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July 23, 2010

Ms. Torina Collis
13240 Star Gazer Place
Waldorf, MD 20601

Re: *Torina A. Collis v. Bank of America, N.A.*
Civil Action No.: 8:06-cv-1411-PJM

Dear Ms. Collis:

I am writing to you in light of the Court's July 19, 2010, Memorandum Opinion and Final Order of Judgment granting Bank of America, N.A.'s Motion to Approve and Enforce the settlement of this matter. In order to avoid repeat of what occurred last year when the Bank issued settlement payment checks that ended up not being released because of your refusal to sign the settlement agreement, we would like to understand from you your intention with respect to continuing to pursue this matter.

If you confirm in writing that you are not going to file an appeal, we will send you checks for the settlement payments as soon as the checks can be reissued.

However, if you do not so confirm and/or you file an appeal, the Bank intends to pay the settlement amounts into the Registry of the Court as suggested by Judge Messitte. Please understand that it is the Bank's position that any appeal of this matter would be frivolous, and that if you do appeal the Bank intends to seek its fees and costs associated with the appeal and to ask that those amounts be deducted from the settlement amount before it is paid to you.

Thank you for your time and attention to this matter.

Very truly yours,



Elena D. Marcuss

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December 16, 2010

Regan Gwin
c/o Finance Department
U.S. District Court for the District of Maryland
Baltimore Division
101 W. Lombard Street
Baltimore, Maryland 21201

Re: *Torina Collis v. Bank of America, N.A.*
Civil Action No.: 8:06-cv-1411-PJM
Deposit of Funds into the Court Registry

Dear Ms. Gwin:

In accordance with our conversation today, please deposit the enclosed check made payable to "Clerk, U.S. District Court" into the Court registry. The amount of the check is to remain confidential pursuant to Docket Nos. 83 and 90. An Order signed by Judge Peter J. Messitte permitting Bank of America, N.A. to deposit these funds with the Court registry is enclosed.

Please contact me if you have any questions or concerns.

Very truly yours,


Diana M. Wang

DMW/sh
Enclosures
cc: Torina Collis