

Phone: (215) 569-5391
Fax: (215) 832-5391
Email: LBowes@BlankRome.com

June 14, 2012

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"), for the sole purpose of responding to your correspondence dated April 14, 2012 (collectively, the "Letter"). We responded to similar correspondence sent by you dated February 7, 2011, February 12, 2011, and March 6, 2011 (collectively, the "Prior Letter") in correspondence dated December 23, 2011 (the "Prior Response").

Enclosed for your convenience is a copy of the Prior Response. Please be advised that the Prior Response sufficiently addressed each of your inquiries to which Bank of America was obligated to respond.

To the extent the Letter can be construed as a request for verification of debt, please refer to the Prior Response. A review of your loan file has shown that the payoff demand statement request made in connection with the Prior Response is still pending. We have requested an updated payoff demand statement to be sent to you under separate cover, which shows all amounts necessary to pay off the Loan.

Also enclosed for your convenience is an updated Payment History, which provides a detailed outline of transactions for this Loan during Bank of America's servicing. The Payment 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. The Payment History is designed to be user-friendly and there are no codes or terms used in the Payment History that require specific definitions.

One Logan Square 130 North 18th Street Philadelphia, PA 19103-6998
www.BlankRome.com

June 14, 2012

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To the extent the Letter requests additional documentation and/or information not requested in the Prior Letter, please be advised that these requests are respectfully declined as they seek documentation and/or information beyond that which is available under 12 U.S.C. §2605.


Please be advised the allegations of violations of state and federal law and other remaining claims and allegations 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. Please be further advised that notwithstanding anything contained in the Letter or any failure by Bank of America to respond to all or any portion of the Letter, the Loan documents remain enforceable as written and the respective rights and obligations of the parties remain unaffected.

Because Bank of America has already provided a complete response to all of the issues raised in the Prior Letter, Bank of America considers the issues raised in the Letter resolved, and no further response to the Letter is required. If you should have any further questions or concerns regarding this matter, please do not hesitate to contact the undersigned at the above address.

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.

If you have further questions or concerns regarding the foregoing, please contact Bank of America's Customer Advocate Karma Balsitreri at (720) 633-8315.

Sincerely,

A handwritten signature in black ink that reads "Louise Bowes". The signature is written in a cursive, flowing style.

Louise Bowes

Enclosures

Bank of America

Home Loans

P.O. Box 5170
Simi Valley, CA 93062-5170

GREGORY P LAPORTA
7260 Early Pioneer Ave
Las Vegas, NV 89129

Notice Date: 06/08/2012**Account No.:** [REDACTED] 9401**Property Address:**
7260 EARLY PIONEER AVENUE
LAS VEGAS, NV 89129

ABOUT YOUR LOAN

Attached is a loan history that provides a detailed outline of transactions for the above-referenced account number.

Please note that this history provides pertinent information on payments received, tax and insurance payments disbursed, and late charges assessed and paid.

If you need additional information or assistance, you can contact us online any time. Simply log on to your account at www.bankofamerica.com and Select 'Message Center.' With your online account, you will also have access to many other convenient services, such as: updating your account information, viewing current and historical monthly statements, and much more. Or, if you prefer, you can call one of our Customer Service Representatives directly at 1-800-669-6607.

THANK YOU FOR YOUR BUSINESS

You are a valued customer here at Bank of America, N.A. and it is our continued goal to provide our customers with the highest level of customer satisfaction.

If you need further assistance, please contact our Customer Service Department directly at 1-800-669-6607.

This communication is from Bank of America, N.A., the servicer of your home loan.

LNHISTF 7473/9944 06/27/2007



Account Number: [REDACTED] 9401
 Statement Period: 01/1986 - 06/2012
 Date Prepared: 06/08/2012

