

Consent to Modify Existing Non-Public Personal Information Sharing Election On a Mortgage or Home Equity Loan with Bank of America, N.A.

Please read the following information carefully.

Be sure to check at least one box for both information sharing election options listed below.

Option I

Information Sharing with Bank of America, N.A. and/or your Merrill Lynch Financial Advisor	
<input type="checkbox"/> Permit	If you check the Permit box, you are consenting to the disclosure of non-public personal information pertaining to you to your Merrill Lynch financial advisor and their team, some of whom may be employees of other affiliates of our company. This information will be limited to information, records, and reports concerning your mortgage or home equity loan.
<input type="checkbox"/> Do Not Permit	If you check the Do Not Permit box, your non-public personal information will not be shared with your Merrill Lynch financial advisor and their team, except as permitted by law. Please note that if you select this option but choose "Permit" in the box below, your financial advisor will have access to some of your mortgage or home equity loan information as he/she may review your investment account statements.

Option II

The Inclusion of Mortgage Loan Information on Merrill Lynch Investment Account Statements	
<input type="checkbox"/> Permit	If you check the Permit box, you are consenting to the inclusion of mortgage or home equity loan account information on your Merrill Lynch investment account statement or other account related communications. This may result in your loan information being seen by another person who has the ability to view your account information within your consolidated statement relationship.
<input type="checkbox"/> Do Not Permit	If you check the Do Not Permit box, your mortgage or home equity loan information will not be included on your Merrill Lynch investment account statements. In any event, you still will continue to receive a detailed monthly mortgage or home equity loan statement and pay remit from PHH Mortgage Services.

Records

Please be advised Merrill Lynch maintains high standards to safeguard your personal information. We will maintain this Consent to Modify Existing Non-Public Personal Information Sharing Election Form [or a copy thereof] in our files. You are entitled to a copy of it at any time upon request by calling or writing us at the Mortgage Service Center as listed below. You may want to make a copy of this form for your records.

Action Required to Consent

- 1) Please complete information below and sign.**
- 2) Return to the address or fax number listed below.**

By signing below, you acknowledge your elections with regards to our sharing information about you and/or the inclusion of mortgage or home equity loan information on your investment account statements, as described above. This Consent Form will remain in effect until you change it. A photocopy and/or fax copy shall be considered as valid as an original. You may change your elections at any time. To change your elections, you must notify us by writing to us at the below address. Please note that all borrowers must sign this consent form prior to any implementation of change noted.

Loan Name(s): _____

Loan Number(s): _____

(Include loan numbers for all first mortgages and/or home equity credit lines.)

Borrower Signature: _____ Date: _____

Co-borrower Signature: _____ Date: _____

When completed, return form to:

Mortgage Service Center: Attention Privacy Unit
P.O. Box 5450 • Mt. Laurel, NJ 08054-9050
Or **Fax (856) 917-2816**
Mortgage Tel (888) 412-8625 • Home Equity Tel (877) 461-2437