



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

*Penny  
Goodwin  
1 of 4*

Dear Borrower:

In an effort to provide the best customer service possible, we would like to take the opportunity to clarify the requirements of your Repayment Plan. Please pay careful attention to the following reminders, as they are the procedures your account will follow from this date forward.

1. **Please send contribution via Western Union:**
  - Please identify yourself as a Quick Collect Customer
  - Complete the Blue Form
  - Use code city "Chase", state OH
  - Payment method "Cash"
  - For Western Union locations call 1-800-325-6000 or go to [www.westernunion.com](http://www.westernunion.com).
  
2. **The contract should be faxed the same date as Western Union.** My fax number is **614-961-3113**. Plan will only be valid if contribution and signed contract are received as agreed by attached contract due date.
  
3. **It is mandatory that you sign and send back a signed copy of your contract.** To expedite any necessary foreclosure holds please send the original executed documents in with your contribution payment on or before your due date. If the signed contract is not received, the repayment plan will be declined, foreclosure action will continue and further assistance may not be granted from the Homeowner's Assistance Department.
  
4. **All of your payments are required to be in the full amount stated on your contract.** Any partial payment will be returned and your payment will be considered past due.
  
5. During your repay plan, payments **will only be accepted** at the following address: (do not send to regular payment address)
  - Chase Home Finance
  - Homeowner's Assistance Department
  - 3415 Vision Drive
  - Columbus, OH 43219-6009
  - Attn: Cash and Control, HAD

6. **If document is executed, acknowledged, and/or initialed via facsimile, it will be considered the same as an original signature.**
7. **There is no grace period while you are on a plan.** All payments are due here at Chase on the due date that is scheduled on your contract. Any modifications made during the plan will be noted on your account and should be strictly adhered to. Any deviation in this is cause to decline your repayment plan
8. **Personal checks will not be accepted for any plan.** Please do not send personal checks, as they will be returned and your payment will be considered past due. To ensure timely posting of your payments, please be sure to write your account number on your checks. All payments *must* be made with certified funds. Examples would include a money order, official check or western union.

Should you have any questions or if you need any additional information, please contact our Mortgage Assistance Center at [REDACTED]. Thank you for your cooperation in these matters.

Sincerely,



[REDACTED]  
Homeowner's Assistance Analyst



3 4

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

August 6, 2007

DANIEL [REDACTED]  
[REDACTED]  
[REDACTED]  
KYLE, TX 78640-0000

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 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>
August 6, 2007	\$5,000.00
September 1, 2007	\$1,492.02
October 1, 2007	\$1,492.02
November 1, 2007	\$1,492.02
December 1, 2007	\$1,492.02
January 1, 2008	\$1,492.02
February 1, 2008	\$1,492.02
March 1, 2008	\$1,492.02
April 1, 2008	\$1,492.02
May 1, 2008	\$1,492.02
June 1, 2008	\$1,492.02
July 1, 2008	\$1,492.02

August 1, 2008	\$1,492.02
September 1, 2008	\$1,492.02
October 1, 2008	\$1,492.02
November 1, 2008	\$1,492.02

9.4

Chase Home Finance LLC may find it necessary to increase your regular monthly payment during this repayment plan to cover escrow disbursements. Please adjust your payments accordingly. This repayment plan includes fees billed to the account as of the date of this agreement and/or an estimation of future fees. There may be additional fees or charges due at the conclusion of the repayment period. Regular monthly payments are scheduled to resume with the payment due December 1, 2008.

**Please send your payments to the address below during your repayment period. Please sign the original of this agreement and return it by August 6, 2007. If you have any questions or concerns, please contact me at [REDACTED]**

Chase Home Finance LLC  
 3415 Vision Drive  
 Columbus, OH 43219-6009  
 Attention: Homeowner's Assistance Department, Suzette Elston

In effort to better serve our customers, Chase Mortgage Assistance call center has extended the hours of operations from 8 am to 9 pm EST. You may contact us with any questions or comments during these extended hours at [REDACTED]

Sincerely,

[REDACTED]  
 Repayment Analyst  
 Homeowner's Assistance Department

Accepted and agreed this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_\_\_\_.

\_\_\_\_\_  
 DANIEL [REDACTED]  
 Loan # [REDACTED]

[REDACTED]