


PUNEET JAIN
1440 SARATOGA AVE
SARATOGA, CA 95070

BANK OF AMERICA 
Office #: 54833
1065 E Hillsdale Blvd #103
Foster City, CA 94404
Phone: (650) 539-6221
Office Fax No.: (866) 409-1050

Date: December 13, 2021

RE: Important Information regarding your recent Home Loan Inquiry

PUNEET JAIN:

Here's your Loan Estimate and Program Disclosures to help you make an informed decision about your home loan.

I'm excited to work with you as you consider your home loan options. Please review the enclosed documents and let me know if you have any questions. Here's what's included:

- The **Loan Estimate** explains loan terms and estimated costs based on the information you've given us. If you requested information about more than one type of loan, this package may include more than one estimate. Until you've completed a full application and locked in your interest rate and loan terms, the details in the estimate(s) may change. This Loan Estimate is not an offer or commitment to extend credit.
- The **Loan Program Disclosures** give you more details about the programs included in your estimate.

For your convenience, these documents are also available online at bankofamerica.com/navigator.

If you're interested in learning more about our mortgage process and steps to take once you submit your application, visit bankofamerica.com/homeloans. Here, you'll also find articles, tools and calculators to help you make confident decisions about your loan.

I'm also available to answer any questions you may have and to help you complete and submit an application whenever you're ready.

Thank you for considering us for your home loan - I look forward to hearing from you soon.

Vicki Svendsgaard
Sr Lending Officer
NMLS ID: 633619
Phone: (650) 539-6221
Fax: (866) 409-1050
Email: vicki.svendsgaard@bofa.com

We've included the handbooks entitled **Consumer Handbook on Adjustable Rate Mortgages (CHARMS)** and **Your Home Loan Toolkit** when applicable as required by law.



Loan Estimate

DATE ISSUED 12/13/2021
APPLICANTS PUNEET JAIN
1440 SARATOGA AVE
SARATOGA, CA 95070
PROPERTY 1440 SARATOGA AVE
SARATOGA, CA 95070
EST. PROP. VALUE \$1,990,000

LOAN TERM 30 years
PURPOSE Refinance
PRODUCT Fixed Rate
LOAN TYPE ☒ Conventional ☐ FHA ☐ VA ☐
LOAN ID# 295119912 2601
RATE LOCK ☒ NO ☐ YES, until
Before closing, your interest rate, points, and lender credits can change unless you lock the interest rate. All other estimated closing costs expire on 12/27/2021 at 11:59 PM Pacific Time

Loan Terms		Can this amount increase after closing?
Loan Amount	\$1,200,000	NO
Interest Rate	2.5%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$4,741.45	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	NO	
Projected Payments		
Payment Calculation	Years 1-30	
Principal & Interest	\$4,741.45	
Mortgage Insurance	+	0
Estimated Escrow <i>Amount can increase over time</i>	+	0
Estimated Total Monthly Payment	\$4,741.45	
Estimated Taxes, Insurance & Assessments <i>Amount can increase over time</i>	\$2,571 a month	<div>This estimate includes</div> <div><input checked="" type="checkbox"/> Property Taxes</div> <div><input checked="" type="checkbox"/> Homeowner's Insurance</div> <div><input type="checkbox"/> Other:</div> <div><i>See Section G on page 2 for escrowed property costs. You must pay for other property costs separately.</i></div> <div>In escrow?</div> <div>NO</div> <div>NO</div>
Costs at Closing		
Estimated Closing Costs	\$23,753	Includes \$21,684 in Loan Costs + \$2,069 in Other Costs - \$0 in Lender Credits. <i>See page 2 for details.</i>
Estimated Cash to Close	\$305,553	Includes Closing Costs. <i>See Calculating Cash to Close on page 2 for details.</i> <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower

