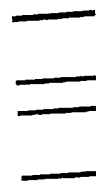


Chase (OH1-0472)  
3415 Vision Drive  
Columbus, OH 43219-6009

CHASE



October 8, 2011

**Return Service Requested**

0-746-60685-0000300-001-01-000-000-000-000



MIRNA ELHAZIN  
3732 12TH ST  
RIVERSIDE, CA 92501

**Your Client's Recent Bankruptcy Filing**

Account: 1769289174 (the "Loan")

Bankruptcy Case Number: 11-41056

Client(s): MICHAEL LANDRY

Property Address: 1520 COULSTON ST  
SAN BERNARDINO, CA 92408 (the "Property")

Dear Attorney:

JPMorgan Chase Bank, N.A. is writing to inform you that we recently received the bankruptcy information of your above-referenced client(s) (individually and collectively referred to as "client"). To ensure proper handling, your client's account is now being monitored by our Bankruptcy Department.

This letter is for informational purposes only and is not an attempt to impose personal liability for the debt.

If your client has filed Chapter 7 bankruptcy, please contact us at (888) 332-3412 as soon as possible regarding his or her intentions for the above-referenced Property. In order to serve your client better, we would like to understand whether your client plans to retain or surrender the Property.

We would also like to know your client's intentions relative to reaffirmation of the debt. If your client's intention is to reaffirm the debt, the Reaffirmation Agreement must be timely filed with the court. We will treat any Loan for which a Reaffirmation Agreement is not timely filed as not being reaffirmed, and the Loan will be treated as discharged upon receipt of the Chapter 7 discharge.

If your client is interested in retaining the Property and the Loan is delinquent, loss mitigation opportunities may be available. Please contact our Bankruptcy Department at (888) 332-3412 to discuss these potential opportunities. Alternatively, you may return the enclosed Authorization Form if your client wishes to be contacted by one of our Loss Mitigation Specialists directly.

Please note that Chase will continue to provide monthly statements to active bankruptcy and discharged Chapter 7 customers for informational purposes and not as an attempt to impose personal liability for the debt in violation of any bankruptcy law.

Any voluntary payments your client makes will not by themselves be deemed an assumption or reaffirmation of the debt. If your client voluntarily chooses to make payments on the Loan, your client may use the address provided below. Please ensure that the Chase account number appears on the payment.

Overnight/Regular Mail:

Chase  
Mail Code OH4-7126  
3415 Vision Drive  
Columbus, OH 43219

We do not accept credit or debit card payments. In addition, partial payments are not accepted. In order to ensure timely acceptance of payments during the bankruptcy process, Chase advises making payments to the address above, and not at a Chase bank branch.

Funds may also be sent via Western Union Quick Collect, using the following information. Please ensure that the Chase account number appears on the payment.

Code City: Chase

Code State: OH

After the transaction is complete, we must be advised of the 10-digit Money Transfer Control Number (MTCN). Please note that Western Union charges a fee for this service.

If your client is set up on automatic debit-meaning that the monthly payment is automatically deducted from his or her bank account-this service will be stopped unless we receive written notice from your client stating that he or she would like the payment deduction to continue. If your client would like to continue this service, please send a completed ACH form (enclosed) or a written request. A written request must include your client's name, loan number and/or Social Security number, bank account number and routing number, current address, and your client's signature on the bottom, along with a voided check. The request should be submitted to the following address:

Overnight/Regular Mail:

Chase  
Attention ACH Department  
Mail Code OH4-7302  
PO BOX 24696  
Columbus, OH 43224-0696

Please be advised that this service can take up to forty-five (45) days to be processed, so if your client wishes to make a payment in the interim, he or she must do so using one of the other payment methods outlined above.

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

Sincerely,

Chase  
(888) 332-3412  
(800) 582-0542 TDD / Text Telephone  
(866) 867-6983 Fax  
[www.chase.com](http://www.chase.com)

Enclosures

- Authorization Form
- ACH Application Form

## AUTHORIZATION FORM

The undersigned debtor's counsel hereby authorizes JPMorgan Chase Bank, N.A., d/b/a Chase to work directly with debtor(s), MICHAEL LANDRY, for purposes of discussing loss mitigation options on loan number 1769289174.