Property Address:
 7260 EARLY PIONEER
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
Beginning Balance				145,278.00		.00				.00
03/25/2008	INITIAL TAX DEP	310.68	04/2008	.00	.00	310.68	.00	.00	.00	.00
				145,278.00		310.68			.00	.00
04/11/2008	PMI PMT MONTHLY	-79.94	04/2008	.00	.00	-79.94	.00	.00	.00	.00
				145,278.00		230.74			.00	.00
05/01/2008	REGULAR PAYMENT	1,040.09	05/2008	72.37	732.44	235.28	.00	.00	.00	.00
				145,205.63		466.02			.00	.00
05/27/2008	MISC. POSTING	1,090.13	05/2008	1,090.13	.00	.00	.00	.00	.00	.00
				144,115.50		466.02			.00	.00
05/28/2008	INVESTOR ADJ.	-1,090.13	05/2008	-1,090.13	.00	.00	.00	.00	.00	.00
				145,205.63		466.02			.00	.00
05/28/2008	INVESTOR ADJ.	1,090.13	05/2008	1,090.13	.00	.00	.00	.00	.00	.00
				144,115.50		466.02			.00	.00
05/30/2008	REGULAR PAYMENT	1,040.09	06/2008	73.46	731.35	235.28	.00	.00	.00	.00
				144,042.04		701.30			.00	.00
06/11/2008	PMI PMT MONTHLY	-79.94	06/2008	.00	.00	-79.94	.00	.00	.00	.00
				144,042.04		621.36			.00	.00
06/27/2008	REGULAR PAYMENT	1,040.09	07/2008	78.60	726.21	235.28	.00	.00	.00	.00
				143,963.44		856.64			.00	.00
07/14/2008	PMI PMT MONTHLY	-79.94	07/2008	.00	.00	-79.94	.00	.00	.00	.00
				143,963.44		776.70			.00	.00
08/06/2008	REGULAR PAYMENT	1,040.09	08/2008	78.99	725.82	235.28	.00	.00	.00	.00
				143,884.45		1,011.98			.00	.00
08/11/2008	PMI PMT MONTHLY	-79.94	08/2008	.00	.00	-79.94	.00	.00	.00	.00
				143,884.45		932.04			.00	.00
08/11/2008	COUNTY TAX PMT	-402.95	08/2008	.00	.00	-402.95	.00	.00	.00	.00
				143,884.45		529.09			.00	.00
08/29/2008	REGULAR PAYMENT	1,040.09	09/2008	79.39	725.42	235.28	.00	.00	.00	.00
				143,805.06		764.37			.00	.00
09/12/2008	PMI PMT MONTHLY	-79.94	09/2008	.00	.00	-79.94	.00	.00	.00	.00
				143,805.06		684.43			.00	.00



Account Number: ██████9401
 Statement Period: 01/1986 - 06/2012
 Date Prepared: 06/08/2012

Property Address:
 7260 EARLY PIONEER
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
09/30/2008	COUNTY TAX PMT	-402.94	09/2008	.00	.00	-402.94	.00	.00	.00	.00
				143,805.06		281.49			.00	.00
10/01/2008	REGULAR PAYMENT	1,040.09	10/2008	79.79	725.02	235.28	.00	.00	.00	.00
				143,725.27		516.77			.00	.00
10/15/2008	PMI PMT MONTHLY	-79.94	10/2008	.00	.00	-79.94	.00	.00	.00	.00
				143,725.27		436.83			.00	.00
10/31/2008	REGULAR PAYMENT	1,040.09	11/2008	80.20	724.61	235.28	.00	.00	.00	.00
				143,645.07		672.11			.00	.00
11/13/2008	PMI PMT MONTHLY	-79.94	11/2008	.00	.00	-79.94	.00	.00	.00	.00
				143,645.07		592.17			.00	.00
12/01/2008	REGULAR PAYMENT	1,076.29	12/2008	80.60	724.21	271.48	.00	.00	.00	.00
				143,564.47		863.65			.00	.00
12/11/2008	PMI PMT MONTHLY	-79.94	12/2008	.00	.00	-79.94	.00	.00	.00	.00
				143,564.47		783.71			.00	.00
12/11/2008	HAZARD INS PMT	-325.00	12/2008	.00	.00	-325.00	.00	.00	.00	.00
				143,564.47		458.71			.00	.00
12/22/2008	COUNTY TAX PMT	-402.94	12/2008	.00	.00	-402.94	.00	.00	.00	.00
				143,564.47		55.77			.00	.00
12/31/2008	REGULAR PAYMENT	1,076.29	01/2009	81.01	723.80	271.48	.00	.00	.00	.00
				143,483.46		327.25			.00	.00
01/14/2009	PMI PMT MONTHLY	-79.94	01/2009	.00	.00	-79.94	.00	.00	.00	.00
				143,483.46		247.31			.00	.00
01/20/2009	REGULAR PAYMENT	1,076.29	02/2009	81.41	723.40	271.48	.00	.00	.00	.00
				143,402.05		518.79			.00	.00
01/22/2009	PAYMENT REVERSAL	-1,076.29	01/2009	-81.41	-723.40	-271.48	.00	.00	.00	.00
				143,483.46		247.31			.00	.00
01/29/2009	REGULAR PAYMENT	1,076.29	02/2009	81.41	723.40	271.48	.00	.00	.00	.00
				143,402.05		518.79			.00	.00



