

Notice Date:

Account No.:

Property Address:

IMPORTANT MESSAGE ABOUT THIS ACCOUNT

Attached is the Unsecured Promissory Note.

WHAT YOU SHOULD DO

The Promissory Note must be properly executed and your signature notarized. The completed document is to be returned to BAC Home Loans Servicing, LP at the close of escrow. It is the responsibility of your agent to ensure that BAC Home Loans Servicing, LP receives the executed and notarized Promissory Note.

THANK YOU FOR YOUR BUSINESS

If you have any questions, please call 1-866-880-1232

EXHIBIT B

UNSECURED PROMISSORY NOTE

THIS PROMISSORY NOTE ("Note) is made on _____ . FOR VALUE RECEIVED, and intending to be legally bound, the undersigned individual(s) (the "Obligor(s)") promise(s) to pay to the BAC Home Loans Servicing, LP and/or its assigns, anyone who takes this Note by transfer, including successors and/or assigns (the "Obligee"), the principal sum of _____ .

(A) Amount of Monthly Payments
Beginning on _____ my monthly payment will be in the amount of U.S. _____ in
equal monthly installments.

(B) Amount of Monthly Payments
Beginning on _____ my monthly payment will be in the amount of U.S. _____ in
equal monthly installments.

The first installment is due on the _____ and subsequent payments are due and payable on the first day of each month thereafter until the principal sum outstanding and any late charges or other amounts due and owing under this Note are paid in full. If on _____ , the Obligor(s) owe amounts under this note, the Obligor(s) will pay those amounts, in full, on that date.

Obligor will make monthly installments payable to Bank of America Home Loans and deliver them to:

BAC Home Loans Servicing, LP
450 American St., Mail Stop SV3-38
Simi Valley, CA 93065

Or to such other servicer or such other address as Obligee may hereafter designate in writing to Obligor.

Obligor may prepay the unpaid indebtedness hereof at any time in whole or in part without prepayment charge or premium. Obligee will apply partial prepayments to the principal; partial prepayments will not affect the amount or due date of monthly installments, except that the final payment date will occur earlier and the final installment may be smaller than scheduled.

Failure of the Obligor to pay any installment on or before the first day of the month in which it is due means that the Obligor is in default under this Note.

In the event the Obligor fails to make payment of any installment due hereunder by the fifteenth day of the month in which it is due, Obligor agrees to pay a late fee on such installment in the amount of _____ of the regular payment, to the extent not prohibited by applicable law. Installment payments will be applied first to the longest outstanding installment.

In the event the Obligor fails to make payment of any installment due hereunder by the thirtieth day of any month, the entire unpaid balance of this Note plus any unpaid late fees and other sums due hereunder shall at the option of the Obligee become due and payable immediately. The Obligee may exercise this option to accelerate regardless of any prior forbearance, and shall not by any act of omission or commission be deemed to have waived any of its rights or remedies hereunder unless such waiver be in writing and signed by Obligee.

The Obligor consents to the Obligee commencing action on this Note at any time after acceleration in the City and State of _____ and the Obligor expressly agrees to be bound by the jurisdiction of the appropriate court in the State. In the event the Obligee takes action to collect any sums owing hereunder, the Obligee may also recover from the Obligor all costs of such action, including costs of suit and other expenses in connection therewith, and including attorney's fees for collection, to the extent not prohibited by applicable law. Attorney's fees shall be a reasonable amount not to exceed the maximum amount permissible by state law.

The Obligor hereby waives presentment for payment, protest, demand and notice of nonpayment and agrees that, without affecting Obligor's liability, the Obligee may, without notice, renew or extend the time for payment, or accept partial payments.

This Note shall be the joint and several obligations of all makers, sureties, guarantors and endorsers and shall be binding on them and their successors and assigns. When the context requires, singular nouns and pronouns include the plural.

Unless applicable law requires a different method, any notice to Obligor shall be given by mailing such notice by first class mail addressed to Obligor at the address stated below or to such other address as Obligor may designate by written notice to the address to which payments are made. Obligor shall give such notice within 30 days of any change of address.

In the event any one or more of the provisions contained in this Note shall for any reason be held invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall be construed as if such invalid, illegal or unenforceable provision(s) had never been contained herein.

This Note and the obligations of the undersigned shall be governed by the laws of the State.

Obligor:..... _____
[Signature]

Obligor's social security number: _____

Obligor:..... _____
[Signature]

Obligor's social security number: _____

Obligor's phone number: _____
Day Evening

Obligor's mailing address:

House Number and street: _____

City, State, zip code: _____

Subscribed and sworn to before me this _____ day of _____, 20__.

.....
Notary Public

.....
My Commission Expires

Lender name: BAC Home Loans Servicing, LP

Lender loan number: