



Home Loans

Customer Service Department, CA6-919-01-41
450 American Street
Simi Valley, CA 93065-6298

August 20, 2010

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

Re: Bank of America Home Loan account ending: 9401 & 8651
Property Address: 7260 Early Pioneer Ave, Las Vegas, NV 89129

Dear Gregory P Laporta:

Thank you for contacting our office with your correspondence dated June 29, 2010. The concerns referenced in your correspondence were forwarded to my attention for review and response.

In your letter, you expressed dissatisfaction with various aspects of the origination of the above-referenced loan. You requested Bank of America to provide you with numerous copies of documents relating to the origination of the subject loan and a loan history including fees assessed to the subject loan

Although your "QWR" is overly broad, unduly burdensome and not in conformity with 12 U.S.C. §2605, we did review our file documents in an attempt to obtain information responsive to those of your inquiries which were consistent with 12 U.S.C. §2605. The results of this review of your loan files are set forth below and in the documents attached hereto. Below, I have provided a summary of the subject loan. Please note that all other requests are declined as they seek documentation that goes beyond that which is available through a Qualified Written Request made under 12 U.S.C. §2605(B).

Please note that loan ending 8651 is a subordinate lien mortgage, which does not fall under the provisions of a QWR in accordance with the Real Estate Settlement Procedures Act ("RESPA"). As a courtesy, copies of the available documents relating to the origination of loan ending 8651 along with a *Loan Transaction History Statement* were mailed to you on July 28, 2010.

The owner and servicer of loan ending 8651 is Bank of America, whose address is 225 W. Hillcrest Dr., Thousand Oaks, CA 91360.

Further, the owner of loan ending 9401 is Fannie Mae, whose address is 13150 World Gate Dr. Herndon, VA 20170. Bank of America services the loan on behalf of the owner.

I will address your remaining inquiries relating to loan ending 9401 that require a response:

Signed copies of the available documents pertaining to the origination of the subject loan were mailed to you on July 28, 2010 under separate cover. The signatures on these documents confirm the borrowers received, read, understood, and agreed to the terms and conditions contained within each document. If the borrowers had concerns or were not in agreement to the terms and conditions, they were under no obligation to sign the loan documents or continue the loan process.

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As you know, Countrywide/Bank of America did not originate the subject loan (please refer to the loan documents provided under separate cover). As the purchaser of a closed loan, Countrywide/Bank of America is not responsible for any misunderstanding or lack of communication between you and the originating entity.

A *Loan Transaction History Statement* was also mailed to you under separate cover that provides a detailed outline of transactions associated with this loan. Please note that the statement provided pertinent information on payments received, tax and insurance payments disbursed, funds in the suspense/unapplied funds balance, and late fees assessed and paid. The *Loan Transaction History Statement* is designed to be user-friendly and there are no codes or terms used that require specific definitions. Additionally, our records indicate no fees have been assessed to the subject loan since inception. Please note that paid late charges will be reported to the IRS as interest paid.

Our records reflect that the subject loan is presently due for the September 2010 installment and has not been referred to foreclosure at this time.

Please refer to the documents mailed under separate cover for details regarding the assessment of late charges, forced placed insurance and inspection fees.

Annual escrow statements are issued to customers as scheduled. Copies of the issued statements are not retained; however, the information is available in electronic format for associates to discuss with our customers during customer service telephone or correspondence inquiries, or when customers view their loan information on the website

This confirms that no force placed insurance has been purchased in association with this loan.

In the event you would like Bank of America to review your loan for the possibility of payment assistance, the following items are required:

- Evidence of income (2 most recent pay stubs)
- Bank statements (2 most recent)
- Last year's tax returns
- Monthly expenditure information
- Letter of hardship

Please forward the required information to our Home Retention Division by fax at 1.866.619.4249. You may also contact our Home Retention Division directly at 1.800.262.4218. It is important for you to know that assistance is not guaranteed and is dependent on several factors, but Bank of America will look at every option in an effort to assist you.

Please note that a credit block was placed while the issues in your letter were addressed. However, as of the date of this letter, the block has been removed. Further as a member of the credit granting community, Bank of America, like most creditors, relies on the accuracy and validity of the information obtained from the various reporting agencies. Therefore, we will not remove the negative credit reporting from your credit file.

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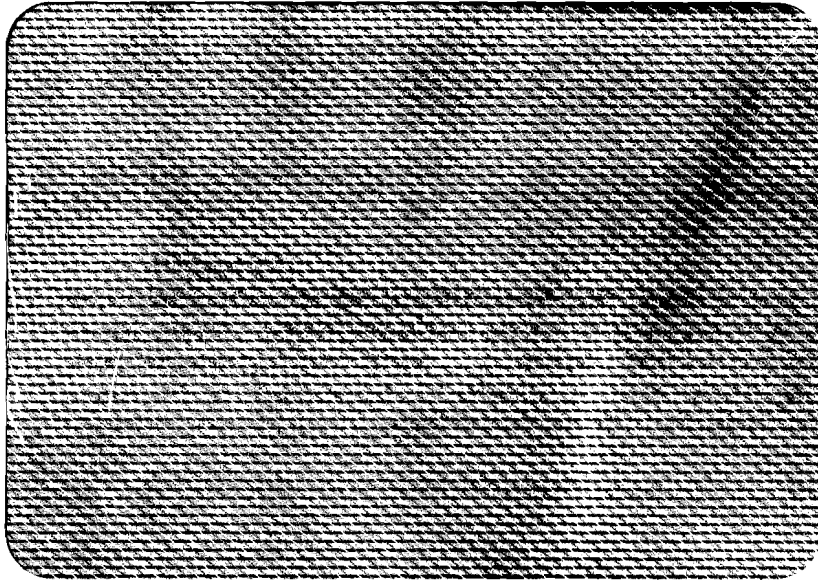
Please be advised that, in providing the above response, Bank of America is not limiting or waiving any rights or remedies it may now or hereafter have, whether arising under your loan documents, at law or in equity, all of which rights and remedies are expressly reserved.

In the event you require further assistance, please contact our Customer Service Department at 1.800.669.6607, Monday to Friday, 6 a.m. to 6 p.m., Pacific. Thank you for this opportunity to be of service.

Sincerely,

Customer Service

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