

\*\*\*\*\*New Payment Amount\*\*\*\*\*  
Principal & Interest: \$ 3,496.52  
Total Monthly Payment: \$ 3,496.52  
Effective Date: November 01, 2008

RE: Home Mortgage Loan [REDACTED]

**Rate Change Notice**

Dear

Our records indicate that your loan, secured by a Mortgage on the property located at 2617 Mayfield Ave, La Crescent CA 91214 is scheduled to be adjusted as of October 01, 2008 effective with the November 01, 2008 payment.

Based on the monthly payments due by October 01, 2008, your principal balance will be \$ 472,000.00. Your interest rate of 7.80000% will be in effect until the next adjustment date of May 01, 2009. The current index value is 3.11250% which is based on the WSJ 6 MO LIBOR 1ST BUS DAY OF MONTH as of September 06, 2008.

Your new total payment amount, which consists of both principal and interest is therefore \$ 3,496.52 beginning with the payment due on November 01, 2008.

\*\*\*\*\*  
Interest Rates are determined as follows:

Previous Index	0.00000%	Current Index	3.11250%
Margin	5.95000%	Margin	5.95000%
Previous Interest Rate	6.30000%	New Interest Rate	7.80000%

Note: The interest rate may be subject to a .12500 % rounding factor.

\*\*\*\*\*

Chase's goal is to provide the highest level of quality service for each of our customers. If you have any questions concerning this rate adjustment, please contact Customer Care at (800) 548-7912.

We appreciate your business and value our relationship with you.

Sincerely,

[REDACTED]

Adjustable Rate Mortgage Department



**Chase Home Finance LLC**  
8333 Ridgepoint Drive  
Irving, TX 75063  
(866) 550-7941 Ext. 37872 Specialty Lending Unit

**DECEMBER 1, 2008**

[REDACTED]

Re: Loan Number: [REDACTED] (the "Loan")

Property Address: [REDACTED]

Dear [REDACTED]:

I am writing about a modification to your loan. The terms of the modification are outlined in the enclosed Modification Agreement. The new payment will be effective 12/01/2008, upon receipt of the signed and notarized Modification Agreement.

To complete the loan modification process, I must receive the signed and notarized Modification Agreement no later than 12/01/2008. Enclosed for your mailing convenience is a prepaid Federal Express envelope to return the signed and notarized Modification Agreement to Chase Home Finance LLC.

This Agreement will be considered null and void if the signed and notarized Modification is not received by 12/01/2008.

Chase's goal is to provide the highest level of quality service. If you have any questions, please contact the Specialty Lending Unit at (866) 550-7941, extension 37872, Monday through Friday, from 8:00 a.m. to 5:00 p.m., Central Time. *This is an attempt to collect a debt. Any information obtained through this communication will be used for that purpose.*

Sincerely,

Specialty Lending Unit

Enclosure(s):

1. Modification Agreement
2. 1 Prepaid Federal Express Envelope

[REDACTED]

Effective **DECEMBER 1, 2008**, the monthly principal and interest payment will be  
\$ 2,467.66 for the period from **12/01/2008** to **11/01/2013**. Then it will adjust to  
\$ 2,703.27 for the period from **12/01/2013** to **11/01/2014**. Then it will adjust to  
\$ 2,941.16 for the period from **12/01/2014** to **11/01/2015**. Then it will adjust to  
\$ 3,071.43 beginning **12/01/2015** through the maturity date of the loan. The principal  
and interest payment does not include any amount for the payment of taxes and/or insurance.

Effective **DECEMBER 1, 2008**, the interest rate will be **4.200000 %** for the period from  
**11/01/2008** to **11/01/2013**. Then it will adjust to **5.200000 %** for the period from  
**11/01/2013** to **11/01/2014**. Then it will adjust to **6.200000 %** for the period from  
**11/01/2014** to **11/01/2015**. Then it will adjust to **6.750000 %** from **11/01/2015** to  
the maturity of the loan.

2. **Release and Waiver of Claims.** In consideration of Lender's agreement to enter into this Agreement, Borrower releases Lender (and the holder of the Note if other than Lender) from any and all claims, demands and causes of action of any nature, whether known or unknown, arising out of, connected with or incidental to the Loan.
3. **Conditions.** The modification(s) of Section 1 are subject to the following representations of the Borrower:

Borrower agrees to execute such other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement.

Borrower represents and warrants that other than the Mortgage, the Property is not subject to any liens or encumbrances except for liens previously disclosed to Lender.

Borrower represents that it is the owner of the Property and that it has not sold or otherwise transferred an interest in the Property to any other person or entity.

4. **Other Provisions Unmodified.** Except as expressly modified by the terms of this Agreement, the rights and obligations of parties under the Note and Mortgage shall remain unmodified and in full force and effect.

If, since the inception of the Loan and prior to the date of the Agreement, Borrower received a discharge in bankruptcy without reaffirming the underlying debt, Lender is not attempting to re-establish any personal liability for the loan.

[Signatures continue on following pages]

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