

Gregory P Laporta

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**Important Information from
Bank of America
Home Loans**

Bank of America  **Home Loans**

ORIGIN ID: BKFA (303) 996 8937
BANK OF AMERICA N.A.
11802 RIDGE PARKWAY SUITE 100 HRM
HOME RETENTION
BROOMFIELD, CO 80021
UNITED STATES US

SHIP DATE: 10NOV12
ACTWGT: 1 LB
CAD: 747693/FXRS1009

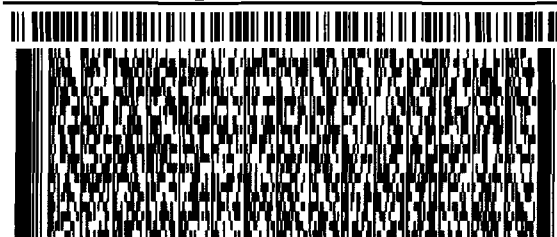
BILL THIRD PARTY

TO

**GREGORY P LAPORTA
7260 EARLY PIONEER AVE**

LAS VEGAS NV 89129

(303) 996 8937 REF: 64639-64639
INV:
PO: JCHEIPROPC3900 11072012 DEPT:



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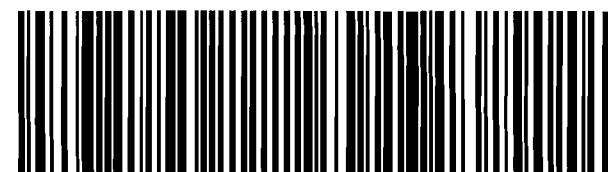
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Bank of America  **Home Loans**

NC4-105-02-66
P.O. Box 21848
Greensboro, NC 27499

November 10, 2012

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

Account Number: 182648651

Dear Gregory P Laporta:

We received your request for assistance with your home equity loan. After careful review, we are unable to approve your request for a home equity modification at this time.

Your home equity account is not eligible for a modification for the following reason(s):

Insurer/Guarantor Not Participating. You are not eligible for a modification of your home equity loan because your home equity loan is insured by a private mortgage insurance company that has not approved a modification.

Your home equity account will return to normal servicing, so any past due or late fees will continue to be assessed until you pay all past due amounts and fees to bring your loan current.

Additional assistance is available to you

You can also seek assistance at no charge from U.S. Department of Housing and Urban Development (HUD)-approved housing counselors by calling the HOPE Hotline Number (at 1.888.995.HOPE). The HUD-approved counselors will work with you to create a household budget and develop an action plan to help reduce your household debt.

If you have experienced a financial hardship that is also affecting your ability to make your payments on your first mortgage or feel you will have difficulty making future payments on your first mortgage, **your first mortgage loan may be eligible for the Home Affordable Modification Program.** This initiative is sponsored by the federal government and is intended to help homeowners who are finding it difficult to make their first mortgage payment. Visit the Bank of America Home Loan Assistance website at www.bankofamerica.com/homeloanhelp for more information. If you receive a permanent modification on your first mortgage, you may qualify for the federal government's Home Affordable Second Lien Modification on your home equity account. However, if you are not eligible for a first mortgage loan modification at this time, you may be eligible in the future if your financial situation changes.

We're here to help you

We want to make sure you are aware of the options available to you. While we are unable to provide you with a home equity modification, we would like to work with you to determine what other options may be available for your individual situation. Please call me at 1.800.669.6650 Monday - Thursday from 8 a.m. to 9 p.m. Eastern, Friday from 8 a.m. to 8 p.m. Eastern or Saturday from 8 a.m. to 1 p.m. Eastern. **If you believe you should be eligible for a home equity modification, please contact me by November 20, 2012.**

Please let me know if your situation changes in the future, and we can re-evaluate your eligibility for assistance.

Kikisha Holmes
Home Loan Team
Bank of America, N.A.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector.

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Extremely Urgent

