



Chase Home Finance LLC
3415 Vision Drive
Columbus, OH 43219
(800) 448- Homeowner's Assistance Department

June 14, 2008

William [redacted]
[redacted]
Saint Louis, Missouri 63129

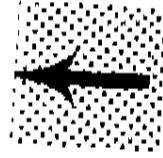
RE: Loan number: 156 [redacted]

Dear Mortgagor:
The investor has approved your request for a Loan Modification based on the income information you verbally provided over the telephone. Please sign and have notarized the following to verify your monthly income. If there are any discrepancies please contact us immediately as your loan will have to be re-reviewed based on the correct monthly income. We will be unable to process your modification without this affidavit.

I, William [redacted], certify that the household monthly net income is: \$5,041.09

Shannon [redacted]
Witness 1

William [redacted]
William [redacted]



Jessie [redacted]
Witness 2

STATE OF Missouri
COUNTY OF [redacted]

Before me, a Notary Public, in and for said County, personally appeared the above named, William E. Mirgain who acknowledged that he/she did sign the foregoing affidavit, and that the same is his/her free act and deed.

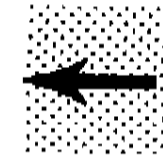
In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at [redacted] this 21st day of JUNE 2008

[Signature]
Notary Public

HELEN CASTEEL
Notary Public - Notary Seal
STATE OF MISSOURI
My Commission Expires July 7, 2008

My commission expires: July 7, 2008

Should you have any questions or comments, please contact me at 800-448- [redacted] between the hours of 8:00 A.M. to 5:00 P.M. ET.



Sincerely,

Yanet [redacted]
Homeowner's Assistance Department

Chase Home Finance LLC

Columbus, Ohio 43219

Prepared by: Brandon

Re: Loan Number 168

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made effective the First day of July, 2006, between William (Borrower/s) and Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument") to dated and recorded in Liber at Page on of the Records of (2) the Note bearing the same date as, and secured by, the Security Instrument ("Note"), (collectively, the "Loan Documents"), which cover the real and personal property described in the Security Instrument and defined therein as the "Property", located at Saint Louis, Missouri 63129, the real property described being set forth as follows:

See Schedule A attached hereto and made a part hereof

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Loan Documents):

1. As of July 01, 2006, the amount payable under the Loan Documents is U.S. \$254,273.49 (the "Unpaid Principal Balance") consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Maturity Date of the above referenced Note has not been amended from March 01, 2033 ("Maturity Date").
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at yearly rates as specified below:
 - (a) The rate of 6.000% for the payments due from August 01, 2006 through and including March 01, 2033
4. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. The Borrower promises to make monthly payments of principal and interest as specified below:
 - (a) Monthly payments of \$1,594.80 for the payments due from August 01, 2006 through and including March 01, 2033. If on the Maturity Date, the Borrower still owes amounts under the Loan Documents as amended by this Agreement, the Borrower will pay such amounts in full on the Maturity Date.

The Borrower will make such payments at P.O. Box 78420, Phoenix, AZ 85082-8420, or at such other place as the Lender may require.

5. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by the Loan Documents. If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by the Loan Documents. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by the Loan Documents without further notice or demand on the Borrower.

6. The Borrower also will comply with all other covenants, agreements, and requirements of the Loan Documents, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Loan Documents; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
- (a) all terms and provisions of the Loan Documents (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider of other instrument or document that is affected to, wholly or partially incorporated into, or is part of, the Loan Documents and that contains any such terms and provisions as those referred to in (a) above.
7. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Documents. Except as otherwise specifically provided in this Agreement, the Loan Documents will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Shannon [Redacted]
Witness 1

Levi [Redacted]
Witness 2

William [Redacted]
William



(Space Below This Line for Acknowledgments)

STATE OF Missouri
COUNTY OF [REDACTED]

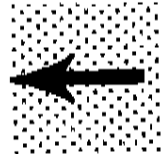
Before me, a Notary Public, in and for said County, personally appeared the above named William [REDACTED] who acknowledged that he did sign the foregoing instrument, and that the same is his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at [REDACTED], MO, this 21st day of JUNE, 2006.

Helen [REDACTED]
Notary Public

My Commission expires: July 7, 2008

HELEN [REDACTED]
Notary Public - Notary Seal
STATE OF MISSOURI
[REDACTED] County
My Commission Expires July 7, 2008



_____ { Space Below This Line for Acknowledgments } _____

Chase Home Finance LLC, successor by merger to
Chase Manhattan Mortgage Corporation

Witness 1

Wendy Peters
Assistant Vice President

Witness 2

STATE OF OHIO
COUNTY OF FRANKLIN

Before me, a Notary Public, in and for said County, personally appeared Wendy Peters, to me known and known to the person who, as a Assistant Vice President of Chase Home Finance LLC, successor by merger to Chase Manhattan Mortgage Corporation, the corporation which executed the foregoing instrument, signed the same, and acknowledged to me that said person did so sign said instrument in the name and behalf of said corporation as such officer, that the same is that person's free act and deed as such officer, and the free and corporate act and deed of said corporation; that said person was duly authorized thereunto by its Board of Directors.

In Testimony Whereof, I have hereunto subscribed my name, and affixed my official seal, at Columbus Ohio, this _____ day of _____, 20 ____.

Notary Public

My Commission expires: _____

DOCUMENT CORRECTION AGREEMENT

AGREEMENT TO CORRECT MISTATED OR PROVIDE ADDITIONAL DOCUMENTATION OR FEES:

In consideration of Lender disbursing funds for the closing of the Loan secured by the Property being encumbered, and regardless of the reason for any loss, misplacement, or inaccuracy in any Loan documents, Borrower (s) agrees as follows: If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the Loan, upon request of the Lender Borrower(s) will comply with Lenders request to execute, acknowledge, initial and delivery to Lender any documentation Lender deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). If the original promissory note is replaced, the Lender hereby indemnified the Borrower(s) shall be referred to as "Replacement Documents". Borrower(s) agree to Deliver the Replacement Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement. Borrower(s) also agree that upon request Borrower(s) will supply additional amount and/or pay to Lender any additional sum previously disclosed to Borrower(s) as a cost or fee associated with the Loan, which for whatever reason was not collected at closing.

REQUEST BY LENDER: Any request under this Agreement may be made by the Lender, (including assignees and persons acting on behalf of the Lender) or Settlement Agent, and shall be prima facie evidence of the necessity for same. A written statement addressed to Borrower(s) at the address indicated in the Loan documentation shall be considered conclusive evidence of the necessity for Replacement Documents.

FAILURE TO DELIVER REPLACEMENT DOCUMENTS CAN CONSTITUTE DEFAULT:

If the Loan is to be guaranteed by the Department of Veterans Affairs ("VA") or insured by the Federal Housing Administration ("FHA"), Borrower(s) failure or refusal to comply with the terms of the correction request may constitute a default under the note and/or deed of trust, and may give Lender the option of declaring all sums secured by the Loan documents immediately due and payable.

BORROWER LIABILITY: If Borrower(s) fails or refuses to execute, acknowledge, initial and delivery the Replacement Documents or provide the Additional Documents or Fees to Lender more than (10) days after being requested to do so by Lender, and understanding that Lender is relying on these representations, Borrower(s) agree(s) to be liable for any and all loss or damage which Lender reasonable sustains thereby, including, but not limited to all reasonable attorney's fees and cost incurred by Lender.

This agreement shall survive the closing of the Loan, and insure to the benefit of the Lender's successors and assigns and be binding upon the heirs, devisees, personal representatives, successors and assigns of Borrower(s).


William 

