



**South Carolina
Legal Services**

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January 30, 2013

The Honorable Jenny Abbott Kitchings
Clerk, South Carolina Court of Appeals
1015 Sumter Street
Columbia, SC 29201

Re: JP Morgan Chase Bank National Bank v. Vanessa Y. Bradley
2008-CP-39-2120
2011193386

Dear Ms. Kitchings:

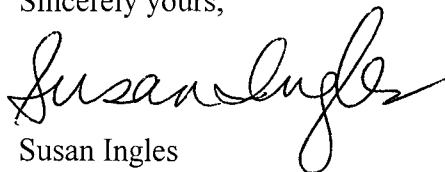
Enclosed herewith for filing in your Court are the following:

1. Second Appendix to the Record on Appeal
2. Proof of Service

This contains exhibits that were included in the original designation of matter but were inadvertently omitted from the original Record. Opposing counsel consents to the submission.

Thank you.

Sincerely yours,


Susan Ingles

c: James Y. Becker
Mary M. Caskey
P.O. Box 11889
Columbia, SC 29211-1889

RECEIVED

JAN 31 2013

SC Court of Appeals



ORIGINAL

19948

STATE OF SOUTH CAROLINA
In the Court of Appeals

APPEAL FROM PICKENS COUNTY
Court of Common Pleas

R. Murray Hughes, Special Referee

Case No. 2008-CP-39-2120

JP Morgan Chase Bank, National Bank..... Respondent,

v.

Vanessa Y. Bradley..... Appellant,

SECOND APPENDIX TO THE RECORD ON APPEAL

RECEIVED
JAN 31 2013
SC COURT OF APPEALS

Susan Ingles, S.C. Bar No. 4577
South Carolina Legal Services
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Greenville, SC 29601
(864) 679-3244
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Columbia, SC 29211-1889
(803) 540-7870
Attorneys for Respondent

HEARING EXHIBITS

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Chase Fulfillment Center
PO BOX 469030
Glendale, CO 80246-9030



September 21, 2010

VANESSA Y BRADLEY
454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Making Home Affordable Modification Trial Period Plan Offer - Notice of Expiration

Account: 8015713657 (the "Loan")
Property Address 454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630 (the "Property")

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing to notify you that the Trial Period Plan Offer through the Making Home Affordable ("MHA") modification program for the above-referenced account has expired for the following reason(s):

We are unable to offer you a Home Affordable Modification because you did not make all of the required Trial Period Plan payments by the end of the trial period.

If you were previously on a Trial Period Plan making reduced payments, please be advised that the actual payment status under the original terms of your Loan will begin to be reported to the credit bureaus, which may result in negative credit reporting if you do not cure any delinquency. In addition, if your Loan was in foreclosure at the time of the Trial Period Plan Offer, the foreclosure process may resume without further notice.

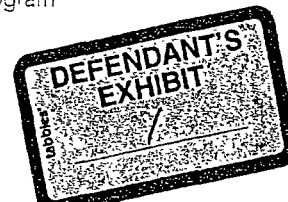
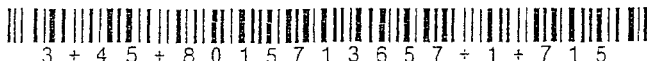
We may be able to offer other alternatives to help avoid the negative impact a possible foreclosure may have on your credit rating, the risk of a deficiency judgment being filed against you, and the possible adverse tax effects of a foreclosure on your Property, but we need to talk with you to determine which option might best fit your needs. If you are interested in discussing these possible alternatives, please contact our Homeowner's Assistance Department immediately at (888) 708-7105.

If you intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider.

- Forbearance Plan: A temporary reduction in your current payment to provide time for you to improve your financial circumstances.
- Repayment Plan: An agreement structured to cure the delinquency over a period of months while continuing to make contractual payments.
- Refinancing Settlement: Use of an external lender to pay off the Loan possibly for less than the full amount owed.

If you do not intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available to you under the Home Affordable Foreclosure Alternative ("HAFA") program

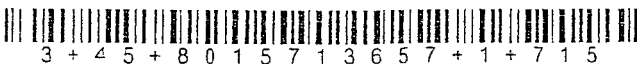
OP615
PBL



FOR CALIFORNIA CUSTOMERS ONLY:

- For California customers, the state 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 at (877) FTC-HELP or www.ftc.gov

OP615
PBL





Chase Fulfillment Center
PO BOX 469030
Glendale, CO 80246-9030

August 19, 2010

VANESSA Y BRADLEY
454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Statement of Eligibility for Loan Modification
Account: 8015713657 (the "Loan")
Property Address: 454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing in response to your recent request regarding a loan modification on the above-referenced account. After researching your account, we have determined that you do not qualify for a modification through the Making Home Affordable ("MHA") modification program or through other modification programs offered by Chase at this time. You have been deemed ineligible for the following reason(s)

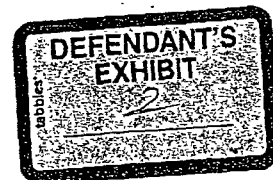
The Home Affordable Modification Program requires a calculation of the Net Present Value (NPV) of a modification using a formula developed by the Department of the Treasury. The NPV calculation requires us to input certain financial information about your income and your Loan including the factors listed below. When combined with other data in the Treasury model, these inputs estimate the cash flow the investor (owner) of your Loan is likely to receive if the Loan is modified and the investor's cash flow if the Loan is not modified. Based on the NPV results, the owner of your Loan has not approved a modification.

If we receive a request from you within thirty (30) calendar days from the date of this letter, we will provide you with the date the NPV calculation was completed and the input values noted below. If, within thirty (30) calendar days of receiving this information you provide us with evidence that any of these input values are inaccurate, and those inaccuracies are material, for example a significant difference in your gross monthly income or an inaccurate zip code, we will conduct a new NPV evaluation. While there is no guarantee that a new NPV evaluation will result in the owner of your Loan approving a modification, we want to ensure that the NPV evaluation is based on accurate information.

Available NPV Inputs:

- A Unpaid balance on the original Loan as of the date we reviewed your Loan
- B Interest rate before modification as of the date we reviewed your Loan
- C Months delinquent as of the date we reviewed your Loan
- D Next ARM reset date (if applicable)
- E Next ARM reset rate (if applicable)
- F Principal and interest payment before modification
- G Monthly insurance payment

EXHIBIT 3



- H. Monthly real estate taxes
- I. Monthly Homeowner Association fees (if applicable)
- J. Monthly gross income
- K. Borrower's Total Monthly Obligations
- L. Borrower FICO
- M. Co-borrower FICO (if applicable)
- N. Zip Code
- O. State

Unless otherwise specifically provided for in your denial reason description, you have thirty (30) days from the date of this letter to contact Chase to discuss the reason for non-approval under the Home Affordable Modification Program or to discuss alternative loss mitigation options that may be available to you. Your loan may be referred to foreclosure during this time, or any pending foreclosure action may continue. However, no foreclosure sale will be conducted and you will not lose your home during this thirty (30) day period.

If your Loan is delinquent, we may be able to offer other alternatives to help avoid the negative impact a possible foreclosure may have on your credit rating, the risk of a deficiency judgment being filed against you, and the possible adverse tax effects of a foreclosure on your Property. If you are interested in discussing these possible alternatives, please contact us immediately at (888) 708-7105.

If you intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider:

- **Forbearance Plan:** A temporary reduction in your current payment to provide time for you to improve your financial circumstances.
- **Repayment Plan:** An agreement structured to cure the delinquency over a period of months while continuing to make contractual payments.
- **Refinancing Settlement:** Use of an external lender to pay off the Loan, possibly for less than the full amount owed.

If you do not intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available to you under the Home Affordable Foreclosure Alternatives ("HAFA") program:

- **Short Sale of the Property,** where we may accept less than the full amount owed.*
- **Deed-in-Lieu of Foreclosure,** whereby you deed the Property to your servicer in exchange for forgiveness of all or a portion of the Loan.*

* Forgiveness of debt may have federal tax consequences. Consult with a tax professional.

If your existing Loan did not include escrows, Chase may have started to review your property tax and insurance obligations in order to establish an escrow account. As a result, we may have paid items on your behalf. We may at our option continue to now require escrows on your account, or require that you repay any advances over no less than twelve (12) months. You will be responsible for any past due tax or insurance obligations and all items going forward. If your account was previously escrowed, your escrow account will remain in effect.

