



2210 ENTERPRISE DRIVE
FLORENCE, SC 29501-1109

MAY 10, 2012

MARTHA WRIGHT
~~710112426~~
AVALON, NEW JERSEY 08202-2517

Mortgage Modification: Trial Plan Agreement
Account: **710112426**
Property Address: **612 SEVENHAY**
AVALON, NEW JERSEY 08202

Dear MARTHA WRIGHT:

You have been approved for a Mortgage Modification from Chase. Now, it's time to take the next step in achieving long-term affordability for your home – beginning your Trial Period Plan, explained below.

Your Chase Trial Period Plan (TPP) payment schedule is shown in the table. Make these payments instead of your regular monthly payment (there's a chance you could receive a monthly statement with the old payment amount). **By making the first trial payment, you are accepting the terms of this TPP, including the Additional Terms and Conditions set forth below.**

TPP Amount	TPP Due Date
\$ 1172.08	06/01/2012
\$ 1172.08	07/01/2012
\$ 1172.08	08/01/2012

If your first payment is not received at the address below by June 01, 2012, the TPP will not be valid. Collection and/or foreclosure action may commence or continue. Your first payment must be made using one of the payment coupons enclosed, payable to CHASE PAYMENT PROCESSING and mailed to:

**CHASE PAYMENT PROCESSING
PO BOX 78148
PHOENIX AZ 85062-8148**

Be sure to write your account number on your check. We recommend you send your payment via certified mail for delivery confirmation. If you submitted two or more NSF (non-sufficient funds) checks within the past six months, certified checks are required for your TPP payments.

If you have any questions, please contact us at the number provided below.

Sincerely,

Chase Homeowner Assistance Department
(800) 848-9380
(800) 841-1743 TDD Number

Your dedicated Customer Assistance Specialist is:
CAROL CARDOSO
Direct phone number: 877-496-3138 ext 3463141

See the Important Information.



ADDITIONAL TRIAL PERIOD PLAN TERMS AND CONDITIONS

Once the Trial Period Plan (TPP) begins, if you do not meet the terms of this Plan, JPMorgan Chase Bank, N.A. ("we"/"our") may, without further notice to you, terminate the Plan and commence or continue collection and/or foreclosure proceedings according to the terms of your Note and Security Instrument. **Note that the TPP will not bring your account current during the trial period.** Your final modified payment should be close to your trial payment, but we reserve the right to adjust the modified payment to take into account final amounts of unpaid interest, additional expenses and advances, and any other delinquent amounts (except late charges) to be added to your loan balance. After successful completion of the TPP, we will send you a Modification Agreement for your signature which will modify the Loan as necessary to reflect this new payment amount as well as any other changes to the terms of your Loan.

You acknowledge that in the event you file a petition in bankruptcy, we may elect to take any and all actions, including, but not limited, to voiding this Agreement, filing a Motion for Relief from Automatic Stay or a motion to dismiss or any permitted state law remedies, which in our judgment are reasonably necessary to protect our security and/or to enforce our rights under the original terms of your Loan.

The terms of your TPP below are effective on the day you make your first TPP payment, provided you have paid it on or before **June 01, 2012**. You and we agree that:

1. **This TPP is not a permanent modification. You must make all of your TPP payments on time and continue to meet all program requirements before we can offer you a final modification.**
 - The terms of any final modification will be reflected in the permanent Modification Agreement that will be sent to you if you complete the TPP.
 - There are no monetary incentives for timely payments under this program. However, you may be offered principal forgiveness as part of the final modification, which could have tax consequences. You should check with your tax advisor on how this affects your situation.
2. **We will not proceed to foreclosure sale during the trial period, provided you comply with the terms of the TPP. However, any pending foreclosure action or proceeding will not be dismissed and may be immediately resumed if you default in the TPP.** A new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will not be necessary to continue the foreclosure action. You waive any and all rights to receive such foreclosure notices to the extent permitted by applicable law.
3. **During the trial period, we may accept and post your TPP payments to your account and it will not affect foreclosure proceedings that have already been started.**
 - The servicer's acceptance and posting of your new payment during the trial period will not be deemed a waiver of the acceleration of your loan or foreclosure action and related activities, and shall not constitute a cure of your default under your loan unless such payments are sufficient to completely cure your entire default under your loan.
 - We may also send legal notices required in connection with foreclosure actions and related activities during the trial period.
4. **If your monthly payment did not include escrows for taxes and insurance, you are now required to do so.** You agree that any prior waiver that allowed you to pay directly for taxes and insurance is revoked. You agree to establish an escrow account and to pay required escrows into that account even if your loan is not modified.
5. **Principal Reduction Alternative.** You may be eligible to have some of your principal forgiven on a deferred basis. If you make your monthly payments on time, we will forgive **\$101,258.92** of the principal balance of your loan each year on the anniversary of your first trial period payment date for three years. You will lose this benefit if your modified loan loses good standing, which means that the equivalent of three full monthly payments are due and unpaid on the last day of any month, at any time during this three year period, including all accrued and unapplied amounts, even if the mortgage loan is later brought current. Any principal forgiveness will be reported to the Internal Revenue



Service and may have tax consequences. Therefore, you are advised to seek guidance from a tax professional. Please contact us at (800) 848-9380 if you do not want principal forgiveness, we may have other modification options for you.

- 6. Your current loan documents remain in effect; however, you should make the TPP payment instead of the payment required under your loan documents.** You agree that all terms and provisions of your current mortgage note and mortgage security instrument remain in full force and effect during the trial period and you will comply with those terms; and that nothing in the TPP shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the loan documents.

IMPORTANT INFORMATION

Chase is a debt collector.

This TPP does not alter any reporting made to credit reporting agencies by JPMorgan Chase Bank, N.A.. During the trial period, we will continue to report your actual loan payment status to the credit bureaus. Once the modification is complete, we will report the modification to the credit bureaus and will report your account as current so long as you make your modified payments on time.

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.



Please use the temporary coupons below during your trial modification period and be sure to include your loan number on your check. If you have already remitted some payments or have set up electronic payments for future payments under the trial plan, please disregard these temporary coupon(s) for those months.

If you prefer to make your payment by phone, or have any questions about these temporary coupons, please call us at (800) 848-9380. During your trial modification period, we are waiving any telephone payment fees and can schedule your payments in advance to help make it easier to keep your trial plan current. If you have submitted two or more NSF checks within the past six months, certified funds are required for your trial plan payments.

Additionally, you may not receive statements during the trial modification months. Normal billing statements reflecting the modified terms will resume once your permanent modification is effective.

Trial Period Payment #3

MARTHA WRIGHT

Loan Number: ~~1111111111~~
Payment Due: ~~8/1/12~~
Due Date: AUGUST 01, 2012

CHASE PAYMENT PROCESSING
PO BOX 78148
PHOENIX, AZ 85062-8148

For customers who have received a discharge in bankruptcy, or who are subject to the protections of an automatic stay in a bankruptcy proceeding, this notice is for information only and is not a demand for payment.

 Cut Here

For customers who have received a discharge in bankruptcy, or who are subject to the protections of an automatic stay in a bankruptcy proceeding, this notice is for information only and is not a demand for payment.


DO NOT SEND CASH

Trial Period Payment #2

MARTHA WRIGHT

Loan Number: ~~1111111111~~
Payment Due: ~~7/1/12~~
Due Date: JULY 01, 2012

CHASE PAYMENT PROCESSING
PO BOX 78148
PHOENIX, AZ 85062-8148

 Cut Here

For customers who have received a discharge in bankruptcy, or who are subject to the protections of an automatic stay in a bankruptcy proceeding, this notice is for information only and is not a demand for payment.

DO NOT SEND CASH

Trial Period Payment #1

MARTHA WRIGHT

Loan Number: ~~1111111111~~
Payment Due: ~~6/1/12~~
Due Date: JUNE 01, 2012

CHASE PAYMENT PROCESSING
PO BOX 78148
PHOENIX, AZ 85062-8148

To: Chase Homeowner Assistance Department

From: Martha Wright/~~0000000000~~

Re: Loan Modification Offer

Date: 5/22/12

The Mortgage Modification: Trial Plan Agreement dated May 10, 2012 is attractive but incomplete. In order to consider accepting the terms of the Trial Payment Plan Agreement additional information is required.

Please provide written documentation regarding the proposed Mortgage Modification:

1. Term of loan and new (if applicable) maturity date
2. Interest rate over the life of the loan
3. Is there a pre-payment penalty?
4. Is there any type of balloon payment at any point in the term of the loan?
5. Is the loan at a fixed or adjustable rate? If adjustable, how often, to what index and at what %?
6. Any additional terms related to the modification that would appear in final modification documents

Please send the information to:

Martha Wright

~~0000000000~~

Avalon NJ 08202

~~0000000000~~

Chase
PO Box 469030
Glendale, CO 80246-9030



May 11, 2012

MARTHA WRIGHT
~~XXXXXXXXXX~~
AVALON, NEW JERSEY 08202-2517

An update on your mortgage assistance request

Account: ~~XXXXXXXXXX~~
Property Address: ~~XXXXXXXXXX~~
AVALON, NEW JERSEY 08202

Dear MARTHA WRIGHT:

I'm writing to let you know we received your request for a mortgage modification. After completing two reviews of the information you sent us, we determined that you are not eligible for a modification under the Home Affordable Modification Program (HAMP).

The good news is, although you are not eligible for the Home Affordable Modification Program, you are eligible for another mortgage modification program.

Within the next 15 days, you can expect to receive information about the other modification program. As your Customer Assistance Specialist, I can answer your questions about mortgage modification options.

You can call me at the number listed below.

