

**Bank of America**



Bank of America Mortgage  
101 E. Main Street, Suite 400  
P.O. Box 35140  
Louisville, Kentucky 40232-5140

October 31, 2001

Attn: County Recorder  
State of Minnesota  
Renville County  
500 East De Pue  
Olivia, Mn 56277

**Re: Electronic Signature**

On November 14, 2001, Bank of America will implement the use of electronic signatures in the preparation of the release of mortgage documents that will be sent to your office to be recorded. We are confident that this new policy will expedite the release of mortgage for our customers in the most efficient and timely manner. Bank of America has established security procedures to authenticate and protect the intent of those persons signing releases on behalf of Bank of America. In addition, Bank of America will diligently respond to requests for digital signature verification for those persons.

Pursuant to the Minnesota Uniform Electronic Transactions Act (Chapter 371 - H.F. No. 3109) effective on August 1, 2000, we understand the following provisions to be on record.

- Electronic Signature - means an electronic sound, symbol, or process attached to or logically associated with and executed or adopted by a person with the intent to sign the record. An electronic record or electronic signature is attributable to a person if it was the act of that person. The act of that person may be shown in any manner, including showing the efficacy of any security procedure applied to determine the person to which the electronic record or electronic signature was attributable.
- An electronic record satisfies the law if that law requires a record to be in writing.
- An electronic signature satisfies the law if that law requires a written signature.
- A contract (record) may not be denied legal effect or enforceability solely because an electronic record was used in its formation.

If we do not receive a response from you prior to November 14, we will regard this as your confirmation to proceed.

Should you have any questions, please give me a call at 502.566.5569.

Thanks,

A handwritten signature in cursive script that reads "Shawn Biven".

Shawn Biven  
Assistant Vice President