

**Bank of America**



**Home Loans**

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

**Notice Date:** December 14, 2010

**Account No.:** 182639401

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

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

**IMPORTANT MESSAGE ABOUT YOUR LOAN**

We recently received your request for financial assistance with your loan. BAC Home Loans Servicing, LP understands your situation and would like to offer its assistance in helping you bring your loan current.

**WHAT YOU NEED TO DO**

Prior to processing your request, we will need to verify key information. Please send the following information and return it to us as soon as possible to assure that your request is processed in a timely manner. Although you may have a valid financial hardship, not all applicants will qualify.

**Proof of Income**

1. Most recent pay stub or last quarter Profit and Loss Statement (If self employed)
2. Most recent bank statement
3. Most recent income tax return
4. Hardship letter
5. List of expenses

Please make sure to include your account number on your request. Please fax the information to 1-800-658-0395.

Or mail the information to:

BAC Home Loans Servicing, LP  
**Customer Service  
Correspondence Unit**  
CA6-919-01-41  
PO Box 5170  
Simi Valley, CA 93062-5170

Your loan is currently due for the month(s) of January 2011. The total due to bring your loan current does not include any fees that may have been assessed on your loan as a result of the default. We may take up to 30 days to determine if you qualify for workout assistance. In the meantime, your loan will remain in normal servicing and you are still required to make your monthly payments during the application process. Your monthly payment is due on the 1st of each month, in accordance with your Note. Your loan has a 15 day grace period before late charges are applied. If your monthly payment is not received within the month the payment is due, a 30 day delinquency will be reported to the credit reporting agencies with whom BAC Home Loans Servicing, LP corresponds.

**THANK YOU FOR YOUR BUSINESS**

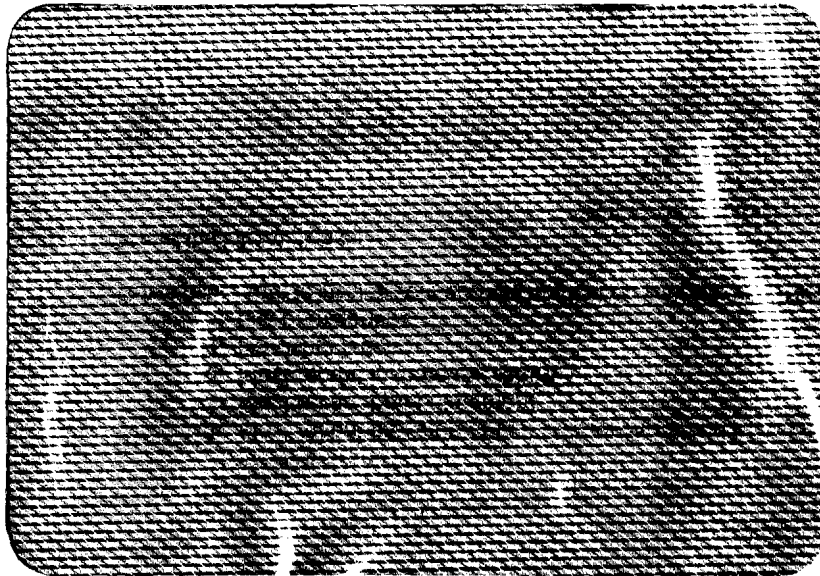
You are a valued customer here at BAC Home Loans Servicing, LP. It is our continued goal to provide our customers with the highest level of customer satisfaction. If you need further assistance, please contact our Home Retention Department or Customer Service Department directly at (800) 669-6607.

This communication is from BAC Home Loans Servicing, LP, the Bank of America company that services your home loan.

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