

January 14, 2010

Rami [REDACTED]  
[REDACTED]  
[REDACTED]

Re: Account # [REDACTED]

Dear Mr. [REDACTED]

Your letter received January 14, 2010, concerning the closure of the above referenced account has been referred to me for reply. The management of this unit performed a detailed review of the account and found the activity to be unusual, posing an unacceptable risk to the bank. The Bank has made a business decision to end the account relationship. **The bank's report to ChexSystems, Inc. and Early Warning System, Inc. however has been removed.** Please allow 10 business days from the date of this letter for ChexSystem to process our request.

The relationship between Bank of America and the deposit customer is a contractual one, governed by the terms and conditions of the Deposit Agreement and Disclosures. Under the termination provisions of the deposit agreement, the account may be closed without cause at any time by either the bank or the customer.

You have a right under the Fair Credit Reporting Act to know the information contained in your consumer report and to dispute with the consumer reporting agency the accuracy or completeness of the information. A free copy of your consumer report can be obtained by contacting the agency within 60 days if the account closure.

ChexSystems, Inc  
Att: Consumer Relations  
12005 Ford Road, Suite 600  
Dallas, TX 75234-7253  
1-800-428-9623

I hope this letter explains the Bank's position on this matter.

Sincerely,

Risk Identification Support Center

Rec'd  
1/25/2010