Closing Cost Details

Loan Costs

A. Origination Charges	\$18,913
1.504% of Loan Amount (Points)	\$18,048
Lender Origination Fee	\$865

B. Services You Cannot Shop For

Appraisal/Property Valuation Fee	\$1,100
Credit Report Fee	\$30
Flood Certification Fee	\$4
Life of Loan Flood Monitoring	\$8
Tax Service Fee	\$84

C. Services You Can Shop For

Title – ALTA 8.1 Endorsement	\$25
Title – Closing/Escrow Fee	\$555
Title – Lender's Title Insurance	\$965

D. TOTAL LOAN COSTS (A + B + C)

Other Costs

E. Taxes and Other Government Fees

Recording Fees and Other Taxes	\$425
Transfer Taxes	

F. Prepays

Homeowner's Insurance Premium (months)	
Mortgage Insurance Premium (months)	
Prepaid Interest (\$82.19 per day for 20 days @ 2.5%)	\$1,644
Property Taxes (months)	

G. Initial Escrow Payment at Closing

Homeowner's Insurance	per month for	mo.
Mortgage Insurance	per month for	mo.
Property Taxes	per month for	mo.

H. Other

I. TOTAL OTHER COSTS (E + F + G + H)

J. TOTAL CLOSING COSTS

D + I	\$23,753
Lender Credits	

Calculating Cash to Close

Loan Amount	\$1,200,000
Total Closing Costs (J)	-\$23,753
Estimated Total Payoffs and Payments	-\$870,694
Estimated Cash to Close <input type="checkbox"/> From <input checked="" type="checkbox"/> To Borrower	\$305,553

Estimated Closing Costs Financed (Paid from your Loan Amount)	\$23,753
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Additional Information About This Loan

LENDER
NMLS / ____ LICENSE ID
LOAN OFFICER
NMLS / ____ LICENSE ID
EMAIL
PHONE

BANK OF AMERICA, N.A.
399802
Vicki Svendsgaard
633619
vicki.svendsgaard@bofa.com
(650) 539-6221

MORTGAGE BROKER
NMLS / ____ LICENSE ID
LOAN OFFICER
NMLS / ____ LICENSE ID
EMAIL
PHONE

Comparisons		Use these measures to compare this loan with other loans.
In 5 Years	\$307,815	Total you will have paid in principal, interest, mortgage insurance, and loan costs.
	\$143,095	Principal you will have paid off.
Annual Percentage Rate (APR)	2.625%	Your costs over the loan term expressed as a rate. This is not your interest rate.
Total Interest Percentage (TIP)	42.381%	The total amount of interest that you will pay over the loan term as a percentage of your loan amount.

Other Considerations	
Appraisal	We may order an appraisal to determine the property's value and charge you for this appraisal. We will promptly give you a copy of any appraisal, even if your loan does not close. You can pay for an additional appraisal for your own use at your own cost.
Assumption	If you sell or transfer this property to another person, we <input type="checkbox"/> will allow, under certain conditions, this person to assume this loan on the original terms. <input checked="" type="checkbox"/> will not allow assumption of this loan on the original terms.
Homeowner's Insurance	This loan requires homeowner's insurance on the property, which you may obtain from a company of your choice that we find acceptable.
Late Payment	If your payment is more than 15 days late, we will charge a late fee of <i>5% of the overdue monthly principal and interest payment</i> .
Loan Acceptance	You do not have to accept this loan because you have received this form or signed a loan application.
Liability after Foreclosure	Taking this loan could end any state law protection you may currently have against liability for unpaid debt if your lender forecloses on your home. If you lose this protection, you may have to pay any debt remaining even after foreclosure. You may want to consult a lawyer for more information.
Refinance	Refinancing this loan will depend on your future financial situation, the property value, and market conditions. You may not be able to refinance this loan.
Servicing	We intend <input checked="" type="checkbox"/> to service your loan. If so, you will make your payments to us. <input type="checkbox"/> to transfer servicing of your loan.

