



Home Loans

CA6-919-01-41
P. O. Box 941852
Simi Valley, CA 93094-1852



AT1 7-772-62543-0000702-001-1-000-000-000-000

GREGORY P LAPORTA
7260 EARLY PIONEER AVE
LAS VEGAS NV 89129

Notice Date: December 13, 2012

Account No.: 182639401

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

Dear Gregory P Laporta,

My name is Rahel Ferai and I will be your dedicated Customer Relationship Manager. Bank of America, N.A. has several programs designed to help homeowners who are having trouble making their monthly mortgage payment, and it's possible that one could help you.

What I will provide

As your Customer Relationship Manager, I will work with you to review your individual situation and help determine which of our programs may be available to you. I will let you know where you are in the loan assistance process, where you've been and what your next steps are. I will be with you the entire time, and you will get periodic status updates from me.

What I need from you

One of the most important things you can do to successfully complete the loan assistance process is to provide us with all of the documents we require within the timeline requested. Depending on your individual situation, we will request income and property related documents. Once we determine what program is right for your loan, we will provide you with instructions for the preferred method of submitting those documents to us.

Next steps

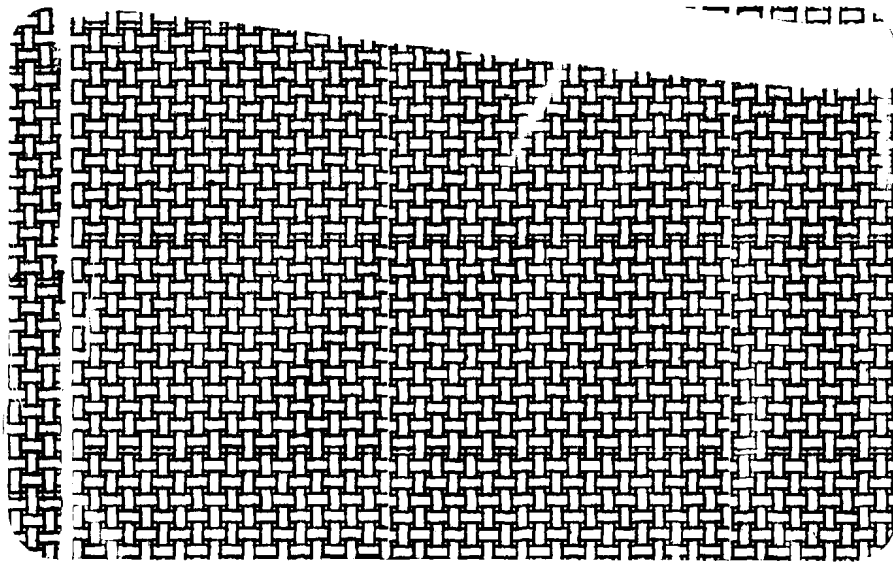
I will be calling you soon, but in the meantime, if you have questions, you can reach me at **1.800.669.6650 or 1.800.669.6607**. Please have your loan number available when you call. Additionally, you can visit **bankofamerica.com/homeloanhelp** to learn about the home loan assistance process.

We know this is a difficult time, and we're here to help.

Rahel Ferai
Customer Relationship Manager
Bank of America, N.A.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. However, the purpose of this communication is to provide you information concerning your Customer Relationship Manager.

If you are currently in a bankruptcy proceeding, or have previously obtained a discharge of this debt under applicable bankruptcy law, this is not an attempt to collect, a demand for payment, or an attempt to impose personal liability for that debt. You are not obligated to discuss your home loan with us or enter into a loan modification or other loan-assistance program. You should consult with your bankruptcy attorney or other advisor about your legal rights and options.



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