

Bank of America



Notice Date: September 16, 2010

10-0121165

Jill H Toma  
19 W Kelly Rd  
Thousand Oaks, CA 91320

Property Address:  
19 W Kelly Rd  
Thousand Oaks, CA 91320

### CALIFORNIA DECLARATION

I, Sheila Stephens, Mortgage Servicing Specialist II of BAC Home Loans Servicing, LP, declare under penalty of perjury, under the laws of the State of California, that the following is true and correct:

Bank of America Home Loans

has contacted the borrower to assess the borrower's financial situation and explore options for the borrower to avoid foreclosure,

tried with due diligence to contact the borrower in accordance with California Civil Code Section 2923.5, or

verified that the borrower has surrendered the property.

has evidence and reasonably believes that the borrower has contracted with an organization, person, or entity whose primary business is advising people who have decided to leave their homes on how to extend the foreclosure process and to avoid their contractual obligations to beneficiaries.

has confirmed that the borrower(s) filed for bankruptcy and the proceedings have not been finalized to wit, there is no order on the court's docket closing or dismissing the bankruptcy case.

The provisions of California Civil Code §2923.5 do not apply because State Reason.

9-16-10 Fort Worth, TX  
Date and Place

Sheila Stephens  
Name of Signor

CA-DECLARATIONS 8638/9508 8/27/2008