Prepared by: **Vicki Svendsgaard**
DATE: **12/13/2021**
APPLICANT: **PUNEET JAIN**
CASE NO:
LOAN NO: **295119912**
PROPERTY: **1440 SARATOGA AVE**
SARATOGA, CA 95070

BANK OF AMERICA, N.A.
Office #: **54833**
1065 E Hillsdale Blvd #103
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Phone: **(650) 539-6221**
Office Fax No.: **(866) 409-1050**

Additional Details for Services You Can Shop For

To get you started with shopping, this list identifies some providers for the services you can shop for (see Section C on page 2 of your Loan Estimate).

Service Provider List

You can select this provider or shop for your own provider.*

Service	Provider We Identified	Contact Information
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If an attorney is required to conduct the settlement, the attorney represents the Bank unless you choose to have the attorney represent you, as well, and enter into a dual representation agreement. Discuss the implications of this type of representation with the attorney.

Title - Title and Settlement Provider	Mortgage Connect	(866) 789-1814 260 Airside Drive Moon Township, PA 15108
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This list identifies providers for other possible services you can shop for. If the service is required, it will be listed in Section C on page 2 of your Loan Estimate.

Service Provider List

You can select these providers or shop for your own providers.*

Service	Provider We Identified	Contact Information
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The following settlement service providers are not subsidiaries, affiliates of or contracted by Bank of America. The inclusion of these names of the settlement service providers on this list does not constitute a recommendation, warranty or guarantee of any company, the ability of the company to provide the services listed, or the quality, reliability timeliness, accuracy or performance of the company or its services. You should make whatever investigations you feel are necessary or appropriate before proceeding with any transaction with any of the third parties listed. Bank of America is not responsible or liable for any loss or damage of any sort incurred as a result of your dealings with any of the third parties listed. If a dispute arises between you and a settlement service provider listed, Bank of America has no duty and is under no obligation to become involved in the resolution of such dispute. TO THE FULLEST EXTENT PERMITTED BY LAW, BANK OF AMERICA DISCLAIMS ANY WARRANTIES FOR SERVICES OR GOODS RECEIVED THROUGH ANY THIRD PARTY SETTLEMENT SERVICE PROVIDERS LISTED BELOW.

Pest Inspection (We will notify you separately if an inspection is required.)	Terminix	1 (866) 319-6528 860 Ridge Lake Boulevard Memphis, TN 38120
Property Survey (We will notify you separately if this service is required.)	U.S. Surveyor	1 (800) 867-8783 4929 Riverwind Pointe Dr. Evansville, IN 47715

* Any third party service provider(s) selected must not present a conflict of interest. Examples of a conflict of interest include those in which you or a family member are either performing the service or have any ownership interest in the company performing the service.



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CUSTOMER IDENTIFICATION AND OCCUPANCY REQUIREMENTS

IMPORTANT INFORMATION ABOUT APPLYING FOR A MORTGAGE LOAN

Customer Identification

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens a mortgage account.

What this means for you: When you apply for a mortgage, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Occupancy Requirements

What you need to know: The property must be occupied as indicated on your loan application. Failure to reside in owner-occupied property will constitute a default under the mortgage, and may result in Federal, civil or criminal penalties. If you do not intend to meet the requirements for owner-occupied properties, you must tell us the loan application is for a non-owner-occupied, investment or second home property. You may be required to sign a document confirming your occupancy type at closing.

Occupancy Types: The following Bank of America occupancy definitions are intended to be used as a guideline for determining the appropriate occupancy classification. Other regulatory requirements, such as those in Regulation Z, may also apply. Please discuss this information with your Lending Officer to determine the correct occupancy type for your individual situation.

