



2210 ENTERPRISE DRIVE  
FLORENCE, SC 29501-1109

FEBRUARY 11, 2013

[REDACTED]

You have been approved for a trial plan that could make your payments more affordable for the long term. Make your new payments on time each month!

[REDACTED] FENWOOD AVE  
WOODLAND HILLS, CALIFORNIA 91367-3115

Account: [REDACTED]  
Property Address: [REDACTED] FENWOOD AVE  
WOODLAND HILLS, CALIFORNIA 91367

Dear [REDACTED]

You are approved to enter into a trial period payment plan. Now, it's time to take the next step in achieving long-term affordability for your home. Your Trial Period Plan is explained below.

Your Chase Trial Period Plan (TPP) payment schedule is shown in the table. Make these payments instead of your regular monthly payment. Call us or just make your first trial plan payment on time to accept this offer. **By making the first trial payment, you are accepting the terms of this plan, including the Additional Terms and Conditions set forth below.**

TPP Amount	TPP Due Date
\$ 3,903.60	03/01/2013
\$ 3,903.60	04/01/2013
\$ 3,903.60	05/01/2013

If your first payment is not received at the address below by March 01, 2013, the payment plan 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 78420  
PHOENIX AZ 85062-8420

Be sure to write your account number on your check. If you submitted two or more insufficient funds (NSF) checks within the past six months, certified checks are required for your trial plan payments.

Accepting this trial period plan may have a negative impact on your credit rating. See the attached Important Information section for more information.

If you have any questions, please call us at one of the telephone numbers listed below.

Sincerely,

Chase  
(800) 848-9380  
(800) 841-1743 TDD / Text Telephone

Your dedicated Customer Assistance Specialist is:  
[REDACTED]  
Direct phone number: 877-496-3138 ext [REDACTED]

See the important information to follow.

[REDACTED]



## 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 **March 01, 2013**. 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 \$67,158.48 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 call 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**

### **We are a debt collector.**

Your credit score may be adversely affected by accepting this trial period plan. During the trial period we will continue to report your mortgage loan payment status to the credit reporting agencies. If your loan was delinquent when you entered the Plan, we will continue to report your loan as delinquent even if you are making your trial payments on time. If your loan was current when you entered the Plan, and you make each trial period payment on time, we will report your loan as current, paying under a partial payment agreement. Once the modification is complete we will report the modification to the credit bureaus as modified under a federal government plan or loan modified based on the modification type and will report your loan as current if payments are received within 0 to 29 days of due date. Completing a modification will NOT change previous adverse reporting. The impact of a permanent modification on a credit score depends on the homeowner's entire credit profile. For more information about your credit score, go to <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>.

**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

[REDACTED]

Loan Number: [REDACTED]  
Payment Due: \$3,903.60  
Due Date: MAY 01, 2013

CHASE PAYMENT PROCESSING  
PO BOX 78420  
PHOENIX, AZ 85062-8420

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

[REDACTED]

Loan Number: [REDACTED]  
Payment Due: \$3,903.60  
Due Date: APRIL 01, 2013

CHASE PAYMENT PROCESSING  
PO BOX 78420  
PHOENIX, AZ 85062-8420

✂ 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

[REDACTED]

Loan Number: [REDACTED]  
Payment Due: \$3,903.60  
Due Date: MARCH 01, 2013

CHASE PAYMENT PROCESSING  
PO BOX 78420  
PHOENIX, AZ 85062-8420