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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

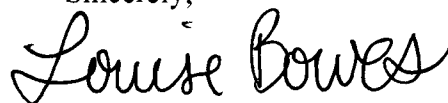
The remainder of your requests are declined as they seek documentation and/or information that goes beyond that which is available through a "qualified written request" under 12 U.S.C. §2605.

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