



Office of the CEO and President

January 9, 2012

Mr. Patrick E. Brady  
156 Boston Neck Road  
Narragansett, RI 02882

Bank of America account ending: 9075

Dear Mr. Brady:

In follow up to your conversation that took place on, January 6, 2012 this letter serves as confirmation that you have provided Bank of America with verbal authorization to release information pertaining to your mortgage loan account number ending in 9075, to your attorney, Mr. George Babcock. Please be advised that your verbal authorization to release your account information to Mr. George Babcock will be in effect until you revoke it verbally or in writing.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard Lara". The signature is fluid and cursive, with a prominent loop at the end.

Richard Lara  
Customer Advocate  
Office of the CEO and President



Office of the CEO and President

January 9, 2012

Mr. Patrick E. Brady  
Ms. Paula L. Brady  
156 Boston Neck Rd  
Narragansett, RI 02882

Bank of America account ending: 9075

Dear Mr. & Ms. Brady:

Bank of America's Office of the CEO and President acknowledges receipt of your inquiries sent to Balboa Insurance Company and forwarded to our office. As a customer advocate, I welcome this opportunity to respond to your inquiries.

In your correspondences, you received a letter regarding hazard insurance being taken out on your property by Bank of America and you state that Bank of America and their agent's do not have any valid interest in your property to insure. Also in your inquiries, you state that the foreclosure letters received are fraudulent. I trust I have accurately captured your concerns.

During our conversation on January 6, 2012, you requested to have your concerns addressed in writing and a copy forwarded to your attorney, Mr. George Babcock. This letter serves as confirmation that you have provided Bank of America with verbal authorization to release pertinent information in regards to your mortgage loan account ending in 9075, to your attorney, Mr. George Babcock. Please be advised that your verbal authorization to release your account information to Mr. George Babcock will be in effect until you revoke it verbally or in writing.

Per your Deed of Trust, section 5. Property Insurance, paragraph 2, "Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment."

Our records reflect that your loan ending in 9075 is currently active therefore proof of preferred hazard insurance is required. Proof of hazard insurance has not been received, so Lender-Placed Hazard Insurance has been charged to the loan for the following term:

- B8362824 effective November 1, 2009 through November 2010
- B8635963 effective November 1, 2010 through November 2011
- B8894029 effective November 1, 2011 through November 2012

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Please be advised that proper foreclosure & bankruptcy notices were issued accurately in accordance with the status of your account. Regarding your claim of fraud, my research has uncovered, no reasonable factual basis which would allow us to substantiate your claim. Therefore, I am unable to address your claim in detail at this time. If you continue to believe you were a victim of fraud and wish to pursue this matter further, please provide me with more specific factual detail in support of your claim and I will further investigate the matter on your behalf.

Our records indicate that your mortgage loan account is paid through and including the March 2009 installment, and is in default under your loan documents. Your account was referred to our foreclosure department on January 25, 2010, but a foreclosure sale has not been scheduled as of the date of this letter.

In an effort to explore possible workout assistance options, Bank of America has assigned Ms. Debbieann Matamoro, a Customer Relationship Manager, to your loan account. You may contact Ms. Matamoro directly at 1.800.669.6650, with your account number ready, Monday through Friday, from 8 a.m. to 5 p.m. Eastern. We encourage you to work closely with Ms. Matamoro as she continues the review of your account for a possible modification and other home retention options. Please understand that Bank of America does not guarantee that any specific workout option will be available to you as each option is dependent on several factors. Ms. Matamoro will gladly discuss those factors, as well as any questions you may have directly with you.

Mr. & Ms. Brady, I understand that you were dissatisfied with our prior responses regarding this matter. I assure you that we have thoroughly reviewed your account. While I realize that our resolution may not have met your expectations, I trust that the additional clarification provided herein will further your understanding of the reason for our previous decision. Please contact Ms. Debbieann Matamoro at 1.800.669.6650, with any questions you may have.

Sincerely,



Richard Lara  
Customer Advocate  
Office of the CEO and President

cc: Law Office of George E. Babcock