

Bank of America



Bank of America
475 CrossPoint Parkway
PO Box 9000
Getzville, NY 14068-9000

September 02, 2008

[REDACTED]
[REDACTED]
Capitol Heights MD 20743

Loan Number: [REDACTED]

Property Address: [REDACTED]
Capitol Heights MD 20743

Dear Bank of America Customer:

Per our recent conversation, enclosed is the promissory note we recently discussed.

Please sign the enclosed note and closing certification and return to Bank of America with in the next three days. A copy of the note and closing certification has been included for your records.

For your convenience we have included an overnight prepaid Federal Express envelope. Please send any requested contribution to our office with the executed note and closing certification.

You will receive information in the following months concerning the remittance of payments for your note via mail.

Should you have any questions please call us at 1.800.846.2222.

Sincerely,

Bank of America
Homeownership Retention
LM021 003 DLK

Fannie Mae Pools

HomeSaver Advance
FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT AND PROMISSORY NOTE

["Property"]

This is a consumer credit transaction.

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total Of Payments	Payment Schedule	
				Number Of Payments	Payments Are Due
4.99%	\$5,970.72	\$12,430.94	\$17,501.65	61	November 1, 2008
				173	May 1, 2009
				1	October 1, 2023

The amount of my credit provided to me on this basis

The amount I will have paid after have made all payments as scheduled

Late Charge: If a payment is not received by the end of thirty (30) calendar days after the date it is due, you will be charged Five Dollars (\$5.00)

Prepayment: If you pay off this loan early, you will not have to pay a:

See below for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment, refunds and penalties.

Itemization of Amount Financed: The entire Amount Financed will be applied to my mortgage account with the Lender.

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay the Amount Financed shown above (this amount is also called "Principal"), plus interest, to the order of the Lender. The Lender is Bank of America with an address at 475 CrossPoint Parkway Getzville, NY 14068. I will make all payments under this Note in the form of cash, check or money order to Lender at this address. I understand that the Lender may transfer this Note.

2. PAYMENTS/INTEREST

During the first six months from the date of this Note, no interest will be charged on the Principal balance and no payments will be due. Interest will be charged at the yearly rate of 5% beginning on the day after six full calendar months have elapsed from the date of this Note. Interest will continue thereafter until the Maturity Date (as hereinafter defined). Beginning one month from the date interest begins to accrue and on the first of each month thereafter, I will pay principal and interest as stated above. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each complete monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on the Maturity Date, I still owe amounts under this Note, I will pay those amounts in full on that date. "Maturity Date" is the earliest to occur of (i) the date the Property is sold or transferred other than by operation of law; or (ii) October 1, 2023

The interest rate I will pay both before and after any default described in Section 3(B) of this Note shall be 5%. I have the right to make payments of Principal at any time before they are due without paying a Prepayment charge. A payment of Principal only is known as a "Prepayment". When I make a Prepayment, I will tell the Lender in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment.

3. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Lender has not received the full amount of any monthly payment by the end of thirty (30) calendar days after the date it is due, I will pay a late charge equal to the lesser of Five Dollars (\$5.00) or Four Percent (4%) of the part of the payment that is late.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default. If I sign this Note in Iowa or Wisconsin, I will be in default only if an amount greater than one full payment has remained unpaid for more than 10 days after the scheduled or deferred due dates, or the first or last payment is not paid within 40 days of its scheduled or deferred due date, or if I breach a covenant of this Note that materially impairs my ability to pay amounts due under this Note. Subject to any notice requirements and any right to cure which may be provided under applicable law, the Lender may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Lender may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means. Even if, at a time when I am in default, the Lender does not require me to pay immediately in full as described above, subject to any notice or cure rights required under applicable law, the Lender will still have the right to do so if I am in default at a later time. If the Lender has required me to pay immediately in full as described herein, the Lender will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees, although no attorneys' fees will be collected in Iowa, Wisconsin or West Virginia. Attorneys' fees in Maine will not exceed 15% of the unpaid debt.

4. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Lender a notice of my different address. Any notice that must be given to the Lender under this Note will be given by delivering it or by mailing it by first class mail to the Lender at the address stated in Section 1 above or at a different address if I am given a notice of that different address. By providing the contact information in this Note, I hereby consent to the Lender's use of such information to contact me.

5. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. The Lender may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

6. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Lender to demand payment of amounts due. "Notice of Dishonor" means the right to require the Lender to give notice to other persons that amounts due have not been paid.