



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

October 4, 2007

Holly [REDACTED]  
[REDACTED]  
Fowlerville, Michigan 48836

RE: Loan number: [REDACTED]

Dear Mortgagor:

The investor has approved your request for a Loan Modification. The current interest rate will remain the same at 6.375% effective October 01, 2007 through and including March 01, 2035 (Maturity Date), until principal and interest are paid in full. The new Principal & Interest is \$823.92 and Escrow is \$269.90, for a total per month of \$1,093.82 starting with the November 01, 2007 payment until further notice.

Please forward a cashiers check or money order (only), (payable to Chase Home Finance LLC) in the amount of \$2,500.00 for the processing fee, delinquent escrow and/or other costs. The next regularly scheduled monthly payment will be due on November 01, 2007

**Failure to return these documents and the money by the stipulated date will cause the modification agreement to be cancelled and the collections and/or foreclosure process to continue immediately.**

Enclosed are two copies of the modification agreement that must be signed by you and a notary public and witnessed by two unbiased parties. **Both copies of the Loan Modification Agreement and the money must be returned within 72 hours to the address below:**

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

Mortgage payments are due on the first of each month. You will not receive statements during this process. It is important during this time that monthly payments be sent directly to me at the above address (cashiers check or money order only). In approximately 60 days of receipt of your documents/funds, you will receive a letter from me directing you where to start sending payment, and monthly statements will commence. Late charges will be assessed if payments are not received by the 16th day of each month.

**Questions? Please call the Homeowner's Assistance Department at (800) 446-8939.**

Sincerely,

**Chase Home Finance LLC**  
3415 Vision Drive  
Columbus, Ohio 43219  
Prepared by: Gwen Angel  
Re: Loan Number 1962297611

**LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made effective the First day of October, 2007, between Holly [REDACTED] ("Borrower/s") and Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") to \_\_\_\_\_, dated \_\_\_\_\_ and recorded in Liber \_\_\_\_\_, at Page \_\_\_\_\_, on \_\_\_\_\_, of the Records of \_\_\_\_\_, (2) the Note bearing the same date as, and secured by, the Security Instrument ("Note"), (collectively, the "Loan Documents"), which cover the real and personal property described in the Security Instrument and defined therein as the "Property", located at [REDACTED], Fowlerville, Michigan 48836, the real property described being set forth as follows:

See Schedule A attached hereto and made a part hereof

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Loan Documents):

1. As of October 01, 2007, the amount payable under the Loan Documents is U.S. \$127,955.43 (the "Unpaid Principal Balance") consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Maturity Date of the above referenced Note has not been amended from March 01, 2035 ("Maturity Date").
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at yearly rates as specified below:
  - (a) The rate of 6.375% for the payments due from November 01, 2007 through and including March 01, 2035
4. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. The Borrower promises to make monthly payments of principal and interest as specified below:
  - (a) Monthly payments of \$823.92 for the payments due from November 01, 2007 through and including March 01, 2035. If on the Maturity Date, the Borrower still owes amounts under the Loan Documents as amended by this Agreement, the Borrower will pay such amounts in full on the Maturity Date.

The Borrower will make such payments at P.O. Box 78420, Phoenix, AZ 85062-8420, or at such other place as the Lender may require.

5. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by the Loan

6. The Borrower also will comply with all other covenants, agreements, and requirements of the Loan Documents, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Loan Documents; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:

(a) all terms and provisions of the Loan Documents (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and

(b) all terms and provisions of any adjustable rate rider of other instrument or document that is affected to, wholly or partially incorporated into, or is part of, the Loan Documents and that contains any such terms and provisions as those referred to in (a) above.

7. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

\_\_\_\_\_  
Witness 1

\_\_\_\_\_  
Holly [REDACTED]

\_\_\_\_\_  
Witness 2

\_\_\_\_\_ { Space Below This Line for Acknowledgments } \_\_\_\_\_

STATE OF \_\_\_\_\_  
COUNTY OF \_\_\_\_\_

Before me, a Notary Public, in and for said County, personally appeared the above named Holly R. Fredrick who acknowledged that he/she did sign the foregoing instrument, and that the same is his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at \_\_\_\_\_, this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_.

\_\_\_\_\_  
Notary Public

My Commission expires: \_\_\_\_\_

## DOCUMENT CORRECTION AGREEMENT

### AGREEMENT TO CORRECT MISSTATED OR PROVIDE ADDITIONAL DOCUMENTATION

**OR FEES:** In consideration of **Lender** disbursing funds for the closing of the **Loan** secured by the **Property** being encumbered, and regardless of the reason for any loss, misplacement, or inaccuracy in any **Loan** documents, Borrower (s) agrees as follows: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the **Loan**, upon request of the **Lender** Borrower(s) will comply with Lenders request to executes, acknowledge, initial and delivery to Lender any documentation **Lender** deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). If the original promissory note is replaced, the Lender hereby **indemnified the Borrower(s)** shall be referred to as "Replacement Documents". **Borrower(s)** agrees to Deliver the Replacement Documents within ten (10) days after receipt by **Borrower(s)** of a written request for such replacement. **Borrower(s)** also agrees that upon request **Borrower(s)** will supply additional amount and/or pay to Lender any additional sum previously disclosed to **Borrower(s)** as a cost or fee associated with the Loan, which for whatever reason was not collected at closing.

