



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

October 3, 2006

JOHN [REDACTED]  
JOHN [REDACTED]  
[REDACTED]  
HAMMONTON, NJ 08037-0000

RE: Loan # [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 signed agreement is not returned, foreclosure action will continue

You understand that you have received a discharge in bankruptcy, so that you have no personal obligation to pay under the Note, the security instrument or this repayment plan, but have hereby voluntarily agreed to do so in order to induce Chase Home Finance LLC to forbear in enforcing its mortgage lien on your real estate. Should Chase Home Finance LLC not receive the payments agreed to under this payment plan, Chase's recourse shall continue against your real estate.

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 foreclosure proceedings according to the terms of the Note and security instrument without regard to this agreement.

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. All personal checks will be returned.

It is proposed that the delinquency, including payments, as may become due during the forbearance period, will be paid as follows:

|                   |            |
|-------------------|------------|
| October 15, 2006  | \$2,500.00 |
| November 15, 2006 | \$4,489.69 |
| December 15, 2006 | \$4,489.69 |
| January 15, 2007  | \$4,489.69 |
| February 15, 2007 | \$4,489.69 |
| March 15, 2007    | \$4,489.69 |
| April 15, 2007    | \$4,489.69 |
| May 15, 2007      | \$4,489.69 |
| June 15, 2007     | \$4,489.69 |
| July 15, 2007     | \$4,489.69 |
| August 15, 2007   | \$4,489.69 |

|                    |            |
|--------------------|------------|
| September 15, 2007 | \$4,489.69 |
| October 15, 2007   | \$4,489.69 |
| November 15, 2007  | \$4,489.69 |
| December 15, 2007  | \$4,489.69 |
| January 15, 2008   | \$4,489.69 |
| February 15, 2008  | \$4,489.69 |
| March 15, 2008     | \$4,489.69 |
| April 15, 2008     | \$4,489.69 |

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 and late charges billed to the account as of the date of this agreement, as well as an estimation of future late charge and/or 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 May 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 October 15, 2006. If you have any questions or concerns, please contact me at (800) 446-5939.

Chase Home Finance  
 3415 Vision Drive  
 Columbus, OH 43219-6009  
 Attention: Homeowner's Assistance Department, Paul Wasson

Sincerely,

Paul Wasson  
 Repayment Analyst  
 Homeowner's Assistance Department

Accepted and agreed this \_\_\_\_\_ day of \_\_\_\_\_, 2006 .

\_\_\_\_\_  
 JOHN [REDACTED]  
 Loan #1919627070

\_\_\_\_\_  
 JOHN [REDACTED]