



**JPMorgan Chase Fulfillment Center**  
 710 S Ash St Ste 200  
 Glendale, CO 80246

July 13, 2010

ANAHEIM, CALIFORNIA 92804

**Important Information Regarding Your Account**

Account: (the "Loan")  
 Property Address: ANAHEIM, CALIFORNIA 92804

Dear

Chase Home Finance LLC ("Chase") is writing to you in accordance with your loan modification. The terms of your Loan will have the following changes effective with your first modified payment due on September 01, 2010.

Prior P and I: \$3,414.78*	New P and I: \$2,022.41*
Prior Interest Rate: 9.375%	New Interest Rate: 3.625%
Prior ARM Index: 3.113%	New ARM Index: Not applicable

*(\*This amount does not include monthly escrow payments for taxes, insurance or similar items.)*

Your loan balance as of the August 01, 2010 interest rate change date is anticipated to be \$482,013.87. Please reference your final modification agreement for complete terms and conditions of your modified loan.

If you have any questions, please contact us at the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,  
 Homeowner's Assistance Department  
 Chase Home Finance LLC  
 (866) 550-5705  
 (800) 582-0542 TDD / Text Telephone

**Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.**

We may report information about your account to consumer reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

**To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**

**FOR CALIFORNIA CUSTOMERS ONLY:**

- For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at (877) FTC-HELP or [www.ftc.gov](http://www.ftc.gov).