

(Copy)

Tommy R Geske, Jr
207 Lakeshore Dr
Waxahachie

24-August- 2011

Bank of America Home Loans
P.O. Box 650070
Dallas, TX 75265-0070

RE: Letter Date July 27, 2011 – Account Number 71369267

Thank you for your recent inquiry. This is not a refusal to pay, but a notice that your claim is disputed.

This is a request for validation made pursuant to the Fair Debt Collection Practices Act 15 USC 1601, which constitutes timely written notice that you are to cease all collection communications prior to validation. Please complete and return the attached disclosure request form.

Please be advised that I am not requesting a “verification” that you have my mailing address, I am requesting a “validation.” That is, competent evidence that I have some contractual obligation to pay you.

This is also notification that should any adverse information be placed against my credit report(s), they will be deemed a violation of the Fair Credit Reporting Act.

You should also be aware that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law.

Your failure to satisfy this request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorneys fees.

Sincerely,



Tommy R Geske, Jr

CREDITOR DISCLOSURE STATEMENT

Name and Address of Collector (assignee): _____

Name and Address of Debtor: _____

Account Number(s): _____

What are the terms of assignment for this account? You may attach a facsimile of any records relating to such terms.

Have any insurance claims been made by any creditor been made by any creditor or assignee regarding this account? Yes /no

Has the purported balance of this account been used in any tax deduction claim? Yes / no

Please list the particular products or services sold by the collector to the debtor and the dollar amount of each:

Upon failure or refusal of collector to validate this collection action, collector agrees to waive all claims against the debtor named herein and pay debtor for all costs and attorney fees involved in defending this collection action.

X _____
Authorized signature for Collector

Date

Please return this completed form and attach all assignment or other transfer agreements that would establish your right to collect this debt. Your claim cannot be considered if any portion of this form is not completed and returned with the required documents. This is a request for validation made pursuant to the Fair Debt Collection Practices Act. If you do not respond as required by this law, your claim will not be considered and you may be liable for damages for continued collection efforts.

Bank of America



450 American St.
Simi Valley, CA 93065-6298



9-772-20641-0000194-001-1-000-000-000-000

TOMMY GESKE
207 LAKESHORE DR
WAXAHACHIE TX 75165

Notice Date: September 14, 2011

Account No.: 71369267

Property Address:
207 Lakeshore Drive
Waxahachie, TX 75165

YOUR REQUEST HAS BEEN RECEIVED

Thank you for your recent inquiry about your home loan. This letter confirms Bank of America, N.A. has received your correspondence.

WHAT YOU CAN EXPECT

We are in the process of obtaining the documentation and information necessary to address your questions. We appreciate your patience as we research your request. You can expect a complete response within twenty (20) business days.

THANK YOU FOR YOUR BUSINESS

If you have any additional questions while we research your request, please call us at 1-800-669-6607, Monday-Friday 7a.m. - 7p.m. Local Time. We appreciate the opportunity to serve your home loan needs.

This communication is from Bank of America, N.A., the servicer of your home loan.