



MORTGAGE LOAN STATEMENT

Loan Number: [REDACTED]
Statement Date: 03/23/09
Payment Due Date: 03/01/09
Property Address: [REDACTED]

Customer Care Phone: 1-800-548-7912
Please send payments only to: PO BOX 78116
PHOENIX, AZ 85062-8116
Hearing Impaired (TDD): 1-800-582-0542

#BWNJCCL
#8580022047146035#



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[REDACTED]

Loan Information:

Balances:
Principal Balance \$391,053.27
Escrow Balance (\$3,861.98)

Payment Factors:
Interest Rate 6.50000%
Principal & Interest \$2,584.63
Escrow Payment \$670.38
Optional Products \$0.00
Past Due Payment \$3,210.34
Unpaid Late Charges \$129.23
Miscellaneous Fees \$0.00
Total Payment \$6,594.58

Year-to-Date:
Interest \$6,379.72
Taxes \$1,813.71
Principal \$2,312.71



You should have received your Mortgage Interest Statement.

Your mortgage interest statement (Form 1098) was included in your January statement or mailed to you at 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	03/16/09						
COUNTY TAX	03/17/09						\$129.23
PAYMENT	03/23/09	\$3,248.23	\$463.91	\$2,120.72	\$625.71	\$1,813.71	
SUSPENSE FUNDS	03/23/09						\$37.89

Important Messages About Your Account

We have not received your monthly mortgage payment as of 03/23/09. Perhaps you have forgotten? If you have not already forwarded this payment, please send it along with the attached coupon. This is an attempt to collect a debt and any information obtained will be used for that purpose.

We have a Suspense Funds account balance of \$37.89. Please contact a Customer Care Professional at the number listed in the left hand corner of this statement if you have any questions regarding this balance.

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 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

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2. **The Trial Period Plan.** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. \$2,101.80

Trial Period Payment #	Trial Period Payment	Due Date On or Before
1	\$2,101.80	07/01/2009
2	\$2,101.80	08/01/2009
3	\$2,101.80	09/01/2009

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the Trial Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

- A. TIME IS OF THE ESSENCE under this Plan;
- B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;
- C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;
- D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;
- E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;
- F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and



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