Primary Residence: A property that is, or will be, physically occupied by the borrower as the full-time primary principal residence for the borrower's exclusive use and enjoyment. Borrowers can only have ONE primary principal residence at a time. To be classified as a primary residence:

- Borrowers must currently occupy, or intend to establish, and use the property as the principal residence within 60 days of the Note date, AND continue to occupy the property as the borrower's principal residence for at least 1 year from occupancy date, unless extenuating circumstances exist which are beyond the borrower's control.
- Proceeds of loan cannot be used to purchase a new primary residence.

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Second Home: A property that is, or will be, physically occupied by the borrower on a less-than-full-time or seasonal residency basis for the borrower's exclusive use and enjoyment. The property is in addition to where the borrower principally resides. To be classified as a second home:

- Property CANNOT produce income more than 90 days per year (e.g. incidental seasonal rental), and that incidental income may NOT be used to qualify for the loan, and
- Property is geographically located in a resort / vacation home area.

Investment Property: A property that is not, or will not be, occupied by the borrower as the primary principal residence or second home. The property is, or will be, income producing (tenant rental occupied), occupied by a non-borrower family member (or other party), or held for future resale (investment).

- When financing an investment property, the applicant must also meet the requirements for maximum number of financed properties.



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LOAN PRODUCT OPTIONS

Thank you for coming to **Bank of America, N.A.** for your home financing needs. It is important to understand our loan products so that you may choose the loan that best meets your home financing needs. These mortgage products can be complicated. **If you do not understand how they work, you should not sign any loan contracts until you do, or you may want to consider other options, like a fixed rate loan.**

INTEREST-ONLY LOAN

Interest-Only Loan allows you to pay just the interest on the money you borrowed for the first few years of the mortgage (the "interest-only period").

If you pay only the interest amount due, then at the end of the interest-only period:

- You will still owe the original amount you borrowed.
- Your monthly payment will increase because you must pay back the principal as well as continue to pay interest. Your payment could increase even more if you have an adjustable rate mortgage ("ARM") and the index increases ("Interest Only ARM Loan").

ADDITIONAL INFORMATION

> **Home Equity.** If you make interest-only payments, your payments are not building equity in your home. This may make it harder to refinance your mortgage or to obtain funds from selling your home.

SAMPLE MORTGAGE COMPARISON

Loan Amount \$500,000 - 30 Year Term - Interest Rates for Example Purposes Only

	Fixed Rate Mortgages 4.0%		Adjustable Rate Mortgages * 3.5% for the first 7 years ** 8.5% maximum rate	
	Traditional	10 Year Interest-Only	Traditional	10 Year Interest-Only
	REQUIRED MONTHLY PAYMENTS (includes \$200 per month for real estate tax and insurance escrow)			
Years 1-7 if rates don't change	\$2,587	\$1,867	\$2,445	\$1,658
Year 8 if rates rise 1%	\$2,587	\$1,867	\$2,676	\$2,075
Year 11 if rates rise to the maximum rate	\$2,587	\$3,230	\$3,596	\$4,539



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	EFFECT ON LOAN BALANCE			
After 7 years, how much principal will you owe?	\$430,297	\$500,000	\$425,223	\$500,000
After 7 years, how much home equity have your loan payments built?	\$69,703	\$0	\$74,777	\$0

*See the product disclosure for specific payment examples and other information about your loan.

**After the initial fixed rate period, the interest rate can change every six months. Payment examples assume the full amount of interest rate increase happens at the first of the two possible annual interest rate adjustments.

If you selected an Adjustable Rate Mortgage (ARM) and/or an Interest-Only product, we would like to confirm the following:

- If you selected an ARM, did your Lending Officer also offer you a Fixed Rate loan option and explain the difference between the two?
- If you selected a product with an Interest-Only feature, did your Lending Officer explain the payment and principal balance impacts?
- If you selected a loan with both ARM and Interest-Only features, did your Lending Officer explain both features?

If you answered any questions in the negative or would like additional information regarding the product you have selected, please call the following number **(650) 539-6221**.