Account Number: [REDACTED] 9401
 Statement Period: 01/1986 - 06/2012
 Date Prepared: 06/08/2012

Property Address:
 7260 EARLY PIONEER
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
02/13/2009	PMI PMT MONTHLY	-79.94	02/2009	.00	.00	-79.94	.00	.00	.00	.00
				143,402.05		438.85			.00	.00
02/25/2009	COUNTY TAX PMT	-402.94	02/2009	.00	.00	-402.94	.00	.00	.00	.00
				143,402.05		35.91			.00	.00
03/02/2009	REGULAR PAYMENT	1,076.29	03/2009	81.82	722.99	271.48	.00	.00	.00	.00
				143,320.23		307.39			.00	.00
03/11/2009	PMI PMT MONTHLY	-79.94	03/2009	.00	.00	-79.94	.00	.00	.00	.00
				143,320.23		227.45			.00	.00
04/01/2009	REGULAR PAYMENT	1,076.29	04/2009	82.24	722.57	271.48	.00	.00	.00	.00
				143,237.99		498.93			.00	.00
04/15/2009	PMI PMT MONTHLY	-79.94	04/2009	.00	.00	-79.94	.00	.00	.00	.00
				143,237.99		418.99			.00	.00
05/01/2009	REGULAR PAYMENT	1,076.29	05/2009	82.65	722.16	271.48	.00	.00	.00	.00
				143,155.34		690.47			.00	.00
05/15/2009	PMI PMT MONTHLY	-79.94	05/2009	.00	.00	-79.94	.00	.00	.00	.00
				143,155.34		610.53			.00	.00
05/26/2009	REGULAR PAYMENT	1,076.29	06/2009	83.07	721.74	271.48	.00	.00	.00	.00
				143,072.27		882.01			.00	.00
06/15/2009	PMI PMT MONTHLY	-79.94	06/2009	.00	.00	-79.94	.00	.00	.00	.00
				143,072.27		802.07			.00	.00
07/01/2009	REGULAR PAYMENT	1,076.29	07/2009	83.49	721.32	271.48	.00	.00	.00	.00
				142,988.78		1,073.55			.00	.00
07/13/2009	PMI PMT MONTHLY	-79.94	07/2009	.00	.00	-79.94	.00	.00	.00	.00
				142,988.78		993.61			.00	.00
07/31/2009	REGULAR PAYMENT	1,076.29	08/2009	83.91	720.90	271.48	.00	.00	.00	.00
				142,904.87		1,265.09			.00	.00
08/11/2009	COUNTY TAX PMT	-346.24	08/2009	.00	.00	-346.24	.00	.00	.00	.00
				142,904.87		918.85			.00	.00

Bank of America



Home Loans

Account Number: [REDACTED] 9401
 Statement Period: 01/1986 - 06/2012
 Date Prepared: 06/08/2012