Our credit decision was based in whole or in part on information compiled from reports obtained from one or more of the three consumer reporting agencies listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. These reporting agencies played no part in our decision and are unable to supply specific reasons we have denied credit to you. You have a right to receive a free copy of your report from these reporting agencies, if you request it no later than sixty (60) days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the applicable reporting agency by contacting that agency at the number provided below.

Equifax: PO BOX 740241
Atlanta, GA 30374-0241
(800) 685-1111

Experian PO BOX 9701
Allen, TX 75013-9701
(888) 397-3742

TransUnion PO BOX 2000
Chester, PA 19022-2000
(800) 916-8800

FEDERAL ECOA NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.

If you have questions about the Program or this Borrower Notice, please contact us at (888) 708-7105. You may also contact the U.S. Treasury sponsored HOPE Hotline Number (888) 995-HOPE and ask for "MHA Help". Assistance is free of charge. Chase also offers homeownership counseling services to borrowers in some areas, please contact us at the number below for information.

If you have any questions, please contact your relationship manager or call the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Homeowner's Assistance Department
Chase Home Finance LLC
(888) 708-7105
(800) 582-0542 TDD / Text Telephone
(866) 221-1019 Fax

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

FOR CALIFORNIA CUSTOMERS ONLY:

- For California customers, the state 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 at (877) FTC-HELP or www.ftc.gov.

TRANSMISSION VERIFICATION REPORT

TIME : 09/20/2010 05:30

DATE, TIME	09/20 05:29
FAX NO./NAME	18652211019
DURATION	00:00:24
PAGE(S)	01
RESULT	OK
MODE	STANDARD ECM



Homeowner's Assistance Department
Chase Home Finance, LLC
VIA FACSIMILE: 1-866-221-1019

Re. Vanessa Y. Bradley
Account 8015713657
454 Johnson Road
Central, S.C. 29630

Dear Homeowner's Assistance Department:

Your letter dated August 19, 2010 indicated that I do not qualify for a loan modification through the Home Affordable Modification Program based on the NPV results.

BY this letter, I request that you provide all NPV inputs used to make the determination stated in your letter including, but not limited to, the following.

- A Unpaid balance on the original Loan as of the date you reviewed my loan
- B Interest rate before modification as of the date you reviewed my loan
- C Months delinquent as of the date you reviewed my loan
- D Principal and interest payment before modification
- E Monthly insurance payment
- F Monthly real estate taxes
- G Monthly gross income used
- H Borrower's total monthly obligations used
- I Borrower FICO
- J Zip code
- K State

I am also sending you a Qualified Written Request in order for me to have the remaining information necessary to determine if you have treated me properly under applicable law.

Sincerely,

Vanessa Bradley Temple

TRANSMISSION VERIFICATION REPORT

TIME : 09/20/2010 05:33

DATE, TIME	09/20 05:31
FAX NO./NAME	16144227575
DURATION	00:02:04
PAGE(S)	04
RESULT	OK
MODE	STANDARD



Chase Home Finance, LLC
Customer Care
P.O. Box 24696
Columbus, OH 43224-0696
VIA CERTIFIED MAIL AND
VIA FACSIMILE: 1-614-422-7575

Re: Vanessa Y. Bradley nka Vanessa Temple
Account 8015713657
454 Johnson Road
Central, S.C 29630

Dear Sir/Madam:

I have received a letter indicating that my loan cannot be modified due to failure of the NPV test. In order to determine if this determination is correct I will need certain information related to the servicing of the loan. Please treat this letter as a "qualified written request" under the Federal Servicer Act, which is a part of the Real Estate Settlement Procedures Act, 12 U.S.C. 2605(e). Specifically, I am requesting the following information:

Relative to the NPV calculation, please provide:

- A. Discount rate used
- B. Foreclosure Recovery amount used
- C. Property value used

In addition, please provide the following:

1. A complete and itemized statement of the loan history from the date of the loan to the date of this letter including, but not limited to, all receipts by way of payment of otherwise and all charges to the loan in whatever form. This history should include the date of each and every debit and credit to any account related to this loan, and the nature and purpose of each such debit and credit, and the name and address of the payee of any type of disbursement related to this account.
2. A complete and itemized statement of all advances or charges against this loan for any purpose that are not reflected on the loan history transaction statement provided in answer to question #1.
3. A complete and itemized statement of the escrow account of the loan, if any, from the date of the loan to the date of this letter, including, but not limited to, any receipts for

disbursements with respect to real estate property taxes, fire or hazard insurance, flood insurance, mortgage insurance, credit insurance, or any other insurance product.

4. Have you purchased and charged to the account any Vendor's Single Interest Insurance?
5. A complete and itemized statement from the date of the loan to the date of this letter of any forced-placed insurance and expenses related thereto, related in any way to this loan.
6. A complete and itemized statement from the date of the loan to the date of this letter of any suspense account entries and/or any corporate advance entries related in any way to this loan.
7. A complete and itemized statement from the date of the loan to the date of this letter of any property inspection fees, property preservation fees, broker opinion fees, appraisal fees, bankruptcy monitoring fees, or other similar fees or expenses related in any way to this loan.
8. Identify the provision under the mortgage and/or note that authorizes charging each and every such fee against the loan of the debtors.
9. Please attach copies of all property inspection reports and appraisals
10. A complete and itemized statement of any and all arrears including each month in which the default occurred, and the amount of each monthly default.
11. A complete and itemized statement of any late charges to this loan from the date of this loan to the date of this letter.
12. The amount, if applicable, of any "satisfaction fees."
13. A complete and itemized statement from the date of the loan to the date of this letter of any fees incurred to modify, extend, or amend the loan or to defer any payment due under the terms of the loan.
14. The current amount needed to pay-off the loan in full.
15. A full and complete comprehensible definitional dictionary of all transaction codes and other similar terms used in the statements requested above.
16. A complete and itemized statement of any funds deposited in any suspension account(s) or corporate advance account(s), including, but not limited to, the balance in any such account or accounts and the nature, source, and date of any and all funds deposited in such account or accounts.

17. A complete and itemized statement from the date of this loan to the date of this letter of the amount, payment date, purpose and recipient of all foreclosure expenses, NSF check charges, legal fees, attorney fees, professional fees, and other expenses and costs that have been charged against or assessed to this mortgage.
18. The full name, address, and phone number of the current holder of this debt including the name, address, and phone number of any trustee or fiduciary.
19. The name, address, and phone number of any master servicers, servicers, sub-servicers, contingency servicers, back-up servicers, or special servicers for the underlying mortgage debt.
20. A copy of any mortgage Pooling and Servicing Agreement and all Disclosure Statements provided to any Investors with respect to any mortgage-backed security trust or other special purpose vehicle related to the said Agreement and any and all Amendments and Supplements thereto.
21. If a copy of the Pooling and Servicing Agreement has been filed with the SEC, provide a copy of the SEC Form 8k and the Prospectus Supplement, SEC Form 424b5
22. The name, address, and phone number of any Trustee under any pooling or servicing agreement related to this loan.
23. A copy of the Prospectus offered to investors in the trust.
24. Copies of all servicing, master servicing, sub-servicing, contingency servicing, special servicing, or back-up servicing agreements with respect to this account.
25. All written loss-mitigation rules and work-out procedures related to any defaults regarding this loan and similar loans.
26. The procedural manual used with respect to the servicing or sub-servicing of this loan.
27. A summary of all fixed or standard legal fees approved for any form of legal services rendered in connection with this account.
28. Is this loan subject to any Electronic Tracking Agreement? If the answer is yes, then state the full name and address of the Electronic Agent and the full name and address of the Mortgage Electronic Registration System.
29. Is the servicing of this loan provided pursuant to any type of mortgage electronic registration system? If the answer is yes, then attach a copy of the mortgage electronic registration system procedures manual.

30. A copy of the LSAMS Transaction History Report for the debtors' mortgage loan account, with a detailed description of all fee codes.

31. Is this mortgage part of a Mortgage Warehouse Loan? If so, then state the full name and address of the Lender and attach a copy of the Warehouse Loan Agreement.

32. Upon any default or notice of default, state whether or not the Mortgage Warehouse Lender has the right to override any servicers or sub-servicers and provide instructions directly to the Electronic Agent? If the answer is yes, then specifically identify the legal basis for such authority.

