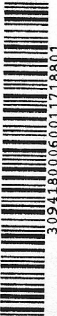


Chase (OH4-7399)
P.O. Box 182613
Columbus, OH 43218



103122 - 1 of 3 NSPOMBV0-Z1 J4367267 000000

Mary J. Parvin
2 N. Avena Ave.
Lodi, CA 95240-2808



November 5, 2014

Your mortgage payment is past due

Account: 706291234
Property Address: 2 N. Avena Ave.
Lodi, CA 95240

Dear Mary J. Parvin:

We have not received the required monthly payment(s) for the mortgage loan account referenced above, which means your loan is now in default.

Amount due

As of November 5, 2014, the past-due amount of \$1,630.45 includes the total monthly payment(s) (including principal, interest, and escrow, if applicable), late fees, insufficient funds (NSF) fees, and other fees and advances, due under the terms of your loan documents.

The table below provides details about the total amount due.

Total Amount Due	
Total Monthly Payment(s)	\$1,593.74
Late Fees	\$39.84
Insufficient Funds Fees	\$0.00
Other Fees and Advances*	\$0.00
Suspense Amount	\$(3.13)
Total	\$1,630.45

If you have questions, please call us at one of the telephone numbers listed below.

Sincerely,

Chase
800-848-9380
800-582-0542 TTY
866-234-0971 para español
www.chase.com

Enclosure

- Servicemembers Civil Relief Act Notice

Important Legal Information

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

The California Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission toll-free at 877-FTC-HELP; 877-382-4357 or www.ftc.gov.

An Important Reminder For All Our Customers

As stated in the "Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan" distributed by the Obama Administration, "Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance." 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 a mortgage payment to anyone other than your mortgage company without their approval. Loan modification scams should be reported to PreventLoanScams.org, or by calling 888-995-HOPE; 888-995-4673. We offer loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at 866-550-5705 to discuss your options. The longer you delay, the fewer options you may have.

Important 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.



Servicemembers Civil Relief Act Notice Disclosure	U.S. Department of Housing and Urban Development Office of Housing	OMB Approval 2502-0584 Exp 11/30/2014
--	--	--

Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a Servicemember, may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the president and supported by federal funds.
- Active Servicemembers of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or Military action.

What Legal Protections are Servicemembers Entitled to Under the SCRA?

- The SCRA states that a debt incurred by a Servicemember, or Servicemember and spouse jointly, prior to entering Military service shall not bear interest at a rate above 6% during the period of Military service and one year thereafter, in the case of an obligation or liability, consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of Military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the Servicemember's Military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the Servicemember's Military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

What foreclosure protection does Chase provide to Servicemembers?

- Chase does not foreclose on active Servicemembers during the term of active service and for one year thereafter.

How Does a Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6%, a Servicemember or spouse may contact Chase Military Services toll-free at 877-469-0110 or provide a written notice with a copy of the Servicemember's Military orders to the address below:

Chase (SC1-2010)
Military Processing
2210 Enterprise Drive
Florence, SC 29501-1109

