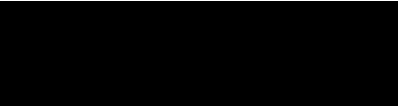


Chase
P.O. Box 469030
Glendale, CO 80246-9030

ATT
LAUREN
Fax 305 847 0411



JULY 16, 2013



Approved request for modification agreement

Account: [Redacted] (the "Loan")
Property Address: [Redacted] (the "Property")

Dear [Redacted]:

I am writing to let you know that your request for a loan modification is approved for the account referenced above.

This modification will allow you to bring your loan current and continue making the new monthly payment 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, plus any other miscellaneous fees previously discussed. Chase reserves the right to adjust this figure and refuse any funds which are insufficient for any reason, including (but not limited to) additional disbursement(s) made by Chase between the date of this statement and our receipt of the funds.

Initial payment contribution	\$	<u>1,024.61</u>
Less funds held in suspense	(\$	<u>1,024.61</u>)
Total due	\$	<u>0.00</u>

- Important! This agreement will not be honored unless we receive this amount by **JULY 26, 2013**.
- If you have submitted two or more insufficient funds (NSF) checks to us 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 telephone numbers listed below if you have questions.
- The unpaid principal balance of your loan will be adjusted as follows:



Loan Number

Current unpaid principal balance	\$	<u>358,173.31</u>
Interest	\$	<u>25,370.46</u>
Escrow advance ¹	\$	<u>15,127.70</u>
Recoverable balance, foreclosure/bankruptcy costs (If applicable) ²	\$	<u>4,692.00</u>
Less credits	\$	<u>1,024.61</u>
Less forgiveness	\$	<u>0.00</u>
Adjusted unpaid principal balance	\$	<u>402,338.86</u>

¹ Funds that we have 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.

- The new principal and interest payment will be **\$320.00**, plus a monthly escrow amount for taxes and insurance of **\$437.11**, which equals a new total monthly payment amount of **\$757.11**. Please note this amount is subject to change if there is an increase or decrease in your taxes or insurance premiums or other escrow items.
- Your new due date, upon returning this signed agreement, will be **SEPTEMBER 01, 2013**.

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

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

IMPORTANT! 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**
710 S ASH ST, STE 200
MS: CMP FINAL 07
GLENDALE, CO 80246

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 Find a FedEx Location box and select "FedEx Kinko's is now FedEx Office." 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 they will ship your documents to us at no charge. For more information go to fedex.com/us/office.

- To reduce your mortgage payment, we will extend the term of your mortgage. This means we will spread your payments over a longer period.
- The interest rate on your modified loan will be adjusted as noted in section 2.C of the attached agreement.
- 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 will pay your real estate taxes and insurance premiums as they come due from this account. Your initial monthly escrow payment will be **\$437.11**. 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.

