

Factors to consider when making your choice:

Ask yourself these three questions:

1: Are my current benefits enough?

Think about the unemployment and disability benefits you have already. Would those benefits be enough to keep your loan payments current while you and your family recover?

2: Are my family's emergency savings adequate?

Financial planners often recommend that you put aside three to six months' salary for emergencies.

3: Can my family and I adjust our lifestyle?

Consider the impact an unexpected loss of income could have on your budget. Would your family be forced to cut back? Would you be willing to sacrifice your lifestyle?

If you answered "no" to any of these questions, consider enrolling in a loan protection plan.

Experience the benefits of protection:

- **Peace of mind.** You'll have a safety net that can cancel your monthly loan payments when you need it most, and help free up more cash to pay other bills during a financially stressful time.
- **Additional assistance.** Benefits are in addition to any other disability, hospitalization, unemployment or death benefits you or your family may receive.
- **Protection for your savings.** These benefits could help you avoid dipping into your hard-earned savings to pay your loan.



Important Information about Loan Protection Plans:

Bank of America offers two optional loan protection plans for home financing. Borrowers Protection Plan[®] is available on many first mortgages used for home purchase and home equity loans. Line Protection Plan[®] is available on many home equity lines of credit.

Optional Products: Your purchase of a loan protection plan is optional. Whether or not you purchase a loan protection plan will not affect your application for credit or the terms of any existing credit agreement you have with Bank of America.


Additional Disclosures: Additional information will be provided to you before you are required to pay for your loan protection plan. This information will include a copy of the Addendum, which is the contract containing the terms of the loan protection plan.

Eligibility Requirements, Conditions and Exclusions: There are eligibility requirements, conditions and exclusions that may prevent you from receiving benefits under your loan protection plan. Carefully review the Addendum for a full explanation of the terms of the loan protection plan. These loan protection plans are not available for all loan types or amounts.


¹ The one-year, no cost Borrowers Protection Plan offer does not apply for Borrowers Protection Plan on non-purchase home equity loans or home equity lines of credit with fixed rate loan options.

Bank of America 

Home Loans

Bank of America, N.A., Member FDIC  Equal Housing Lender
© 2009 Bank of America Corporation. Credit and collateral are subject to approval. Terms and conditions apply. This is not a commitment to lend. Programs, rates, terms and conditions are subject to change without notice.

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Loan protection

When you're getting a loan,
include some peace of mind.

Bank of America 

Home Loans

Take an easy step to protect your loan and what matters most — your family, your home.

Choose a more secure future.

While Bank of America is helping you realize your homeownership goals, you can also benefit from our strong corporate commitment to help you during tough times.

We've designed many of our loans to include an optional protection feature. When you choose loan protection, Bank of America can help you safeguard yourself and your family from sudden income losses that can result from the following unexpected events:

- Disability
- Hospitalization
- Involuntary unemployment
- Loss of life

At a time you and your family may need assistance most, Bank of America can cancel your monthly loan payments for six to 12 months (depending on the loan protection plan) whenever a protected event occurs.

Your monthly protection fee will be automatically reflected on your monthly loan statement. The monthly protection fee is not financed as part of your loan, and the protection can be canceled at any time.

Protection plan	Borrowers Protection Plan®	Line Protection Plan®
Loan type	Many first mortgages used for home purchase and home equity loans	Many home equity lines of credit
Protected events*	Disability Hospitalization Involuntary unemployment Loss of life	Disability Hospitalization Involuntary unemployment Loss of life
Benefit period	Can cancel up to 12 monthly principal and interest loan payments for each protected event.	Can cancel up to six minimum monthly loan payments for each protected event.
One-year, no-cost protection	Offer available for single protection only (one borrower per loan.) Joint protection available at discounted rates.	Offer does not apply. Single or joint protection available at affordable rates.

* There is a one-time, 90-day waiting period after you enroll before you can qualify to receive benefits.

You may be eligible to get the Borrowers Protection Plan at no cost for one year.

Borrowers Protection Plan is available at no cost for one year for select loans.¹ This one-year, no-cost protection offer applies to one borrower for each eligible loan. You can also opt for joint protection to include a co-borrower at a discounted rate.

Borrowers Protection Plan:

For many first mortgages used for home purchase and home equity loans.

With the Borrowers Protection Plan, Bank of America can cancel up to 12 monthly principal and interest loan payments for each protected event. You can qualify for monthly loan cancellation benefits if you:

- Experience a disabling illness or injury and cannot work for at least 30 consecutive days
- Are admitted into a hospital for at least two consecutive nights
- Lose your job involuntarily and are unemployed for at least 30 consecutive days

In the event of death, the Borrowers Protection Plan can help protect your family. During a difficult time, Bank of America can cancel up to 12 month principal and interest loan payments.

Line Protection Plan:

For many home equity lines of credit.

The Line Protection Plan can cancel up to six minimum monthly loan payments for each protected event. You can qualify for monthly loan cancellation benefits if you:

- Experience a disabling illness or injury and cannot work for at least 30 consecutive days
- Are admitted into a hospital for at least two consecutive nights
- Lose your job involuntarily and are unemployed for at least 30 consecutive days

In the event of death, Line Protection Plan can help protect your family. During a difficult time, Bank of America can cancel up to six minimum monthly loan payments.



Enjoy hassle-free, simple enrollment.

While discussing your lending needs, ask your Bank of America representative to review the benefits of loan protection. You can enroll by phone or at loan closing, when your official loan protection enrollment documents will be there for you to sign. It's just that easy.

To make it even easier, at the time of enrollment there are:

- No health requirements
- No medical exams
- No age limits

For more information:
Contact your Bank of America representative or call the Loan Protection Plan Sales Department toll-free at **1.800.696.7613.**

Find out how easy and affordable it is to include some peace of mind when you're getting a loan.