Property Address:
 7260 EARLY PIONEER
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
08/13/2009	PMI PMT MONTHLY	-79.94	08/2009	.00 142,904.87	.00	-79.94 838.91	.00	.00	.00 .00	.00 .00
09/01/2009	REGULAR PAYMENT	1,076.29	09/2009	84.33 142,820.54	720.48	271.48 1,110.39	.00	.00	.00 .00	.00 .00
09/03/2009	MISC. POSTING	-2.76	09/2009	.00 142,820.54	.00	-2.76 1,107.63	.00	.00	.00 .00	.00 .00
09/03/2009	ESCROW SHORTAGE	2.76	09/2009	.00 142,820.54	.00	2.76 1,110.39	.00	.00	.00 .00	.00 .00
09/17/2009	PMI PMT MONTHLY	-79.94	09/2009	.00 142,820.54	.00	-79.94 1,030.45	.00	.00	.00 .00	.00 .00
09/30/2009	COUNTY TAX PMT	-346.23	09/2009	.00 142,820.54	.00	-346.23 684.22	.00	.00	.00 .00	.00 .00
10/01/2009	REGULAR PAYMENT	1,076.29	10/2009	84.76 142,735.78	720.05	271.48 955.70	.00	.00	.00 .00	.00 .00
10/19/2009	PMI PMT MONTHLY	-79.94	10/2009	.00 142,735.78	.00	-79.94 875.76	.00	.00	.00 .00	.00 .00
10/30/2009	REGULAR PAYMENT	1,041.19	11/2009	85.18 142,650.60	719.63	236.38 1,112.14	.00	.00	.00 .00	.00 .00
11/10/2009	PMI PMT MONTHLY	-79.94	11/2009	.00 142,650.60	.00	-79.94 1,032.20	.00	.00	.00 .00	.00 .00
11/20/2009	REGULAR PAYMENT	1,041.19	12/2009	85.61 142,564.99	719.20	236.38 1,268.58	.00	.00	.00 .00	.00 .00
11/27/2009	HAZARD INS PMT	-351.00	12/2009	.00 142,564.99	.00	-351.00 917.58	.00	.00	.00 .00	.00 .00
12/18/2009	PMI PMT MONTHLY	-79.94	12/2009	.00 142,564.99	.00	-79.94 837.64	.00	.00	.00 .00	.00 .00
12/21/2009	REGULAR PAYMENT	1,041.19	01/2010	86.04 142,478.95	718.77	236.38 1,074.02	.00	.00	.00 .00	.00 .00

Bank of America



Home Loans

Account Number: ██████████9401
 Statement Period: 01/1986 - 06/2012
 Date Prepared: 06/08/2012

Property Address:
 7260 EARLY PIONEER
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
12/24/2009	COUNTY TAX PMT	-346.23	01/2010	.00	.00	-346.23	.00	.00	.00	.00
				142,478.95		727.79			.00	.00
01/20/2010	PMI PMT MONTHLY	-79.94	01/2010	.00	.00	-79.94	.00	.00	.00	.00
				142,478.95		647.85			.00	.00
01/29/2010	REGULAR PAYMENT	1,041.19	02/2010	86.48	718.33	236.38	.00	.00	.00	.00
				142,392.47		884.23			.00	.00
02/16/2010	PMI PMT MONTHLY	-79.94	02/2010	.00	.00	-79.94	.00	.00	.00	.00
				142,392.47		804.29			.00	.00
02/23/2010	COUNTY TAX PMT	-346.23	02/2010	.00	.00	-346.23	.00	.00	.00	.00
				142,392.47		458.06			.00	.00
02/26/2010	REGULAR PAYMENT	1,041.19	03/2010	86.91	717.90	236.38	.00	.00	.00	.00
				142,305.56		694.44			.00	.00
03/16/2010	PMI PMT MONTHLY	-79.94	03/2010	.00	.00	-79.94	.00	.00	.00	.00
				142,305.56		614.50			.00	.00
03/26/2010	REGULAR PAYMENT	1,041.19	04/2010	87.35	717.46	236.38	.00	.00	.00	.00
				142,218.21		850.88			.00	.00
04/14/2010	PMI PMT MONTHLY	-79.94	04/2010	.00	.00	-79.94	.00	.00	.00	.00
				142,218.21		770.94			.00	.00
04/26/2010	REGULAR PAYMENT	1,041.19	05/2010	87.79	717.02	236.38	.00	.00	.00	.00
				142,130.42		1,007.32			.00	.00
05/14/2010	PMI PMT MONTHLY	-79.94	05/2010	.00	.00	-79.94	.00	.00	.00	.00
				142,130.42		927.38			.00	.00
06/01/2010	REGULAR PAYMENT	1,041.19	06/2010	88.24	716.57	236.38	.00	.00	.00	.00
				142,042.18		1,163.76			.00	.00
06/15/2010	PMI PMT MONTHLY	-79.94	06/2010	.00	.00	-79.94	.00	.00	.00	.00
				142,042.18		1,083.82			.00	.00
06/28/2010	REGULAR PAYMENT	1,041.19	07/2010	88.68	716.13	236.38	.00	.00	.00	.00
				141,953.50		1,320.20			.00	.00

