



Important account updates and new opportunities

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BFF

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Beginning Monday, November 9, 2009, you will be able to access your former Countrywide home loan account(s) through Bank of America's award-winning Online Banking service.

⇒ If you are not currently registered for online account access, be sure to visit bankofamerica.com on November 9 and click Enroll to get started.

In addition to making it easier and more convenient for you to manage your account online, we have some important account updates to tell you about. Please review the information below as well as the enclosed brochure for full details on these opportunities and updates.

Your new Online Banking experience beginning November 9

We encourage you to use Online Banking to manage your account and to take advantage of all the benefits that come with being our customer.

As you begin to use Online Banking, please keep in mind:

- You'll find we've worked hard to make the transition to Online Banking easy for you. Please sign-in at bankofamerica.com and follow the brief instructions.
- You'll have access to the same account information and capabilities you have today, including the ability to pay your mortgage easily and quickly.
- You'll have more online capabilities available to you, such as a wide array of account alerts, mobile banking and the ability to access other Bank of America accounts.

We're here to help

Please call 1.800.669.6607 if you have any questions or need assistance. We are pleased to have you as a customer.

Sincerely,

Matt Skoglund
Senior Vice President
National Servicing Executive
Home Loans and Insurance

