

Chase (AZ1-2557)
P.O. Box 71
Phoenix, AZ 85001-0071



November 03, 2011

[REDACTED]
[REDACTED]
[REDACTED]
DANVILLE, CA 94526

Settlement agreement confirmation

Account: [REDACTED]
Account Balance: \$120,650.77
Property Address: [REDACTED]
Danville, CA 94526-5605

Dear [REDACTED] and [REDACTED]

We are writing to confirm our recent conversation about our agreement to accept a settlement on the account above. As agreed, the total amount due is \$8,500.00. This amount must be received in our office by no later than November 28, 2011, or this offer becomes null and void.

After we receive the required funds, we will release our current lien on the property and forgive any remaining deficiency balance on the account. You can send payments by wire transfer using the following information.

Wire Routing Number: [REDACTED]
Wire Account Number: [REDACTED]
Wire Account Name: JPMC Home Equity Loss Mitigation

Please make sure your account number and the word "RECOVERY" show on the payment.

Our acceptance of this settlement is reported to various consumer reporting agencies and could lower your credit rating. We report forgiveness of debt to the IRS. Proceeding with this transaction may have implications on your state or federal tax liability; please consult a tax advisor for more information. We appreciate your prompt attention to this matter. If you have questions, please call us at the telephone number listed below.

Sincerely,

Chase
(877) 836-3040 Ext.
(800) 582-0542 TDD / Text Telephone
www.chase.com

If you are represented by an attorney, please refer this letter to your attorney and provide us with the