

Chase

Old Payment: \$6,369.20

Old Rate: 6.5

Months Behind: 3

New Payment: \$3,083.88

New Rate Trial plan.

Estimated Month Savings: \$3,285.42

Estimated Yearly Savings including back payments: \$58,532.64



Loan # [REDACTED]

Chase Home Finance LLC
3415 Vision Drive
Columbus, OH 43219-6009
1-800-848-9380 Collections
1-800-582-0542 TDD/Text Telephone

January 4, 2009

CERTIFICATE OF MAILING

RE: ACCELERATION WARNING

Loan Number [REDACTED]
Current Payment \$3,369.40
Late Charges \$263.38
Fees Balance \$.00
Total Amount Due \$10,371.58

DEAR [REDACTED]

You are in default under the terms of the Note evidencing the above referenced loan, and the Mortgage, Security Deed, or Deed of Trust ("Mortgage") securing the note and encumbering the real property located at 185 SW 7TH ST #4112, MIAMI, FL 33130.

Under the terms of the Note and/or Mortgage you are hereby notified of the following:

1. You are in default because you have failed to pay the required monthly installments and late charges. As of the date hereof, principal, interest, escrow, late charges, and fees of \$10,371.58 are due on the loan. After the first of the month, an additional payment of \$3,369.40 will be due. If the account becomes three payments or more past due, the total amount due will be required in the form of certified funds.
2. Action required to cure the default: You must pay the total amount set forth in Paragraph 1 within thirty-two (32) days from the date of this notice in order to cure this default.
3. If you fail to cure the default within thirty-two (32) days from the date of this notice, Chase Home Finance LLC will accelerate the maturity of the Loan, terminate your credit line if the Loan provides for revolving advances, declare all sums secured by the Mortgage immediately due and payable, and commence foreclosure proceedings, all without further notice to you. If this happens, Chase Home Finance LLC will be entitled to collect its expenses incurred in pursuing the remedies provided in the Mortgage, which may include but not be limited to, allowable foreclosure/attorney fees, and other expenses permitted by your Loan documents or applicable law.

January 4, 2009
Page 2

4. If permitted by your loan documents or applicable law, you have the right to reinstate after acceleration of the Loan and the right to bring a court action to assert the non-existence of a default, or any other defense to acceleration, foreclosure, and sale. However, the amount required to reinstate may be higher than what is owed under Paragraph 1 above due to additional fees and charges that we are entitled to collect under the Loan, including attorney fees related to any foreclosure action we initiate. Accounts not including an escrow monthly deposit may not reflect the entire escrow amount advanced and due on the Loan.
5. The total amount due under Paragraph 1 above is required to be paid in the form of of a cashier's check or certified funds and should be remitted to:

Regular Mail: Chase Home Finance LLC
P.O. Box 78420
Phoenix, AZ 85062-8420
Overnight: Chase Home Finance LLC
1820 E. Sky Harbor Circle South
Attn: P.O. Box 78420
Phoenix, AZ 85034-9700

We are under no obligation to accept less than the full amount owed. However, if you send us less than the full amount owed, we may in our sole discretion apply such partial payment to your Loan without waiving any default or waiving our right to accelerate the Loan and continue with foreclosure proceedings in accordance with Paragraph 4 above.

6. If you are unable to pay the amount past due, Chase Home Finance LLC has a variety of loss mitigation programs which might help you resolve your default and keep your home; however, we need to talk with you to discuss these options and determine which of them might be appropriate for your circumstances. Please call us as soon as possible at 1-800-446-8939.
7. While the loan remains in default, we will perform certain tasks to protect our interest in the property. One of the tasks that we will perform at regular intervals during the default is to visit your property. This will be done to determine, as of the date of the inspection, the property condition, occupancy status, and possibly your plans for curing the default and paying this loan on time. You can anticipate that any costs incurred by CHF will be added to the amount you now owe if permitted by your loan documents or applicable law.

January
Page 3

Chase Home Finance LLC does not offer homeownership counseling services to borrowers. Such counseling is available through a variety of non-profit organizations experienced in homeownership counseling and approved by the Secretary of Housing and Urban Development (HUD). A listing of such organizations may be obtained by calling HUD toll-free at 1-800-569-4287.

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.

If you are currently a debtor in bankruptcy proceedings and subject to the protections of the automatic stay, or if you have received a final discharge in a bankruptcy, this notice is for compliance and/or informational purposes only and not an attempt to impose personal liability for the debt in violation of the bankruptcy laws. However, Chase Home Finance LLC still has the right under the Mortgage to foreclose on the Property.

Sincerely,

Default Loan Servicing Department
Chase Home Finance LLC
Telephone: 1-800-848-9380

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