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Foster City, CA 94404

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ADVANCE FEE DISCLOSURE

To begin processing your mortgage loan application, Bank of America will incur certain fees when services are ordered and performed. These fees will in turn be charged to you at the time you confirm your intent to proceed with the loan application through Bank of America.

\$	30.00	credit report fee
\$	1,100.00	appraisal fee*
\$	1,130.00	Total Advance Fee(s)

The following terms and conditions apply to charging and refund of these fees:

We will not request your credit or debit card information to charge these fees until after you have confirmed with us your intent to proceed with the loan application.

Any and all fees collected for these services will be applied to offset the fees charged to the Bank. If the Total Advance Fee collected exceeds the amount of the individual charges, you will receive either a refund or credit as follows:

- If your loan is approved and proceeds to closing, and the actual fees charged to Bank of America for the services listed above are less than the total amount collected in advance, the difference will be credited to you at closing. (Note: If the actual fees are greater than the amounts shown above, you will be charged the difference at closing.)
- If your mortgage loan does not close because your application is canceled, withdrawn or denied, Bank of America has the right to retain fees collected in advance for services rendered. You will receive a refund for any unused portion of the advance fee amount actually collected from you.

*This disclosure includes an amount for an appraisal fee**. If we determine based on information provided at application that an appraisal will not be needed, then the appraisal fee will not be required. Even if we do make a determination that an appraisal will not be required, the need for an appraisal may change if any of the following occurs prior to closing:

- The loan structure changes either by the borrower or the Bank.
- The title report indicates there are resale restrictions on the subject property.
- FEMA declares a disaster in the subject property's area (county or zip).
- If you (the borrower) request an appraisal.
- If the Bank determines that an appraisal is required by law or regulation.
- If the Bank concludes that an appraisal is warranted because of unusual circumstances (for example, a nearby contaminated site).
- If the transaction does not close within 120 days of the application date.

**Note: the cost of an appraisal is included in the Loan Estimate. This will only be charged if it is required. Please refer to the Closing Disclosure for details on the actual charges assessed.



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IMPORTANT NOTICE REGARDING HOMEOWNERSHIP COUNSELING

Homeownership counseling education or housing counseling is available for all residential mortgage loan applicants prior to committing to a loan. Except as noted below, taking advantage of these services is voluntary. Most agencies provide services in-person, while some also offer services over the telephone or online. You can pick the type of education that is most convenient for you.

NOTE: Please be advised that certain loan products and programs may require you to obtain homeownership counseling as a condition of loan approval. Your lending officer or home services specialist can help you determine if this is required, and if you must use a specific provider. If you have already received counseling as a requirement of your loan with the Bank and would like additional counseling, other organizations are included in this disclosure for your consideration.

Housing counselors near you

10 CLOSEST RESULTS TO ZIP CODE 95070

The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you. This list shows you several approved agencies in your area. You can find other approved counseling agencies at the Consumer Financial Protection Bureau's (CFPB) website: consumerfinance.gov/mortgagehelp or by calling 1-855-411-CFPB (2372). You can also access a list of nationwide HUD-approved counseling intermediaries at <https://www.hudexchange.info/programs/housing-counseling>.

NOTE: The counseling agencies listed below are all HUD approved agencies, this does not include affiliates of such agencies. Please confirm with the agency that the affiliate is a HUD approved counseling agency prior to receiving homeownership counseling from an affiliate.

1. NAME: **SANTA CLARA COUNTY ASIAN LAW ALLIANCE**
ADDRESS: 991 W Hedding St., Suite 202
CITY/STATE/ZIP: San Jose, CA 95126
WEBSITE: <http://www.asianlawalliance.org>
PHONE: (408) 287-9710
EMAIL ADDRESS: rkonda@asianlawalliance.org
LANGUAGES: Chinese Mandarin; English; Korean; Other; Spanish; Vietnamese
SERVICES: Fair Housing Pre-Purchase Education Workshops; Services for Homeless Counseling; Rental Housing Counseling; Rental Housing Workshops

