



Home Ownership Retention Team
4161 Piedmont Parkway
Greensboro, NC 27410
NC4-105-02-63
800-936-6362 Business
704-208-1350 Fax

9/5/2008

VIA FACSIMILE 714-657-6634

ATTENTION: Kim Darney

Re: A redacted subject line consisting of three lines of blacked-out text.

Loan # A redacted loan number consisting of a single line of blacked-out text.

To Whom It May Concern:

Bank of America has declined the settlement offer of \$1,000.00 for the loan referenced above. If you wish to make another offer on the above referenced property, please feel free to contact me at 1-800-936-6362

Sincerely,

Short Sale Team
Home Ownership Retention Team