



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

January 2, 2008

PAUL [REDACTED]  
 [REDACTED]  
 ALDEN MN 56009-0000

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 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>
January 7, 2008	\$4,949.26
February 15, 2008	\$1,099.52
March 15, 2008	\$1,099.52
April 15, 2008	\$1,099.52
May 15, 2008	\$1,099.52
June 15, 2008	\$1,099.52
July 15, 2008	\$1,099.52
August 15, 2008	\$1,099.52
September 15, 2008	\$1,099.52
October 15, 2008	\$1,099.52
November 15, 2008	\$1,099.52
December 15, 2008	\$1,099.52

January 15, 2009

\$1,099.52

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 February 1, 2009.

Please send your payments to the address below during your repayment period. Please sign the original of this agreement and return it by January 7, 2008. If you have any questions or concerns, please contact me at (800) 446-8939.

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

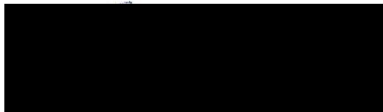
In effort to better serve our customers, Chase Mortgage Assistance call center has extended the hours of operations from 8 am to 9 pm EST. You may contact us with any questions or comments during these extended hours at 800-446-8939.

Sincerely,



Repayment Analyst  
Homeowner's Assistance Department

Accepted and agreed this 9th day of January, 2008.



Loan #1041657440

