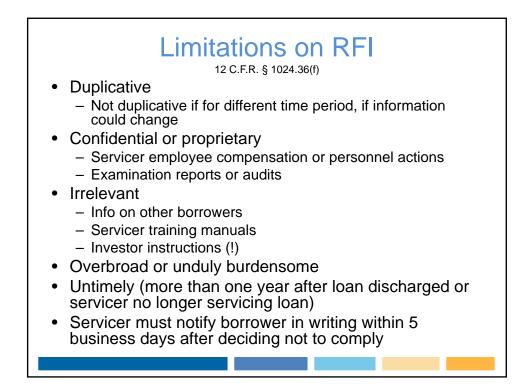
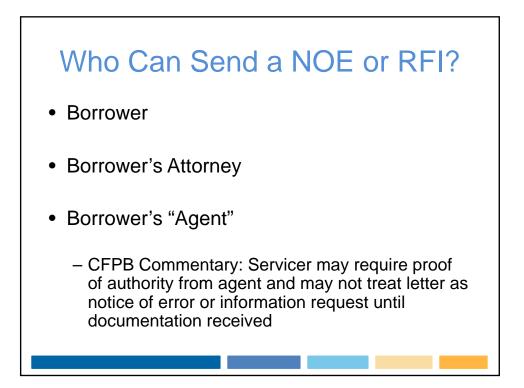
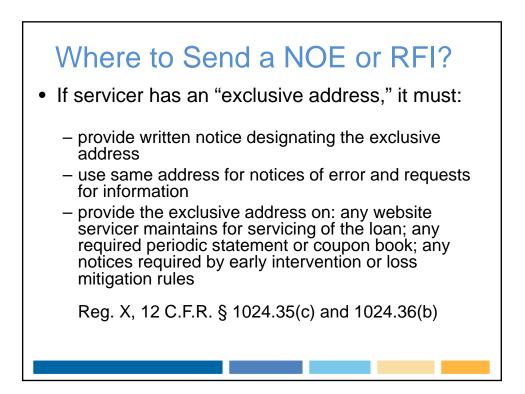


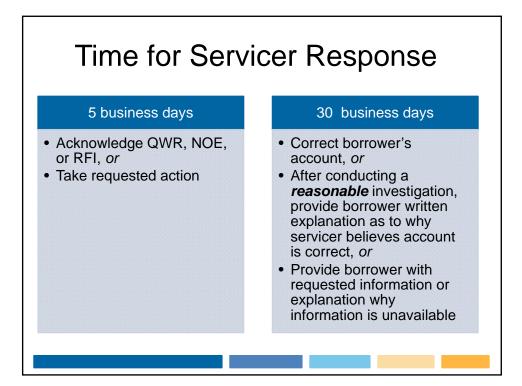
| 8 | Kome Leans |
|---|--|
| | Customer Service Department, CA6-919-02-41 |
| 8 | PC Box 6170 Simi Valley, CA 93062-5170 |
| 1 | Notice Date: March 13, 2014 |
| | None Sala |
| | Property Address: |
| 8 | Property Address. |
| | |
| 1 | |
| 8 | |
| | IMPORTANT INFORMATION ABOUT YOUR SERVICING FILE REQUEST |
| | We recently received your request for a Servicing File. |
| 3 | |
| | We were unable to process your request as: |
| | Vie were directed in a Servicing File was not received through the central mailing address for |
| | Notice of Error and Request for Information inquiry. |
| 8 | We have not received a third party authorization signed and dated by the customer to |
| | release the requested information. |
| | The customer signature on the authorization letter we received was illegible or unclear. |
| | |
| | All Servicing File requests must be received in writing at the appropriate Bank of America, N.A. |
| | All Servicing File requests must be received in writing at the appropriate data of your written mailing address provided on the monthly mortgage statement. Please forward your written |
| | request for a Servicing File, with written third party authorization (as applicable), to the following |
| 8 | address: |
| | Bank of America, N.A. |
| | Notice of Error and Request for Information P.O. Box 942019 Simi Valley, CA 93094-2019 |
| | Please note that the Servicing File will only contain loan information starting on January 1, 2014. |
| | |
| | QUESTIONS? |
| | We appreciate the opportunity to serve your home loan needs. If you have any questions, |
| | please call Customer Service at (800) 669-6607, Monday-Friday 7a.m. to 7p.m. Local Time. |
| | |
| | |
| | |
| | |
| | |
| | |
| | |
| | This communication is from Bank of America, N.A., the servicer of your home loan. |
| | The second second of restance, the second of your tests to an |

