



Return all required forms and documents immediately!

If you're having trouble making your mortgage loan payments, assistance is available. The sooner you respond, the more quickly we can determine if you are eligible for a program to help make your mortgage payments more affordable or avoid foreclosure.

We need you to send us important financial information so we can determine if you qualify for solutions that may allow you to stay in your home (such as refinance, repayment, forbearance or a loan modification) or other options to avoid foreclosure (such as selling your home for less than you owe or releasing you property).

If you have a second mortgage loan, you may be eligible for a second mortgage loan modification, which may include a lower interest rate, term extension or forbearance. Additionally, your second mortgage loan could be eligible for a repayment plan. If Chase does not service your first mortgage loan, you must apply and have that mortgage loan permanently modified under the Home Affordable Modification Program to find out if your second or home equity mortgage loan is eligible for a lower payment plan.

Here are the next steps you need to take to request mortgage assistance:

STEP 1 COMPLETE THESE FORMS

The Request for Mortgage Assistance Form (RMA), and IRS Form 4506T-EZ.

STEP 2 COLLECT AND SEND US COPIES OF YOUR FINANCIAL DOCUMENTS

We will verify your income using documents that include your most recent pay stubs; most recent signed and dated Profit & Loss statement with company name and date (if you're self-employed or an independent contractor); and proof of Social Security or disability payments (if applicable). Send **all** statement pages, even if they're blank.

We're ready to help you find a more affordable mortgage loan solution! Call your Customer Assistance Specialist or 1-866-550-5705 if you have questions about your options or about the forms and documents we need. Once we have all the necessary forms and documents to review your application, we will contact you within 30 days regarding your eligibility. While we review your modification application, please continue to make your current monthly mortgage payment by your usual due date.

If you qualify for a modification, no foreclosure sale will take place pending your timely first trial period payment. However, if you don't meet the terms of the Trial Period Plan and do not make other arrangements with us, we'll enforce the original terms and conditions of your mortgage loan, which may include foreclosure.

If your property is scheduled for a foreclosure sale, contact us immediately. There is no guarantee we can stop the foreclosure, so it is important that you call us right away.

You can also call the U.S. Department of the Treasury's **HOPE Hotline Number at 1-888-995-HOPE** (1-888-995-4673) and ask for "**MHA Help**" to get free assistance. Free homeownership counseling is available through nonprofit organizations experienced in homeownership counseling and approved by the U.S. Department of Housing and Urban Development (HUD). Call HUD toll-free at 1-800-569-4287 or visit makinghomeaffordable.gov for a listing of these organizations.

Don't wait! Send in your forms and documents immediately or you may not be eligible to participate in a mortgage assistance program.

Beware of Foreclosure Rescue Scams Remember-Help is Free!

Scam artists are stealing millions of dollars from distressed homeowners by promising immediate relief from foreclosure, or demanding cash for counseling services when HUD-approved counseling agencies provide the same services for FREE. If you receive an offer, information or advice that sounds too good to be true, it probably is. Don't let them take advantage of you, your situation, your house or your money.

How to Spot a Scam

Beware of a company or person who:

- Asks for a fee in advance to work with your lender to modify, refinance or reinstate your mortgage.
- Guarantees they can stop a foreclosure or get your loan modified.
- Advises you to stop paying your mortgage company and pay them instead.
- Pressures you to sign over the deed to your home or sign any paperwork that you haven't had a chance to read and you don't fully understand.
- Claims to offer "government-approved" or "official government" loan modifications.
- Asks you to release personal financial information online or over the phone and you have not been working with this person and/or you do not know them.

Important Points to Remember

- There is never a fee to get assistance or information from your lender or a HUD-approved housing counselor. To find a HUD-approved housing counselor, visit <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>.
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent mortgage.
- Beware of anyone who says he or she can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without its approval.

How to Report a Scam

- Visit preventloanscams.org and fill out the Loan Modification Scam Prevention Network's (LMSPN) complaint form online and get more information on how to fight back.
- Call 1-888-995-HOPE (1-888-995-4673) and tell a counselor about your situation and that you believe you have been scammed or know of a scam

Notice for Unemployed Homeowners

If you are having trouble making your monthly mortgage payments, we may be able to help. The Unemployment Program is designed to help you stay in your home.

If you are eligible for the program, we will offer you a grace period. During this time, we will delay some or all of your monthly payments to give you time to improve your financial situation. These payments will be due at the end of the grace period.

