



Chase Home Finance LLC
 3415 Vision Drive
 Columbus, Ohio 43219
 Homeowner's Assistance Department (800)446-8939

October 29, 2007

BRENDA [REDACTED]
 [REDACTED]
 CLARKSVILLE TN 37040-5709

RE: Loan Number [REDACTED]

Dear Mortgagor(s):

To follow up on your request for a repayment plan, the indebtedness in the above mentioned case is in default. In consideration of Chase Home Finance LLC extending forbearance for a period of time, it is mandatory that you indicate your acceptance of the following conditions by signing this letter of agreement. This repayment agreement will not be valid until a signed copy of the agreement is received in our office. If the agreement is not returned, collections and/or foreclosure action will continue.

All the provisions of the Note and security instrument, except as herein provided, shall remain in full force and effect. Upon the breach of any of the provisions of this agreement, Chase Home Finance LLC may, at its option and without further notice to you, terminate this agreement and will continue collections and/or foreclosure proceedings according to the terms of the Note and security instrument without regard to this instrument.

This forbearance plan does not alter any reporting made to the Credit Bureaus by Chase Home Finance LLC. Any delinquency will be reported in accordance to the terms of the Note and security instrument without regard to this instrument.

In the event that bankruptcy is filed during the course of this repayment agreement, the agreement will become void.

All payments must be made in certified funds. We are also able to accept wire payments (i.e. Western Union). If you send a cashier's check or money order, please be sure your account number is located on it. Do not use the Chase internet site for these payments, this will only delay the payment posting. **All personal checks will be returned.**

<u>PAYMENTS DUE IN OUR OFFICE</u>	<u>AMOUNT DUE</u>
October 29, 2007	\$1,200.00
December 1, 2007	\$810.54
January 1, 2008	\$810.54
February 1, 2008	\$810.54
March 1, 2008	\$810.54
April 1, 2008	\$810.54
May 1, 2008	\$810.54
June 1, 2008	\$810.54
July 1, 2008	\$810.54
August 1, 2008	\$810.54
September 1, 2008	\$810.54
October 1, 2008	\$810.54