

**UNITED STATES OF AMERICA
DEPARTMENT OF THE TREASURY
OFFICE OF THE COMPTROLLER OF THE CURRENCY**

In the Matter of:)
)
Bank of America, N.A.)
Charlotte, North Carolina)
)

**ORDER TERMINATING THE
2011 CONSENT ORDER and 2013 AMENDMENT TO CONSENT ORDER**

WHEREAS, in an effort to protect the depositors, other customers, and shareholders of Bank of America, N.A., Charlotte, North Carolina (“Bank”), and to ensure the Bank’s safe and sound operation in accordance with all applicable laws, rules, and regulations, the Bank, by and through its duly elected and acting Board of Directors, and the Comptroller of the Currency (“Comptroller” or “OCC”) entered into a Consent Order, AA-EC-11-12, dated April 13, 2011 (“2011 Consent Order”);

WHEREAS, the Comptroller and the Bank entered into an Amendment to the Consent Order dated February 28, 2013 (“2013 ACO”), which superseded Article VII of the 2011 Consent Order and required the Bank to make a cash payment to a Qualified Settlement Fund (“QSF”) and to take other loss mitigation or foreclosure prevention action in amounts specified;

WHEREAS, the Comptroller believes that the protection of the depositors, other customers, and shareholders of the Bank, as well as its safe and sound operation, does not require the continued existence of the 2011 Consent Order and that the Bank has satisfied all requirements of the 2013 ACO;

WHEREAS, notwithstanding this Termination Order, the OCC continues to retain oversight and jurisdiction of the Independent Foreclosure Review Qualified Settlement Fund 1 (“IFR QSF1”) established by the 2013 ACO for the administration of payments to borrowers of OCC regulated institutions until such time as the paying agent is directed to file a final return for IFR QSF1 and the IFR QSF1 is thereafter terminated; and

WHEREAS, the OCC has determined that uncashed payments to borrowers of OCC regulated institutions should remain available to such borrowers, or such borrowers’ rightful heirs, through the states’ escheatment processes, after IFR QSF1 is terminated.

NOW, THEREFORE, the Comptroller directs that the 2011 Consent Order dated April 13, 2011 and the 2013 ACO dated February 28, 2013, be, and are hereby, **TERMINATED** and the Comptroller directs that any uncashed checks that have passed their stale date issued from IFR QSF1 to borrowers of OCC regulated institutions shall be escheated to the state of the borrower’s last known domestic address so that such borrower, or such borrower’s rightful heirs, will maintain their ability to claim such IFR QSF1 payment pursuant to that state’s processes for collecting unclaimed funds.

IN TESTIMONY WHEREOF, the undersigned, designated by the Comptroller as his authorized representative, has hereunto set his hand.

/s/
Morris R. Morgan
Deputy Comptroller
Large Bank Supervision

June 16, 2015
Date