33. Is this mortgage part of a Whole Loan Sale Agreement? If the answer is yes, then state the name and address of the Purchaser, the Custodian, the Trustee, the Electronic Agent, and any Servicer or Sub-servicers.

- D. Property Value
- E. Discount rate
- F. Foreclosure Recovery amount

Thank you for taking the time to acknowledge and answer this qualified written request pursuant to 12 U.S.C. Section 2605(e)(1)(A) and Reg. X Section 3500.21(e)(1).

RESPA states that my written request must be acknowledged within 20 days and you must try to resolve the issue within 60 business days. I look forward to hearing from you so we may work together to resolve this matter.

Sincerely,

Vanessa Y. Bradley
nka Vanessa Temple

7009 1680 0000 6207 7092

OFFICIAL USE
(Domestic Mail Only, No Insurance Coverage Provided)

For delivery information visit our website at www.usps.com

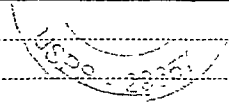
OFFICIAL USE

Postage	\$		
Certified Fee			
Return Receipt Fee (Endorsement Required)			
Restricted Delivery Fee (Endorsement Required)			
Total Postage & Fees	\$	RED 9.	

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Street, Apt. No.
or PO Box No.
City, State, ZIP+4



STATE OF SOUTH CAROLINA
COUNTY OF PICKENS

IN THE COURT OF COMMON PLEAS
Case No. 2008-CP-39-2120

JP Morgan Chase Bank, National
Association,

Plaintiff,

vs.

Vanessa Y. Bradley,

Defendant.

AFFIDAVIT OF CHARLES HERNDON

Personally appeared before me, Charles Herndon, who, being duly sworn, deposes and states as follows:

1. I am a Vice President of Chase Home Finance, LLC ("Chase"). Chase is the servicer of the mortgage loan of Vanessa Bradley (the "Borrower"), loan number 8015713657 (the "Loan"), which is the subject of this foreclosure action. I am duly authorized to make this Affidavit.

2. I am familiar with the books and business records that Chase maintains for mortgage loans, have personal knowledge of how those records are created and maintained, and understand how to read and interpret those records. The statements made herein are based on my review of Chase's business records to which I have access.

3. The Loan consists of a promissory note ("Note") and Mortgage executed by the Borrower on or about January 30, 2001. The real property that is the subject of the Mortgage and the foreclosure action is located in Pickens County, commonly known as 454 Johnson Road, Central, South Carolina 29630-8810 (the "Property").



4. Chase is the servicer of the Loan, and as servicer, Chase is responsible for collecting and applying payments on the Loan account and taking any appropriate actions to collect the Loan and preserve the Property.

5. The Loan was originated by Schmidt Mortgage on or about January 30, 2001, and assigned to Fleet National Bank on or about January 30, 2001. Fleet National Bank assigned the Mortgage to Mortgage Electronic Registration Systems, Inc., as nominee for Fleet National Bank on February 7, 2001, and JPMorgan Chase Bank, NA, as attorney in fact for Bank of America N.A. f/k/a Fleet National Bank, N.A. assigned the Mortgage to JPMorgan Chase Bank, National Association c/o Washington Mutual Bank ("WaMu") on January 13, 2009. JPMorgan Chase Bank, National Association is the successor in interest to WaMu.

6. The Loan has been modified twice since its origination in January 2001. The Loan was first modified by a Loan Modification Agreement dated April 11, 2005, and second by a Loan Modification Agreement dated March 24, 2008. Despite the modifications to the terms of the Loan, however, the Borrower was still unable to make the payments due on the Loan.

7. On December 30, 2008, Chase filed this foreclosure action, based on the Borrower's failure to make payments when due. At the time the foreclosure complaint was filed, the Borrower was due for her August 1, 2008, payment. After a hearing on March 12, 2009, a Judgment of Foreclosure and Sale was issued on March 17, 2009, and a foreclosure sale was scheduled to occur on April 6, 2009.

8. Chase's customer service notes for the Loan indicate that prior to the scheduled foreclosure sale, Chase was contacted by First Foreclosure Solutions ("FFS"), a representative of the Borrower, who wanted to apply for a modification of the Loan on the Borrower's behalf. FFS submitted a completed modification application for the Borrower on or about January 14,

2009, and was advised by Chase that the modification review process would take approximately 8-10 weeks.

9. On or about March 25, 2009, an FFS representative contacted Chase to request that Chase postpone the foreclosure sale scheduled for April 6, 2009. Chase agreed to postpone the foreclosure sale to allow the Borrower and her representatives to continue to negotiate a possible workout of the Loan.

10. To assist the Borrower, Chase extended a trial period plan ("Trial Plan") under the Making Home Affordable Modification Program ("HAMP"), which the Borrower accepted on or about June 24, 2009. A copy of the signed Trial Plan extended to the Borrower is attached hereto as **Exhibit 1**.

11. Under the Trial Plan, the Borrower agreed to make three monthly payments, each in the amount of \$517.29, due on July 1, 2009, August 1, 2009, and September 1, 2009. The Borrower made the first and second payments due under the Trial Plan, on June 26, 2009, and August 5, 2009, respectively. However, the Borrower failed to submit the full balance of the third payment due on September 1, 2009, and instead remitted a payment in the insufficient amount of \$368.00, on September 22, 2009. The Borrower did not pay the balance of the third Trial Plan payment until October 19, 2009, when she submitted a payment in the amount of \$150.00.

12. By letter dated March 4, 2010, Chase notified the Borrower that her Loan was not eligible for modification because the net present value of her Loan did not meet HAMP guidelines for a modification. A copy of the March 4, 2010, letter to the Borrower is attached as **Exhibit 2**.

13. Chase's customer service notes indicate that throughout May, June, and July 2010, Chase continued to communicate with the Borrower and her representatives concerning the Loan, but Chase and the Borrower were unable to reach a workout agreement due to the Borrower's lack of income.

14. Because Chase was unable to offer the Borrower a loan modification or other workout option, Chase instructed its attorneys to move forward with the foreclosure sale. A second foreclosure sale was scheduled for August 2, 2010, but immediately prior to the sale, the Borrower telephoned Chase and informed it that her income had changed and that she wanted to be reconsidered for a loan modification.

15. Chase again agreed to postpone the sale to discuss a possible loss mitigation workout with the Borrower. After reviewing the Borrower's request, however, Chase determined that the Borrower was not eligible for a modification, and on August 19, 2010, Chase notified the Borrower by letter that she had again been denied a modification under HAMP because the net present value of her Loan did not meet HAMP guidelines for a modification. A copy of the August 19, 2010, letter is attached as **Exhibit 3**.

16. After Chase notified the Borrower that she was ineligible for a loan modification, Chase instructed its attorneys to move forward with the foreclosure sale, and a third foreclosure sale of the Property was scheduled for September 7, 2010.

17. Prior to the September 7th foreclosure sale, the Borrower again requested that Chase reconsider her for a loan modification. The customer service notes indicate that between August 25, 2010, and August 31, 2010, Chase communicated with the Borrower concerning her modification request, and informed her that it could not reconsider her for a modification without updated financial information about her income and expenses. Chase also informed the Borrower that it

would not request that the foreclosure sale be postponed until all the required documentation for the modification request was received by Chase. The Borrower provided the missing financial documents needed to complete the Borrower's request for a modification on September 1, 2010.

18. On September 2, 2010, Chase advised the Borrower that her request for a modification was under review. Chase also advised the Borrower that it would request that the foreclosure sale be postponed, but that the request to postpone the sale would have to be approved by the Federal National Mortgage Association, the investor on the Loan. The Borrower contacted Chase via telephone on September 4, 2010, and was advised that the foreclosure sale had not been postponed.

19. The Property was sold on September 7, 2010, and Chase was the successful bidder of the Property. Chase assigned its bid to the Federal National Mortgage Association.

20. Chase notified the Borrower by letter dated September 21, 2010, that her Loan was not eligible for modification under the HAMP because she had previously failed to complete a HAMP trial period plan. A copy of this letter is attached hereto as **Exhibit 4**.

21. Chase also notified the Borrower by letter dated October 5, 2010, providing the Borrower with the net present value data inputs that were used to determine that she was not eligible for a modification. A copy of this letter is attached hereto as **Exhibit 5**.

Further Affiant sayeth not.