The grace period is temporary. It lasts for a set number of months or until you find employment, whichever comes first. We will review your mortgage loan 30 days before the grace period ends to see if you are eligible for a loan modification. Even if you are not eligible for a modification, we may have other assistance options available to help you keep your home.

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 or Chase policy. 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, or
- 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 1-877-469-0110.

Download the **Mortgage Modification Checklist** or use the summary below to gather the forms and documents we need immediately so we can determine if you are eligible for mortgage assistance. It's best to send all of your forms and documents at the same time. Chase and FedEx Office offer a free, easy way to return your application. To find the nearest FedEx Office location offering this service, visit fedex.com/us/office, enter your ZIP code in the "Location" drop-down box and hit Enter. Bring your application to one of these select FedEx Office locations and say **"I am returning documents to Chase Mortgage."** Provide your name, ZIP code, and phone number to the counter agent, and FedEx will ship your documents to us. There is no charge to you and the FedEx Tracking Number can confirm delivery of your forms and documents to Chase. Be sure to write your complete loan number at the top of each page.

1. **The Request for Mortgage Assistance Form (RMA)** – All borrowers must complete, sign and date this form.
2. **IRS Form 4506T-EZ (Request for Transcript of Tax Return)** – Each borrower must complete, sign and date this form. Borrowers who filed their tax returns jointly can send one form signed and dated by both filers.
3. **Copies of documents verifying the income of each borrower**, including any Social Security or disability payments, if applicable. The documents include:

For all borrowers

- Your 2 most recent personal checking, savings, money market, mutual fund, stock and bond statements; send **all** statement pages, even if they're blank

For each borrower who is a salaried employee

- Your 2 most recent pay stubs with year-to-date earnings

For each borrower who is self-employed or an independent contractor

- Your most recent signed and dated quarterly or year-to-date Profit & Loss Statement with company name and date. If you do not already have a P&L Statement, you can use the sample form.

For each borrower who has income such as Social Security, disability or death benefits, pension, public assistance or unemployment

- Your benefits statement or letter from the provider with the amount, frequency and duration of the benefit; send **all** pages, even if they're blank
- Your 2 most recent bank statements showing receipt of payment; send **all** statement pages, even if they're blank

For each borrower who is relying on alimony, child support or separation maintenance as qualifying income

- Legal documents showing the amount, frequency and duration of child support, alimony or separation maintenance income if you would like us to consider it as qualifying income.
- Your 2 most recent bank statements showing receipt of the payment; send **all** statement pages, even if they're blank
- **Please note:** You are not required to disclose child support, alimony or separation maintenance income, unless you want us to consider it as qualifying income.

For income from rental properties

- A current rental agreement(s) or handwritten lease agreement(s)/contract(s)
- Two canceled checks **or** your 2 most recent bank statements showing rental and/or boarder income (we will not accept handwritten receipts); send **all** statement pages, even if they're blank

For borrowers who pay property taxes and/or insurance directly and not as part of a monthly mortgage payment

- Your current property tax statement; send **all** statement pages, even if they're blank
- Your Homeowner's Insurance Policy Declaration page

Important! Please don't send us the originals of your financial documents (e.g., statements and pay stubs). Keep them for your records. We just need copies of these documents.

We must receive the originals of the Request for Mortgage Assistance Form (RMA), and the IRS Form 4506T-EZ (Request for Transcript of Tax Return).

Send your forms and documents immediately to Chase, PO Box 469030, Glendale, CO 80246
Questions? Call your Customer Assistance Specialist or 1-866-550-5705.

Customer Assistance Specialist

If you are not already working with a Customer Assistance Specialist, one will be dedicated to helping you with whatever you need as we work on finding the best option for your mortgage loan. Your Customer Assistance Specialist will contact you and will remain in touch with you from time to time to provide updates and remind you about important deadlines. You can call your Customer Assistance Specialist whenever you have questions or concerns.

If You Are Eligible for a Mortgage Modification

A modification is a change to the terms of your mortgage loan to lower your monthly payment amount or interest rate. If you are eligible for a modification, we'll send you a Trial Period Plan Notice that explains the plan and next steps.

If you successfully complete the Trial Period Plan, including making your trial period payments on time, we will permanently modify your mortgage loan so that your payments or terms of your loan are more affordable as a permanent solution to a long-term hardship.

