



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

March 31, 2008

THADDIS [REDACTED]  
 [REDACTED]  
 CEDAR HILL, TX 75104

RE: Loan Number [REDACTED]

Dear Mortgagor(s):

To follow up on your request for a forbearance plan, the indebtedness in the above mentioned case is in default. In consideration of Chase Home Finance LLC extending a 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 forbearance agreement will not be valid until a signed copy of the agreement is received in our office. If the agreement is not returned, collection 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 forbearance 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.**

It is proposed that the following will be the forbearance period.

<u>PAYMENTS DUE IN OUR OFFICE</u>	<u>AMOUNT DUE</u>
April 15, 2008	\$1,172.10
May 15, 2008	\$1,172.10
June 15, 2008	\$1,172.10

After the final forbearance payment, regular payments will become due in addition to any delinquent payments, fees and/or charges. If your account is not current once the forbearance period has ended, collections and/or foreclosure activity will resume.

At the conclusion of this plan, if your account remains in default, your file may be reviewed for other workout options. If you are interested in these additional workout options, it is necessary that you contact Chase Homeowners Assistance prior to the conclusion of the forbearance period to discuss. Please note that additional information may be necessary.

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.

**Please sign the original of this agreement and return it by April 15, 2008. If you have any questions or concerns, please contact me at (800)446-8939.**

**Please send the signed agreement to the following address:**

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

Sincerely,

  
Repayment Analyst  
Homeowner's Assistance Department

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

THADD  
Loan #1 