



Chase Home Finance LLC  
10790 Rancho Bernardo Road  
San Diego, CA 92127

May 8, 2008

MARTHA [REDACTED]  
[REDACTED]

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) 548-7912, 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

## 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 \$218,564.00, 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 \_\_\_\_\_, Val. \_\_\_\_\_, 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 Vision 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:

[Redacted signature]

MARTELA [Redacted]  
(printed name)

[Redacted signature]

(printed name)

[Redacted signature]

(printed name)

[Redacted signature]

(printed name)

[Redacted signature]

(printed name)

[Redacted signature]

(printed name)

Witnesses as to all signatures:

[Redacted signature]

(printed witness name)

[Redacted signature]

(printed witness name)

LENDER:

Chase Bank

By:

[Redacted signature]

Tarris Bhatnagar, Vice President  
(printed name and title)

Vice President

Annie Rodriguez

Witnesses as to all signatures:

[Redacted signature]

(printed witness name)

[Redacted signature]

(printed witness name)