Bank of America



Home Loans

Account Number: ██████████9401
 Statement Period: 01/1986 - 06/2012
 Date Prepared: 06/08/2012

Property Address:
 7260 EARLY PIONEER
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
07/15/2010	PMI PMT MONTHLY	-79.94	07/2010	.00	.00	-79.94	.00	.00	.00	.00
				141,953.50		1,240.26			.00	.00
07/30/2010	REGULAR PAYMENT	1,041.19	08/2010	89.13	715.68	236.38	.00	.00	.00	.00
				141,864.37		1,476.64			.00	.00
08/12/2010	COUNTY TAX PMT	-237.31	08/2010	.00	.00	-237.31	.00	.00	.00	.00
				141,864.37		1,239.33			.00	.00
08/16/2010	PMI PMT MONTHLY	-79.94	08/2010	.00	.00	-79.94	.00	.00	.00	.00
				141,864.37		1,159.39			.00	.00
09/01/2010	REGULAR PAYMENT	1,041.19	09/2010	89.58	715.23	236.38	.00	.00	.00	.00
				141,774.79		1,395.77			.00	.00
09/15/2010	PMI PMT MONTHLY	-79.94	09/2010	.00	.00	-79.94	.00	.00	.00	.00
				141,774.79		1,315.83			.00	.00
09/24/2010	OVERAGE REFUND	-354.82	09/2010	.00	.00	-354.82	.00	.00	.00	.00
				141,774.79		961.01			.00	.00
09/28/2010	COUNTY TAX PMT	-237.31	09/2010	.00	.00	-237.31	.00	.00	.00	.00
				141,774.79		723.70			.00	.00
10/01/2010	REGULAR PAYMENT	1,041.19	10/2010	90.03	714.78	236.38	.00	.00	.00	.00
				141,684.76		960.08			.00	.00
10/14/2010	PMI PMT MONTHLY	-79.94	10/2010	.00	.00	-79.94	.00	.00	.00	.00
				141,684.76		880.14			.00	.00
10/29/2010	REGULAR PAYMENT	1,020.33	11/2010	90.48	714.33	215.52	.00	.00	.00	.00
				141,594.28		1,095.66			.00	.00
11/12/2010	PMI PMT MONTHLY	-79.94	11/2010	.00	.00	-79.94	.00	.00	.00	.00
				141,594.28		1,015.72			.00	.00
11/26/2010	HAZARD INS PMT	-450.00	11/2010	.00	.00	-450.00	.00	.00	.00	.00
				141,594.28		565.72			.00	.00
11/29/2010	REGULAR PAYMENT	1,020.33	12/2010	90.94	713.87	215.52	.00	.00	.00	.00
				141,503.34		781.24			.00	.00



Account Number: ██████████9401
 Statement Period: 01/1986 - 06/2012
 Date Prepared: 06/08/2012

Property Address:
 7260 EARLY PIONEER
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
12/14/2010	PMI PMT MONTHLY	-79.94	12/2010	.00	.00	-79.94	.00	.00	.00	.00
				141,503.34		701.30			.00	.00
12/21/2010	COUNTY TAX PMT	-237.31	12/2010	.00	.00	-237.31	.00	.00	.00	.00
				141,503.34		463.99			.00	.00
12/31/2010	REGULAR PAYMENT	1,020.33	01/2011	91.40	713.41	215.52	.00	.00	.00	.00
				141,411.94		679.51			.00	.00
01/14/2011	PMI PMT MONTHLY	-79.94	01/2011	.00	.00	-79.94	.00	.00	.00	.00
				141,411.94		599.57			.00	.00
01/31/2011	REGULAR PAYMENT	1,020.33	02/2011	91.86	712.95	215.52	.00	.00	.00	.00
				141,320.08		815.09			.00	.00
02/14/2011	PMI PMT MONTHLY	-79.94	02/2011	.00	.00	-79.94	.00	.00	.00	.00
				141,320.08		735.15			.00	.00
02/24/2011	COUNTY TAX PMT	-237.31	02/2011	.00	.00	-237.31	.00	.00	.00	.00
				141,320.08		497.84			.00	.00
02/25/2011	REGULAR PAYMENT	1,020.33	03/2011	92.32	712.49	215.52	.00	.00	.00	.00
				141,227.76		713.36			.00	.00
03/15/2011	PMI PMT MONTHLY	-79.94	03/2011	.00	.00	-79.94	.00	.00	.00	.00
				141,227.76		633.42			.00	.00
04/01/2011	REGULAR PAYMENT	1,020.33	04/2011	92.79	712.02	215.52	.00	.00	.00	.00
				141,134.97		848.94			.00	.00
04/14/2011	PMI PMT MONTHLY	-79.94	04/2011	.00	.00	-79.94	.00	.00	.00	.00
				141,134.97		769.00			.00	.00
04/22/2011	REGULAR PAYMENT	1,020.33	05/2011	93.25	711.56	215.52	.00	.00	.00	.00
				141,041.72		984.52			.00	.00
05/12/2011	PMI PMT MONTHLY	-79.94	05/2011	.00	.00	-79.94	.00	.00	.00	.00
				141,041.72		904.58			.00	.00
05/31/2011	REGULAR PAYMENT	1,020.33	06/2011	93.72	711.09	215.52	.00	.00	.00	.00
				140,948.00		1,120.10			.00	.00



