

Chase (OH4-7399)
P.O. Box 183205
Columbus, OH 43218
For Undeliverable Mail Only



05/20/2014



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CALLEDARE,BRIAN
3219 ASHTON PARK DR
HOUSTON, TX 77082

Acceleration Warning (Notice of Intent to Foreclose)

Account: *****5064 (the "Loan")
Property Address: 3219 ASHTON PARK DR
HOUSTON, TX 77082 (the "Property")

Dear CALLEDARE,BRIAN:

Under the terms of the Note and Mortgage, Deed of Trust, or other security agreement ("Security Instrument") securing your Loan, JPMorgan Chase Bank, N.A. ("Chase") hereby notifies you of the following:

1. You are in default because you have failed to pay the required monthly installments commencing with the payment due 02/27/2014.
2. As of 05/20/2014, total monthly payments (including principal and interest), late fees, insufficient funds (NSF) fees, and other fees and advances due under the terms of your loan documents in the total amount of \$3,290.43 are past due. This past-due amount is itemized below. If applicable, your account may have additional escrow amounts that have been paid out and are due on the Loan. If you have any questions about the amounts detailed below, please call us as soon as possible at 800-219-6659.

Total Monthly Payments	\$3,215.43
Late Fees	\$75.00
NSF Fees	\$0.00
Other Fees and Advances*	\$0.00
Amount Held in Suspense	\$0.00

**Other Fees and Advances include those amounts assessed in accordance with your loan documents, and/or permitted by applicable law, or that were authorized for services rendered. If you need additional information regarding any of these amounts, please call us at one of the telephone numbers listed below.*

You are also responsible for paying any amounts that become due from the date of this letter through the expiration date set forth in Paragraph 3 below. These amounts may include, but are not limited to, taxes, inspection fees, and other fees, as permitted by applicable law.



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If you have any reason to dispute the past-due amount listed above, or if you believe your Loan is current, please call us at one of the telephone numbers listed below.

3. Action required to cure the default: You must pay the total amount set forth in Paragraph 2 within 35 days from the date of this notice in order to cure this default. If any other fees and advances are due on your account, those are still valid and will need to be repaid under the terms of your loan documents.
4. If you fail to cure the default within 35 days from the date of this notice, Chase will accelerate the maturity of the Loan, terminate your credit line if the Loan provides for revolving advances, declare all sums secured by the Security Instrument immediately due and payable, and commence foreclosure proceedings, all without further notice to you. If this happens, Chase will be entitled to collect its expenses incurred in pursuing the remedies provided in the Security Instrument, which may include, but not be limited to, allowable foreclosure/attorney fees, and other expenses permitted by your loan documents or applicable law.
5. If permitted by your loan documents or applicable law, you have the right to reinstate after acceleration of the Loan and the right to bring a court action to assert the nonexistence of a default, or any other defense to acceleration, foreclosure, and sale. However, the amount required to reinstate may be higher than what is owed under Paragraph 2 above due to additional fees and charges that we are entitled to collect under the Loan, including attorney fees related to any foreclosure action we initiate.
6. Kindly remit the total amount due, shown in Paragraph 2 above to the remittance address listed below. Please note that Chase policy requires certified funds if two insufficient funds (NSF) payments have been received in the last six months. In this event, Chase will not accept a Direct Check, FastPay or SpeedPay.

Regular Mail:

Chase
Attention: HE Default Payment Processing
Mail Code: OH4-7164
P.O. Box 24785
Columbus, OH 43224-0785

Overnight Mail:

Chase
Attention: HE Default Payment Processing
Mail Code: OH4-7164
3415 Vision Drive
Columbus, OH 43219-6009

Except as required by law, we are under no obligation to accept less than the full amount owed. If you send us less than the full amount owed, we may in our sole discretion apply such partial payment to your Loan without waiving any default or waiving our right to accelerate the Loan and continue with foreclosure proceedings in accordance with Paragraph 4 above.

7. Assert and protect your rights as a member of the armed forces of the United States. If you or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard; a member of the National Guard of another state, or a member of a reserve component of the armed forces of the United States, please send written notice of the active military service to the address below immediately.

Mailing Address: Chase
Attn: SCRA
Mail Code: SC1-2030
2210 Enterprise Drive
Florence, SC 29501

Fax: 888-890-6803

Email: Access our Secure Message Center by logging on to your account at chase.com

8. If you are unable to pay the amount past due, Chase has a variety of homeowner assistance programs that might help you resolve your default and keep your home; however, we need to talk with you to discuss these options and determine which of them might be appropriate for your circumstances. Please call us as soon as possible at 800-219-6659.
9. While the Loan remains in default, we will perform certain tasks to protect our interest in the Property, including visits to your Property at regular intervals during the default. This will be done to determine, as of the date of the inspection, the property condition, occupancy status, and possibly your plans for curing the default and paying this Loan on time. You should anticipate that any costs incurred by Chase will be added to the amount you now owe if permitted by your loan documents or applicable law.

We offer homeownership counseling services to borrowers in some areas. Counseling is also available through a variety of nonprofit organizations experienced in homeownership counseling and approved by the U.S. Department of Housing and Urban Development (HUD). A listing of such organizations may be obtained by calling HUD toll-free at 800-569-4287 or at www.hud.gov.

Sincerely,

Chase
800-219-6659
800-582-0542 TTY
www.chase.com

Enclosure

- Federal Trade Commission Pamphlet

CERTIFIED MAIL: Return Receipt Requested and First Class Mail

We are a debt collector.

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. However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS

If you are or recently were on active duty or active service, you may be eligible for benefits and



protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law or Chase policy. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- Active service as a commissioned officer of the Public Health Service, or
- Service with the forces of a nation with which the United States is allied in a war or Military action, or
- Service with the National Guard of a state militia under a state call of duty, or
- Any period when you are absent from duty because of sickness, wounds, leave, or other lawful cause.

For more information, please call Chase Military Services at 877-469-0140.

AN IMPORTANT REMINDER TO 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." 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 800-219-6659 to discuss your options. The longer you delay, the fewer options you may have.

JPMorgan Chase Bank, N.A. is the mortgage servicer for your Loan and is the duly authorized agent for loan servicing administration for its principal and the investor of your Loan, JPMorgan Chase Bank, National Association, pursuant to a written agreement. All notices, payments, correspondence, and other communications regarding your real estate Loan should continue to be directed to Chase.

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Unofficial Copy Office of Merilyn Jones District Clerk