

FEDERAL RESERVE BANK *of* NEW YORK

33 LIBERTY STREET, NEW YORK, NY 10045-0001

James K. Hodgetts
SENIOR VICE PRESIDENT

February 24, 2010

REGISTERED MAIL

Mr. Robert Doggett
4920 N. IH-35
Austin, TX 78751

Dear Mr. Doggett:

On August 28, 2009 you submitted a complaint against The Bank of New York Mellon via the Federal Reserve Consumer Help Center. We responded to this complaint in a letter dated January 19, 2010. We have re-reviewed your complaint file and would like to clarify our response to you.

Our response dated January 19, 2010 stated that the issue raised in your complaint is not addressed by Federal Reserve regulations and is not within the supervisory jurisdiction of the Reserve Bank. This statement was incorrect. The issue you raise is within the scope of the consumer protection laws and regulations under the oversight of this Reserve Bank. Please accept our apologies for providing you with this incorrect information.

Upon a further re-review of your complaint file, we have determined that the law office identified in the letter you provided us dated August 13, 2009, is an agent of Bank of America, the loan servicer in this foreclosure transaction. All servicing decisions, including foreclosure actions, are the responsibility of Bank of America.

The Office of the Comptroller of the Currency (OCC) has supervisory responsibility for Bank of America. As such, we have forwarded your complaint to the OCC for its review. You may also contact that agency at its website: www.occ.treas.gov or 1-800-613-6743 to follow-up on your complaint.

Again, we apologize for the any inconvenience caused by our initial response.

Sincerely,

