



Home Loans

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

October 30, 2010

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

Re: Bank of America Home Loan Number ending: 8651
Property Address: 7260 Early Pioneer Avenue, Las Vegas, NV 89129

Dear Gregory P Laporta:

~~Thank you for contacting our office with your correspondence dated October 17, 2010. The concerns referenced in your correspondence were forwarded to my attention for review and response.~~

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).

Signed copies of the available documents pertaining to the origination of the subject loan were mailed to you on October 25, 2010 under separate cover. The signatures on these documents confirm you received, read, understood, and agreed to the terms and conditions contained within each document. If you had concerns or were not in agreement to the terms and conditions, you were under no obligation to sign the loan documents or continue the loan process.

The owner of this loan is First National Bank, whose address is 10 E. SO Temple 3rd Floor, Salt Lake, UT 84111. Bank of America services the loan on behalf of the owner.

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.

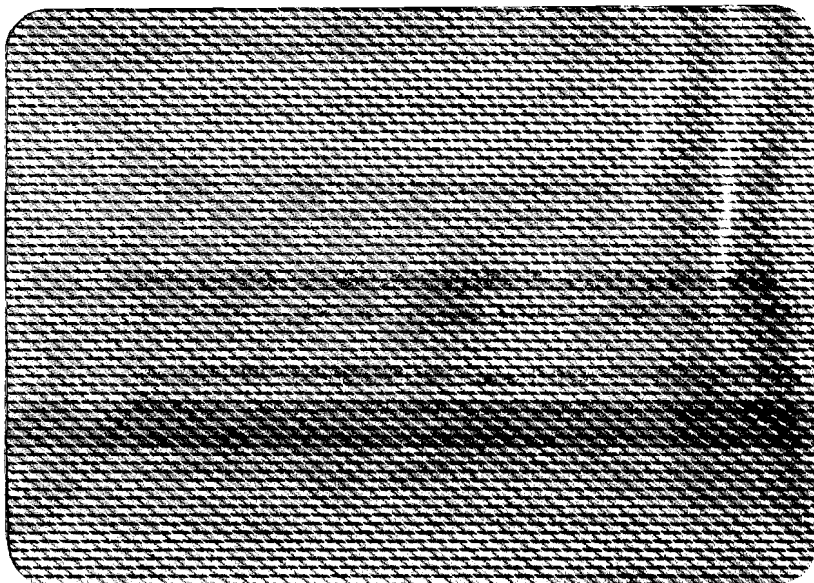
Please be advised that, in providing the above response, Bank of America is not limiting or waiving any rights or remedies it may now or hereafter have, whether arising under your loan documents, at law or in equity, all of which rights and remedies are expressly reserved.

~~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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018H13503271
ZIP 91342

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\$00.35⁷
11/03/2010

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