**REQUEST BY LENDER:** Any request; under this Agreement may be made by the **Lender**, (including assignees and persons acting on behalf of the **Lender**) or **Settlement Agent**, and shall be prima facie evidence of the necessity for same. A written statement addressed to **Borrower(s)** at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for Replacement Documents.

### FAILURE TO DELIVER REPLACEMENT DOCUMENTS CAN CONSTITUTE DEFAULT:

If the **Loan** is to be guaranteed by the Department of Veterans Affairs ("VA") or insured by the Federal Housing Administration ("FHA"), **Borrower(s)** failure or refusal to comply with the terms of the correction request May constitute a default under the note and/or deed of trust, any may give **Lender** the option of declaring all sums secured by the **Loan** documents immediately due and payable.

**BORROWER LIABILITY:** If **Borrower(s)** fails or refuses to execute, acknowledge, initial and delivery the Replacement Documents or provide the Additional Documents or Fees to **Lender** more than (10) days after being requested to do so by **Lender**, and understanding that **Lender** is relying on these representations, **Borrower(s)** agree(s) to be liable for any and all loss or damage which Lender reasonable sustains thereby, including, but not limited to all reasonable attorney's fees and cost incurred by Lender.

This agreement shall survive the closing of the Loan, and insure to the benefit of the Lender's successors and assigns and be binding upon the heirs, devisees, personal representatives, successors and assigns of **Borrower(s)**.

Holly [REDACTED]

**Customer:**

Holly

**Ship To:**Chase Home Finance  
3415 Vision Dr

COLUMBUS, OH 43219

**Details:**

DHL Next Day 10:30 am Letter - Commercial

Date/Time: 10/26/2007 1:10:53 PM

Phone Number:

Package ID:

Shipment ID:

Tracking Number:

Weight(MAN WT): 0 LB 8.00 OZ

Rating Weight: 0 LB

Dimensions: 0.00 x 0.00 x 0.00

Declared Value: \$0.00

Contents:

**Charges:**

Shipping:	25.11
Labor:	0.00
Packing Materials:	0.00
Sales Tax:	\$0.00
<b>Total:</b>	<b>\$25.11</b>

PC 6 6.1.12 LP 2442



International Priority Service™ charges a surcharge in excess of the basic liability and other terms and/or conditions established by the Convention for the Unification of Certain Rules Relating to International Carriage by Air (the "Warsaw Convention") and/or the Convention on the Contract for the International Carriage of Goods by Road (the "CMR Convention"). This surcharge is levied on all shipments originating in the U.S. in accordance with the Export Administration Regulations. Certain countries to U.S. are prohibited.

United Parcel Service of America, Inc.

# VOID

**CHASE** 

FOR YOUR PROTECTION SAVE THIS COPY  
**OFFICIAL CHECK**

Customer Copy



10/26/2007

Michigan

Remitter HOLLY 

\$ \*\*\*\*\*1,430.00 \*\*\*

Pay To The Order Of CHASE

Drawer: JPMORGAN CHASE BANK, N.A.

**NON NEGOTIABLE**

**TERMS**  
KEEP THIS COPY FOR YOUR RECORD OF THE TRANSACTION. TO REPORT A LOSS OR FOR ANY OTHER INFORMATION ABOUT THE INSTRUMENT, CONTACT THE INSTITUTION FROM WHICH YOU RECEIVED THE INSTRUMENT.

CASHIERS CHECK

IRON RIVER AREA CREDIT UNION

ENCLOSURE



\*\*\*ONE THOUSAND SEVENTY AND 00/100 DOLLARS\*\*\*

10/25/07

\*\*\*1070.00\*\*

CHASE

RE: HOLLY



*Justin Krenting*

⑈159185⑈ ⑆272476527⑆ 710309988800⑈

If your monthly payment is currently being automatically drafted from your bank account, you should cancel this service and contact your new servicer for further instructions. If your loan is part of the Bi-Saver payment program, this service will not transfer. If optional insurance premiums are included in your payments, please contact your new servicer for advice on transferring this coverage.

In January 2008, Chase will send you a statement summarizing your account activity from 1/1/07, through 10/31/07. Freedom Mortgage Corporation should send you a statement reflecting your account activity from 11/1/07 through 12/31/07.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Section 6 RESPA (12 U.S.C. 2605) gives you certain consumer rights. If you send a "qualified written request" to your loan servicer concerning the servicing of your loan, your servicer must provide you with a written acknowledgment within 20 business days of receipt of your request. A "qualified written request" is written correspondence, other than notice on a payment coupon or other medium supplied by the servicer, which includes your name and account number, and your reasons for the request.

Not later than 60 business days after receiving your request, your servicer must make any appropriate corrections to your account, and must provide you with a written clarification regarding any dispute. During this 60 business day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request. However, this does not prevent the servicer from initiating foreclosure if proper grounds exist under the mortgage document/security instruments.

A business day is a day on which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Section 6 RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section. You should seek legal advice if you believe your rights have been violated.

Sincerely,

Chase Home Finance