

# Frequently Asked Questions

▶ **What's the deadline to return the modification forms and documents?**

We need to have all of your forms and documents within 30 days.

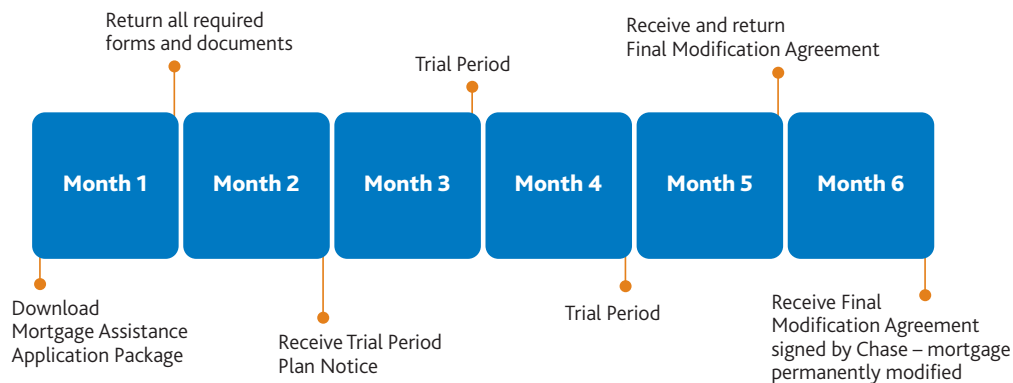
▶ **What happens if I don't return my forms and documents by the deadline?**

You may not be eligible to participate in this modification program.

▶ **How long does it take to get a mortgage modification?**

Once we have all the necessary forms and documents to evaluate your application, we will contact you within 30 days with a decision regarding your eligibility. If we determine that you are eligible, we will offer you a trial period payment plan which is normally a 3-4 month period and offers a lowered payment amount. Once you successfully complete the trial period payment plan, we will permanently modify your mortgage and send you all of the new terms of your loan including your new, lower payment.

**The time line may look similar to this:**



▶ **Do I have to send all of my forms and documents at the same time?**

It's best to send us all of your forms and documents at the same time to Chase, PO Box 469030, Glendale, CO 80246, or send them for free by going to a FedEx Office location. To find the nearest FedEx Office location offering this service, visit [fedex.com/us/office](http://fedex.com/us/office), enter your ZIP code in the Find a FedEx Office location offering this service, visit [fedex.com/us/office](http://fedex.com/us/office), enter your ZIP code in the Find a FedEx Location box and select "FedEx Kinko's is now FedEx Office." Bring your forms and documents 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 they will ship your forms and documents to us at no charge. For more information go to [fedex.com/us/office](http://fedex.com/us/office). Use the FedEx Tracking Number to confirm delivery of your forms and documents to Chase. Or, you can fax copies of your financial documents to us at 1-866-282-5682. To protect your information, we cannot accept these documents by email.

**Important!** Please write your complete loan number at the top of each page. We still **must** receive **all** of your forms and documents by the deadline.

▶ **I'm self-employed or an independent contractor. Do I have to send you anything special?**

Yes. Please send us your most recent quarterly or year-to-date Profit & Loss Statement with company name and date; send **all** statement pages, even if they are blank. If you do not already have a P&L Statement, you can use the sample form.

▶ **Why do I have to fill out Form 4506T-EZ?**

Form 4506T-EZ allows us to see a summary of your most recent Internal Revenue Service tax filing to confirm your income information.

▶ **Where do I list costs for my cell phone, utilities and other expenses?**

You can add these expenses to the "Other" line under Household Expenses/Debt in Section E of the Request for Mortgage Assistance Form (RMA). List the expenses you include on the line provided.

▶ **My situation is unique. How do I fill out the forms and documents?**

You can visit a Chase Homeownership Center near you or call 1-866-550-5705 to discuss your situation with a Customer Assistance Specialist. We can help you fill out the paperwork to reflect your situation.

▶ **What is a credit counseling agency?**

These agencies offer financial counseling for people under financial stress. They give advice on money management, offer possible solutions to financial problems and develop plans to prevent future difficulties. To find a nonprofit HUD-approved counselor use the search tool at <http://www.hud.gov/offices/hsg/sfh/hcc/fc/>.

▶ **If I receive a mortgage modification, will the credit reporting for my mortgage be affected?**

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>.

▶ **What if I don't want a mortgage modification and don't plan to keep my property?**

Please call us right away. There may be other options available.

**Questions? Call your Customer Assistance Specialist or 1-866-550-5705.**