



Chase Home Finance LLC
One Chase Square
Rochester, NY 14643-0002

October 20, 2009

[REDACTED]
[REDACTED]
[REDACTED]

Statement of Eligibility for Loan Modification

Account: [REDACTED] (the "Loan")

Property Address: [REDACTED]
[REDACTED] (the "Property")

Dear Mortgagor(s):

Chase Home Finance LLC is writing in response to your recent request regarding a loan modification on the above-referenced account through the Making Home Affordable (MHA) program. After researching your account, we have determined that at this time you do not qualify for a modification under the MHA program or any other modification program we offer for the following reason(s):

Your income is insufficient for the amount of credit you have requested.

Your property equity exceeds our program guidelines.

If your Loan is current, you may be able to qualify for a refinance that might provide you with more favorable terms than you have now. If you are interested in finding out more about that option, please contact us at (866) 888-5935.

If your Loan is delinquent, 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. If you are interested in discussing these possible alternatives, please contact Customer Care immediately at (800) 848-9380.