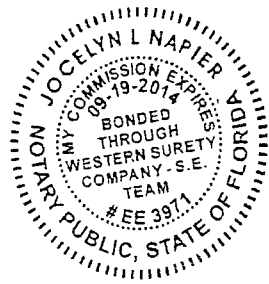
Chase Home Finance, LLC

By: [Signature]
Charles Herndon

Its: Vice President

SWORN to and subscribed before me
on this 10 day of March, 2011

[Signature]
Notary Public for the State of Florida
My commission expires: 9-19-2014



Investor Loan # _____

**HOME AFFORDABLE MODIFICATION TRIAL PERIOD PLAN
(Step One of Two-Step Documentation Process)**

Trial Period Plan Effective Date: JULY 01, 2009

Borrower ("I"): VANESSA Y BRADLEY

Lender ("Lender"): JPMORGAN CHASE BANK, NA, SUCCESSOR TO WASHINGTON MUTUAL BANK

Date of first lien Security Instrument ("Mortgage") and Note ("Note"): January 30, 2001

Loan Number: 8015713657

Property Address ("Property"): 454 JOHNSON RD, CENTRAL, SOUTH CAROLINA 29630

If I am in compliance with this Trial Period Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with a Home Affordable Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Lender sign it and Lender provides me with a copy of this Plan with the Lender's signature

1. **My Representations.** I certify, represent to Lender and agree:
 - A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future; and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
 - B. I live in the Property as my principal residence, and the Property has not been condemned;
 - C. There has been no change in the ownership of the Property since I signed the Loan Documents;
 - D. I am providing or already have provided documentation for all income that I receive (and I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Offer);
 - E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct, and
 - F. If Lender requires me to obtain credit counseling, I will do so

If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

HOME AFFORDABLE MODIFICATION TRIAL PERIOD PLAN - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3155 3/09 (rev 3/09) (page 1 of 3 pages)

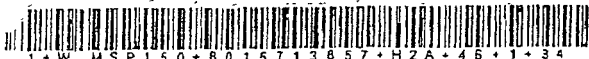


EXHIBIT 1

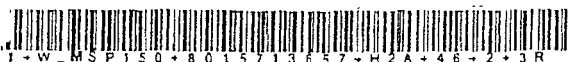
2. **The Trial Period Plan** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. \$517.29:

Trial Period Payment #	Trial Period Payment	Due Date On or Before
1	\$517.29	07/01/2009
2	\$517.29	08/01/2009
3	\$517.29	09/01/2009

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the Trial Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

- A. TIME IS OF THE ESSENCE under this Plan;
- B. Except as set forth in Section 2 C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;
- C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;
- D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;
- E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;
- F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement, (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and



G. I understand that the Plan is not a modification of the Loan Documents and that the Loan Documents will not be modified unless and until (i) I meet all of the conditions required for modification, (ii) I receive a fully executed copy of a Modification Agreement, and (iii) the Modification Effective Date has passed. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Plan.

3. **The Modification.** I understand that once Lender is able to determine the final amounts of unpaid interest and any other delinquent amounts (except late charges) to be added to my loan balance and after deducting from my loan balance any remaining money held at the end of the Trial Period under Section 2 D. above, the Lender will determine the new payment amount. If I comply with the requirements in Section 2 and my representations in Section 1 continue to be true in all material respects, the Lender will send me a Modification Agreement for my signature which will modify my Loan Documents as necessary to reflect this new payment amount and waive any unpaid late charges accrued to date. Upon execution of a Modification Agreement by the Lender and me, this Plan shall terminate and the Loan Documents, as modified by the Modification Agreement, shall govern the terms between the Lender and me for the remaining term of the loan.

4. **Additional Agreements.** I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Plan, unless a borrower or co-borrower is deceased or the Lender has waived this requirement in writing.
- B. To comply, except to the extent that they are modified by this Plan, with all covenants, agreements, and requirements of Loan Documents, including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my loan
- C. That this Plan constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.
- D. That all terms and provisions of the Loan Documents remain in full force and effect; nothing in this Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents. The Lender and I will be bound by, and will comply with, all of the terms and provisions of the Loan Documents.

In Witness Whereof, the Lender and I have executed this Plan.

Lender JPMORGAN CHASE BANK, NA, SUCCESSOR TO WASHINGTON MUTUAL BANK

By: _____

Date _____

X Vanessa Y Bradley
Borrower - VANESSA Y BRADLEY

(Seal) Date. 6 12 109



Chase Fulfillment Center
PO BOX 469030
Glendale, CO 80246-9030



March 04, 2010

VANESSA Y BRADLEY
454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Statement of Eligibility for Loan Modification
Account 8015713657 (the "Loan")
Property Address: 454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing in response to your recent request regarding a loan modification on the above-referenced account. After researching your account, we have determined that you do not qualify for a modification through the Making Home Affordable ("MHA") modification program at this time; however, we are happy to tell you that you may be eligible for other modification programs offered by Chase. You will be hearing from us regarding the other programs we have available for you very soon.

Federal guidelines require lenders to disclose why you did not qualify for the MHA program. You have been deemed ineligible for the MHA program for the following reason(s):

The Home Affordable Modification Program requires a calculation of the Net Present Value (NPV) of a modification using a formula developed by the Department of the Treasury. The NPV calculation requires us to input certain financial information about your income and your Loan including the factors listed below. When combined with other data in the Treasury model, these inputs estimate the cash flow the investor (owner) of your Loan is likely to receive if the Loan is modified and the investor's cash flow if the Loan is not modified. Based on the NPV results, the owner of your Loan has not approved a modification.

If we receive a request from you within thirty (30) calendar days from the date of this letter, we will provide you with the date the NPV calculation was completed and the input values noted below. If, within thirty (30) calendar days of receiving this information you provide us with evidence that any of these input values are inaccurate, and those inaccuracies are material, for example a significant difference in your gross monthly income or an inaccurate zip code, we will conduct a new NPV evaluation. While there is no guarantee that a new NPV evaluation will result in the owner of your Loan approving a modification, we want to ensure that the NPV evaluation is based on accurate information.

Available NPV Inputs:

- A. Unpaid balance on the original Loan as of the date we reviewed your Loan
- B. Interest rate before modification as of the date we reviewed your Loan
- C. Months delinquent as of the date we reviewed your Loan
- D. Next ARM reset date (if applicable)
- E. Next ARM reset rate (if applicable)
- F. Principal and interest payment before modification
- G. Monthly insurance payment
- H. Monthly real estate taxes
- I. Monthly Homeowner Association fees (if applicable)
- J. Monthly gross income
- K. Borrower's Total Monthly Obligations
- L. Borrower FICO
- M. Co-borrower FICO (if applicable)
- N. Zip Code
- O. State

If your Loan is delinquent, we may be able to offer other alternatives to help avoid the negative impact a possible foreclosure may have on your credit rating, the risk of a deficiency judgment being filed against you, and the possible adverse tax effects of a foreclosure on your Property. If you are interested in discussing these possible alternatives, please contact us immediately at (888) 708-7105.

We hope you will find the alternative offers to the federal program acceptable. If you feel the offer we send you is unacceptable and if you intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider. If you are interested in discussing these possible alternatives, please contact our Homeowner's Assistance Department immediately at (888) 708-7105.

If you intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider:

- **Forbearance Plan**: A temporary reduction in your current payment to provide time for you to improve your financial circumstances.
- **Repayment Plan**: An agreement structured to cure the delinquency over a period of months while continuing to make contractual payments
- **Refinancing Settlement**: Use of an external lender to pay off the Loan, possibly for less than the full amount owed.

If you do not intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider:

- **Short Sale of the Property**, where we may accept less than the full amount owed *
- **Deed-in-Lieu of Foreclosure**, whereby you deed the Property to your servicer in exchange for forgiveness of all or a portion of the Loan *

* Forgiveness of debt may have federal tax consequences. Consult with a tax professional.

