

CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

[OMB Control Number 1505-0184]

The information contained in this Certification is sought pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

This Certification should be completed by any foreign bank that maintains a correspondent account with any U.S. bank or U.S. broker-dealer in securities (a covered financial institution as defined in 31 C.F.R. 103.175(f)). An entity that is not a foreign bank is not required to complete this Certification.

A foreign bank is a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 103.11(o)). A bank includes offices, branches, and agencies of commercial banks or trust companies, private banks, national banks, thrift institutions, credit unions, and other organizations chartered under banking laws and supervised by banking supervisors of any state (see definition at 31 C.F.R. 103.11(c)).*

A Correspondent Account for a foreign bank is any account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Special instruction for foreign branches of U.S. banks: A branch or office of a U.S. bank outside the United States is a foreign bank. Such a branch or office is not required to complete this Certification with respect to Correspondent Accounts with U.S. branches and offices of the same U.S. bank.

Special instruction for covering multiple branches on a single Certification: A foreign bank may complete one Certification for its branches and offices outside the United States. The Certification must list all of the branches and offices that are covered and must include the information required in Part C for each branch or office that maintains a Correspondent Account with a Covered Financial Institution. Use attachment sheets as necessary.

A. The undersigned financial institution, **Bank of America Corporation, on behalf of each of its foreign branches, subsidiaries and affiliates listed on Attachments A and B hereto** (“Foreign Bank”) hereby certifies as follows:

* A “foreign bank” does not include any foreign central bank or monetary authority that functions as a central bank, or any international financial institution or regional development bank formed by treaty or international agreement.

B. Correspondent Accounts Covered by this Certification:

- This Certification applies to all accounts established for Foreign Bank by Covered Financial Institutions.
- This Certification applies to Correspondent Accounts established by _____ (name of Covered Financial Institution(s)) for Foreign Bank.

C. Physical Presence/Regulated Affiliate Status:

- Foreign Bank maintains a physical presence in any country. **See Attachment A for a list of Foreign Bank offices with a physical presence.** That means:
- Foreign Bank has a place of business at the following street address: **See Attachment A for list of Addresses**, where Foreign Bank employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in **See Attachment A for Country listing**, where Foreign Bank is authorized to conduct banking activities.
 - Foreign Bank is subject to the regulations of and supervisory oversight and inspection by: **See Attachment A for list of Regulators and Supervisors.**
- Foreign Bank does not have a physical presence in any country, but Foreign Bank is a regulated affiliate. **See Attachment B for a list of Foreign Bank offices without a physical presence.** That means:
- Foreign Bank is an affiliate of **Bank of America, N.A.**, a depository institution, credit union, or a foreign bank that maintains a physical presence at the following street address: **101 South Tryon Street, Charlotte, North Carolina 28255**, where it employs one or more persons on a full-time basis and maintains operating records related to its banking activities.
 - The above address is in **the United States**, where the depository institution, credit union, or foreign bank is authorized to conduct banking activities.
 - Foreign Bank is subject to the regulations of and supervisory oversight and inspection by **See Attachment B for list of Regulators and Supervisors.**
- Foreign Bank does not have a physical presence in a country and is not a regulated affiliate.

D. Indirect Use of Correspondent Accounts:

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank hereby certifies that it does not use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

E. Ownership Information: Check box 1 or 2 below, if applicable.

1. Form FR Y-7 is on file. Foreign Bank has filed with the Federal Reserve Board a current Form FR Y-7 and has disclosed its ownership information on Item 4 of Form FR Y-7.
2. Foreign Bank's shares are publicly traded. Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

If neither box 1 or 2 of Part E is checked, complete item 3 below, if applicable.

3. Foreign Bank has no owner(s) except as set forth below. For purposes of this Certification, owner means any person who, directly or indirectly, (a) owns, controls, or has power to vote 25 percent or more of any class of voting securities or other voting interests of Foreign Bank; or (b) controls in any manner the election of a majority of the directors (or individuals exercising similar functions) of Foreign Bank. For purposes of this Certification, (i) person means any individual, bank, corporation, partnership, limited liability company or any other legal entity; (ii) voting securities or other voting interests means securities or other interests that entitle the holder to vote for or select directors (or individuals exercising similar functions); and (iii) members of the same family shall be considered one person.

See Attachments A and B hereto for ownership information.

