

Chase Home Finance LLC (AZ1-5626)
PO BOX 29505
Phoenix, AZ 85038-9505



February 12, 2010

ATTN: ARTHUR RIDDLE
FAX: 858-274-0095

Settlement Agreement Confirmation

Mortgagor: [REDACTED]
Account: [REDACTED]
Balance: \$101,394.72
Property Address: [REDACTED]

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing to confirm our recent conversation regarding our agreement to accept a Settlement on the above-referenced account. Per our agreement, the total amount due, \$67,882.64, must be received in our office by no later than 02/22/10, or this offer becomes null and void. Upon receipt of the required funds, Chase will release its current lien on the Property and forgive any remaining deficiency balance on the account.

Funds may be sent via wire transfer, using the following information.

JPMC Home Equity Loss Mitigation
Routing Number: 021000021
Account Number: 00009008113745

Please ensure that both your account number and the word "RECOVERY" appear in the description field of the wire.

Please note that our acceptance of this Settlement is reported to various credit bureau reporting agencies and may have an adverse effect on your credit rating. Chase reports forgiveness of debt to the IRS. Proceeding with this transaction may have implications on your state or federal tax liability; please consult a tax advisor for additional information.

We look forward to working with you and, while no guarantees can be made, we believe it would be beneficial for all parties to attempt to work out a resolution. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,

[REDACTED]
Recovery Department
Chase Home Finance LLC
[REDACTED]

(800) 582-0542 TDD / Text Telephone

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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 was 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 an attempt to collect a debt or to impose personal liability for such obligation.

FOR CALIFORNIA CUSTOMERS ONLY:

- For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission toll-free at (877) FTC-HELP or www.ftc.gov.

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