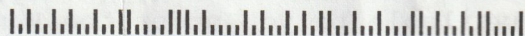
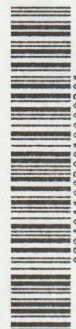


March 28, 2011



000003 1 of 2 NSP0VYG - ZA 000000000000 OP270

Robert C Beretics
Teresa A Beretics
3638 Birdland Ave
Akron OH 44319



Important Information Regarding Your Account

Account: 0019650647 (the "Loan")

Property Address: 3638 Birdland Ave

Akron OH 44319 (the "Property")

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing in response to your recent request regarding a loan modification on the above-referenced account. You recently requested that we evaluate your eligibility to participate in a modification through one of our available programs, including the government's Making Home Affordable Program. This letter is to confirm that you are electing not to proceed with the modification either because you notified us that you wish to cancel your request, or you failed to accept the offer materials within the required time period.

If you were previously on a Trial Period Plan making reduced payments, please be advised that the actual payment status under the original terms of your Loan will begin to be reported to the credit bureaus, which may result in negative credit reporting if you do not cure any delinquency. In addition, if your Loan was in foreclosure at the time of the Trial Period Plan Offer, the foreclosure process may resume without further notice.

We may be able to offer other alternatives to help avoid the negative impact a possible foreclosure may have on your credit rating, the risk of a deficiency judgment being filed against you, and the possible adverse tax effects of a foreclosure on your Property, but we need to talk with you to determine which option might best fit your needs. If you are interested in discussing these possible alternatives, please contact our Homeowner's Assistance Department immediately at (888) 708-7105.

If you intend to retain the Property and cannot cure a delinquency, but we are unable to approve you for a modification, one of the following workout options may be available for you to consider:



PO BOX 469030
GLENDALE, CO 80246-9030

SEPTEMBER 10, 2010

ROBERT C BERETICS AND TERESA A BERETICS
1544 E MARKET ST
AKRON, OHIO 44305

Response To Your Request For A Loan Modification

Account Number: 19650647
Property Address: 3638 BIRDLAND AVE
AKRON, OHIO 44319

Dear ROBERT C BERETICS:

Thank you for your recent request for a mortgage modification through the Making Home Affordable (MHA) Program. At Chase, we will do everything we can to make your mortgage payment affordable and help you keep your home.

The first thing we need to do is see if you qualify for an MHA modification. Here's what you need to do now:

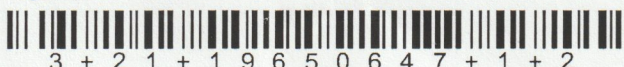
- Read the instructions.
- Sign and complete the documents enclosed.
- Gather ALL the information listed.
- **Return EVERYTHING required in the FedEx Envelope provided** – before **SEPTEMBER 25, 2010**. For faster service, you can FAX your information using the Fax Cover Sheet found at the back of this package.

Please don't delay; the longer you wait the fewer options you have. Take the time to read all the enclosures carefully – and **complete ALL the steps outlined in the Instructions and provide ALL the documents indicated on the Required Documents list. We will not be able to evaluate your request until we have all of the required information.**

We will send you a letter confirming that we have received all of your information within 10 days of receipt. If you qualify, we will set up a Trial Period Plan with lower monthly payments -- and work with you to modify your mortgage loan permanently. We will also see if you might qualify for other special assistance programs that we can offer, such as a refinance, even if you don't qualify for a modification. Don't hesitate to contact us at the number provided below if you have any questions. At Chase, we value you as a customer and want to help you keep your home.

Sincerely,

Homeowner Assistance Department
(866) 550-5705
(800) 582-0542 TDD / Text Telephone





Fax Cover Sheet

Date:

09 / 10 / 10

Fax Number:

1-866-282-5682

To:

Chase Fulfillment Center
710 S Ash St, Ste 200
Mail Stop -Initial App- 09
Glendale, CO 80246

From:

MORTGAGOR NAME: ROBERT C BERETICS AND TERESA A BERETICS

PROPERTY ADDRESS: 3638 BIRDLAND AVE
AKRON, OHIO 44319

LOAN NUMBER: 19650647

Re:

Home Affordable Modification Program

Pages

(including fax cover sheet):

Faxing Instructions:

If you prefer to fax your documents instead of mailing them in the prepaid FedEx envelope provided, please do the following:

- Include this cover sheet as the first page in your fax package to ensure proper handling and receipt of your documents.
- To avoid duplicate documents which may slow your loan modification review process, DO NOT send copies of your documents in the FedEx envelope provided once you have sent your fax.
- Retain a copy of your fax confirmation sheet or other proof of the date and time you sent your fax.

Fax Log for

Oct 26 2010 11:41a

Last Transaction

Date	Time	Type	Station ID	Duration	Pages	Result
Oct 26	11:34a	Fax Sent	18662825682	6:56	19	OK

Fax Log for

Oct 26 2010 11:41a

Last Transaction

Date	Time	Type	Station ID	Duration	Pages	Result
Oct 26	11:34a	Fax Sent	18662825682	6:56	19	OK