2. NAME: **PROJECT SENTINEL**
ADDRESS: 554 Valley Way
CITY/STATE/ZIP: Milpitas, CA 95035
WEBSITE: <http://www.housing.org>
PHONE: (408) 470-3730
EMAIL ADDRESS: skilgore@housing.org
LANGUAGES: Cantonese; Chinese Mandarin; English; French; Korean; Spanish
SERVICES: Mortgage Delinquency and Default Resolution Counseling; Resolving/Preventing Mortgage Delinquency Workshops; Financial Management/Budget Counseling; Financial, Budgeting and Credit Repair Workshops; Fair Housing Pre-Purchase Education Workshops; Services for Homeless Counseling; Non-Delinquency Post Purchase Workshops; Pre-purchase Counseling; Pre-purchase Homebuyer Education Workshops; Rental Housing Counseling; Rental Housing Workshops; Reverse Mortgage Counseling



3. NAME: **ABLE WORKS**

ADDRESS: 1836 Bay Rd

CITY/STATE/ZIP: East Palo Alto, CA 94303

WEBSITE: <http://site.notavailable.org>

PHONE: (650) 328-1890

EMAIL ADDRESS: Not available

LANGUAGES: English; Spanish

SERVICES: Financial Management/Budget Counseling; Financial, Budgeting and Credit Repair Workshops; Services for Homeless Counseling; Predatory Lending Education Workshops; Rental Housing Counseling; Rental Housing Workshops

4. NAME: **A-1 COMMUNITY HOUSING SERVICES**

ADDRESS: 22693 Hesperian Blvd Ste 110

CITY/STATE/ZIP: Hayward, CA 94541

WEBSITE: <https://www.alchs.org>

PHONE: (510) 674-9227

EMAIL ADDRESS: information@alchs.org

LANGUAGES: English; Spanish

SERVICES: Mortgage Delinquency and Default Resolution Counseling; Financial Management/Budget Counseling; Financial, Budgeting and Credit Repair Workshops; Services for Homeless Counseling; Non-Delinquency Post Purchase Workshops; Pre-purchase Counseling; Pre-purchase Homebuyer Education Workshops; Rental Housing Counseling

5. NAME: **EDEN COUNCIL FOR HOPE AND OPPORTUNITY (ECHO)**

ADDRESS: 22551 2nd St, Suite 200

CITY/STATE/ZIP: Hayward, CA 94541

WEBSITE: <http://www.echofairhousing.org>

PHONE: (855) 275-3246

EMAIL ADDRESS: contact@echofairhousing.org

LANGUAGES: English; Portuguese; Spanish

SERVICES: Fair Housing Pre-Purchase Education Workshops; Pre-purchase Counseling; Pre-purchase Homebuyer Education Workshops; Rental Housing Counseling

6. NAME: **NATIONAL ASSOCIATION OF REAL ESTATE BROKERS-INVESTMENT DIVISION, INC**

ADDRESS: 7677 OakPort Street, Suite 1030, 10th Fl

CITY/STATE/ZIP: Oakland, CA 94621

WEBSITE: <https://www.nidhousing.com/>

PHONE: (510) 268-9792

EMAIL ADDRESS: latishacarlisle@nidhousing.com

LANGUAGES: English; Spanish

SERVICES: Mortgage Delinquency and Default Resolution Counseling; Financial Management/Budget Counseling; Fair Housing Pre-Purchase Education Workshops; Home Improvement and Rehabilitation Counseling; Services for Homeless Counseling; Non-Delinquency Post Purchase Workshops; Predatory Lending Education Workshops; Pre-purchase Counseling; Pre-purchase Homebuyer Education Workshops; Rental Housing Counseling



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7. NAME: NID-HCA OAKLAND MAIN BRANCH