As indicated in your trial plan documentation, if your existing Loan did not include escrows, Chase started to review your property tax and insurance obligations in order to establish an escrow account. As a result, we may have paid items on your behalf. In that case, if any escrow items were paid during the trial period, your mortgage payment will be adjusted to include an amount necessary to repay those funds over a sixty (60) month re-payment period. If your account was not escrowed prior to the trial period, your account will remain non-escrowed, and you will be responsible for any past due tax or insurance obligations and all items going forward. If your account was previously escrowed, your escrow account

will remain in effect Chase reserves the right in the future to require an escrow on your account if you fail to pay the tax and/or insurance obligations under the terms of your mortgage

Our credit decision was based in whole or in part on information compiled from reports obtained from one of the three consumer reporting agencies listed below. These reporting agencies played no part in our decision and are unable to supply specific reasons we have denied credit to you. You have a right to receive a free copy of your report from these reporting agencies, if you request it no later than sixty (60) days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the applicable reporting agency by contacting that agency at the number provided below

Equifax: PO BOX 740241
Atlanta, GA 30374-0241
(800) 685-1111

Experian: PO BOX 9701
Allen, TX 75013-9701
(888) 397-3742

TransUnion: PO BOX 2000
Chester, PA 19022-2000
(800) 916-8800

FEDERAL ECOA NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050

Chase offers 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 Secretary of Housing and Urban Development (HUD). A listing of such organizations may be obtained by calling the HOPE Hotline Number (888) 995-HOPE. When you call, please ask for "MHA help."

If you have any questions, please contact us at the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Homeowner's Assistance Department
Chase Home Finance LLC
(888) 708-7105
(800) 582-0542 TDD / Text Telephone

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." Chase offers loan modification assistance free of charge (i.e., no

modification fee required). Please call us immediately at (888) 708-7105 to discuss your options. The longer you delay, the fewer options you may have.

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

FOR CALIFORNIA CUSTOMERS ONLY:

- The state 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 at (877) FTC-HELP or www.ftc.gov.



Chase Fulfillment Center
PO BOX 469030
Glendale, CO 80246-9030

August 19, 2010

VANESSA Y BRADLEY
454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Statement of Eligibility for Loan Modification
Account 8015713657 (the "Loan")
Property Address: 454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing in response to your recent request regarding a loan modification on the above-referenced account. After researching your account, we have determined that you do not qualify for a modification through the Making Home Affordable ("MHA") modification program or through other modification programs offered by Chase at this time. You have been deemed ineligible for the following reason(s):

The Home Affordable Modification Program requires a calculation of the Net Present Value (NPV) of a modification using a formula developed by the Department of the Treasury. The NPV calculation requires us to input certain financial information about your income and your Loan including the factors listed below. When combined with other data in the Treasury model, these inputs estimate the cash flow the investor (owner) of your Loan is likely to receive if the Loan is modified and the investor's cash flow if the Loan is not modified. Based on the NPV results, the owner of your Loan has not approved a modification.

If we receive a request from you within thirty (30) calendar days from the date of this letter, we will provide you with the date the NPV calculation was completed and the input values noted below. If, within thirty (30) calendar days of receiving this information you provide us with evidence that any of these input values are inaccurate, and those inaccuracies are material, for example a significant difference in your gross monthly income or an inaccurate zip code, we will conduct a new NPV evaluation. While there is no guarantee that a new NPV evaluation will result in the owner of your Loan approving a modification, we want to ensure that the NPV evaluation is based on accurate information.

Available NPV inputs:

- A Unpaid balance on the original Loan as of the date we reviewed your Loan
- B Interest rate before modification as of the date we reviewed your Loan
- C Months delinquent as of the date we reviewed your Loan
- D Next ARM reset date (if applicable)
- E Next ARM reset rate (if applicable)
- F Principal and interest payment before modification
- G Monthly insurance payment

OP302-AA
DL

- H Monthly real estate taxes
- I Monthly Homeowner Association fees (if applicable)
- J Monthly gross income
- K Borrower's Total Monthly Obligations
- L Borrower FICO
- M Co-borrower FICO (if applicable)
- N Zip Code
- O State

Unless otherwise specifically provided for in your denial reason description, you have thirty (30) days from the date of this letter to contact Chase to discuss the reason for non-approval under the Home Affordable Modification Program or to discuss alternative loss mitigation options that may be available to you. Your loan may be referred to foreclosure during this time, or any pending foreclosure action may continue. However, no foreclosure sale will be conducted and you will not lose your home during this thirty (30) day period.

If your Loan is delinquent, we may be able to offer other alternatives to help avoid the negative impact a possible foreclosure may have on your credit rating, the risk of a deficiency judgment being filed against you, and the possible adverse tax effects of a foreclosure on your Property. If you are interested in discussing these possible alternatives, please contact us immediately at (888) 708-7105.

If you intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider:

- **Forbearance Plan:** A temporary reduction in your current payment to provide time for you to improve your financial circumstances.
- **Repayment Plan:** An agreement structured to cure the delinquency over a period of months while continuing to make contractual payments.
- **Refinancing Settlement:** Use of an external lender to pay off the Loan, possibly for less than the full amount owed.

If you do not intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available to you under the Home Affordable Foreclosure Alternatives ("HAFA") program:

- **Short Sale of the Property,** where we may accept less than the full amount owed.*
- **Deed-in-Lieu of Foreclosure,** whereby you deed the Property to your servicer in exchange for forgiveness of all or a portion of the Loan.*

* Forgiveness of debt may have federal tax consequences. Consult with a tax professional.

If your existing Loan did not include escrows, Chase may have started to review your property tax and insurance obligations in order to establish an escrow account. As a result, we may have paid items on your behalf. We may at our option continue to now require escrows on your account, or require that you repay any advances over no less than twelve (12) months. You will be responsible for any past due tax or insurance obligations and all items going forward. If your account was previously escrowed, your escrow account will remain in effect.

Our credit decision was based in whole or in part on information compiled from reports obtained from one or more of the three consumer reporting agencies listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. These reporting agencies played no part in our decision and are unable to supply specific reasons we have denied credit to you. You have a right to receive a free copy of your report from these reporting agencies, if you request it no later than sixty (60) days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the applicable reporting agency by contacting that agency at the number provided below.

Equifax: PO BOX 740241
Atlanta, GA 30374-0241
(800) 685-1111

Experian: PO BOX 9701
Allen, TX 75013-9701
(888) 397-3742

TransUnion PO BOX 2000
Chester, PA 19022-2000
(800) 916-8800

FEDERAL ECOA NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.

If you have questions about the Program or this Borrower Notice, please contact us at (888) 708-7105. You may also contact the U.S. Treasury sponsored HOPE Hotline Number (888) 995-HOPE and ask for "MHA Help". Assistance is free of charge. Chase also offers homeownership counseling services to borrowers in some areas, please contact us at the number below for information.

If you have any questions, please contact your relationship manager or call the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Homeowner's Assistance Department
Chase Home Finance LLC
(888) 708-7105
(800) 582-0542 TDD / Text Telephone
(866) 221-1019 Fax

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

FOR CALIFORNIA CUSTOMERS ONLY:

- For California customers, the state 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 at (877) FTC-HELP or www.ftc.gov.



Chase Fulfillment Center
PO BOX 469030
Glendale, CO 80246-9030

September 21, 2010

VANESSA Y BRADLEY
454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Making Home Affordable Modification Trial Period Plan Offer – Notice of Expiration
Account 8015713657 (the "Loan")
Property Address: 454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630 (the "Property")

Dear Mortgagor(s).

Chase Home Finance LLC ("Chase") is writing to notify you that the Trial Period Plan Offer through the Making Home Affordable ("MHA") modification program for the above-referenced account has expired for the following reason(s)

We are unable to offer you a Home Affordable Modification because you did not make all of the required Trial Period Plan payments by the end of the trial period.

If you were previously on a Trial Period Plan making reduced payments, please be advised that the actual payment status under the original terms of your Loan will begin to be reported to the credit bureaus, which may result in negative credit reporting if you do not cure any delinquency. In addition, if your Loan was in foreclosure at the time of the Trial Period Plan Offer, the foreclosure process may resume without further notice.

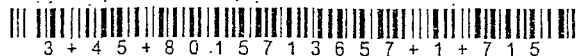
We may be able to offer other alternatives to help avoid the negative impact a possible foreclosure may have on your credit rating, the risk of a deficiency judgment being filed against you, and the possible adverse tax effects of a foreclosure on your Property, but we need to talk with you to determine which option might best fit your needs. If you are interested in discussing these possible alternatives, please contact our Homeowner's Assistance Department immediately at (888) 708-7105.

If you intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider:

- **Forbearance Plan:** A temporary reduction in your current payment to provide time for you to improve your financial circumstances.
- **Repayment Plan:** An agreement structured to cure the delinquency over a period of months while continuing to make contractual payments.
- **Refinancing Settlement:** Use of an external lender to pay off the Loan, possibly for less than the full amount owed.

