

PRESORTED  
FIRST-CLASS MAIL  
AUTO  
U.S. POSTAGE  
PAID  
PORTLAND, OR  
PERMIT NO. 2882

The Settlement Class includes all individuals who:

(1) received one or more non-emergency, default servicing telephone calls from Bank of America regarding a Bank of America Residential Mortgage Loan Account to a cellular telephone through the use of an automatic telephone dialing system and/or an artificial or prerecorded voice between August 30, 2007 and January 31, 2013 (Mortgage Calls);

**or**

(2) received one or more non-emergency, default servicing telephone calls from Bank of America regarding a Bank of America Credit Card Account to a cellular telephone through the use of an automatic telephone dialing system and/or an artificial or prerecorded voice between May 16, 2007, and January 31, 2013 (Credit Card Calls);

**or**

(3) received one or more non-emergency, default servicing text messages from Bank of America regarding a Bank of America Credit Card Account to a cellular telephone through the use of an automatic telephone dialing system and/or an artificial or prerecorded voice between February 22, 2009, and December 31, 2010 (Credit Card Texts). Those persons who also received a Credit Card Call may make only one claim for either a Credit Card Call or Credit Card Text.

Bank of America TCPA Settlement Claims Administrator  
PO Box 3410  
Portland, OR 97208-3410

**Important notice about a Class Action Settlement.**



**If you received a non-emergency mortgage or credit card default servicing call or text on your cellular telephone from Bank of America through the use of an automatic telephone dialing system and/or a prerecorded voice, you could receive a payment from a class action settlement.**

*Si desea recibir esta notificación en español, llámenos o visite nuestra página web.*

A \$32,083,905 Settlement has been reached in a class action lawsuit claiming that Bank of America unlawfully used an automatic telephone dialing system and/or an artificial prerecorded voice to call or text cell phones without the prior express consent of the recipients. Bank of America denies that it did anything wrong and the Court has not decided who is right.

**Who's included?** Bank of America's records show you are a member of the Settlement Class. The exact definition of who is included in the Class is on the reverse side of this notice.

**What are the Settlement terms?** A Settlement Fund of \$32,083,905 has been established to pay valid claims, attorney fees, service awards, costs, expenses and settlement administration. Additionally, Bank of America has enhanced its business practices to ensure that a borrower has provided consent before being called on a cell phone and that the Bank's loan servicing record reflects the borrower's prior express consent to call his/her cell phone.

**How can I get a payment?** To get a payment you must submit a claim **using this 13 digit, unique**

**identifier: 8168004085822.** You can submit your claim online, by mail or by calling the toll-free number. It is estimated that payments will be between \$20 and \$40 per claim and each Class Member may be eligible to file up to two Claims. The final cash payment amount will depend on the total number of valid and timely claims filed by all Class Members. The claim deadline is **March 21, 2014.**

**Your other options.** If you do not want to be legally bound by the Settlement, you must exclude yourself by **March 21, 2014.** If you do not exclude yourself, you will release your claims against Bank of America. You may object to the Settlement by **March 21, 2014.** The Detailed Notice available on the website explains how to exclude yourself or object. The Court will hold a Hearing on April 4, 2014 to consider whether to approve the Settlement and a request for attorneys' fees of up to \$8,020,976 and service payments of \$2,000 each to the seven Class Representatives. You may appear at the hearing, either yourself or through an attorney hired by you, but you don't have to. For more information, call or visit the website.