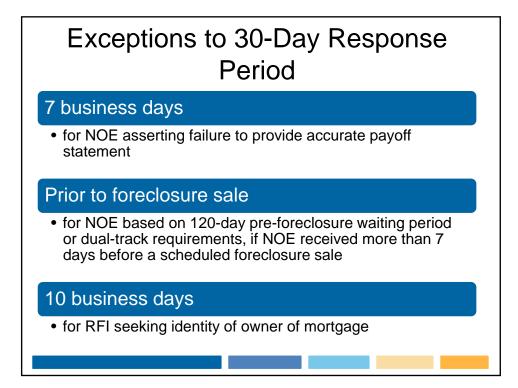


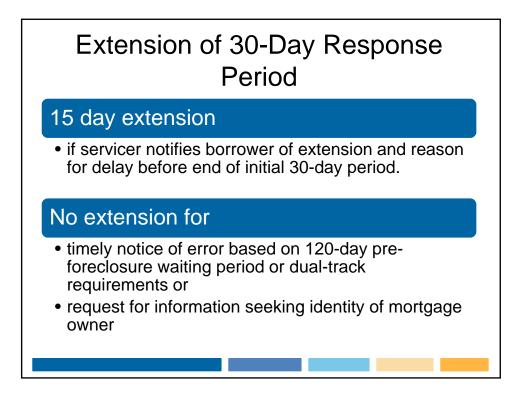


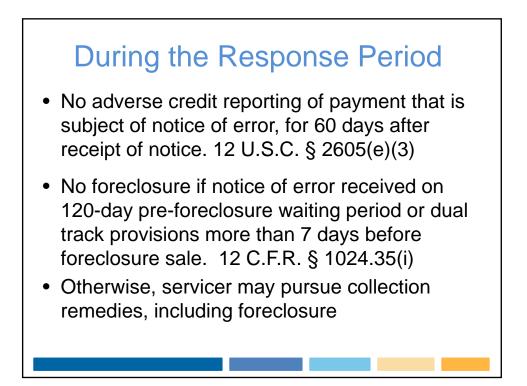
| : | seterus | THIRD PARTY AUTHORIZATION | |
|---|--|---|--|
| - | We authorize Seterus, Inc. its successors and/or ass lesignated third parties listed below. Such informati redit history, Ioan payoff(s) and any credit transacti Negotiate with the designated third p modifications or other loss mitigation | igns, Seterus, Inc. to release any and all infor on may include, but is not limited to, the amon one. In addition, love authorized Sciences, Inc. Un- tritise listed below any and all payment plans, no loutions. ns from the designated third parties listed belo secrow deficiencies and agreements to impe- gation options.) | unt due ofn my foan, payment and o (check all that apply): forbearance agreements, ow as valid directions or sund for escrow. (An escrow claims based upon the above ion of this authorization in writing. |
| , i i i i i i i i i i i i i i i i i i i | ou may authorize more than one third party. | AUTHORIZED AGENTS | |
| | Third Party Name: Phone Number: | Third Party Name: | |
| I I | rimary Borrower Printed Name: | | |
| 1 | Primary Borrower Signature: | | Date: |
| 0 | Co-Borrower Printed Name: | | |
| | Co-Borrower Signature: | | Date: |
| | NOTARY ACKNOWLEDG | MENT FOR THIRD PARTY AUTHORIZ. | ATION |
| 5 | State of | | |
| (| County of | | |
| (| On before me,(Insert name an | personally appeared | |
| i | (Insert name an who proved to me on the basis of antisfactory eviden natrument and acknowledged to me that he/she/they iss/her/their signature(s) on the instrument the person strument. | ce to be the person(s) whose name(s) is/are so executed the same in his/her/their authorized | abscribed to the within capacity(ies), and that by |
| | certify under penalty of perjury under the laws of the correct. | he State of that the forego | oing paragraph is true and |
| ` | VITNESS my hand and official seal. | | |
| | Notary Signature | (Seal) | |
| AN DIS AG IS 1 AG SII Inc | S COMMUNICATION IS FROM A DIBIT COLLECTOR AS O ANY INFORMATION ORTANISID WILL BUE USED FOR - CHARGE OF THIS DEET, THIS LETTER IS NOT AN ATT NEWST THE COLLATERAL OR FOR INFORMATIONAL PL NOT REAFFRAMED IN A BANGRUPTCY PROCEEDING. NOT REAFFRAMED IN A BANGRUPTCY PROCEEDING. WWW.COLORADOATTORNEY/OBJERAL OW/CAA FOR maintains a local office at 355 Union Beolycerd, Suite 250, 14055, 141162, TENNESSEE TIS collection agover is liced | THAT PURPOSE. HOWEVER, IF YOU ARE IN BAN EMPT TO COLLECT THE DEBT, BUY NOTICE OI RPOSES ONLY. IF YOU RECEIVE OR HAVE RECI YOU WILL NOT BE PERSONALLY RESPONSIBI JAN ON THE PROPERTY UNTIL THE AMOUNT ON INFORMATION ABOUT THE COLORADO FAR DI LAKewood. CO \$9228. The offic's fabre number is | KRUPTCY OR REICITVID A BANKRUPTCY FOSSIBLE SHORCEMINT OF OUR LINN SVED A DESCHARGE OF THIS DEBT THAT E FOR THE DBH, HOWEVER, THE LINN STROON THE LOAN 18 FAD. COLORADO. 1982/38.575. NEW YORK CITY: 1411669. |





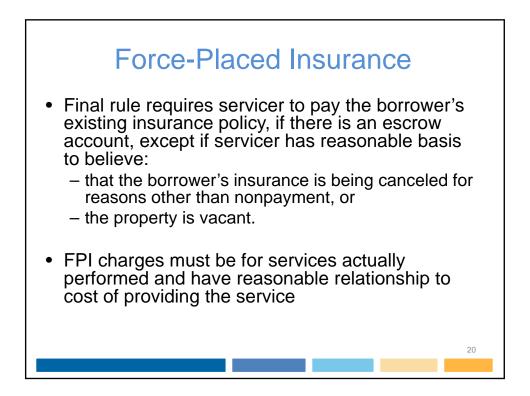


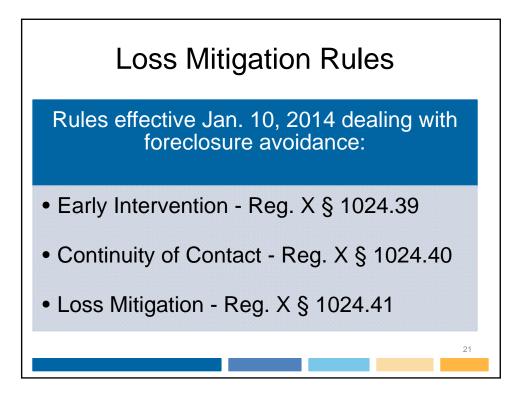


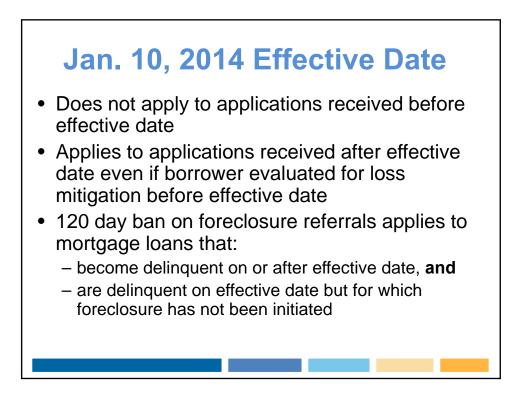


Asking the Servicer to Identify the Mortgage Loan Owner

| | TILA (1641(f)(2)) | RESPA (Reg. X §1024.36(d)(2) | | | |
|--|--|---|--|--|--|
| Time | Presumptively "reasonable" | 10 business days | | | |
| Fees | Not discussed | Banned | | | |
| Remedy | \$4K plus actuals, but servicer liability? | Actual, unless pattern and practice and then \$2K | | | |
| Statute of limitations | 1 year | 3 years | | | |
| Useful commentary in the RESPA Official Interpretations, § 1024.36(a)-2 | | | | | |
| | | | | | |







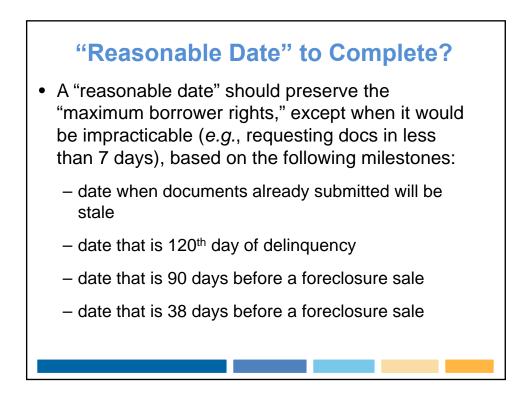
Receipt of Application 45 Days or More Before Sale

Servicer must:

- Conduct review to determine whether application is complete
- Within 5 business days of receiving application, provide written notice to borrower that:
 - · acknowledges application is complete, or
 - describes documents and information needed to complete the application, and
 - provides "reasonable date" by which borrower should submit missing documents and information

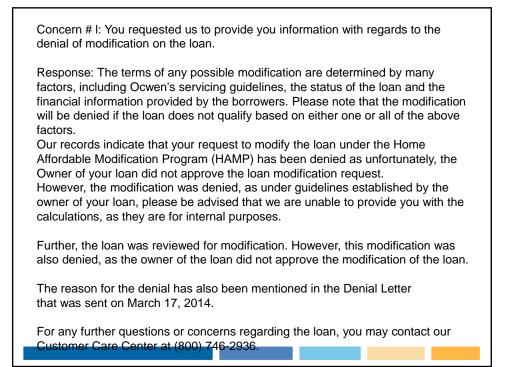
| We've enclosed a copy of the for | 4. | cellation of your i | pply to your specific situation so equest, please complete and |
|---|--|--|---|
| You can also send any form(s) as | hase.com/MyHome by selecting and document(s) that show addit between last year's and this year | g the quick link to tional income you ar's tax return, ple | would like us to consider. If there asc include an explanation of this. |
| Required Forms | | | 1 |
| Required Document | Received | Status | Next Steps |
| Request for Mortgage Assistance form | Request for Mortgage Assistance form | Pending our Review. | There is nothing needed from you at this time for this document. |
| IRS Form 4506T-EZ (Short Form Request for Individual Tax Return Transcript | IRS Form 4506T-EZ (Short Form Request for Individual Tax Roturn Transcript) | Pending our Review. | There is nothing needed from you at this time for this document. |
| Dodd-Frank Certification | Not received | | |
| Financial/Income Documents | | - | |
| Required Document | Received | Status | Next Steps |
| | Bank statements | | |
| Two most recent personal checking, savings, money market, certificatio of deposit (CD), annuity, 401(k), mutual fund, stock and bond statements; send all statement pages, oven if a page is blank. | | | |
| checking, savings, money market, certificate of deposit (CD), annuity, 401(k), mutual fund, stock and bond statements; send all statement | IRS Form W-2 (Wage and Tax Statement) | | |

