



Home Loans

P.O. Box 5170
Simi Valley, CA 93062-5170



426-2854 LETRS 002 50

Jeremy L. Bass
1515 21st Ave
Lewiston, ID 83501

Send Correspondence to:
P.O. Box 5170
Simi Valley, CA 93062-5170

Business Address:
450 American Street
Simi Valley, CA 93065-6285

Notice Date: November 3, 2009

Account No.: 4943

Property Address:
1515 21st Ave
Lewiston, ID 83501

Notice of Transfer of Servicing from **Bank of America, N.A.** ("Bank of America") to **BAC Home Loans Servicing, LP**, a subsidiary of Bank of America, N.A. ("BAC Home Loans").

IMPORTANT MESSAGE ABOUT YOUR LOAN

We are providing this notice to inform you that we transferred the servicing on your loan to our subsidiary, BAC Home Loans. (Please review *both* sides of the enclosed **Notice of Assignment, Sale, or Transfer of Servicing Rights**).

WHAT THIS MEANS

Please be assured that this transfer of servicing to our subsidiary will not change the monthly payment amount set forth in your Note. Please also rest assured that this transfer of servicing does not impact the posting of any payments you made after your loan closed.

You will receive future communications about the servicing of your loan from our subsidiary, BAC Home Loans.

If you have paid off or closed your loan, you may disregard the information about first payment date; however, please note that year-end correspondence will also come from BAC Home Loans.

WE APPRECIATE YOUR BUSINESS

If you have any questions relating to the transfer of servicing or this letter, please call **BAC Home Loans** Customer Service, toll-free, at 1-800-669-6607 between 8:00 a.m. and 9:00 p.m. Eastern Time, Monday through Friday.



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Please write your account number on all checks and correspondence.

RESPAWKH 11583 10/26/2009