This form in no way limits the debtor's right to legal counsel, nor does it authorize Chase to give legal advice to the debtor(s).

Signed this \_\_\_\_\_ day of \_\_\_\_\_.

\_\_\_\_\_  
(Debtor's Attorney)

By signing this document, I give JPMorgan Chase Bank, N.A. d/b/a Chase permission to call me regarding loss mitigation options. The best phone number to reach me is \_\_\_\_\_.

Agreed and acknowledged to by the debtor(s):

\_\_\_\_\_  
(Debtor's Signature)

\_\_\_\_\_  
(Debtor's Signature)

\_\_\_\_\_  
(Debtor's Printed Name)

\_\_\_\_\_  
(Debtor's Printed Name)

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Date)

Please fax this completed Authorization Form to (866) 867-6983.

BK628



# APPLICATION FOR THE CHASE HOME LENDING AUTOMATIC PAYMENT PROGRAM

Borrower Name(s): \_\_\_\_\_  
Property Address: \_\_\_\_\_  
City, State Zip: \_\_\_\_\_

Loan Number: \_\_\_\_\_  
Home Phone: ( ) \_\_\_\_\_  
Work Phone: ( ) \_\_\_\_\_

## Step 1: Fill in your account information.

Banking Institution Name: \_\_\_\_\_  
Bank Phone Number: \_\_\_\_\_  
Account Holder's Names: \_\_\_\_\_

ABA/Routing # \_\_\_\_\_  
(9-digit number beginning with 0, 1, 2 or 3)  
(If unsure, contact your bank to verify.)

\_\_\_\_ Checking \_\_\_\_ Savings Account # \_\_\_\_\_

## Step 2: Choose the date we will withdraw your payment and provide your authorization.

You request and authorize JPMorgan Chase Bank, N.A. ("Chase") to electronically withdraw the payments from your personal bank account on the withdrawal date you choose. The withdrawal date can be up to nine (9) days past your due date but must be at least one (1) day before the last day of the grace period stated in your loan documents.

Please circle the number of days after due date to withdraw payments: 0 1 2 3 4 5 6 7 8 9

If you choose a withdrawal date that is not permitted or if you do not choose a withdrawal date, we will withdraw the payment on the payment due date. Transfers that fall on a non-business day will occur the following business day.

You should continue to make your loan payments until you receive a letter from us stating that the Automatic Payment Program has been set up and specifying the first withdrawal date.

## Step 3: Choose a payment amount.

Current Monthly Payment \$ \_\_\_\_\_ Additional Principal \$ \_\_\_\_\_ Total Draft Amt \$ \_\_\_\_\_

**IMPORTANT!** Please attach a voided check or a savings deposit slip to this form.

- If you choose to pay additional principal as part of your automatic payment, you are partially prepaying your loan. You should look at your loan documents carefully to see if there may be a prepayment fee.

**Step 4: Please read these terms and conditions.**  
Keep enough money in your account.

- You agree to have enough money available in your bank account to cover the payment on the business day before each withdrawal date.
- If there is not enough money in your account to cover a withdrawal, we can charge a fee plus any late charge that is due. We can try the withdrawal again at any time. If we cannot make a withdrawal, you are responsible for making the payment - plus late charges, fees, and other required amounts - directly to us, on time. Your obligation under the promissory note is independent of this agreement.
- You are responsible for any fees that are charged by the bank that maintains your deposit account.

### **Keep your loan payments current**

- If your loan is not current, we can suspend your automatic payments, and you'll be responsible for making your payments directly.

### **What we withdraw**

- The payments we withdraw from your personal account include whatever is required under your loan documents, such as principal, interest, escrow payments (escrow includes taxes, property insurance, and mortgage insurance), and optional products. Sometimes these amounts will change under the terms of your loan or optional product agreement. **You authorize and request us to change the amount of your automatic payments to the amount due as a result of these changes.** We will also withdraw any additional principal amounts you have authorized. You cannot make additional escrow payments through this program.
- For interest only loans you agree that payments may vary if you have made any additional payment that was directly applied to the principal balance. In this case, the amount of the automatic payment will be less than the amount transferred in the previous month.

