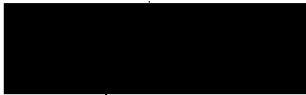


Bank of America



Home Loans
Insurance Dept., Tx2-977-01-03
Po Box 961206
Fort Worth, TX 76161-0206

Notice Date: October 13, 2010



IMPORTANT MESSAGE ABOUT YOUR LOAN

The Federal Emergency Management Agency (FEMA) has determined your structure is no longer in a Special Flood Hazard Area (SFHA); therefore, we no longer require flood insurance.

WHAT YOU SHOULD DO

You may contact your insurance carrier to cancel your flood insurance. We are unable to cancel your policy on your behalf. Your carrier may be able to send you a refund for the unused portion of your premium.

In the case where BAC Home Loans Servicing, LP purchased a flood policy on your behalf, we will automatically cancel the policy. You will receive a refund for the unused premium, if applicable.

A FRIENDLY SUGGESTION

FEMA urges property owners to consider purchasing flood insurance voluntarily, *"because it is not just the high-risk areas that are in danger of flooding"*. According to FEMA, *"Twenty-five percent of all flood insurance claims are from buildings located outside of the identified high-risk areas."*

If your policy is cancelled and your property experiences flood damage, you may not receive government or lender assistance. Therefore, you may want to consider maintaining a flood insurance policy with a carrier of your choice.

In the event FEMA later designates your structure(s) to be within an SFHA, or BAC Home Loans Servicing, LP's requirements for flood insurance change, you may be required to obtain a flood policy.

You are a valued customer here at BAC Home Loans Servicing, LP. It is our continued goal to provide our customers with the highest level of customer satisfaction. If you need further assistance, please contact our Customer Service Department directly at (800) 669-5864.

This communication is from BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.