If you do not intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available to you under the Home Affordable Foreclosure Alternative ("HAFA") program

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PBL



3 + 4 5 + 8 0 1 5 7 1 3 6 5 7 + 1 + 7 1 5

EXHIBIT 4

- Short Sale of the Property where we may accept less than the full amount owed.*
 - Deed-in-Lieu of Foreclosure whereby you deed the Property to your servicer in exchange for forgiveness of all or a portion of the Loan.*
- * Forgiveness of debt may have federal tax consequences. Consult with a tax professional.

You have thirty (30) days from the date of this letter to contact Chase to discuss the reason for non-approval under the Home Affordable Modification Program or to discuss alternative loss mitigation options that may be available to you. Your loan may be referred to Foreclosure during this time, or any pending foreclosure action may continue. However, no foreclosure sale will be conducted and you will not lose your home during this thirty (30) day period.

If your account was not escrowed prior to the trial period, we will at our option either require escrows on your loan account, or adjust your payment to repay any advances made on your behalf over a repayment period of not less than twelve (12) months. If your account was previously escrowed, your escrow account will remain in effect.

If you have questions about the Program or this Borrower Notice, please contact us at (888) 708-7105. You may also contact the U.S. Treasury sponsored HOPE Hotline Number (888) 995-HOPE and ask for "MHA Help". Assistance is free of charge. Chase also offers homeownership counseling services to borrowers in some areas; please contact us at the number below for information.

If you have any questions, please contact your relationship manager or call the number provided below. At Chase, we value you as a customer and want to ensure you understand your options

Sincerely,
Homeowner's Assistance Department
Chase Home Finance LLC
(888) 708-7105
(800) 582-0542 TDD / Text Telephone
(866) 221-1019 Fax

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." Loan modification scams should be reported to PreventLoanScams.org, or by calling (888) 995-HOPE. Chase offers loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at (888) 708-7105 to discuss your options. The longer you delay, the fewer options you may have.

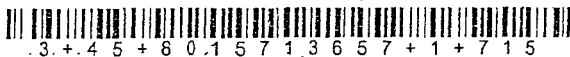
Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

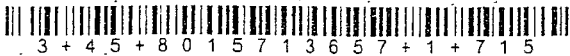
OP615
PBL



FOR CALIFORNIA CUSTOMERS ONLY:

- For California customers, the state 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 at (877) FTC-HELP or www.ftc.gov.

OP615
PBL





Chase Fulfillment Center
3801 S. Collins St.
TX1-1814
Arlington, TX 76014

October 5, 2010

VANESSA Y BRADLEY

454 JOHNSON RD
CENTRAL SC 29630

Your Net Present Value ("NPV") Calculation

Account: 8015713657 (the "Loan")
Property Address: 454 JOHNSON RD
CENTRAL SC 29630

Dear Mortgagor(s)

Chase Home Finance LLC ("Chase") is writing in response to your request for the Net Present Value (NPV) data inputs used to determine you are not eligible for a loan modification under the Making Home Affordable ("MHA") modification program.

The MHA program requires us to use an NPV formula developed by the Department of the Treasury that uses certain specific information about your financial situation, including the factors listed below.

The NPV input values we used as of September 13, 2010 are listed below:

- A. Unpaid balance on the original loan = \$94,185.23
- B. Interest rate before modification = 6.875%
- C. Months delinquent = 19
- D. Next ARM reset date (if applicable) = N/A
- E. Next ARM reset rate (if applicable) = N/A
- F. Principal and interest payment before modification = \$603.12
- G. Monthly insurance payment = \$37.58
- H. Monthly real estate taxes = \$40.29
- I. Monthly HOA fees (if applicable) = N/A
- J. Monthly gross income = \$1,613.73
- K. Borrower's Total Monthly Obligations = \$1,360.78
- L. Borrower FICO = 551
- M. Co-borrower FICO (if applicable) = N/A
- N. Zip Code = 29630
- O. State = SC

EXHIBIT 5

If within thirty (30) calendar days of the date of this letter, you provide us with evidence that any of these input values are inaccurate, and we are able to confirm these new values are both correct and material to the calculation (for example a significant difference in your gross monthly income or an inaccurate zip code) we will conduct a new NPV evaluation using this corrected information. While there is no guarantee that a new NPV evaluation will result in us approving a modification, we want to ensure that the NPV evaluation is based on accurate information.

All evidence used to dispute any of the NPV inputs should be supported by documentation and should be returned to us in one package, as incomplete packages will cause further delay in the review process. Please submit the items by fax or mail to the address below, along with the attached cover sheet, in time for us to receive them within thirty (30) days of the date of this letter.

Regular/Overnight Mail: Chase Fulfillment Services
3801 S Collins St.
TX1-1814
Arlington, TX 76014

Fax: (866) 331-2659

Chase offers 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 Secretary of Housing and Urban Development (HUD). A listing of such organizations may be obtained by calling the HOPE Hotline Number (888) 995-HOPE. When you call, please ask for "MHA help."

If you have any questions, please contact us at the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Homeowner's Assistance Department
Chase Home Finance LLC
(888) 708-7105
(800) 582-0542 TDD/Text Telephone
(866) 331-2659 Fax

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." Chase offers loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at (888) 708-7105 to discuss your options. The longer you delay, the fewer options you may have.

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

FOR CALIFORNIA CUSTOMERS ONLY:

- The state 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 at (877) FTC-HELP or www.ftc.gov.

OP306-J

TO ENSURE THE PROPER HANDLING OF YOUR DOCUMENTS, PLEASE INCLUDE THIS
ROUTING SHEET WITH YOUR FAX OR REMITTANCE

MORTGAGOR NAME:
VANESSA Y BRADLEY

«Mortgagor3»

PROPERTY ADDRESS:
454 JOHNSON RD
CENTRAL, SC 29630
«Property City, State, Zip»

LOAN NUMBER:
«Loan Number»



ROGERS TOWNSEND & THOMAS, PC

ATTORNEYS AND COUNSELORS AT LAW

Samuel C. Waters

tel 803-227-7700

mail PO Box 100200

web www.rtt-law.com

Columbia, South Carolina 29202

714580-00518

NOTICE TO VACATE PROPERTY

TO: All occupants residing at 454 Johnson Rd, Central, SC 29630

NOTICE IS HEREBY GIVEN THAT Federal National Mortgage Association,, or its predecessor in interest, purchased the property located at 454 Johnson Rd, Central, SC 29630 (the "Premises") at the foreclosure sale held on September 7, 2010 by the Special Referee for Pickens County.

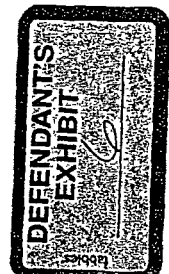
NOTICE IS FURTHER GIVEN THAT:

within TEN (10) of the date of this Notice, if you are any person who is not a bona fide tenant or subtenant, you are required to vacate and surrender possession of the Premises or the portion in which you reside, to Federal National Mortgage Association, through Charlene Dryden, its agent, who can be reached at 864-225-1202 ext 126 from 9:00 a.m. to 5:00 p.m. on all business days, unless you provide evidence that you are a bona fide tenant pursuant to Section 702(a)(2)(A) of the federal "Protecting Tenants at Foreclosure Act of 2009" ("PTFA") or are protected by Section 703 of the PTFA. Please see the Addendum of this Notice for instructions on how to deliver this evidence

If within the applicable period as set forth above, EITHER if you fail to surrender possession OR if you fail to provide evidence you are a bona fide tenant pursuant to Section 702(a)(2)(A) of the PTFA or are protected by Section 703 of the PTFA, Federal National Mortgage Association, will commence eviction proceedings against you to recover possession of the Premises.

If you can provide evidence that you are a bona fide tenant, your continued use of the property is contingent upon your making timely rental payments to the new owner or its agent until you actually vacate the property. Your former landlord is no longer entitled to collection of the rental payments. You will be contacted shortly with instructions detailing where to forward your payments. Return of your security deposit is not the obligation of Federal National Mortgage Association.

Fannie Mae previously delivered its "Knowing Your Options" Document to you. Fannie Mae has either not received a response from you or has not received information that you are entitled to additional protections under the Protecting Tenants at Foreclosure Act of 2009. If you did not receive Fannie Mae's "Knowing Your Options" Document or your



believe you are entitled to additional protections under state or federal law, please contact this office immediately.