Trial Period Plan

Under the Trial Period Plan, you'll be required to make trial period payments instead of your regular mortgage payments. The amount of the trial period payments should be close to the amount you would pay under a permanent modification. Near the end of the trial period, we will be able to calculate the final amount and the final terms of your modified mortgage. Then, we'll send you 2 copies of the Modification Agreement for your signature.

Additional Trial Payment

Depending on when you make your final trial period payment, there could be a one-month delay between the last trial payment due date and the first payment due date under the permanent Modification Agreement. In the event there is a one-month delay in your modification effective date, you are not required to make an additional trial payment in that extra month.

However, please note the following with respect to the delay of the modification effective date by one month:

- If you are eligible for a government incentive and you do not make a payment, you will not earn that month's incentive accrual;
- You will be liable for an additional month's interest at the pre-modification interest rate; and
- Your unpaid principal balance will increase by the difference between your pre-modification loan payment and any payment that you make during the one-month delay.

We strongly encourage you to make the payment due during the interim month to reduce your unpaid principal balance. We will apply the payment to the principal balance of your modified mortgage loan as a partial prepayment, which will reduce the total amount of interest you will pay over the life of your mortgage loan. Please call your Customer Assistance Specialist or 1-866-550-5705 if you have any questions about the extra payment or government incentive.

New principal balance

Any past due amounts as of the end of the trial period, including unpaid interest, real estate taxes, insurance premiums, and certain assessments paid on your behalf to a third party will be added to your mortgage loan balance. If you fulfill the terms of the trial period including, but not limited to, making all trial period payments on time, we will waive all unpaid late charges at the end of the trial period.

Permanent Monthly Payment

At the end of your trial period, we will calculate your new, permanent monthly mortgage payment. Your new payment may be higher than your trial period payment and will include an escrow account that may not have been part of your original mortgage payment. With an escrow account, you pay a portion of your taxes and/or insurance every month as part of your monthly mortgage payment instead of paying a larger amount once or twice a year. Chase then uses that account to pay the tax and/or insurance bills for you.

Modification Agreement

In addition to successfully completing the Trial Period Plan, you'll need to promptly sign and return both copies of the Modification Agreement to us. We will then sign the agreements and return one copy to you with all signatures. After the agreement becomes effective, we will permanently modify your loan.

Send your forms and documents immediately to Chase, PO Box 469030, Glendale, CO 80246
Questions? Call your Customer Assistance Specialist or 1-866-550-5705

No Fees

There are no fees under this program.

Credit Counseling

If you have a lot of debt, you may be required to obtain credit counseling.

Credit Reporting

During a trial period, we will continue to report your loan payment status to the credit reporting agencies. If your loan is delinquent when you enter the Plan, we will continue to report your loan as delinquent even if you are making your trial payments on time. If your loan is current when you enter 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 0–29 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 Not Eligible For A Mortgage Modification

We will let you know if you are not eligible. Even if you don't qualify for a modification, you may have other options. We'll continue to work with you to find the best solution for you to make a fresh start and avoid foreclosure. Possible options and their benefits are listed below.

Refinance

Overview: For first mortgage loans only; receive a new loan with a lower interest rate or other, better terms.

Benefit: Makes your payments or terms more affordable.

Reinstatement

Overview: Pay the total amount you owe, in one lump sum payment by a specific date. This may follow a forbearance plan, which is described below.

Benefit: Allows you to avoid foreclosure by bringing your mortgage up to date if you can show that you will have enough funds available by a specific date.

Repayment Plan

Overview: Pay back part of your past-due amount with your regular payments during an extended period of time

Benefit: Allows you time to catch up on late payments without having to come up with a lump sum payment.

Forbearance Plan

Overview: Make reduced or no mortgage payments for a specific period of time.

Benefit: Allows you time to improve your financial situation and get back on your feet.

Selling the Home For Less Than You Owe

Overview: Sell your home and pay off a portion of your principal balance when you owe more money on your mortgage loan than the home is worth.

Benefit: Allows you to move out of your home without going through foreclosure. In some cases, relocation assistance may be available.

Releasing Your Property

Overview: For first mortgage loans only; transfer the ownership of your property to us.

Benefit: Allows you to move out of your home without going through foreclosure. In some cases, relocation assistance may be available. This is useful when there are no other liens on your property.