F. Process Agent:

The following individual or entity: **Bank of America Corporation** is a resident of the United States at the following street address: **100 North Tryon Street, NC1-007-56-11, Charlotte, North Carolina 28255; Attention: General Counsel**, and is authorized to accept service of legal process on behalf of Foreign Bank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

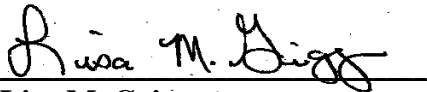
G. General

Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change.

Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, **Lisa M. Grigg**, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of Foreign Bank.

BANK OF AMERICA CORPORATION, on behalf of each of its foreign branches, subsidiaries and affiliates listed on Attachment A and Attachment B hereto.



Lisa M. Grigg
Global Anti-Money Laundering Compliance Executive

Executed on this 1st day of July 2008.

Received and reviewed by:

Name: _____

Title: _____

For: _____

[Name of Covered Financial Institution]

Date: _____

ATTACHMENT A

**Foreign Branches, Subsidiaries and Bank Affiliates of
Bank of America Corporation that Maintain a Physical Presence in a Country
as of May 31, 2008**

Name	Address	Banking Authority	Ownership
Banc of America Securities Asia Limited	42/F, Two International Finance Centre 8 Finance Street Central Hong Kong Special Administrative Region People's Republic of China	Hong Kong Monetary Authority; Board of Governors of the Federal Reserve System	100% owned by BA Overseas Holdings ¹
Banc of America Securities Asia Limited, Taiwan Branch	Taipei 101 Tower, STE 48/F, No. 7 Xin Road, Sec. 5 Taipei 11049, Taiwan	Financial Supervisory Commission; Hong Kong Monetary Authority; Board of Governors of the Federal Reserve System	100% owned by BA Overseas Holdings ¹
Banc of America Securities Limited	5 Canada Square London, England, United Kingdom E14 5AQ	Financial Services Authority; Board of Governors of the Federal Reserve System	100% owned by Bank of America, N.A. ²
Bank of America Malaysia Berhad	Wisma Goldhill, Jalan Raja Chulan, Kuala Lumpur 50200, Malaysia	Bank Negara Malaysia; Board of Governors of the Federal Reserve System	100% owned by BankAmerica International Financial Corporation ³
Bank of America Mexico, S.A., Institucion de Banca Multiple, Grupo Financiero Bank of America	Paseo de la Reforma #265, Piso #22, Col. Cuauhtemoc, Mexico City 06500, Mexico	Central Bank of Mexico; National Securities and Banking Commission; Board of Governors of the Federal Reserve System	100% of the voting common shares (other than nominal amount) owned by BankAmerica International Financial Corporation ³
Bank of America Singapore Limited	Republic Plaza, Tower 1, #18-00, 9 Raffles Place, Singapore 048619, Singapore	Monetary Authority of Singapore; Board of Governors of the Federal Reserve System	100% owned by BankAmerica International Financial Corporation ³

¹ BA Overseas Holdings is 100% owned by BankAmerica International Financial Corporation ("BIFC"). BIFC is 100% owned by Bank of America, N.A. Bank of America, N.A. is 100% owned by NB Holdings Corporation. NB Holdings Corporation is 100% owned by Bank of America Corporation, a publicly traded company.

² Bank of America, N.A. is 100% owned by NB Holdings Corporation. NB Holdings Corporation is 100% owned by Bank of America Corporation, a publicly traded company.

³ BankAmerica International Financial Corporation is 100% owned by Bank of America, N.A. Bank of America, N.A. is 100% owned by NB Holdings Corporation. NB Holdings Corporation is 100% owned by Bank of America Corporation, a publicly traded company.

Bank of America Trust and Banking Corporation (Cayman) Limited	Strathuale House, 3 rd Floor 90 North Church Street Post Office Box 1092 G.T. George Town, Grand Cayman, Cayman Islands	Cayman Islands Monetary Authority; Board of Governors of the Federal Reserve System	100% owned by BA Holding Company S.A. ⁴
Bank of America, N.A., Amsterdam Branch	Herengracht 469 1000 BP Amsterdam, Netherlands	Securities Board and Central Bank; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Antwerp Branch	Uitbreidingstraat 180 2600 Antwerp, Belgium	National Bank of Belgium; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Athens Branch	35, Panepistimiou Street 105 64 Athens, Greece	Bank of Greece; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Bangalore Branch	907-908, Prestige Meridian 1, 29, Mahatma Gandhi Road Bangalore 560 001 Karnataka, India	Reserve Bank of India; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Bangkok Branch	All Seasons Place CRC Tower 33 Floor 87/2 Wireless Road Patumwan Bangkok, Thailand 10330	Bank of Thailand; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Beijing Branch	Units 9-16, Level 26, China World Tower China World Trade Center No. 1 Jian Guo Men Wai Avenue Beijing 100004, People's Republic of China	People's Bank of China; China Banking Regulatory Commission; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵

