

Chase Home Finance LLC (OH4-7354)
 3415 Vision Drive
 Columbus, OH 43219-6009



November 24, 2008

HomeSaver Advance™ Program

Account:

Property Address:

PORTERVILLE, CA 93257

Dear Mortgagor(s):

We are pleased to notify you that you have been approved for a **HomeSaver Advance™**, subject to the terms and conditions outlined below in this letter. A **HomeSaver Advance™** is a transaction wherein Chase advances the payments you have missed and in doing so your loan is brought current. In consideration of this advance you sign an unsecured note payable to Chase Home Finance LLC to be repaid over 15 years at 5% interest, with no payment for the first six (6) months, along with a contribution to your arrears in the amount of \$2,360.52. Please note **your mortgage is not being modified**, and you must immediately begin making your regular payments with the first payment of \$2,360.52 due on or before January 1, 2009 Chase will continue to service your mortgage and all payments should be payable to **Chase Home Finance LLC**.

In order to complete the **HomeSaver Advance™**, it is important that you understand the specifics of this instrument:

- The amount of your **HomeSaver Advance™** is \$9,442.09 It is comprised of the following items:

- Monthly Payments (05)	\$11,802.61
- Legal Fees/Costs	\$0.00
- Less Suspense Balances (If any)	\$0.00
- Less your required contribution (If any)	-\$2,360.52
- The interest rate of your **HomeSaver Advance™** will be 5.0%; however, please be aware that the interest rate on your mortgage is **not** changing.
- The term of your **HomeSaver Advance™** will be 180 months, with a maturity date of December 1, 2023
- Please be aware that the term and maturity date of your first mortgage are **not** changing.
- Your first **HomeSaver Advance™** payment of \$76.40 will be due on or before July 1, 2009 and payment in this amount is due on the first of every month thereafter until its maturity.
- You will be required to continue making your regular monthly first mortgage payment of \$2,360.52 to Chase Home Finance LLC beginning on or before January 1, 2009.

We have enclosed two (2) original sets of documents, as well as a Closing Certification, to be signed and returned to Chase. We have also enclosed one (1) set of documents to be retained by you.

The documents **do not** need to be notarized however, they must be returned to our office within 72 hours from the date of receipt (including the certified check if necessary). For your convenience, we have enclosed a self-addressed, postage-paid envelope for you to return the executed documents to Chase.

Please send the overnight package to:

Chase Home Finance LLC
Mail Code OH4-7354
3415 Vision Drive
Columbus, OH 43219-6009

Please be aware that if all required items are not returned by this date, your HomeSaver Advance™ approval could be subject to cancellation. If you need additional information or would like to further discuss this program, please contact us at the number provided below.

Thank you for your prompt attention to this matter. At Chase we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Homeowner's Assistance Department
Chase Home Finance LLC
(800) 446-8939
(800) 582-0542 TDD / Text Telephone

Enclosure

1. Closing Certification
2. HomeSaver Advance™ Note (3 Sets of Documents)
3. Return Envelope

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 1-877-FTC-HELP or www.ftc.gov.

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 credit bureaus. 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 a demand for payment or an attempt to impose personal liability for such obligation.



**HOMESAVER ADVANCE™
CLOSING CERTIFICATION**

This Closing Certification is given this ____ day of _____, 20____, by _____

_____ ("Borrower") in connection with a **HomeSaver Advance™** Note (the "Note")

from Borrower to **Chase Home Finance LLC** ("Lender").

Borrower does hereby represent certify and instruct Lender as follows:

1. The financial information provided by Borrower to Lender is, as of this date, true, accurate and complete.
2. Lender shall apply the proceeds of the Note to Borrower's delinquent first lien loan to fully reinstate such loan.

Borrower is fully aware that Lender is relying on this Closing Certification and Instruction in accepting the **HomeSaver Advance™** Note and extending credit pursuant to the **HomeSaver Advance™** Note. Borrower hereby agrees to indemnify and defend Lender and hold Lender harmless from and against any and all loss, cost, expense, liability, or damage that Lender suffers as a result of any inaccuracy in the statements herein certified.

