

**BANK OF AMERICA, N.A.**

DATE: 01/08/2013  
APPLICANT: MICHAEL A. USNER  
CASE NO:  
LOAN NO: 245763228  
PROPERTY: 11552 GRAND PINE DR  
MONTGOMERY, TX 77356-2416

Office #: 0006501  
2380 PERFORMANCE DR.  
RICHARDSON, TX 75082  
Phone: (800)745-8644  
Office Fax No.: (866)409-1050

**CUSTOMER DISCLOSURE  
TEXAS INSURANCE PRODUCT SALES**

You have applied for a loan with Bank of America, N.A. As permitted by the Texas Finance Code, Bank of America, N.A. is requiring that collateral used to secure the loan be insured to cover the amount of the loan to the extent insurance is available on the property to be insured, against the usual and customary casualty losses.

You have the right to provide this insurance either through existing policies already owned or controlled by you or by obtaining the insurance through any insurance agent or insurer authorized to engage in business in Texas.

Bank of America, through its affiliated insurance company Banc of America Insurance Services, Inc., can also make this insurance available to you. However, federal and state laws provide that the depository institution cannot require you to obtain insurance through the depository institution, its subsidiary, an affiliate, or any particular unaffiliated third party, either as a condition to obtaining this credit or to obtain special terms or consideration.

Insurance products sold through or in Bank of America, N.A. or its affiliate or subsidiary are not insured by the Federal Deposit Insurance Corporation and are not issued, guaranteed, or underwritten by the depository institution or the Federal Deposit Insurance Corporation.

You are not required or obligated to purchase insurance from Bank of America, N.A., Banc of America Insurance Services, Inc., or any particular unaffiliated third party as a condition to obtaining your loan, and your decision as to insurance agents will not affect your credit terms in any way.

Applicant MICHAEL A. USNER	Date
Applicant REBECCA R. USNER	Date
Applicant	Date
Applicant	Date
Bank of America, N.A. Associate Signature	
Date	



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