

Bank of America

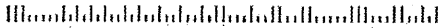
Home Loans
P.O. Box 660694
Dallas, TX 75266-0694

Send Correspondence to:
P.O. Box 660694
Dallas, TX 75266-0694

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

Send Payments to:
P.O. Box 660694
Dallas, TX 75266-0694

12/17/2009



RE: Premises:

Account No. [REDACTED]

NOTICE OF INTENTION TO FORECLOSE

Dear [REDACTED]:

BAC Home Loans Servicing, LP (hereinafter "BAC Home Loans Servicing, LP") services the loan described above on behalf of the holder of the promissory note (the "Noteholder"). The loan is in serious default because the required payments have not been made. The total amount now required to reinstate the loan as of the date of this notice is as follows:

<u>Monthly Charges:</u>	11/01/2009	[REDACTED]
<u>Late Charges:</u>	11/01/2009	\$ [REDACTED]
<u>Other Charges:</u>	Total Late Charges:	[REDACTED]
	Uncollected Costs:	\$ [REDACTED]
	Partial Payment Balance:	(\$ [REDACTED])
TOTAL DUE:		\$ [REDACTED]

You have the right to cure the default. To cure the default, on or before March 17, 2010, BAC Home Loans Servicing, LP must receive the amount of \$ [REDACTED] plus any additional regular monthly payment or payments and late charges which become due on or before March 17, 2010.

The default will not be considered cured unless BAC Home Loans Servicing, LP receives "good funds" in the amount of \$ [REDACTED] on or before March 17, 2010. If any check (or other payment) is returned to us for insufficient funds or for any other reason, "good funds" will not have been received and the default will not have been cured. No extension of time to cure will be granted due to a returned payment. BAC Home Loans Servicing, LP reserves the right to accept or reject a partial payment of the total amount due without waiving any of its rights herein or otherwise. For example, if less than the full amount that is due is sent to us, we can keep the payment and apply it to the debt but still proceed to foreclosure since the default would not have been cured.

If the default is not cured on or before March 17, 2010, the mortgage payments will be accelerated with the full amount remaining accelerated and becoming due and payable in full, and foreclosure proceedings will be initiated at that time. As such, the failure to cure the default may result in the foreclosure and sale of your property. If your property is foreclosed upon, the Noteholder may pursue a deficiency judgment against you to collect the balance of your loan, if permitted by law, and all occupants will be required to vacate the property.

You may, if required by law or your loan documents, have the right to cure the default after the acceleration of the mortgage payments and prior to the foreclosure sale of your property if all amounts past due are paid within the time permitted by law. However, BAC Home Loans Servicing, LP and the Noteholder shall be entitled to collect all fees and costs incurred by BAC Home Loans Servicing, LP and the Noteholder in pursuing any of their remedies, including but not limited to reasonable attorney's fees, to the full extent permitted by law. Further, you may have the right to bring a court action to assert the non-existence of a default or any other defense you may have to acceleration and foreclosure.

Your loan is in default. Pursuant to your loan documents, BAC Home Loans Servicing, LP may enter upon and conduct an inspection of your property. The purposes of such an inspection are to (i) observe the physical condition of your property, (ii) verify that the property is occupied and/or (iii) determine the identity of the occupant. If you do not cure the default prior to the BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.

Please write your account number on all checks and correspondence.
We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

BLQHLMMA 10307/6320 05/23/2008

Payment Instructions:

- Make your check payable to BAC Home Loans Servicing, LP
- Don't send cash
- Please include coupons with your payment

For all full month payment periods, interest is calculated on a monthly basis. Accordingly, interest for all full months, including February, is calculated as 1/360 of annual interest, irrespective of actual number of days in the month. For partial months, interest is calculated on the basis of a 365 day year.

Account Number: [REDACTED]

Balance Due for charges listed above: \$ [REDACTED] as of 12/17/2009.

Please update e-mail information on the reverse side of this coupon.

BLQHLMMA

Additional Principal

Additional Escrow

Check Total

BAC Home Loans Servicing, LP
PO BOX 660694
Dallas, TX 75266-0694

