

Chase (Mail Code LA4-9000)
700 Kansas Lane
Monroe, LA 71203



February 03, 2021

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Action Required: Your COVID-19 payment assistance is ending

Dear _____:

We're following up as you near the end of your payment assistance period on February 28, 2021, for the mortgage ending in *****. We hope this assistance has helped you during the COVID-19 crisis.

At this time the COVID-19 payment assistance program is limited to 12 months. If you are not able to resume monthly payments or make up any missed payments, you have options. These may include deferring any missed payments until the end of the mortgage term or payoff, extending the loan term, or standard mortgage assistance options such as a repayment plan or a loan modification. Please call us at 1-800-811-9123 to review your options by February 28, 2021. You can also let us know if you want to complete an application for mortgage assistance.

If you already contacted us, this letter is just a reminder. Please stay engaged with us until a solution is achieved.

If the account isn't current when your assistance period ends and you haven't selected a repayment option, the account will be considered delinquent, and other protections will end.

Sincerely,

Michelle Silwonuk
Managing Director
Home Lending Customer Service



GOOD NEWS

YOU CAN MOVE UNPAID PAYMENTS TO THE END OF THE LOAN TERM

Call 1-800-848-9380
by February 20, 2021.
We accept operator relay calls.

Account:
Property Address:

Dear :

We hope we have been able to help you during a difficult time with the special relief assistance program we provided.

We're offering to defer any missed payment(s) to the end of the loan to bring the account up to date. We won't charge any additional interest on those amounts.

If you're still in a special relief assistance program when you accept this offer, the special relief assistance program benefits will end and the account will be brought up to date. If you do not accept this offer, your special relief assistance will continue through February 28, 2021. At that time the amount to bring the account up to date will be \$13,027.67. This amount may change if your assistance is extended.

Here's how this offer works

- We'll defer unpaid principal and interest amounts as well as escrow advances, which are payments such as taxes and insurance we made because there wasn't enough in your escrow account, to the end of the mortgage. We will also defer corporate advances, which may include expenses for inspections, home valuations, legal fees, property maintenance and other costs that we paid.
- When the deferment process is complete, the next payment to be made will be the one for March 1, 2021.
- The deferred amount will be payable at the end of the loan term in one lump sum called a balloon payment. We won't charge interest on the balloon amount. If the account is paid off early, the deferred amount will be payable at the time of the payoff.
- The deferred amount will be shown as a Deferred Principal Balance in future statements and correspondence.
- If escrow payments weren't made, there will likely be a shortage in the escrow account. This means that there won't be enough funds in the escrow account to meet the amounts that we require for future tax and insurance payments. We cannot defer the escrow shortage. If there is a shortage on your next escrow analysis and you can't make up the shortage all at once, we will spread the shortage over 60 months and add it to the monthly mortgage payments.
- Any unpaid late charges and insufficient funds (NSF) fees will be waived.

If you accept this offer and we are currently reviewing you for mortgage assistance, we'll stop that review once this offer is complete.

If you don't accept this offer and you have a pending application for assistance, we'll continue to review you for all options when your application is complete.

Please read the enclosed Frequently Asked Questions for more information.

Here's what you need to do to accept this offer by February 20, 2021

- Accept this offer by calling us. You can also mail the completed acceptance form to the address below.

Chase
720 S. Colorado Blvd., Suite 210
Glendale, CO 80246-1904

Please allow up to five days for mail delivery.

- If your special relief assistance program has not ended once we process your acceptance, the program will end.

If the account status changes between now and when the process is complete, it may change our ability to complete this offer for you.

If you have difficulty resuming payments by February 20, 2021, or you don't want to accept this offer, please call us to discuss other options.

Please keep a copy of this letter for your records.

If you haven't requested assistance before and want information on how to apply, or you have other questions, please call us; we accept operator relay calls. We're here to help Monday through Friday from 8 a.m. to 10 p.m., and Saturday from 8 a.m. to 5 p.m. Eastern Time.

We appreciate your business.

Sincerely,



Jeff Broeker
Executive Director
Chase
1-800-848-9380
1-866-282-5682 Fax; it's free from any Chase branch

Enclosures

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-800-848-9380, de lunes a viernes de 8 a.m. a 10 p.m. y sábados de 8 a.m. a 5 p.m., hora del Este.

Important Legal Information

We are a debt collector

This is an attempt to collect a debt and any information obtained will be used for that purpose. However, to the extent your original obligation is subject to the automatic stay of bankruptcy or was discharged under the United States Bankruptcy Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this notice means that you're required to repay a debt that's subject to the automatic stay or has been discharged. Any



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Acceptance Form

Account:
Customer(s):
Property Address:

I have read and accept the terms of this offer to defer unpaid amounts.

Signed:

Signature

Date

Printed Name

We must receive this signed form or your call accepting the offer by February 20, 2021. Please mail the completed form to:

Chase
720 S. Colorado Blvd., Suite 210
Glendale, CO 80246-1904

If you have questions, please call us at 1-800-848-9380; we accept operator relay calls.

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