

**Bank of America N.A.**

**FORM A(7-1, 7-2)**

**(to be completed by the Institution for its loans and separately for the loans of each of its affiliates)**

**FORECLOSURE QUESTIONNAIRE**

**RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS**

**Information provided based as aggregate numbers by zip code**

**(For Loans Closed within the 12-Month Period Ending December 31, 2010)**

**(1) Foreclosure Procedures**

Average Days/Payments missed before foreclosure is initiated

Average number of days from Notice of Default to foreclosure sale date

Average time from eviction/property vacancy to resale in 2010

RESIDENTIAL	MULTIFAMILY	COMMERCIAL
340		
450		
129	135	136

**(2) Foreclosed Properties**

Upon the acquisition of a foreclosed property by your institution, how do you comply with City requirements to maintain the landscaping and safety of the home?

Please type response to question here: Once a property becomes bank-owned following foreclosure, inspections continue for the purpose of determining whether the property is occupied or vacant. If the property is vacant, the Bank instructs its property preservation supplier to ensure that the property is secure (either with existing hardware or by boarding) and to keep the exterior of the property looking neat, including removal of debris and seasonal bi-weekly maintenance of the lawn.

Who is responsible for filing the registration statement required pursuant to Municipal Code Section 13-12-125 (vacant properties)?

Please type response to question here: The registrations are completed by our property preservation supplier, BAC Field Services, either based on inspections during which they determine that the property is vacant or in response to complaints or citations.

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FORM A(7-3a)

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**FORECLOSURE QUESTIONNAIRE**

RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS  
MULTIFAMILY, COMMERCIAL

(For Loans Closed within the 12-Month Period Ending December 31, 2010)

# of Loan foreclosures initiated in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
2,484	\$239,747	M
2,422	\$206,646	R
45	\$2,828,586	C

4,951  
initiated

# of Loan foreclosures completed in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
888	\$235,101	M
553	\$213,643	R
13	\$263,278	C

1,454  
closed

# of Loan modifications postponig foreclosures in 2010	Average loan amount	Property Type Residential (R) Multifamily (M) Commercial (C)
2,054	\$244,356	M
14,718	\$213,224	R
25	\$274,926	C

16,797  
stalled due to modification

Bank of America N.A.

FORM A(7-3b)

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**FORECLOSURE QUESTIONNAIRE**

RESIDENTIAL LENDING: 1-4 UNITS, CONDOMINIUM AND COOPERATIVE UNITS  
MULTIFAMILY  
COMMERCIAL

**Summary Listing of Properties**

Property Type Residential (R) Multifamily (M) Commercial (C)	Average Loan Amount	Total Number of Loans	Number of loans in "current" status	Percent of loans in "current" status	Number of loans in "pending" status	Percent of loans in "pending" status	Number of loans in "vacant" status	Percent of loans in "vacant" status
C	\$277,116	1,004	945	94.12%	59	5.88%	0	0.00%
M	\$211,048	42,339	38,220	90.27%	4,119	9.73%	0	0.00%
R	\$177,381	38,946	35,453	91.03%	3,493	8.97%	0	0.00%
		82,289	74,618		7,671		0	

Note: Current is total number loans not in foreclosure mode.

Pending Status is total number of loans in foreclosure mode not owned by the institution.

Vacant is total number of foreclosed property owned/serviced by institution.