Dated September 22, 2010

Rogers Townsend & Thomas, PC
By: Samuel C Waters

ADDENDUM

TENANT INFORMATION

IF YOU ARE A TENANT of the prior owner, you must provide the following documents:

- A copy of your lease
- A return phone number and the time best to reach you
- The receipt for the last six (6) payments made to the landlord for the residence

By either mail, fax or email

Mail:
ReMax Foothills
ATTN: Charlene Dryden
4022 Clemson Blvd. Anderson, SC 29621

Email:
cjdryden@carol.net

864-225-1202

TRANSMISSION VERIFICATION REPORT

TIME : 08/02/2010 02:24

DATE, TIME	08/02 02:23
FAX NO./NAME	18775332107
DURATION	00:00:49
PAGE(S)	81
RESULT	OK
MODE	STANDARD ECM



8015713657

INCOME/EXPENSES FOR HOUSEHOLD¹

Number of People in Household:

Monthly Household Income		Monthly Household Expenses/Debt		Household Assets	
Monthly Gross Wages	\$ 1489.60	First Mortgage Payment	\$ 672.11	Checking Account(s)	\$ 0
Overtime	\$ —	Second Mortgage Payment	\$ —	Checking Account(s)	\$ —
Child Support / Alimony / Separation ²	\$ —	Insurance	\$ —	Savings/ Money Market	\$ —
Social Security/SSDI	\$ —	Property Taxes	\$ —	CDs	\$ —
Other monthly income from pensions, annuities or retirement plans	\$ —	Credit Cards / Installment Loan(s) (total minimum payment per month)	\$ —	Stocks / Bonds	\$ —
Tips, commissions, bonus and self-employed income	\$ —	Alimony, child support payments	\$ —	Other Cash on Hand	\$ —
Rents Received	\$ —	Net Rental Expenses	\$ —	Other Real Estate (estimated value)	\$ —
Unemployment Income	\$ —	HOA/Condo Fees/Property Maintenance	\$ —	Other _____	\$ —
Food Stamps/Welfare	\$ —	Car Payments	\$ 327.44	Other _____	\$ —
Other (investment income, royalties, interest, dividends etc)	\$ —	Other <u>cell phone utilities</u>	\$ 305	Do not include the value of life insurance or retirement plans when calculating assets (401k, pension funds, annuities, IRAs, Keogh plans, etc)	
Total (Gross Income)	\$ 1489.60	Total Debt/Expenses	\$ 1304.44	Total Assets	\$ 0

INCOME MUST BE DOCUMENTED

¹Include combined income and expenses from the borrower and co-borrower (if any) If you include income and expenses from a household member who is not a borrower, please specify using the back of this form if necessary.

²You are not required to disclose Child Support, Alimony or Separation Maintenance income, unless you choose to have it considered by your servicer

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER	<input checked="" type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be completed by interviewer

This request was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) & ID Number	Name/Address of Interviewer's Employer
	Interviewer's Signature Date	
	Interviewer's Phone Number (include area code)	

Cover Sheet

To:	Chase Fulfillment Center 4500 CHERRY CREEK DR SOUTH STE 100 MAIL STOP - Letters GLENDALE, CO 80246-1531	Fax Number:	(866) 221-1019
From:	MORTGAGOR NAME: Vanessa Y. Bradley PROPERTY ADDRESS: 454 Johnson Road Central, SC 29630-0000 LOAN NUMBER: 8015713657	Date:	8/31-10
Re:	Modification Program	Pages:	12



- Notes:
- ① authorization form.
 - ② IRS - 4506-T
 - ③ Wage Notice
 - ④ pay check stub
 - ⑤ 2 bank statements
 - ⑥ letter verifying why I only had 1 pay check stub
 - ⑦ letter states I do not have home owner association dues

confidential

TO ENSURE THE PROPER HANDLING OF YOUR DOCUMENTS, PLEASE INCLUDE THIS COVER SHEET WITH YOUR FAX OR REMITTANCE.



TRANSMISSION VERIFICATION REPORT

TIME : 08/31/2010 06:22

DATE, TIME	08/31 06:15
FAX NO./NAME	18662211019
DURATION	00:06:18
PAGE(S)	13
RESULT	OK
MODE	STANDARD ECM

I authorize Urban League of the Upstate, Inc. and its representatives to speak on my behalf regarding my loan with my lender and with whoever has servicing responsibilities for my loan.

I also authorize the lender and/or servicer handling my loan to discuss my loan with Urban League of the Upstate, Inc.

I authorize Urban League of the Upstate, Inc. to pull credit reports to evaluate my credit for housing counseling purposes.

I authorize the lender and/or servicer to notify Urban League of the Upstate, Inc. in the event that my loan payments become delinquent in the future, if the lender or servicer chooses to provide this service.



Loan # 8015713657

Property Address: 454 Johnson Road, Central, SC 29630

Vanessa Bradley Temple
Borrower Name (printed)

8/31/10
Date

Vanessa Bradley Temple
Borrower Signature

Jeanne Vernon
Counselor Name (printed)

8/31/10
Date

Jeanne Vernon
Counselor Signature

Urban League of the Upstate, Inc.
15 Regency Hill Drive
Greenville, South Carolina 29607
864-244-3862 (o) 864-244-6134 (f)
Counselor direct number-864-322-4119

This form is valid for 12 months

8015713657

Pickens County Board of Disabilities and Special Needs:

Employee Wage Notice:

Vanessa Temple
Name of Employee

7-6-2010
Date of Hire:

In compliance with Section 41-11-140 of South Carolina Code of Laws of 1976, as amended, you are hereby notified that your pay as an employee of Pickens County Board of Disabilities and Special Needs (PCBDSN) is \$ 9.31 Bi-weekly \$ _____ Hourly effective 7-23-2010.

Payment will be made to you, by direct deposit into your account at your designated financial institution or by check no later than 4pm on Thursday, according to the bi-weekly payroll schedule for PCBDSN. Payroll checks and direct deposit remittance vouchers will be available for pick up by residential staff at the assigned residential homes. Payroll checks and direct deposit remittance vouchers will be available for pick up by Non-Residential staff at PCBDSN administrative office located at 1308 Griffin Mill Rd. Easley, SC 29640.

Your hours of employment per day will be PRN and hours per week will be _____, unless otherwise notified.

7-22-2010
Today's Date

[Signature]
HR/Supervisor signature

I, Vanessa Temple do hereby certify that I have been notified in writing of the day, the hour and the place of payment, of the rate of pay and hours of employment per day and week by the employer. I also understand that the standard deductions for Federal and State and other designated taxes will be deducted from each check, as well as any elective benefits I may have chosen to have payroll deducted. I also understand that these deductions will be itemized on each check stub or direct deposit remittance voucher. I further understand and certify that if I should resign or be terminated, any outstanding financial obligations to PCBDSN will be deducted from my final pay. I also understand that I have been notified and do understand the Employment-at-will policy.
Rate of Pay \$ 9.31

Should any changes to the above be required, I will be notified seven (7) days prior to the change

Vanessa B Temple
Employee Signature

7-22-10
Date

8015713657

PICKENS CNTY DSN BOARD

Pay Period 08/19/2010
Check Date 08/26/2010

Check No 955694

Employee: Vanessa B Temple

SSN. ***-**-7363

LOC 30

Leave Balance as of 08/19/2010

	Hours	Current	Y-T-D	Deduction	Current	Y-T-D
REGULAR	80.00	744.80	1,292.17	PHYSICAL		111.00
OVERTIME	4.75	66.33	77.21			

Gross Wage	811.13	1,369.38
FICA/Medicare	62.05	104.75
Federal	57.29	61.85
State	33.37	43.91
Total Deductions	0.00	111.00
Net Pay	658.42	1,047.87

Exemptions	
Fed:	1
State:	1
MS:	S
Additional Tax	
Fed	0.00
State:	0.00
Pay Rate:	9.31

955694

SIX HUNDRED FIFTY-EIGHT AND 42 / 100 DOLLARS

08/26/2010

*****658.42

Vanessa B Temple
454 Johnson Road
Central, SC 29630

30

*****1487

*****5309

SECURITY FEATURES INCLUDED DETAILS ON BACK.