### **Changing or canceling automatic payments**

- To change your automatic payments, (for example, changing the account from which your payment is made, your withdrawal date, or payment amount), you must send us a written notice, at least fifteen (15) days before the next transfer date, to the address below.
- To cancel your automatic payments, you must send us a written notice to the address below. We will process your change by the next transfer date if we receive your request at least three (3) business days before the transfer date. Otherwise, the cancellation will take effect on the next following transfer date. If you cancel your automatic payments, you must make your payments directly to us.
- We can change terms or fees or cancel the automatic payment program at any time. If notice is required, we will send you written notification to the address listed in our loan records.

### **Important Information for Option ARM (or other ARM loans with multiple payment options) customers:**

Choose one payment option below. If you don't mark one, we will withdraw only the minimum monthly payment plus anything else required in your loan documents and for optional products. We will show the amount of the payment on your loan billing statement.

#### **OPTION 1: Minimum Payment**

**This is the smallest amount you must pay each month.** This may include some portion of interest and principal. Option 1 may not be enough to pay all the interest charged on your loan for the previous month, and it may not pay down any of the principal. If you choose Option 1, the unpaid interest is "deferred," which means we add it to the principal. Your loan balance could increase and you could owe more than what you borrowed. This is called "negative amortization." You will then be charged interest, at the rate of your loan, on the new, larger principal balance.

**OPTION 2: Interest Only Payment**  
**This is the total amount of interest due on a monthly basis.** With this option, you will avoid deferred interest but your principal balance will not be reduced. Please note that this option may not be available. If not available in any month, then your payment option for that month will automatically change to Option 1 without prior notice.

**OPTION 3: Full Principal and Interest Payment** *(based on the remaining term of your loan)*  
**This is the total amount of interest due, plus enough principal to pay off your loan over the remaining term of the loan.** If you make at least this payment each month, you'll pay all of the interest due and reduce your principal balance to pay back your loan on time. Please note that this option may not always be available. If you choose this option and it is not available, your payment option will automatically change to Option 1 but may change back to Option 3 when that option is available. Your loan billing statement will show the payment amount.

**OPTION 4: Full Principal and Interest Payment** *(based on a 15-year term)*  
**This is the total amount of interest, plus enough principal to pay off your loan based on a 15-year term.** If you choose this option every month, you will pay off the loan early. This option may not always be available, and it is available only for 30-year and 40-year loans. If you choose this option and it is not available in any month, your payment option for that month will automatically change to Option 1 without prior notice.

*Note: The amount of your payment for all the Option ARM payment options can change, as described in your loan documents.*

#### **Final payment information**

You are responsible for canceling your automatic payments before your loan is paid off. If your loan balance falls below the regularly scheduled automatic payment amount, then automatic payments will be discontinued, and you must pay us directly. If you are within 60 days of the maturity date, we may discontinue automatic payments, and any remaining payments would need to be paid directly to us.

#### **We are not liable**

We are not liable for any losses caused by problems with the Automatic Payment Program.

#### **Bankruptcy**

If you, a co-borrower, or anyone on the title to the property that secures the loan files bankruptcy, we will cancel your automatic payments upon receiving notice of the bankruptcy filing. If this should occur, please contact us at the address or telephone number listed on your loan billing statement for instructions on how payments may be made on the loan.

#### **Your agreement/The laws that control this form**

You acknowledge that you have read this agreement and agree to retain a copy for your records. This agreement is governed by United States law. Whenever U.S. law doesn't apply, it operates under Ohio law, ignoring choice-of-law rules.

Bank Account Holder 1 \_\_\_\_\_

Date \_\_\_\_\_

Bank Account Holder 2 \_\_\_\_\_

Date \_\_\_\_\_

**Please return completed form to:**

**Chase  
Attention ACH Department  
Mail Code OH4-7302  
PO BOX 24696  
Columbus, OH 43224-0696  
(614) 422-7575 Fax**

**Questions? Contact Customer Care**

**(800) 848-9136  
(800) 548-7912**

**BK628**

