

Chase
P.O. Box 469030
Glendale, CO 80246-9030

3350 SW 148TH AVENUE SUITE 405 C/O ARCIA LAW FIRM
MIRAMAR, FLORIDA 33027

We've approved your loan modification request

Account:
Property Address:

Dear

I'm writing to let you know that your request for a loan modification has been approved.

This modification will help you bring your loan up to date and make the new monthly payments for the remainder of the loan term (which may be extended). The Loan Modification Agreement is enclosed for you to read and sign.

Loan Modification Agreement Terms

- The total amount due to modify your loan is **\$0.00**. This amount is itemized below and may include outstanding payments, foreclosure fees and any other miscellaneous fees we've discussed. We reserve the right to adjust this figure and refuse any funds that aren't enough for any reason, including (but not limited to) additional payments we make between the date of this statement and when we receive the funds.

Initial payment contribution	\$	1,846.76
Less funds held in suspense	(\$	1,846.76)
Total due	\$	0.00

- We won't honor this agreement unless we receive this amount by **SEPTEMBER 10, 2015**.
- If we've received two or more insufficient funds (NSF) checks from you within the past six months or if your loan is in an active foreclosure status, certified funds are required for your loan modification payments. Please call us at one of the numbers below if you have any questions.



- The unpaid principal balance of your loan will be adjusted as follows:

Current unpaid principal balance	\$	649,547.71
Interest	\$	61,676.46
Escrow advance ¹	\$	77,897.15
Recoverable balance, foreclosure/bankruptcy costs (If applicable) ²	\$	2,913.90
Less credits	\$	1,846.76
Less cancellation amount	\$	0.00
Adjusted unpaid principal balance	\$	790,188.46

¹ Funds that we've advanced on your behalf to pay taxes and/or insurance premiums or other escrow items.

² These are servicing expenses and/or fees (such as NSF fees) that have been assessed to your account.

- Your new principal and interest payment will be **\$1,526.21**, plus a monthly escrow amount for taxes and insurance of **\$1,432.95**, which equals a new total monthly payment amount of **\$2,959.16**. This amount may change if there's an increase or decrease in your taxes or insurance premiums or other escrow items.
- After we receive this signed agreement, your new payment due date will be **OCTOBER 01, 2015**.

Your next step: Send the agreement packet to accept the offer by the due date

- Read, sign and date** the enclosed Loan Modification Agreement where indicated.
 - Notary provision: If the enclosed agreement has notary provisions at the end, make sure you sign both copies of the agreement in the presence of a notary.
- Include certified funds of \$0.00**, as outlined at the beginning of this letter.
- Make and keep copies** of the modification documents for your records.

This offer may expire if the signed agreement and required certified funds are not received by the due date.

Send the agreement packet to:

Overnight/Regular Mail: **Chase Fulfillment Services**
999 Tech Row, Suite 200
MS: CMP Final 07
Madison Heights, MI 48071

Chase and FedEx Office offer a free, easy way to return your loan documents. To find the nearest FedEx Office location offering this service, visit fedex.com/us/office, enter your ZIP code in the "Location" drop-down box and hit Enter. Bring your documents to one of these select FedEx Office locations and say **"I am returning documents to Chase Mortgage."** Provide your name, ZIP code, and phone number to the counter agent, and FedEx will ship your documents to us at no charge. For more information, go to fedex.com/us/office.

- To reduce your mortgage payment, we'll extend the term of your mortgage. This means we'll spread your payments over a longer period.
- The terms of your modified loan will require that a portion of your new monthly payment be set aside in an escrow account for payment of your property taxes, insurance premiums and other fees as required. Any prior waiver of escrows will no longer be in effect. We'll pay your real estate taxes and insurance premiums as they come due from this account. Your initial monthly escrow payment will be **\$1,432.95**. Please note that this is an estimated amount. Your escrow payment amount may adjust annually; therefore, the amount you must place in escrow will also adjust as permitted by law. You can expect your monthly payment to change after the first year.