Account Number: [REDACTED] 9401
 Statement Period: 01/1986 - 06/2012
 Date Prepared: 06/08/2012

Property Address:
 7260 EARLY PIONEER
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
06/14/2011	PMI PMT MONTHLY	-79.94	06/2011	.00 140,948.00	.00	-79.94 1,040.16	.00	.00	.00 .00	.00 .00
07/01/2011	REGULAR PAYMENT	1,020.33	07/2011	94.20 140,853.80	710.61	215.52 1,255.68	.00	.00	.00 .00	.00 .00
07/14/2011	PMI PMT MONTHLY	-79.94	07/2011	.00 140,853.80	.00	-79.94 1,175.74	.00	.00	.00 .00	.00 .00
07/28/2011	COUNTY TAX PMT	-234.39	07/2011	.00 140,853.80	.00	-234.39 941.35	.00	.00	.00 .00	.00 .00
08/01/2011	REGULAR PAYMENT	1,020.33	08/2011	94.67 140,759.13	710.14	215.52 1,156.87	.00	.00	.00 .00	.00 .00
08/11/2011	PMI PMT MONTHLY	-79.94	08/2011	.00 140,759.13	.00	-79.94 1,076.93	.00	.00	.00 .00	.00 .00
09/01/2011	REGULAR PAYMENT	1,020.33	09/2011	95.15 140,663.98	709.66	215.52 1,292.45	.00	.00	.00 .00	.00 .00
09/14/2011	PMI PMT MONTHLY	-79.94	09/2011	.00 140,663.98	.00	-79.94 1,212.51	.00	.00	.00 .00	.00 .00
09/21/2011	COUNTY TAX PMT	-233.93	09/2011	.00 140,663.98	.00	-233.93 978.58	.00	.00	.00 .00	.00 .00
09/23/2011	OVERAGE REFUND	-419.81	09/2011	.00 140,663.98	.00	-419.81 558.77	.00	.00	.00 .00	.00 .00
10/03/2011	REGULAR PAYMENT	1,020.33	10/2011	95.63 140,568.35	709.18	215.52 774.29	.00	.00	.00 .00	.00 .00
10/14/2011	PMI PMT MONTHLY	-79.94	10/2011	.00 140,568.35	.00	-79.94 694.35	.00	.00	.00 .00	.00 .00
11/01/2011	REGULAR PAYMENT	1,001.11	11/2011	96.11 140,472.24	708.70	196.30 890.65	.00	.00	.00 .00	.00 .00
11/08/2011	PMI PMT MONTHLY	-79.94	11/2011	.00 140,472.24	.00	-79.94 610.71	.00	.00	.00 .00	.00 .00



Account Number: ██████████9401
 Statement Period: 01/1986 - 06/2012
 Date Prepared: 06/08/2012