IN WITNESS WHEREOF, Borrower, intending to be legally bound hereby, has caused this Closing Certification and Instruction to be executed on the day and year first above written.

Account: [Redacted]

Borrower(s): [Redacted]

Property Address: [Redacted]

Borrower

Co-Borrower:

(Print Name)

(Print Name)

(Signature)

(Signature)

(Date)

(Date)

**HomeSaver Advance™
FEDERAL TRUTH-IN-LENDING DISCLOSURE STATEMENT AND PROMISSORY NOTE**

["Property"]

[Address]

ANNUAL PERCENTAGE RATE	Finance Charge	Amount Financed	Total of Payments	Payment Schedule:		
The cost of my credit as a yearly rate.	The dollar amount the credit will cost me.	The amount of credit provided to me or on my behalf.	The amount I will have paid after I have made all payments as scheduled.	Number of Payments	Monthly Payments of	Payments are Due Monthly beginning:
4.64%	\$3,851.68	\$9,442.09	\$13,293.75	6 173 1	\$0.00 \$76.40 \$76.55	01/01/2008 07/01/2008 12/01/2023
<p>Late Charge: If a payment is not received by the end of thirty (30) calendar days after the date it is due, you will be charged Five Dollars (\$5.00).</p> <p>Prepayment: If you pay off this loan early, you will not have to pay a penalty.</p> <p>See below for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.</p>						

Itemization of Amount Financed: The entire Amount Financed will be applied to your mortgage account with us.

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay the Amount Financed shown above (this amount is also called "Principal"), plus interest, to the order of the Lender. The Lender is Chase Home Finance LLC with an address at 3415 Vision Drive, Columbus, Ohio 43219-6009. I will make all payments under this Note in the form of cash, check or money order to Lender at this address. I understand that the Lender may transfer this Note.

2. PAYMENTS/INTEREST

During the first six months from the date of this Note, no interest will be charged on the Principal balance and no payments will be due. Interest will be charged at the yearly rate of 5% beginning on the day after six full calendar months have elapsed from the date of this Note. Interest will continue thereafter until the Maturity Date (as hereinafter defined). Beginning one month from the date interest begins to accrue and on the first of each month thereafter, I will pay principal and interest as stated above. I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each complete monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on the Maturity Date, I still owe amounts under this Note, I will pay those amounts in full on that date. "Maturity Date" is the earliest to occur of (i) the date the Property is sold or transferred other than by operation of law; or (ii) December 01, 2023. The interest rate I will pay both before and after any default described in Section 3(B) of this Note shall be 5%. I have the right to make payments of Principal at any time before they are due without paying a Prepayment charge. A payment of Principal only is known as a "Prepayment". When I make a Prepayment, I will tell the Lender in writing that I am doing so. I may not designate a payment as a Prepayment if I have not made all the monthly payments due under the Note. If I make a partial Prepayment, there will be no changes in the due date or in the amount of my monthly payment.

3. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charge for Overdue Payments

If the Lender has not received the full amount of any monthly payment by the end of thirty (30) calendar days after the date it is due, I will pay a late charge equal to Five Dollars (\$5.00).

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default. The Lender may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Lender may require me to pay immediately the full amount of Principal which has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means. Even if, at a time when I am in default, the Lender does not require me to pay immediately in full as described above, the Lender will still have the right to do so if I am in default at a later time. If the Lender has required me to pay immediately in full as described herein, the Lender will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

4. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Lender a notice of my different address. Any notice that must be given to the Lender under this Note will be given by delivering it or by mailing it by first class mail to the Lender at the address stated in Section 1 above or at a different address if I am given a notice of that different address. By providing the contact information in this Note, I hereby consent to the Lender's use of such information to contact me.

5. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. The Lender may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

6. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Lender to demand payment of amounts due. "Notice of Dishonor" means the right to require the Lender to give notice to other persons that amounts due have not been paid.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

(Seal)

Borrower

Printed Name

Borrower Notice Address, if different than Property Address

Date

Phone Number

Cell Phone Number

E-mail Address