

Bank of America



Home Loans

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

Notice Date: May 22, 2012

Account No.: 182639401

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

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

IMPORTANT MESSAGE ABOUT YOUR HOME LOAN

We recently received your correspondence dated March 29, 2012.

We have reviewed the requests contained in your recent correspondence. Several of your requests seem generally directed toward disavowing the enforceability of the loan documents you signed at closing; however your letter does not contain any facts that would reasonably support a claim that the loan documents signed at closing are not enforceable. In addition, several other requests seek documentation beyond what is available under the Real Estate Settlement and Procedures Act ("RESPA") or other consumer protection statutes (i.e. through a "qualified written request", a request for validation of the debt, or other permitted requests). As a result, we are declining to provide any further written response to your requests at this time.

If you send Bank of America, N.A. correspondence that describes in reasonable detail any facts which support your claims regarding the enforceability of the loan documents signed at closing, we will investigate your claims as soon as possible and provide you with a detailed written response. **Please note that unless we receive additional specific information from you and advise you in writing of our agreement to make any changes, we will continue to treat your loan documents as enforceable as written and will continue to service your loan in accordance with your original loan documents.**

Lastly, please be assured that your request for a rescission of the subject loan has been forwarded to the appropriate department. You will receive a response under separate cover.

THANK YOU

If you have any questions, please call us at (800) 669-6607, Monday-Friday 7a.m. - 7p.m. Local Time.