⁴ BA Holding Company S.A. is 100% owned by BankAmerica International Financial Corporation (“BIFC”). BIFC is 100% owned by Bank of America, N.A. Bank of America, N.A. is 100% owned by NB Holdings Corporation. NB Holdings Corporation is 100% owned by Bank of America Corporation, a publicly traded company.

⁵ NB Holdings Corporation is 100% owned by Bank of America Corporation, a publicly traded company.

Bank of America, N.A., Buenos Aires Branch	265 Della Paolera Street, 19 th Floor Buenos Aires, Argentina	Central Bank of Argentine Republic; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Cairo Branch	37 El Ahrar Street, Mohandessine Giza, Egypt	Central Bank of Egypt; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Canada Branch	Simcoe Place, 200 Front Street W Toronto, Ontario, Canada	Office of the Superintendent of Financial Institutions; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Chennai Branch	748, Anna Salai Chennai 600-002, India	Reserve Bank of India; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Dublin Branch	Two Park Place Hatch Street, Floors 6 and 7 Dublin 2 Ireland	Central Bank and Financial Services Authority of Ireland; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Frankfurt Branch	An der Walle 5 60322 Frankfurt, Germany	Deutsche Bundesbank; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., George Town Branch	Strathuale House, 3 rd Floor 90 North Church Street Post Office Box 1092 G.T. George Town, Grand Cayman, Cayman Islands	Cayman Islands Monetary Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Guangzhou Branch	Unit 2506-2509 Bank of America Plaza 555, Ren Min Zhong Road Guangzhou 510170, People's Republic of China	People's Bank of China; China Banking Regulatory Commission; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵

Bank of America, N.A., Hong Kong Branch	42/F, Two International Finance Centre 8 Finance Street Central Hong Kong Special Administrative Region People's Republic of China	Hong Kong Monetary Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Jakarta Branch	Jakarta Stock Exchange Building Tower 1 22 nd Floor Jl. Jend. Sudirman Kav 52-53 Jakarta Selatan 12190, Indonesia	Bank Indonesia; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Kolkata Branch	J.K. Millennium Centre, 5 th Floor, Block B 46D Jawaharlal Nehru Road Kolkata, India 700 071	Reserve Bank of India; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Labuan Branch	Level 10 (F1), Main Office Tower, Financial Park Labuan, Jalan Merdeka, 87000 Federal Territory of Labuan, Malaysia	Labuan Offshore Financial Services Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., London Branch	5 Canada Square London, England United Kingdom E14 5AQ	Financial Services Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Madrid Branch	Bank of America, N.A., Sucursal en Espana Paseo de la Castellana 35, 3A Planta Madrid, Spain 28046	Bank of Spain; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Manila Branch	27 th Floor Philamlife Tower 8767 Paseo de Roxas, Makati City, Philippines	Central Bank of the Philippines; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Milan Branch	Corso Matteotti 10 20121 Milan, Italy	Bank of Italy; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵

Bank of America, N.A., Mumbai Branch	Express Towers, Nariman Point Mumbai 400-021, India	Reserve Bank of India; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., New Delhi Branch	DLF Center Sansad Marg New Delhi, India 110001	Reserve Bank of India; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Paris Branch	51 Rue Francois 1er Paris 75008, France	Secretary General of the Banking Commission; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Puerto Rico Branch	530 Avenida de la Constitucion San Juan, Puerto Rico	Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Seoul Branch	9 th Floor, Hanwha Building 1 Changkyo-Dong Chung-ku, Seoul, Republic of Korea	Financial Supervisory Service; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Shanghai Branch	17/F, AZIA Center 1233 Lujiazui Ring Road Shanghai 200120, People's Republic of China	People's Bank of China; China Banking Regulatory Commission; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Singapore Branch	9 Raffles Place #18-00 Republic Plaza Tower 1 Singapore 048619 Republic of Singapore	Monetary Authority of Singapore; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Sydney Branch	Level 63, MLC Centre 19-29 Martin Place Sydney, NSW, 2000 Australia	Australian Prudential Regulation Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Taipei Branch	205 Tun Hwa North Road Taipei, Taiwan	Financial Supervisory Commission; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵

Bank of America, N.A., Tokyo Branch	Sanno Park Tower 15th Floor 2-11-1 Nagato-Cho Chiyoda-Ku, Tokyo 100- 6115, Japan	Financial Services Agency; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Bank of America, N.A., Uruguay Branch	Plaza Independencia 811 Planta Baja Montevideo, Uruguay 11100	Central Bank of Uruguay; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
BankBoston, N.A., Argentina Branch	265 Della Paolera Street, 10 th Floor Buenos Aires, Argentina C1001ADA	Central Bank of Argentine Republic; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
BankBoston, N.A., Brazil Branch	Edificio Maria Cecilia Lara Campos Av. Presidente Juscelino Kubitschek, No. 1400, 2 nd Floor, 04543-000 Sao Paulo, Brazil	Brazilian Central Bank; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
BankBoston, N.A., Chile Branch	Enrique Foster Sur N. 20 piso 3 Santiago, Chile	Chilean Superintendent of Banks and Financial Institutions; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
Fleet Canada Square Limited	39 Victoria Street London, SW1H OED England, United Kingdom	Financial Services Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by Boston World Holding Corporation ⁶
FIA Card Services, N.A., Cayman Islands Branch	3rd Floor Scotiabank Building, 6 Cardinal Avenue, George Town, Grand Cayman Islands	Cayman Islands Monetary Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by NB Holdings Corporation ⁵
MBNA Canada Bank	1600 James Naismith Drive Gloucester, Ontario, Canada K1B 5N8	Office of the Superintendent of Financial Institutions; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by FIA Card Services, N.A. ⁷

⁶ Boston World Holding Corporation is 100% owned by Bank of America, N.A. Bank of America, N.A. is 100% owned by NB Holdings Corporation. NB Holdings Corporation is 100% owned by Bank of America Corporation, a publicly traded company.

⁷ FIA Card Services, N.A. is 100% owned by NB Holdings Corporation. NB Holdings Corporation is 100% owned by Bank of America Corporation, a publicly traded company.

MBNA Europe Bank Limited	Stansfield House, Chester Business Park, Chester, England CH4 9QQ United Kingdom	Financial Services Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by FIA Card Services, N.A. ⁷
MBNA Europe Bank Limited, Espana Branch	Jose Echegaray 6, 28230 Las Rozas, Madrid, Spain	Bank of Spain; Financial Services Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by FIA Card Services, N.A. ⁷
MBNA Europe Bank Limited, Ireland Branch	Two Park Place Hatch Street, Floors 6 and 7 Dublin 2 Ireland	Central Bank and Financial Services Authority of Ireland; Financial Services Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by FIA Card Services, N.A. ⁷

ATTACHMENT B**Foreign Branches, Subsidiaries and Bank Affiliates of
Bank of America Corporation that Do Not Maintain a Physical Presence in a Country
as of May 31, 2008**

Name	Address	Banking Authority	Ownership
BankBoston Trust Company (Cayman Islands) Limited	c/o The Bank of Nova Scotia Trust Co. (Cayman) Ltd. P.O. Box 501GT, Cardinal Avenue Grand Cayman, Cayman Islands	Cayman Islands Monetary Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by Boston Overseas Financial Corporation ⁸
LaSalle Bank N.A., Cayman Islands Branch	P.O. Box 707 Grand Cayman, Cayman Islands	Cayman Islands Monetary Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by LaSalle Bank Corporation ⁹
LaSalle Bank Midwest N.A., Cayman Islands Branch	P.O. Box 707 Grand Cayman, Cayman Islands	Cayman Islands Monetary Authority; Office of the Comptroller of the Currency; Board of Governors of the Federal Reserve System	100% owned by LaSalle Bank Corporation ⁹

⁸ Boston Overseas Financial Corporation is 100% owned by Boston World Holdings Corporation (“BWHC”). BWHC is 100% owned by Bank of America, N.A. Bank of America, N.A. is 100% owned by NB Holdings Corporation. NB Holdings Corporation is 100% owned by Bank of America Corporation, a publicly traded company.

⁹ LaSalle Bank Corporation is 100% owned by BAC North America Holding Company. BAC North America Holding Company is 100% owned by Bank of America Corporation, a publicly traded company.