

## Gregory LaPorta

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**From:** Gregory LaPorta <greg@portsonic.net>  
**Sent:** Thursday, November 8, 2012 2:09 PM  
**To:** LVU11  
**Subject:** Re: Application for Principal Curtailment

Hi Susan,

Please continue to underwrite. I was advised by several sources over the summer to stop making payments to Bank of America. I have placed the funds in an account because I never heard back from the Nevada Hardest Hit Fund on my 2nd Lien Reduction application filed on May 28, 2012. I was amazed to get your response yesterday for the Principal Curtailment.

I was still current with Bank of America on May 28, 2012. My applications should still be honored and that money can be allocated at time of closing.

I do not trust Bank of America any longer, like many other Nevadans. I only trust working with state people to resolve my mortgage issues.

Thanks,

Greg

On Nov 8, 2012, at 8:54 AM, "LVU11" <LVU11@NAHAC.ORG> wrote:

Dear Mr. LaPorta:

Thank you for your prompt request. In reviewing these statements, I see there is a past due amount listed. The Principal Curtailment program works in conjunction with a HARP 2.0 refinance, and in order to qualify for that refinance, you can't have any late payments in the 12 months prior to your applying. I can proceed to underwrite your file, but just want you to be aware that this may disqualify you from refinancing.

You may want to contact your lender to see if you qualify for the HARP 2.0 refinance.

Thank you.  
Susan Mackert

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**From:** Gregory LaPorta [mailto:greg@portsonic.net]  
**Sent:** Wednesday, November 07, 2012 9:44 PM  
**To:** 'LVU11'  
**Subject:** RE: Application for Principal Curtailment  
**Importance:** High

Hi Susan,

Please find the attached current statements for the first and second mortgage at Bank of America. I have also included a copy of the my driver's license.

I will also fax you this information tomorrow.

Thank You,

Gregory LaPorta  
Homeowner ID #: 115444

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**From:** LVU11 [<mailto:LVU11@NAHAC.ORG>]  
**Sent:** Wednesday, November 7, 2012 9:17 AM  
**To:** [greg@portsonic.net](mailto:greg@portsonic.net)  
**Subject:** Application for Principal Curtailment

Dear Mr. LaPorta:

I am the underwriter who is reviewing your application for the Principal Curtailment Program. Everything looks good so far, but I will need current statements for both your first and second mortgage with Bank of America. Please fax both to the number listed below and reference your Homeowner ID number which is #115444. Make sure the statements reflect your name, the property address, the full loan number and the unpaid principal balance. Could you also send a copy of your driver's license? We have a copy of your passport on file but prefer to have a Nevada ID.

Thank you.

<image001.png>