



Customer Care Phone: 1-800-548-7912
 Please send payments only to: PO BOX 78118
 PHOENIX, AZ 85062-8118
 Hearing Impaired (TDD): 1-800-582-0542

Loan Number:
 Statement Date: 12/22/08
 Payment Due Date: 10/01/08
 Property Address: Crescent St
 Brockton, MA 02302



BROCKTON MA 02302-3220

Loan Information:
Balances:
 Principal Balance \$248,149.64
 Escrow Balance (\$430.74)
Payment Factors:
 Interest Rate 6.78500%
 Principal & Interest \$1,859.88
 Escrow Payment \$0.00
 Optional Products \$0.00
 Past Due Payment \$4,979.58
 Unpaid Late Charges \$498.00
 Miscellaneous Fees \$95.00
 Total Payment \$7,232.44
Year-to-Date:
 Interest \$12,691.72
 Taxes \$0.00
 Principal \$2,247.02



Chase Presents The Following Opportunities To You

Tax 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 and click on "See Statements" or call the voice response number listed on this statement.

Visit our website at 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
LT CHARGE ASSESSMENT	12/16/08						\$49.80

Important Messages About Your Account

If you receive or expect to receive an insurance settlement check for damages to your home, please access www.mylossdraft.com for information on the claim process. When prompted, enter the PIN Number CH001 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 1-800-548-7916, 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.

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

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Loan Number

HOME AFFORDABLE MODIFICATION AGREEMENT (Step Two of Two-Step Documentation Process)

MIN:

Borrower ("I"):

Lender or Servicer ("Lender"): CHASE HOME FINANCE LLC

Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"):

FEBRUARY 24, 2008

Loan Number:

Property Address ("Property"):

BROCKTON, MASSACHUSETTS 02302

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of

If my representations in Section 1 continue to be true in all material respects, then this Home Affordable Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

My Representations. I certify, represent to Lender and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;
- D. I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the Home Affordable Modification program (Program));
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and
- G. I have made or will make all payments required under a Trial Period Plan or Loan

If more than one Borrower or Mortgagee is executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

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Loan Number

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins on	Number of Monthly Payments
1-5	2.000%	05/01/2010	\$624.34	\$294.63	\$918.97	08/01/2010	60
6	3.000%	05/01/2015	\$725.34	May adjust periodically	May adjust periodically	08/01/2015	12
7	4.000%	05/01/2016	\$831.05	May adjust periodically	May adjust periodically	08/01/2016	12
8	5.000%	05/01/2017	\$943.30	May adjust periodically	May adjust periodically	08/01/2017	12
9-26	5.250%	05/01/2018	\$971.57	May adjust periodically	May adjust periodically	08/01/2018	215

Notwithstanding the foregoing schedule, I agree that unless sooner paid, I will have a final balloon payment in the amount of \$189,281.47 due and payable on the New Maturity Date.

The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

I understand that, if I have a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified loan will be the minimum payment that will be due each month for the remaining term of the loan. My modified loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest to be added to the outstanding principal balance.

D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.

E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.

F. I agree to pay in full the Deferred Principal Balance and any other amounts still owed.

