

Your loan is not eligible for a foreclosure prevention program.

To avoid foreclosure, you must pay all past due amounts to bring your loan current.

March 28, 2013

Bank of America, N.A.
5401 N. Beach St.
TX2-977-01-34
Fort Worth, TX 76137

Gregory P Laporta
7260 Early Pioneer Ave
Las Vegas, NV 89129-4410

Loan Number: 182639401

Dear Gregory P Laporta:

Thank you for contacting us to discuss available foreclosure prevention alternatives. While we realize this decision comes at a difficult time in your life, we regret to inform you that based on a careful review of the information you provided to us, we determined that you do not meet the eligibility requirements to qualify for loan payment assistance or other alternatives to foreclosure including a short sale and deed-in-lieu of foreclosure.

What You Need to Do

If your loan is not current, you must pay the total past-due amount including any fees previously charged in connection with your mortgage to bring your loan current (also referred to as reinstating your loan). Fees may include attorney fees and costs, property preservation expenses, inspections, and/or other expenses resulting from payments not made on time.

To find out the total past-due amount you owe and how you can reinstate your loan to avoid foreclosure, please call 1.800.669.6650 to request a reinstatement notice.

If you are unable to pay your monthly mortgage payments or bring your loan current, we will refer your loan to foreclosure, or if your loan was previously referred to foreclosure, foreclosure activities will continue.

We want you to know that there are resources and services available to assist you as you transition out of your house. Please visit <http://www.bankofamerica.com/transitioninfo> for more information including a list of non-profit and government agencies in your area available to assist you.

If you have questions about this letter or general inquiries related to the evaluation process, please call 1.800.669.6650. If you feel that an error was made in your evaluation or that the information used to determine your eligibility is incorrect, please submit your concern in writing to:

**BAC Evaluation Notices Escalation Unit
P.O. Box 941017
Simi Valley, CA 93094-1017**

Please note that if a third party, such as an advisor or a nonprofit advocate, contacts us to submit this request on your behalf, we must have your written authorization before we can communicate with them about you or your loan. Without your written authorization, we will not be able to discuss your home loan with them. We can provide you with an authorization form upon request.

Jamila Humbert
Home Loan Team
Bank of America, N.A.

Bank of America  **Home Loans**

Enclosed: (1) Servicemembers Civil Relief Act Notice

If you are currently in a bankruptcy proceeding, or have previously obtained a discharge of this debt under applicable bankruptcy law, this notice is for information only and is not an attempt to collect the debt, a demand for payment, or an attempt to impose personal liability for that debt. You are not obligated to discuss your home loan with us or enter into a loan modification or other loan-assistance program. You should consult with your bankruptcy attorney or other advisor about your legal rights and options.

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

Mortgages funded and administered by an  Equal Housing Lender.

 Protect your personal information before recycling this document.

Required disclosures

Bank of America, N.A. is required by law to inform you that we are unable to fulfill your request for a loan modification and the Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is Bureau of Consumer Financial Protection, 1700 G Street NW., Washington, DC 20552.

The Servicemembers Civil Relief Act (SCRA)

Important Notice for Military Servicemembers Considering a Short Sale or Deed in Lieu of Foreclosure

If you or your spouse is a member of the military, please carefully review this document and notify your bank representative immediately. You may qualify for benefits and protections afforded by law.

The Servicemembers Civil Relief Act, 50 U.S.C. App. §§501 *et seq.* (the "SCRA") provides military personnel and their dependants with a wide range of legal and financial protections. SCRA benefits and protections:

- Limit the maximum rate of interest that may be charged on debt incurred by an eligible servicemember before the servicemember began military service.
- May prevent the sale, foreclosure, or seizure of real estate, except when a valid court order exists that approves the sale, foreclosure, or seizure of the real estate.
- May stop a landlord or lender from evicting a servicemember from his/her residence.

Depending upon your military status and when your loan was originated, the SCRA may prevent the lender from foreclosing on your property. However, we understand that despite this protection, Servicemembers may still want to be relieved of the debt obligation associated with a home loan.

If you would like to discuss foreclosure alternatives such as a short sale or a deed in lieu of foreclosure, please contact us. Any negotiation for a short sale or a deed in lieu of foreclosure is not a threat of current or future litigation or an action to foreclose on the property, and should not be considered as such.

Our Military Assistance Team is Here to Help

For further assistance and to obtain information about the many benefits and protections available to military servicemembers, please contact the Bank of America, N.A. Military Assistance Team at:

1.877.430.5434

Bank of America, N.A. – Military Assistance Unit

1515 W. 14th Street

Mail Code: AZ1.807.01.19

Tempe, AZ 85281

For Additional Information

There are a number of other resources you can use to gain a better understanding of your SCRA rights and protections. Use these helpful sources to get started.

- **CONSULT AN ATTORNEY.** To fully understand your rights under the law, and before waiving your rights or voluntarily surrendering property, please consult an attorney.
- **JAG / LEGAL ASSISTANCE:** Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- **MILITARY ONESOURCE:** "Military OneSource" is the U. S. Department of Defense's information resource. Go to www.militaryonesource.com/scra or call 1.800.342.9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

Gregory P Laporta

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UNITED STATES US

SHIP DATE: 28MAR13
ACTWGT: 1 LB
CAD: 747683F-XRS1009
BILL THIRD PARTY

TO

GREGORY P LAPORTA
7260 EARLY PIONEER AVE

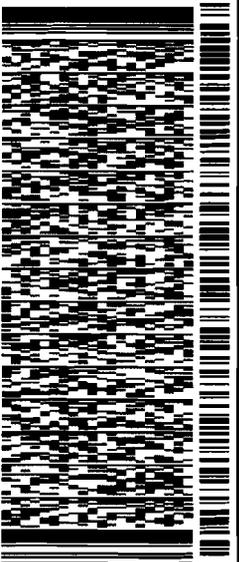
LAS VEGAS NV 89129

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REF: 160738-160738

P.O. BOX#ADENDEC FCL 03252013

DEPT:



OK

Important Information from
Bank of America
Home Loans



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