

**Bank of America**



**Home Loans**



P.O. Box 941632  
Simi Valley, CA 93094-1632

0087096-0087096 LETRS 005 ----- 843773

Date: February 16, 2011

Loan No.:

In 2010, you completed a short sale of your home with BAC Home Loans Servicing, LP. By this letter, we wish to inform you that the remaining balance on the above-referenced loan will not be pursued. This means the remaining balance will be considered an uncollectible debt and is hereby waived.

When a creditor waives its right to collect a deficiency, it must be reported to the Internal Revenue Service (IRS) on Form 1099-C, as Debt Forgiveness. You may have already received an IRS Form 1099-C in the mail from us regarding the deficiency on your loan. In some cases, Debt Forgiveness may be taxed as income. We suggest that you contact the IRS or a tax preparer to determine if you may have any tax liability.

If you have questions, please call us at 1-866-880-1232, Monday-Friday 8:00 am - 10:00 pm and Saturday 9:00 am - 5:30 pm Eastern.

Home Loans Servicing Team  
BAC Home Loans Servicing, LP

This communication is from BAC Home Loans Servicing, LP, the Bank of America company that services your home loan.

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