



January 18, 2010

LF031

[Redacted]
[Redacted]
Keedysville, MD 21756-1317

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT,
AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT
OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE
REFLECTED IN YOUR CREDIT REPORT.

RE: Loan Number: [Redacted]
Property Address: [Redacted]
Keedysville MD 21756

Dear [Redacted]

We offer programs for customers who are experiencing hardships that
prevent them from making their home loan payments. We may be able to
assist you.

You have been approved for a Special Forbearance Agreement, which
provides temporary relief from your loan payments. Please sign and
return this Agreement. We must receive your signed Agreement at the
following address on or before 02/04/10: Chase Home Finance LLC,
PO Box 469030, Glendale, CO 80246, Attn: Chase Fulfillment. You may also fax your
signed Agreement to us at 1-866-282-5682.

Thank you for your cooperation. If you have any questions, you can
call toll-free at 1-800-848-9380.

Sincerely,

Valerie C Wilson
Loss Mitigation Department
Chase

Enclosure

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Loan Number: [REDACTED]

SPECIAL FORBEARANCE AGREEMENT

Your loan is now due for the months of 03/01/09 to 01/01/10.

You must send \$0.00 to reduce your total delinquency.

The period of forbearance will be from 03/01/10 to 05/01/10. The period of forbearance will be in effect once the signed Special forbearance Agreement ("Agreement") is received in our office, and must be received no later than 02/04/10.

If you provide us with updated financial information before this Agreement expires, we will reevaluate your application for assistance and determine if we are able to offer you a permanent workout solution to bring your loan to a current status. If you do not send the updated financial information by the expiration date of this Agreement, we will release your loan back into normal servicing (collections and/or foreclosure).

If the terms of this Agreement are not met, Chase Home Finance LLC has the right to begin or re-start foreclosure proceedings.

All of the original terms of your loan remain in full force and effect, unless specifically mentioned within this Agreement. If any part of this Agreement is breached, Chase Home Finance LLC has the option to terminate the Agreement and resume foreclosure proceedings as described in the original terms of your loan and pursuant to applicable law.

You acknowledge that in the event you file a petition in bankruptcy, Chase Home Finance LLC may elect to take any and all actions necessary, including but not limited to voiding this Agreement, filing a Motion for relief from the automatic stay or a Motion to dismiss or any permitted state law remedies, which in our judgment are reasonably necessary to secure or protect our security, the value of the security and/or to enforce our rights under the original terms of your loan.

I/We agree to the above Agreement and will make payments as outlined above. I/We understand that foreclosure action can be taken or will resume if the terms of this Agreement are not met.

[REDACTED]

Date

[REDACTED]

Date

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