

Feb 20 2009 9:50 P.01



FACSIMILE TRANSMITTAL SHEET

TO:	KRISTIAN [REDACTED]	FROM:	Rachel [REDACTED]
COMPANY:	AFS	DATE:	2/20/09
FAX NUMBER:	888-898-[REDACTED]	TOTAL NO. OF PAGES INCLUDING COVER:	5
PHONE NUMBER:		SENDER'S PHONE NUMBER:	614-[REDACTED]
RE:	Loan# [REDACTED]	SENDER'S FAX NUMBER:	

name
RANDY [REDACTED]
 NOTES/COMMENTS

Here is your repay contract, thank you. Have a great day!

Rachel [REDACTED]

CHASE MANHATTAN MORTGAGE CORPORATION

Feb 20 2009 9:51 P.02



Chase Home Finance LLC
[REDACTED]

Columbus, Ohio 43219
[REDACTED]

Homeowner's Assistance Department

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-[REDACTED] or go to [www.\[REDACTED\]](http://www.[REDACTED])
2. **The contract should be faxed the same date as Western Union.** My fax number is [REDACTED]. 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
[REDACTED]
Columbus, OH 43219-6009
[REDACTED]

- 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 SIGNATURE]

Rachel [REDACTED]
Homeowner's Assistance Analyst

Feb 20 2009 9:51 P.04



Chase Home Finance LLC
Columbus, Ohio 43219
Homeowner's Assistance Department (800) [REDACTED]

February 9, 2009

RANDY [REDACTED]
[REDACTED]
[REDACTED]

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 Bureau 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>
February 25, 2009	\$1,500.00
March 25, 2009	\$819.00
April 25, 2009	\$819.00
May 25, 2009	\$819.00
June 25, 2009	\$819.00

After the final forbearance payment, regular payments will become due in addition to any delinquent

Feb 20 2009 9:51 P.05

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 8 pm EST. You may contact us with any questions or comments during these extended hours at 800-446- [REDACTED]

Please sign the original of this agreement and return it by February 25, 2009. If you have any questions or concerns, please contact me at (800)446- [REDACTED]

Please send the signed agreement to the following address:

Chase Home Finance LLC
[REDACTED]
Columbus, OH 43219-8009
Attention: Homeowner's Assistance Department, [REDACTED]

Sincerely,

[REDACTED]
Repayment Analyst
Homeowner's Assistance Department

Accepted and agreed this _____ day of _____, 200__

RANDY [REDACTED]
Loan # [REDACTED]