ADDRESS: 7677 Oakport St Ste 510

CITY/STATE/ZIP: Oakland, CA 94621

WEBSITE: <https://www.nidhousing.com>

PHONE: (510) 268-9792

EMAIL ADDRESS: raycarlislejr@nidhousing.com

LANGUAGES: English; Spanish

SERVICES: Mortgage Delinquency and Default Resolution Counseling; Financial Management/Budget Counseling; Fair Housing Pre-Purchase Education Workshops; Home Improvement and Rehabilitation Counseling; Services for Homeless Counseling; Non-Delinquency Post Purchase Workshops; Predatory Lending Education Workshops; Pre-purchase Counseling; Pre-purchase Homebuyer Education Workshops; Rental Housing Counseling

8. NAME: OPERATION HOPE, INC - OAKLAND BRANCH

ADDRESS: 3062 E 9th St

CITY/STATE/ZIP: Oakland, CA 94601

WEBSITE: <https://www.operationhope.org>

PHONE: (510) 519-7708

EMAIL ADDRESS: mel.rogers@operationhope.org

LANGUAGES: English; Spanish

SERVICES: Mortgage Delinquency and Default Resolution Counseling; Pre-purchase Counseling; Pre-purchase Homebuyer Education Workshops

9. NAME: SAN FRANCISCO HOUSING DEVELOPMENT CORPORATION

ADDRESS: 4439 3rd St

CITY/STATE/ZIP: San Francisco, CA 94124

WEBSITE: <http://www.sfhdc.org>

PHONE: (415) 822-1022

EMAIL ADDRESS: info@sfhdc.org

LANGUAGES: English; Other; Spanish

SERVICES: Mortgage Delinquency and Default Resolution Counseling; Resolving/Preventing Mortgage Delinquency Workshops; Financial Management/Budget Counseling; Financial, Budgeting and Credit Repair Workshops; Home Improvement and Rehabilitation Counseling; Non-Delinquency Post Purchase Workshops; Pre-purchase Counseling; Pre-purchase Homebuyer Education Workshops; Rental Housing Counseling; Rental Housing Workshops

10. NAME: NATIONAL ASIAN AMERICAN COALITION (FORMERLY KNOWN AS MABUHAY ALLIANCE)

ADDRESS: 318 Westlake Ctr, Suite 270

CITY/STATE/ZIP: Daly City, CA 94015

WEBSITE: <http://www.naac.org>

PHONE: (650) 952-0522

EMAIL ADDRESS: npenaflor@naac.org

LANGUAGES: Chinese Mandarin; English; Other; Spanish

SERVICES: Mortgage Delinquency and Default Resolution Counseling; Financial Management/Budget Counseling; Financial, Budgeting and Credit Repair Workshops; Home Improvement and Rehabilitation Counseling; Non-Delinquency Post Purchase Workshops; Pre-purchase Counseling; Pre-purchase Homebuyer Education Workshops; Rental Housing Counseling



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This notice is provided in accordance with federal law. The agencies listed are not subsidiaries or affiliates of Bank of America and were chosen on the basis of their proximity to your current address. Bank of America cannot guarantee the accuracy of the data provided. The inclusion of the providers in this notice does not constitute a recommendation, warranty or guarantee of any company, the ability of the company to provide the services listed, or the quality, reliability, timeliness, accuracy or performance of the company or its services, nor is Bank of America responsible or liable for any loss or damage of any sort incurred as a result of your dealings with any of the parties listed. You should make whatever investigations you feel are necessary or appropriate before proceeding with any transaction with any of the parties listed. If a dispute arises between you and a provider listed, Bank of America has no duty and is under no obligation to become involved in the resolution of such dispute. Engaging services from any of the above providers is voluntary and any fees that may be charged for housing counseling services are your responsibility. TO THE FULLEST EXTENT PERMITTED BY LAW, BANK OF AMERICA DISCLAIMS ANY WARRANTIES FOR SERVICES OR GOODS RECEIVED THROUGH ANY THIRD PARTY LISTED ABOVE.

