



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

March 3, 2009

[REDACTED]
Silver Springs, Maryland 20906

RE: Loan number: [REDACTED]

Dear Mortgagor:

Enclosed is a proposed agreement to modify your loan. This modification agreement will not be binding or effective unless and until it has been signed by both you and the lender. Once all provisions have been met and the modification agreement has become binding and effective, the mortgage will be modified to reflect the following terms:

4.750% effective April 01, 2009 through March 01, 2010
5.000% effective April 01, 2010 through and including April 01, 2041

until principal and interest are paid in full.

The new Principal & Interest is \$1,264.34 and Escrow is \$173.59, for a total per month of \$1,437.93 starting with the May 01, 2009 payment until further notice.

Please forward a cashiers check or money order (only), (payable to Chase Home Finance LLC) in the amount of \$1,000.00 for the processing fee, delinquent escrow and/or other costs. The next regularly scheduled monthly payment will be due on May 01, 2009

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 statement will commence. Late charges will be assessed if payments are not received by the 16 th day of each month.

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

Sincerely,

Homeowner's Assistance Analyst
Homeowner's Assistance Department

Enclosure(s)

DIAZ
SIMENA
MARIA

Chase Home Finance LLC

3415 Vision Drive

Columbus, Ohio 43219

Prepared by: [REDACTED]

Re: Loan Number [REDACTED]

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made effective the First day of April, 2009, between [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] Silver Springs, Maryland 20906, 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 April 01, 2009, the amount payable under the Loan Documents is U.S. \$249,342.66 (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 been amended from July 01, 2037 to April 01, 2041 ("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 4.750% for the payments due from May 01, 2009 through and including April 01, 2010
 - (b) The rate of 5.000% for the payments due from May 01, 2010 through and including April 01, 2041
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 \$1,264.34 for the payments due from May 01, 2009 through and including April 01, 2010
 - (b) Monthly payments of \$1,301.99 for the payments due from May 01, 2010 through and including April 01, 2041. If on the Maturity Date, the Borrower still owes amounts under the Loan Documents as amended by this Agreement,

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 Documents. If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by the Loan Documents. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by the Loan Documents without further notice or demand on the Borrower.

- 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

[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 Maria E. Diaz 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: _____

_____ { Space Below This Line for Acknowledgments } _____

Chase Home Finance LLC, successor by merger to
Chase Manhattan Mortgage Corporation

Witness 1

Maritza Nieto
Assistant Vice President

Witness 2

STATE OF OHIO
COUNTY OF FRANKLIN

Before me, a Notary Public, in and for said County, personally appeared Maritza Nieto, to me known and known to the person who, as a Assistant Vice President of Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation, the corporation which executed the foregoing instrument, signed the same, and acknowledged to me that said person did so sign said instrument in the name and behalf of said corporation as such officer; that the same is that person's free act and deed as such officer, and the free and corporate act and deed of said corporation; that said person was duly authorized thereunto by its Board of Directors.

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

Notary Public

My Commission expires: _____

DOCUMENT CORRECTION AGREEMENT
(“Agreement”)

Loan No. [REDACTED] (the “Loan”)

AGREEMENT TO CORRECT MISSTATED DOCUMENTS AND TO PROVIDE ADDITIONAL DOCUMENTATION OR FEES: In consideration of Chase Home Finance, LLC as Servicing Agent (“Chase”) modifying the Loan (the “Modification”) as requested by the undersigned (“Borrower”), and regardless of the reason for any loss, misplacement, or inaccuracy in the modification agreement or any other document prepared in connection with the Modification, Borrower agrees as follows: if any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the Modification, upon request of Chase, Borrower will comply with Chase’s request to execute, acknowledge, and deliver to Chase any documentation (“Replacement Documents”) Chase deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). Borrower agrees to deliver the Replacement Documents within ten (10) days after receipt by Borrower of a written request for such replacement. Borrower also agrees that upon request Borrower will pay to Chase any additional sum (“Fee”) previously disclosed to Borrower as a cost or fee associated with the Modification, which, for whatever reason, was not previously collected.

REQUEST BY CHASE: Any request under this Agreement made by Chase, (including assignees and persons acting on behalf of Chase), shall be prima facie evidence of the necessity for same. A written statement addressed to Borrower, first class postage prepaid, at the mailing address indicated in Chase’s records shall be considered conclusive evidence of receipt by Borrower of the request for Replacement Documents.

BORROWER LIABILITY: If Borrower fails or refuses to execute, acknowledge, and deliver the Replacement Documents or Fee to Chase more than (10) days after being requested to do so by Chase, Borrower shall be liable for any and all loss or damage which Chase reasonably sustains thereby, including, but not limited to all reasonable attorneys’ fees and costs incurred by Chase. In addition, Chase may elect to declare the Modification null and void in which case the Loan shall be payable at the rate and on the terms as existed prior to the Modification. Any funds received by Chase in conjunction with the Modification shall be retained by Chase and applied to the Loan as determined by Chase in its discretion.

Date:



URGENT MATERIAL ENCLOSED!
PLEASE RETURN THESE DOCUMENTS
WITHIN 72 HOURS OF RECEIPT!

To ensure there are no delays, and to prevent foreclosure proceedings, this agreement must be legally executed and returned back to us as stated above. Please follow the instructions as indicated below step by step and return by the specified date.

STEP
1

Please sign your name in black ink exactly as it appears wherever the "SIGN-HERE" stickers are located. Please pay special attention whether you need to add a middle initial, name or suffix (i.e. Jr., Sr., II, III, etc). **YOUR SIGNATURE MUST BE SIGNED IN THE PRESENCE OF A NOTARY PUBLIC.**

EXAMPLE

=====

<i>John Smith</i>	<i>John A. Smith</i>	<i>John A. Smith Jr.</i>
John Smith	John A. Smith	John A. Smith Jr.

=====

STEP
2

Two (2) unbiased people must be present to witness your signature. The witnesses must then sign and print their name where indicated by the "SIGN-HERE" stickers.

NOTARIES AND BORROWERS CANNOT BE WITNESSES!

NOTE: SOUTH CAROLINA - WITNESS SIGNATURES MUST BE NOTARIZED. A WITNESS ACKNOWLEDGMENT PAGE IS PROVIDED.

STEP
3

Please have the documents notarized wherever the "NOTARIZE" stickers are located. The Notary Seal must be stamped and dated wherever these stickers are located.

THE NOTARY SEAL CANNOT BE PLACED OVERTOP OF WRITING, TEXT, SIGNATURES OR MARGINS!

STEP
4

Please place **BOTH** documents in the return envelope provided with a cashiers check or money order as specified in the loan modification documents. Please make a copy for your records.

NO PERSONAL CHECKS WILL BE ACCEPTED!

Thank You for your promptness and accuracy. Your diligence in following these steps can prevent your agreement from being declined and foreclosure actions from proceeding. Should you have any questions during this process, please contact the Homeowners Assistance Department at 1 - (800) 446-8939.

PLEASE SIGN WITH BLACK INK ONLY!