



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

November 21, 2008

Morilla [REDACTED]
 [REDACTED]
 Port St Lucie, Florida 34953

RE Loan number: 1742484725

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:

- 4.875% effective November 01, 2008 through October 01, 2009
- 5.875% effective November 01, 2009 through October 01, 2010
- 6.875% effective November 01, 2010 through October 01, 2011
- 7.875% effective November 01, 2011 through and including November 01, 2036

until principal and interest are paid in full

The new Principal & Interest is \$1,403.69 and Escrow is \$785.59, for a total per month of \$2,189.28 starting with the December 01, 2008 payment until further notice.

Please forward a cashiers check or money order (only), (payable to Chase Home Finance LLC) in the amount of \$2,900.00 for the processing fee, delinquent escrow and/or other costs. The next regularly scheduled monthly payment will be due on December 01, 2008

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

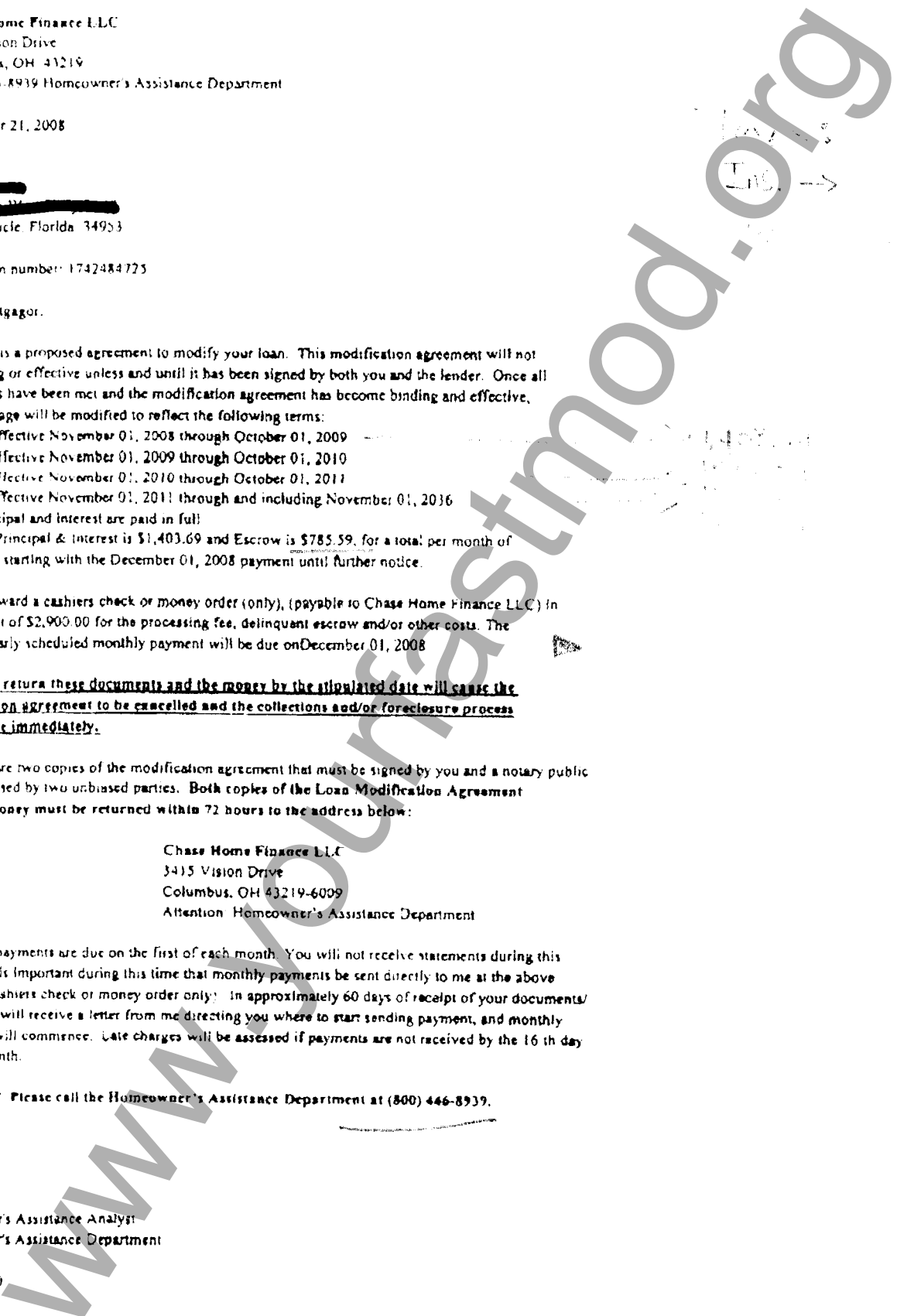
Mortgage payments are due on the first of each month. You will not receive statements during this process. It is important during this time that monthly payments be sent directly to me at the above address (cashiers check or money order only). In approximately 60 days of receipt of your documents/funds, 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 16th 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)



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Chase Home Finance LLC
3415 Vision Drive
Columbus, Ohio 43219
Prepared by: Keisha Lynn
Re: Loan Number [REDACTED]

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made effective the First day of November, 2008, between Morilia [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 [REDACTED], dated [REDACTED] and recorded in Liber [REDACTED], at Page [REDACTED], on [REDACTED], of the Records of [REDACTED], (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] Port St Lucie, Florida 34953, 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 November 01, 2008, the amount payable under the Loan Documents is U.S. \$257,039.07 (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 not been amended from November 01, 2036 ("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 4.875% for the payments due from December 01, 2008 through and including November 01, 2009
 - (b) The rate of 5.875% for the payments due from December 01, 2009 through and including November 01, 2010
 - (c) The rate of 6.875% for the payments due from December 01, 2010 through and including November 01, 2011
 - (d) The rate of 7.875% for the payments due from December 01, 2011 through and including November 01, 2036
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 \$1,403.69 for the payments due from December 01, 2008 through and including November 01, 2009
 - (b) Monthly payments of \$1,556.71 for the payments due from December 01, 2009 through and including November 01, 2010
 - (c) Monthly payments of \$1,712.93 for the payments due from December 01, 2010 through and including November 01, 2011
 - (d) Monthly payments of \$1,871.59 for the payments due from December 01, 2011 through and including November 01, 2036. If on the Maturity Date, the Borrower still owes amounts under the Loan Documents as amended by this Agreement the Borrower will pay such amounts in full on the Maturity Date.