

From: [Lindsay Welch](#)
To: [Lindsay Welch](#)
Subject: Fwd: Bank of America Home Equity Application
Date: Friday, January 14, 2022 11:56:54 AM
Attachments: [image001.png](#)
[Borrower Certification and Authorization Form for HELOC Applications.pdf](#)

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----- Forwarded message -----

From: **Kaigler, Tiara** <tiara.kaigler@bofa.com>
Date: Wed, Jan 12, 2022 at 10:53
Subject: Bank of America Home Equity Application
To: bbqwelch@gmail.com <bbqwelch@gmail.com>

Hello Mr. Welch,

Thank you for allowing me to assist you in completing your Home Equity Application. Your application has been sent to Bank of America Home Loans processing center.

Processing Time frame: 7-10 WEEKS

From this point on, **Processing will be your main contact.**

If you have any questions or concerns about anything regarding your loan application you can reach Processing at the following number:

1.800.269.3084

Monday – Friday 8:00AM – 8:00PM

Saturday 8:30AM – 1:30PM local time

Or if you prefer to check status online you can go to our web site at:

www.bankofamerica.com/hestatus

(If you have any issues logging in please call 1.800.269.3084 for assistance.)

Here are the documents we will need initially:

Income Verification – The documentation required depends on which income sources you will be using to qualify for your request. If your income is from:

Wages:

- Provide a current paystub not more than 30 days old and your W-2 earnings statements covering the last 2 years.

Social Security/Pension/Retirement:

- Provide the 1099/1099R from the previous year OR SSA Benefit Statement or Pension Award letter.
- Provide a current statement not more than 30 days old for any Retirement Accounts showing total distributions and total account balances.

We will also need:

Proof of Homeowners Insurance:

- Please provide a copy of the **Declaration Page** of your homeowner's insurance policy (the first pages of summary page of your policy).

Completed Borrower's Certification & Authorization Form:

- Please provide a completed and signed Borrowers Authorization form, which is attached with this email. And is also available on the status online tool at www.bankofamerica.com/hestatus

Once documents have been gathered, we recommend sending the documents one of these 3 ways as soon as possible to help speed up the overall process to ensure a timely closing:

1. Upload on the Home Equity Status site at www.bankofamerica.com/hestatus for the fastest service. *(If you have any issues logging in please call 1.800.269.3084 for assistance.)*
2. Fax the requested documents to **1.866.394.5883 within 24-48 hours**. Include your name and 15-digit reference number on the fax cover sheet.

- 3. Take documents to your local Bank of America Financial Center and they can fax them for you if needed.

The following information outlines what you can expect throughout the loan process over the next 11-14 weeks:

If your request passes our initial review, your application will be assigned to a Home Service Specialist (HSS) who will then **contact you within the next 3 - 6 business days.** *(If you have not been contacted, on the 6th business day please reach out to Processing at 1.800.269.3084 to get an update on the status of your application.)*

The Home Service Specialist will provide you with their direct contact number for future contact; verify the information in your application, answer your questions about the process or documents you receive, establish communication expectations and review information that will be required to proceed with this loan request.

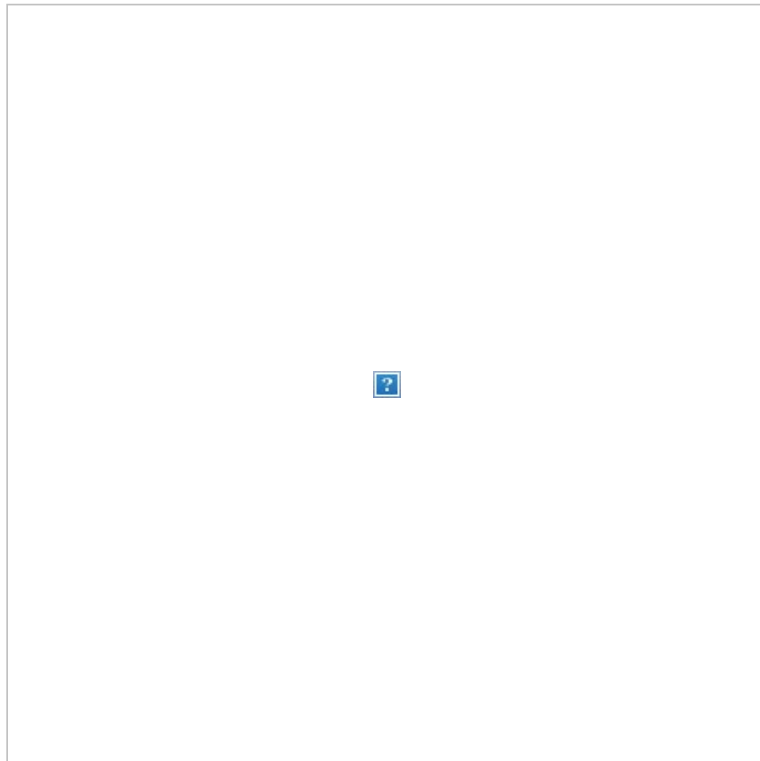
- In the next few days you will receive a Welcome Package in the mail that includes additional information and any applicable disclosures or forms we need you to send in. It is important that you complete, sign and return the Borrower's Certification and Authorization form and 4506T as soon as possible, as well as any state specific documents. The rest of the forms are for your records.
- We will keep you informed throughout the process and if our credit offer differs from your original request, we will contact you and discuss the new terms with you.
- As a reminder, there is no Annual Fee but an Early Closure fee may apply if you terminate your account within 36 months of opening it. You will be required to pay a fee consisting of a \$450 base fee plus any mortgage and government taxes and any closing agent or attorney fees we paid for you.
- Continue to make all your payments as normal until your existing loan closes.

Again, the **Home Service Specialist will be your main contact (1.800.269.3084)** but feel free to reach out to me with any urgent matters.

At the completion of this process I invite you to complete the **“Home Loans Satisfaction Survey”** that you should receive via email. The subject line will read **“Feedback Requested on your Mortgage Experience”**. Your feedback is important to us as we strive to have very satisfied/delighted clients. We have found our very satisfied/delighted client’s rate us the highest score and we would appreciate you taking the time to complete the survey.

I want to thank you for choosing Bank of America Home Loans and giving me the opportunity to assist you with your home loan needs!

Kind Regards,



Tiara Kaigler

Home Equity Line of Credit Lending Officer

Centralized and Online Consumer Lending

NMLS# 1930569

Office : 800-781-4104

Ext: 1450553

Fax: 866-925-6477

Email: Tiara.Kaigler@bofa.com

Home Loan Navigator Support Center: 800-749-8210

Manage your home loan at www.bankofamerica.com/navigator

Again my name is Tiara Kaigler, NMLS # 1930569. At Bank of America, we want you to be delighted with the service you receive. If at any time you are not satisfied with the level of service you receive, please let me know. If I am not meeting your expectations, feel free to contact my manager, Stephanie Poe-Gonzalez at 972.378.2941 or stephanie.poe@bofa.com. Once your transaction is complete, you may receive an invitation to complete a survey rating your satisfaction with this experience. Your feedback is extremely important to us and provides valuable insight into how we can better serve our customers.

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