

**Chase Home Finance LLC**

Homeowner's Assistance Department (800) 446-8939

Dear Mortgagor(s):

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. Any questions concerning this agreement or problems, which develop during the repayment period, must be communicated to us immediately.

- **Your account number must be written on all of your monthly payments.**
- **All of your monthly payments must be addressed in the following manner:**

Chase Home Finance LLC
Homeowner's Assistance Department
3415 Vision Drive
Columbus, OH 43219-6009
Attn: Lesha M. Wilson, Senior Negotiator

- **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 or official check. While you are on your plan, we are able to accept funds via quick collect methods (i.e.: Western Union). It is recommended that you send your payment in a manner in which it can be traced (i.e.: certified mail).
- **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.
- **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.
- **It is mandatory that you sign and return one signed copy of your contract.** To expedite any necessary foreclosure holds please fax a copy to attention Lesha M. Wilson @ 614-961-3688 within 3 business days from receipt of this letter as well as sending the original executed documents in with your contribution payment. 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.

Should you have any questions or need any additional information, please contact our Homeowner's Assistance Department at (800) 446-8939 between the hours of 8:00AM - 5:00PM Eastern Time. Thank you for your cooperation in these matters.

Sincerely,

Lesha M. Wilson
Homeowner's Assistance Department
614-422-3695



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

June 11, 2008

[REDACTED]
MANHATTAN BEACH CA 90266

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.

July 1, 2008	\$11,136.00
August 1, 2008	\$5,574.67
September 1, 2008	\$5,574.67
October 1, 2008	\$5,574.67
November 1, 2008	\$5,574.67
December 1, 2008	\$5,574.67

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 July 1, 2008. If you have any questions or concerns, please contact me at (800)446-8939.

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

Sincerely,


Repayment Analyst
Homeowner's Assistance Department

Accepted and agreed this _____ day of _____, 200__.



