

August 20, 2009

[REDACTED]  
Brockton, MA 02301

**Forbearance Plan Agreement**

Account: [REDACTED]

Property [REDACTED] Brockton MA 02301 (the "Property")

Dear Mortgagor(s):

Chase Home Finance LLC is writing in response to your recent request for a Forbearance Plan on the above-referenced account.

All the provisions of the Note and security instrument, except as herein provided, shall remain in full force and effect. Upon the breach of any of the provisions of this Agreement, Chase Home Finance LLC may, at its option and without further notice to you, terminate this Agreement and continue collection and/or foreclosure proceedings according to the terms of the Note and security instrument, without regard to this instrument.

In order for us to continue processing this workout option, we first need to confirm your acceptance of the terms and conditions outlined in this Agreement. To accept this Agreement, please review the following information, sign and date one copy of the enclosed Acknowledgement of Borrower(s), and return it to the address provided below within five (5) days of the date of this letter. The additional copy should be retained for your records.

Please note that this Agreement will not be valid until a signed copy is received by Chase at the address indicated. If the Agreement is not returned, collection and/or foreclosure action will commence or continue.

As of August 20, 2009, your Loan is paid through 02/01/09. The total amount past due is \$ 15,684.87.

Below we have detailed the proposed payment schedule. Please note that Chase may find it necessary to increase your regular monthly payment during this period to cover changes in your monthly escrow charges, interest rate adjustments, or other adjustments allowed by your Note and Deed of Trust/Mortgage, as applicable. Please adjust your payments accordingly.



**Payment Schedule**

PLAN	DATE	AMT	PLAN	DATE	AMT
01	09/17/09	1,600.00	02	10/17/09	2,237.96
03	11/17/09	2,237.96	04	12/17/09	2,237.96
05	01/17/10	16,164.03			

If once the Forbearance Plan begins on your account, you do not meet the terms of this Agreement, please remember Chase Home Finance LLC may, without further notice to you, terminate the Forbearance Plan and continue collection and/or foreclosure proceedings according to the terms of your Note and Mortgage. After the final payment of the Forbearance Plan, regular payments will become due in addition to any delinquent payments, fees and/or charges. If your account is not current once the Forbearance period has ended, collection and/or foreclosure activity will resume.

During your Forbearance period under this Forbearance Plan, payment should be sent in the form of certified funds (i.e., cashier's check or money order) to the address below. Please ensure that your account number appears on your payment. If you elect to remit your payment(s) by regular mail, we recommend that you send them certified mail to ensure their delivery.

Overnight/Regular Mail: Chase Home Finance LLC  
 Attention Homeowner's Assistance Department  
 Mail Code OH4-7354  
 3415 Vision Drive  
 Columbus, OH 43219-6009

This Forbearance Plan does not alter any reporting made to credit reporting agencies by Chase Home Finance LLC. Any delinquency will be reported in accordance to the terms of the Note and security instrument without regard to this instrument.



WWW.YOURSM.org

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

LM664-1

www.yourfastmod.org

ACKNOWLEDGEMENT OF BORROWER(S)

Account: 1213640486

Borrower(s): Paul J Sousa  
Irlanda B Sousa

Property Address: 77-79 Wheeler Ave  
Brockton MA 02301

BY SIGNING BELOW, Borrower(s) accepts and agrees to the terms and covenant contained in the document above.



Borrower 1

[Redacted Signature]

(Signature)

9/17/09

(Date)

Borrower 2

[Redacted Signature]

(Signature)

9/17/09

(Date)

Borrower 3

(Print Name)

(Signature)

(Date)

Borrower 4

(Print Name)

(Signature)

(Date)

Borrower 5

(Print Name)

(Signature)

(Date)

Borrower 6

(Print Name)

(Signature)

(Date)

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