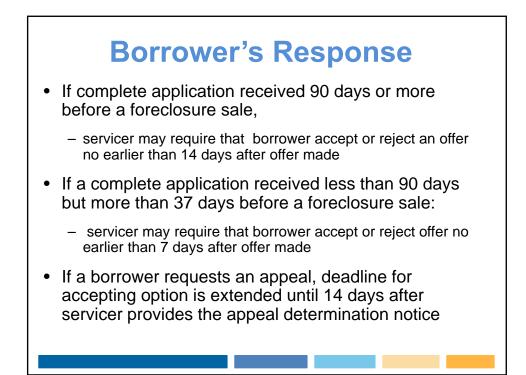
| Death or Divorce Documents | | | |
|---|---|------------------------|--|
| Required Document | Received | Status | Next Steps |
| Legal documents showing amount, frequency, and duration of child support, alimony or separation maintenance income if you would like us to consider it as required to disclose child support, alimony or separation maintenance income, unless you want us to consider it as qualifying income) | | | |
| Copy of recorded Quitclaim Deed or Warranty Deed transforring ownership of the property that secures the loan | Not received | | |
| Divorce decree or separation agreement; current credit report showing divorce, separation or non-occupying borrower or Quitclaim Deed | Not received | | |
| Copy of the death certificate or obituary or newspaper article reporting the death | Not received | | |
| Other Documents | | | |
| Required Document | Received | Status | Next Steps |
| Proof of occupancy (copy of a recent utility bill in your name at the property address) | Not received | | |
| Copy of flood insurance policy declaration page | Proof of homeowners, flood or other insurance policy | Pending our Review. | There is nothing needed from you at this time for this document. |
| Copy of the Property Tax Statement | Not received | | |
| Insurance claim, Federal Emergency Management Agency grant or Small Business Administration loan or documentation that the borrower or employer property is located in a federally declared disaster area | Not received | | |



Loan Modification Denial

- If loan modification denial based on a requirement set by loan owner or assignee, notice must identify owner or assignee and specific requirement that was basis for denial
- If loan modification denial based on net present value test, notice must state this reason and include the inputs used for the calculation
- Denial notice must also describe borrower's right to appeal, the deadline to appeal, and any requirements for making an appeal, if applicable





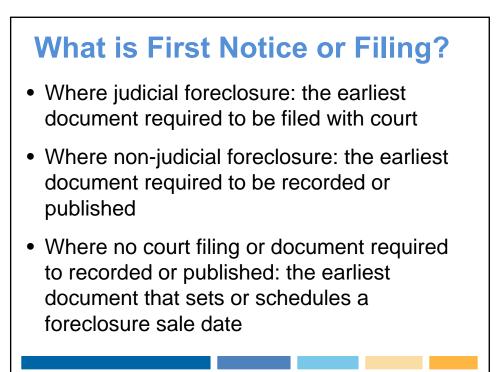
Loss Mitigation Review Rights

| Days Application Received Before Foreclosure Sale | ≥ 90 | ≥ 45 | ≥ 38 | |
|---|--|------------------|------|--|
| Acknowledgment of Application | Yes, must acknowled days and provide de additional | No | | |
| Time to Evaluate | 30 days | | | |
| Time to Appeal | 14 days | No appeal rights | | |
| Time to Accept Loan Mod Offer | 14 days | 7 days | | |
| | | | | |



Dual-Tracking Protections Before Foreclosure Referral

- Servicers must not make first notice or filing required for foreclosure process until mortgage loan is more than 120 days delinquent
- If borrower submits complete application during 120-day period or before first notice or filing, a servicer can't make first notice or filing until evaluation complete
- State foreclosure timelines pre-empted to the extent they allow an earlier commencement of foreclosure
- Protection does not apply if foreclosure based on borrower's violation of a due on sale clause or if servicer is joining foreclosure action by a subordinate lienholder



Dual-Tracking Protections After Foreclosure Referral

- If borrower submits complete application after first notice or filing but more than 37 days before foreclosure sale, servicer may proceed with foreclosure process, but shall not:
 - move for foreclosure judgment or order of sale, or conduct sale, until decision given or borrower rejects offer or fails to perform
 - make a dispositive motion, such as motion for default judgment, judgment on pleadings, or summary judgment, which may directly result in a foreclosure judgment or order of sale
- If such a motion has been made before receiving a complete application, servicer must take reasonable steps to avoid a ruling or issuance of an order