Property Address:
 7260 EARLY PIONEER
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
11/25/2011	HAZARD INS PMT	-473.00	11/2011	.00 140,472.24	.00	-473.00 337.71	.00	.00	.00 .00	.00 .00
12/01/2011	REGULAR PAYMENT	1,001.11	12/2011	96.60 140,375.64	708.21	196.30 534.01	.00	.00	.00 .00	.00 .00
12/09/2011	PMI PMT MONTHLY	-79.94	12/2011	.00 140,375.64	.00	-79.94 454.07	.00	.00	.00 .00	.00 .00
12/15/2011	COUNTY TAX PMT	-233.93	12/2011	.00 140,375.64	.00	-233.93 220.14	.00	.00	.00 .00	.00 .00
01/03/2012	REGULAR PAYMENT	1,001.11	01/2012	97.08 140,278.56	707.73	196.30 416.44	.00	.00	.00 .00	.00 .00
01/18/2012	PMI PMT MONTHLY	-79.94	01/2012	.00 140,278.56	.00	-79.94 336.50	.00	.00	.00 .00	.00 .00
02/01/2012	REGULAR PAYMENT	1,001.11	02/2012	97.57 140,180.99	707.24	196.30 532.80	.00	.00	.00 .00	.00 .00
02/17/2012	PMI PMT MONTHLY	-79.94	02/2012	.00 140,180.99	.00	-79.94 452.86	.00	.00	.00 .00	.00 .00
02/22/2012	COUNTY TAX PMT	-233.93	02/2012	.00 140,180.99	.00	-233.93 218.93	.00	.00	.00 .00	.00 .00
03/01/2012	REGULAR PAYMENT	1,001.11	03/2012	98.06 140,082.93	706.75	196.30 415.23	.00	.00	.00 .00	.00 .00
03/16/2012	PMI PMT MONTHLY	-79.94	03/2012	.00 140,082.93	.00	-79.94 335.29	.00	.00	.00 .00	.00 .00
04/02/2012	REGULAR PAYMENT	1,001.11	04/2012	98.56 139,984.37	706.25	196.30 531.59	.00	.00	.00 .00	.00 .00
04/16/2012	PMI PMT MONTHLY	-79.94	04/2012	.00 139,984.37	.00	-79.94 451.65	.00	.00	.00 .00	.00 .00
05/02/2012	REGULAR PAYMENT	1,001.11	05/2012	99.06 139,885.31	705.75	196.30 647.95	.00	.00	.00 .00	.00 .00



Account Number: [REDACTED]9401
 Statement Period: 01/1986 - 06/2012
 Date Prepared: 06/08/2012

Property Address:
 7260 EARLY PIONEER
 AVENUE

Transaction Date	Description	Total Payment	PMT/Mo	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
05/18/2012	PMI PMT MONTHLY	-79.94	05/2012	.00	.00	-79.94	.00	.00	.00	.00
				139,885.31		568.01			.00	.00
06/04/2012	REGULAR PAYMENT	1,001.11	06/2012	99.55	705.26	196.30	.00	.00	.00	.00
				139,785.76		764.31			.00	.00

Phone: (215) 569-5391
Fax: (215) 832-5391
Email: L.Bowes@BlankRome.com

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

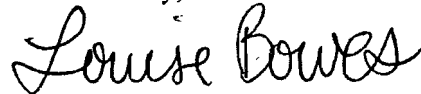
The remainder of your requests are declined as they seek documentation and/or information that goes beyond that which is available through a "qualified written request" under 12 U.S.C. §2605.

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.

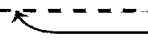
Sincerely,

A handwritten signature in cursive script that reads "Louise Bowes".

Louise Bowes

Enclosures

<p>KATHLEEN JACKSON 2155695500 BLANK ROME LLP 1 LOGAN SQUARE PHILADELPHIA PA 19103</p> <p>SHIP TO: GREGORY P. LAPORTA 2155695500 7260 EARLY PIONEER AVE LAS VEGAS NV 89129-4410</p>	<p>0.0 LBS LTR</p> <p>1 OF 1</p>	<p>NV 891 9-01</p> 	<p>UPS NEXT DAY AIR SAVER 1P</p> <p>TRACKING #: 1Z 5E3 056 30 9535 0633</p> 	<p>BILLING: P/P</p> <p>Reference No. 1: 136045-00003-91306</p> <p>XOL 12 04 02 NV45 27 04 04/2012</p> 
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FOLD on this line and place in shipping pouch with bar code and delivery address visible

1. Fold the first printed page in half and use as the shipping label.
2. Place the label in a waybill pouch and affix it to your shipment so that the barcode portion of the label can be read and scanned.
3. Keep the second page as a receipt for your records. The receipt contains information useful for tracking your package.