

# Loan Modification Success Case 1

Name of Lender (Bank):

Chase Bank

<http://www.chase.com/>

Original Interest:

**9.575%**

Original Payment:

**\$1,134.09**

New Interest:

**% Payment Plan**

New Payment:

**\$719.87**

Please visit our website at:

<http://www.stopbanks.com/> or call us at 877-529-5090.



Customer Care Phone: 1-800-548-7912  
Please send payments only to: PO BOX 78116  
PHOENIX, AZ 85062-8116  
Hearing Impaired (TDD): 1-800-548-6642

#BWNJCCL  
#85800244471381258



MORTGAGE LOAN STATEMENT

Loan Number: [REDACTED]  
Statement Date: 1/16/08  
Property Address: 8512 Starboard Rd  
Chesapeake, VA 23021

Loan Information:	
Original Balance	\$192,629.72
Escrow Balance	(\$277.65)
Payment Factors	
Interest Rate	9.87500%
Principal & Interest	\$1,134.09
Escrow Payment	\$244.58
Optional Products	\$0.00
Prepaid Payment	\$2,757.30
Unpaid Late Charges	\$20.00
Miscellaneous Fees	\$40.00
Total Payment	\$4,198.95
Year-to-Date	
Interest	\$10,629.81
Taxes	\$1,159.32
Prepaid	\$711.00

Old

Chase Presents The Following Opportunities To You

Text Interest Statement Available by the End of January. Your mortgage interest statement (Form 1098) will be mailed to you by the end of January. You can also log on to your account at [chase.com](http://chase.com) and click on "See Statements" or call the voice response number listed on this statement.

Visit our website at [www.chase.com](http://www.chase.com) to learn about offers for Chase mortgage customers.

Activity Since Your Last Statement							
TRANSACTION DESCRIPTION	TRANSACTION DATE	TOTAL RECEIVED	PRINCIPAL	INTEREST	ESCROW	OPTIONAL PRODUCTS	MISCELLANEOUS OR FEES
COUNTY TAX PAYMENT	1/21/08				\$377.21		
	12/03/08	\$1,435.36	\$73.68	\$1,080.41	\$244.36		\$56.70

Important Messages About Your Account

If you receive or expect to receive an insurance settlement check for damages to your home, please access [www.mylosdref.com](http://www.mylosdref.com) for information on the claim process. When prompted, enter the PIN Number CHOC to access the Web site. You may also call the Loss Draft Department at 1-866-530-8959 from 8 a.m. to 8 p.m., Eastern Time, with any additional questions.

Your account is past due. If you have not already contacted our Collections Department, please do so immediately at 1-800-548-7918, Monday through Thursday, 8:00 a.m. to 11:00 p.m., Friday 8:00 a.m. to 9:00 p.m., and Saturday 8:00 a.m. to 12:00 p.m. Eastern Time. This is an attempt to collect a debt and any information obtained will be used for that purpose.

When sending your payment, please be sure the Chase address, on the attached payment stub, appears in the window of the enclosed envelope or make your payments online with ease, convenience and security.

Simply visit [www.chase.com](http://www.chase.com) to pay bills, check the status of your accounts, review your loan balances and contact us via secure e-mail.

If you need to make your payment today, call 1-800-548-7912 toll free and select the FastPay option! You may make your mortgage payment until 8:00 p.m., Eastern Time, on a business day, and your payment is credited to your account that day. A service fee may apply.

If you would like to speak to a Chase Customer Care Professional directly, they are available to assist you Monday through Friday, from 8:00 a.m. to 9:00 p.m. and Saturday, 8:00 a.m. to 5:00 p.m. Eastern Time.

Please refer to the back of this statement for important information about your account.

Please detach and return the bottom portion of this statement with your payment using the enclosed envelope

Please designate how you want to apply any additional funds. Undesignated funds will pay outstanding late charges, fees, and advances, then are applied to principal on a suspense account. Once paid, additional funds cannot be returned.

Check box if address change is documented on the back.

CHASE HOME FINANCE  
PO BOX 78116  
PHOENIX AZ 85062-8116

Make your check or money order payable to Chase Home Finance and write your loan number on it. Please do not send cash.

\*Scheduled payments received 15 or more days after the Scheduled Due Date are subject to a late charge of \$56.70.

Loan Number: [REDACTED]	
Mortgage Payment	\$1,578.66 \$
Payments Past Due	\$2,757.30 \$
Unpaid Late Charges (if applicable, add \$56.70*)	\$20.00 \$
Fees	\$40.00 \$
Total Amount Due	\$4,198.95
Additional Principal	\$
Additional Escrow (Tax and Insurance)	\$
Total Amount Enclosed	\$

Check box for making multiple bill payments.

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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 escrow disbursements. Please adjust your payments accordingly.

Due Date	Down Payment
4/15/09	\$719.87

Due Date	Arrearage Payment
5/1/09	\$719.87
6/1/09	\$719.87

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 security instrument. **Note that the Forbearance will not bring your account current.** 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 made using Western Union Quick Collect as indicated below or sent in the form of certified funds or cashier's check payable to Chase Home Finance LLC 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.**

Western Union:	Code City: Rancho Code State: CA
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Overnight/Regular Mail	Chase Home Finance LLC Mail Code CA2-0816 10790 Rancho Bernardo Road San Diego, CA 92127-5705
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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.

In the event that bankruptcy is filed during the course of this Forbearance period, the Agreement will become void.