



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

November 21, 2008

Virtual Copy  
 [Redacted]  
 P.O. Box 1000, Florida 34933

RE: Loan number: 1742484723

Dear Mortgagee:

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:

- 1. 5.75% effective November 01, 2008 through October 01, 2009
- 2. 5.75% effective November 01, 2009 through October 01, 2010
- 3. 6.75% effective November 01, 2010 through October 01, 2011
- 4. 6.75% effective November 01, 2011 through and including November 01, 2015

until principal and interest are paid in full.  
 The new principal & interest is \$2,403.69 and Escrow is \$285.58, for a total per month of \$2,689.28 starting with the December 01, 2008 payment until further notice.

Please forward a cashier's 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 collection agency for recovery of funds to reinitiate 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  
 Homeowner's Assistance Department

All 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 (cashier's check or money order only). In approximately 60 days of receipt of your documented funds, you will receive a letter from me directing you where to start sending payments, and monthly statements will commence. Late charges will be assessed if payments are not received by the 15th 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)

Chase Home Finance LLC  
3413 Mason 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                      ("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                     , 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                     , Part 94 Lane, 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 hereby 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.



CHASE Home Finance LLC  
10780 Rancho Bernardo Road  
San Diego, CA 92127

May 6, 2008

MARTHA [REDACTED]  
1057 SW GENERAL PATTON TE  
PORT SAINT FL 34953

Re: Loan Number [REDACTED]

Dear Borrower:

I am writing to inform you that your Loan Modification has been accepted and processed. Our records now reflect what you have agreed upon in your Modification Agreement. Please be aware that all new charges under the Modification Agreement may not include any sums which may be due for taxes and insurance. If your payment is subject to these charges, they will be addressed at another time.

In addition, a copy of the Loan Modification Agreement signed by an officer of Chase Home Finance LLC has been enclosed for your records.

Chase's goal is to provide the highest level of quality service. If you have any further questions, please contact our Customer Care Unit at (800) 546-7912, Monday through Friday, from 8:00 a.m. to 9:00 p.m. Eastern Time and Saturday, from 8:00 a.m. to 5:00 p.m. Eastern Time.

Sincerely

Loss Mitigation Department

Enclosure:

1. Copy of Loan Modification Agreement

After Recording Return To:  
CHASE HOME FINANCE LLC  
3415 VISION DRIVE  
ATTN: LOSS MITIGATION  
COLUMBUS, OHIO 43219

(Space above for Recording Data)

Loan Number [REDACTED] 632

### MODIFICATION AGREEMENT

This Modification Agreement ("Agreement"), is entered into by Martha [REDACTED] ("Borrower", whether one or more) in favor of CHASE HOME FINANCE LLC (which, together with any other subsequent holder or owner of the Loan is hereinafter referred to as "Lender") and modifies the promissory note or credit agreement ("Note") dated November 04, 2005, executed by Borrower in favor of Lender. The Note evidences the indebtedness (the "Loan") owed by Borrower to Lender, in the original principal amount of \$218,566.00, including any subsequent written extensions, renewals, or modifications thereto. The Note is secured by a Mortgage/Deed of Trust or similar security instrument (the "Mortgage") dated November 04, 2005 and filed for record Book \_\_\_\_\_, Vol. \_\_\_\_\_, Liber \_\_\_\_\_, Page \_\_\_\_\_, Document No. \_\_\_\_\_ in the Office of the County Clerk/Real Property Records/Recorder of Deeds of \_\_\_\_\_, and more particularly described as follows:

The Mortgage creates a lien or security interest in certain real property described therein and which address is [REDACTED], PORT SAINT LUCIE, FLORIDA 34953 (the "Property"). The Note, Mortgage, and any other documents evidencing or securing the Loan are hereinafter referred to as the "Loan Documents." Borrower and Lender have agreed to certain amendments to the Loan Documents, to be effective on APRIL 01, 2008 (the "Effective Date") notwithstanding the date of execution of this Agreement by the Borrower.

For good and valuable consideration, including the mutual promises and agreements contained in this Agreement, Borrower and Lender agree that as of the Effective Date the Loan and Loan Documents are modified as follows.

The unpaid principal balance of the Loan is \$ 226,792.41, which includes the amount of \$8,238.41 in deferred fees, interest and other charges, which has been capitalized and added to the principal balance evidenced by the Note and secured by the Mortgage, and which Borrower hereby renews and extends and promises to jointly and severally pay to the order of the Lender, together with interest and all other amounts due and payable under the Loan Documents.

The maturity date of the Note and other Loan Documents is November 01, 2035.

The interest rate on the Note will be charged at the rates specified as follows:

The annual rate of 5.000% for the period from 03/01/2008 to 03/01/2010.

The annual rate of 6.125% for the period from 03/01/2010 to the maturity date of the loan.

Borrower will make monthly payments of principal and interest on the Note as follows:

Monthly payments of \$1,262.42 beginning on 04/01/2008, and continuing through and including 03/01/2010.

Monthly payments of \$1,410.87 beginning on 04/01/2010, and continuing through and including the maturity date of the loan.

All payments will be made to the following address, or such other address as Lender may direct in writing:

Chase Home Finance LLC  
3415 Vinton Drive  
Columbus, Ohio 43219

If this Agreement arises out of a separate letter agreement between Lender and Borrower with respect to the modified terms of the Loan, such letter agreement expressly survives execution, delivery and recording of this Agreement. Except as expressly modified by the terms and provisions of this Agreement, each and every term and provision of the Note, Mortgage and any other documents governing, evidencing, security or pertaining to the Loan are hereby ratified and confirmed and shall remain in full force and effect. Upon request of Lender, Borrower agrees to execute or procure and deliver to Lender such other and further documents and instruments as shall be reasonably requested by lender to better evidence and perfect the modification transaction contemplated by this Agreement, including, but not limited to, such actions as shall be necessary (a) to record this Agreement and any related instrument, document or agreement; (b) to cause an insurer satisfactory to Lender to issue a mortgagee policy of title insurance, or endorsement thereto, with respect to the lien of the Mortgage in form satisfactory to Lender; and (c) to satisfy appraisal, flood, insurance and other legal requirements under the terms of the Note and Mortgage and applicable law and/or in accordance with Lender's policies and procedures.

Any individual who signs this Agreement as Borrower but has not previously executed the Note is executing this Agreement only to mortgage, grant and convey such person's interest in the Property under the terms of this Agreement and the Mortgage.

EXECUTED on the date set forth in the acknowledgements, and effective as of the Effective Date.

**BORROWER:**

~~\_\_\_\_\_~~

**MARTHA**  
(printed name)

~~\_\_\_\_\_~~  
(printed name)

\_\_\_\_\_  
(printed name)

\_\_\_\_\_  
(printed name)

\_\_\_\_\_  
(printed name)

\_\_\_\_\_  
(printed name)

Witnesses as to all signatures:

~~\_\_\_\_\_~~  
~~\_\_\_\_\_~~  
(printed witness name)

\_\_\_\_\_  
(printed witness name)

**LENDER:**

Chase Home Finance LLC

By:

~~\_\_\_\_\_~~  
**Farric Ramirez, Vice President**  
(printed name and title)

**Vice President**

Annle Rodriguez

Witnesses as to all signatures:

~~\_\_\_\_\_~~  
**Erika Ortega**  
(printed witness name)

~~\_\_\_\_\_~~  
**Christian Meraz**  
(printed witness name)