping people considering our tax money is keeping your bank from going under ☺.

So, considering I pay a great amount of taxes each year (which are paying your salary), what are my options for refinancing?

I want to hear some positive things as I am someone who is paying my mortgage on time and not looking to stick the bank with another foreclosure.

Thanks,

Greg

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