Even though you qualify for another modification program, you may want to know why you weren't eligible for a mortgage modification under HAMP. The information is provided below:

The unpaid principal balance on your mortgage is higher than the program allows.

We're here to help

As your Customer Assistance Specialist, I can answer your questions about mortgage assistance options and the foreclosure process. **Please call me right away to discuss your possible options.** And if you are not fully satisfied with any aspect of the service you receive from us, please let me know immediately. If I'm not able to address your concerns, I will put you directly in touch with a supervisor on our team.

We also offer one-on-one help to borrowers at Chase Homeownership Centers across the country. To find locations and learn more, visit www.chase.com/MyHome or call 866-550-5705.

You may also contact the U.S. Treasury-sponsored HOPE Hotline Number at 888-995-4673 and ask for "MHA Help." Assistance is free of charge.

Look for the modification information in the mail soon.



Sincerely,

CAROL CARDOSO

Customer Assistance Specialist
Chase
Phone: 877-496-3138 ext 3463141
866-282-5682 Fax
800-582-0542 TDD / Text Telephone
www.chase.com

5/14/12 3:16

do not have the terms - not in file
pretty cut + dry

~~26M monthly payments with a high payment~~

- does not know term; says 40 yrs. is max they will go
- does not know interest rate
- does not know about prepayment penalty
- thinks the late charge are deferred to the end but does not know
- says the rate will be fixed not adjustable.

Carol says they do not offer adjustable

I will get nothing in writing until I make trial payments
I can then decide whether or not to accept the terms

6/6/12 - Carol Cardoso called -
wanted to know if I was sending
payment for June. we discussed
my 5/22 fax sent 3X which she
did see in the file.
"No one will read it"

I will get nothing in writing

- sent me to
escalation dept

866 755 2938

Yolanda -

you have to pay - the underwriters
will not touch your file unless
you pay

OP303
DL



We are a debt collector.

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.

AN IMPORTANT REMINDER TO ALL OUR CUSTOMERS

As stated in the "Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan" distributed by the Obama Administration, "Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance." Loan modification scams should be reported to PreventLoanScams.org or by calling 888-995-HOPE (4673). Chase offers loan modification assistance free of charge (i.e., no modification fee required). Please call me, your Customer Assistance Specialist, to discuss your options. The longer you delay the fewer options you may have, so please call me immediately.

IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS

If you are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law. SCRA and state military benefits and protections also may be available if you are the dependent of an eligible servicemember.

Eligible service may include:

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- Active service as a commissioned officer of the National Oceanic and Atmospheric Administration
- Active service as a commissioned officer of the Public Health Service, or
- Service with the forces of a nation with which the United States is allied in a war or military action, or
- Service with the National Guard of a state militia under a state call of duty, or
- Any period when you are absent from duty because of sickness, wounds, leave, or other lawful cause.

For more information, please call Chase Military Services at 866-840-5826.

Our credit decision was based in whole or in part on information compiled from reports obtained from one or more of the three consumer reporting agencies listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. These reporting agencies played no part in our decision and are unable to supply specific reasons why we have denied credit to you. You have a right to receive a free copy of your report from these reporting agencies, if you request it no later than sixty (60) days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the applicable reporting agency by contacting that agency at the number provided below:

Equifax:	PO Box 740241 Atlanta, GA 30374-0241 800-685-1111
Experian:	PO Box 2002 Allen, TX 75013 888-397-3742
TransUnion:	PO Box 1000 Chester, PA 19022 800-888-4213



FEDERAL ECOA NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.



Chase
Po Box 469030
Glendale, CO 80246-9030



866
282
5682

May 07, 2012

00743-01 IF1A 129-000000000000
Martha Wright
~~XXXXXXXXXX~~
Avalon, NJ 08202-2517



Your new dedicated Customer Assistance Specialist

Account: *****2426
Property Address: ~~XXXXXXXXXX~~
Avalon, NJ 08202-0000

Dear Martha Wright:

I am writing to let you know that I will serve as your new dedicated Customer Assistance Specialist. I will be on point to help with whatever you need as we work on finding the best option for your mortgage.

Please do not hesitate to call me any time you have questions or concerns. I am here to make things as easy as possible for you and clear up any confusion you may have. In addition, I will be in touch with you from time to time to provide updates and remind you about important deadlines.

Here is my contact information:

- **Direct telephone number:** (877) 496-3138 ext. 3463141
- **TDD Text number:** (800) 582-0542
- **Mail:** Chase Fulfillment Center
PO Box 469030
Glendale, CO 80246-9030
- **Fax to send us any documents:** (866) 282-5682

An important note: If you are not fully satisfied with any aspect of the service you receive from us, please let me know right away. If I am not able to address your concerns, I will put you directly in touch with a supervisor on our team.

I look forward to working with you. In the meantime, please let me know if you have any questions.

Sincerely,

CAROL CARDOSO
Customer Assistance Specialist

LM988

was Norma Cortez for 75 days...
she "moved on"