8015713657



1230 Main Street
PO Box 29
Columbia, SC 29202-0029



SC08

03301
VANESSA B TEMPLE
454 JOHNSON RD
CENTRAL SC 29630-8810

ZE
414

Your Account(s) At A Glance	
Checking Balance	3.92+

Statement Period: June 5, 2010 Thru July 7, 2010

Account Number 160179375309



FREE CHECKING

Account Number 160179375309

Enclosures In Statement: 0

Beginning Balance	12.45+	Statement Period Days	33
2 Deposits	170.00+	Average Ledger Balance	5.00-
1 Other Credits	38.00+		
1 Checks	41.00-		
10 Other Debits	175.53-		
Monthly Service Charge	0.00		
Ending Balance	3.92+		

Deposits To Your Account

Date	Description	Amount
06-21	Customer Deposit	120.00
06-24	Customer Deposit	50.00
Total		170.00

Other Credits To Your Account

Date	Description	Amount
06-21	Service Charge Refund	38.00
Total		38.00

Checks Paid From Your Account

Check No.	Date	Amount
657	06-28	41.00

*Prior Check Number(s) Not Included or Out of Sequence

Other Debits From Your Account

Date	Description	Amount
06-07	FDR Debit Card Visa Debit Hot Spot # 8001 Greenville SC	6.10
06-07	FDR Debit Card Visa Debit McDonald's F10067 Greenville SC	3.24
06-09	Purchase 000160179375309 06-09 ATM 612832 Seq # 59665 Spinx #199 7252 Moorefield Liberty SC	3.00
06-09	Overdrawn Account Fee	5.00
06-10	Insufficient Funds Fee from 060910	33.00
06-16	Insufficient Funds Fee from 061510	33.00
06-21	Withdrawal 10 State Park Ro Greenville SC X947 06-21 160179375309	40.00



Direct Customer Inquiry Calls To
FIRST CITIZENS
Hotline At 1-888-612-4444

8615913657

Statement Period: June 5, 2010 Thru July 7, 2010

Account Number: 160179375309

Other Debits From Your Account

Date	Description	Amount
06-22	FDR Debit Card Visa Debit McDonald's F6142 Pickens SC	2.18
06-22	FDR Debit Card Visa Debit Murphy6940atwalmrt Central SC	30.00
06-28	FDR Debit Card Visa Debit Murphy6940atwalmrt Central SC	20.01
Total		175.53

	Total Statement Cycle	Total Year-To-Date
Total Overdraft Fees	5.00	5.00
Total Return Item Fees	66.00	66.00

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
06-07	3.11+	06-16	70.89-	06-24	64.93+
06-09	4.89-	06-21	47.11+	06-28	3.92+
06-10	37.89-	06-22	14.93+		

Get \$50 when you refer a friend to First Citizens. For details, visit FirstCitizensonline.com/refer-a-friend or stop by your local branch.

Go Green, Go Paperless. It's good for the environment and good for you, too. When you receive your statement through Online Banking you'll reduce your monthly paperwork and your risk of fraud. To switch to e-statements, just click on the Customer Service tab in Online Banking. If you're not enrolled in Online Banking, visit FirstCitizensonline.com, call 888-612-4444 or visit your local branch to sign up.

Enclosed is our annual privacy notification to you. You may receive this notification more than one time if you have multiple accounts with us. Please review it and be assured that we are committed to protecting your privacy.

8015113657



1230 Main Street
PO Box 29
Columbia, SC 29202-0029



SC08

03298
VANESSA B TEMPLE
454 JOHNSON RD
CENTRAL SC 29630-8810

ZE
414

Your Account(s) At A Glance
Checking Balance 1,733.63+



Statement Period: July 8, 2010 Thru August 5, 2010

Account Number* 160179375309

 **FREE CHECKING**
Account Number: 160179375309 Enclosures In Statement: 0

Beginning Balance	3.92+	Statement Period Days	29
0 Deposits	0.00	Average Ledger Balance	941.00+
3 Other Credits	5,851.88+		
9 Checks	1,912.22-		
26 Other Debits	2,209.95-		
Monthly Service Charge	0.00		
Ending Balance	1,733.63+		

Other Credits To Your Account

Date	Description	Amount
07-26	Strayer Univ Credit *****2274	2,727.58
07-28	Scpsc-Ulbenefits U Benefit *****7363	2,808.00
07-29	Pickens Co Dsn Payroll ***-**-7363	316.30
Total		5,851.88

Checks Paid From Your Account

Check No	Date	Amount	Check No	Date	Amount	Check No	Date	Amount
660	07-27	30.00	663	07-28	183.55	666	07-29	60.00
661	07-27	700.00	664	08-02	45.00	667	07-30	500.00
662	07-28	42.67	665	07-29	51.00	668	08-02	300.00

*Prior Check Number(s) Not Included or Out of Sequence

Other Debits From Your Account

Date	Description	Amount
07-27	Purchase 000160179375309 07-27 ATM 001 Seq # 1099	223.09
	Vzwlrss Debitma Vzwlrss Debitma Warren NJ	
07-27	Withdrawal 10 State Park Ro Greenville SC X947 07-26 160179375309	200.00
07-28	Purchase 000160179375309 07-27 ATM 064100 Seq # 50445	391.85
	Wal-Mart Super 0641 Wal-Sams Gr Eenville (Ws C	
07-28	Purchase 000160179375309 07-27 ATM Lk5447 Seq # 35167	45.12
	Westside Quick 821 W Parker RD Greenville S C	
07-29	Withdrawal Clemson Main Clemson SC X998 07-29 160179375309	300.00
07-29	Purchase 000160179375309 07-29 ATM 298271 Seq # 6183	169.79
	USPS 4514200630 1205 W Main St C Entral SC	
07-29	Purchase 000160179375309 07-29 ATM Lk4916 Seq # 58795	35.00
	Stop A Minit 12 578 W Main St Li Berty SC	



Direct Customer Inquiry Calls To
FIRST CITIZENS
Hotline At 1-888-612-4444.

8010 113607

Statement Period July 8, 2010 Thru August 5, 2010

Account Number 160179375309

Other Debits From Your Account

Date	Description	Amount
07-29	FDR Debit Card Visa Debit McDonald's F10067 Greenville SC	21 32
07-29	FDR Debit Card Visa Debit McDonald's F10067 Greenville SC	11 96
07-30	Purchase 000160179375309 07-30 ATM 432220 Seq # 3151 Wal-Mart #3222 1286 Eighteen Mi Lecentral SC	82 91
07-30	FDR Debit Card Visa Debit Rugged Wearhouse-Ander Anderson SC	62 48
07-30	Purchase 000160179375309 07-29 ATM 119800 Seq # 16378 Target T1198 An 3519 Clemson Blv Anderson SC	41 47
07-30	Purchase 000160179375309 07-29 ATM 077590 Seq # 3709 Kmart 3801 B Clemson B Lv Anderson S C	10 59
08-02	Purchase 000160179375309 07-31 ATM 000000 Seq # 26100 Jcpenney Store 6101 Calhoun Mem Easley SC	64 14
08-02	Purchase 000160179375309 07-31 ATM 007235 Seq # 84225 Snoe Dept 0723 Rockville Center Easley SC	58 84
08-02	FDR Debit Card Visa Debit Clemson Cleaners Clemson SC	39 62
08-02	Purchase 000160179375309 08-02 ATM 298271 Seq # 6248 USPS 4514200630 1205 W Main St C Entral SC	6 64
08-02	FDR Debit Card Visa Debit Murphy6940atwalmrt Central SC	30 00
08-03	Purchase 000160179375309 08-03 ATM 432220 Seq # 9265 Wal-Mart #3222 1286 Eighteen Mi Lecentral SC	78 00
08-03	Purchase 000160179375309 08-03 ATM 000812 Seq # 51800 Hibbett Sports 1280 Eighteen Mi Central SC	62 04
08-04	Purchase 000160179375309 08-03 ATM 006532 Seq # 54700 Hibbett Sports 1526 Poinsett Hw Greenville SC	95 40
08-04	FDR Debit Card Visa Debit Great Wall II Greenville SC	20 68
08-04	FDR Debit Card Visa Debit Rugged Wearhouse-Ander Anderson SC	9 53
08-04	FDR Debit Card Visa Debit Murphy6940atwalmrt Central SC	35 00
08-05	Purchase 000160179375309 08-05 ATM 322200 Seq # 86056 Wal-Mart Super 3222 Wal-Sams Ce Ntral SC	60 99
08-05	Purchase 000160179375309 08-05 ATM 000812 Seq # 72800 Hibbett Sports 1280 Eighteen Mi Central SC	53 49
Total		2,209 95

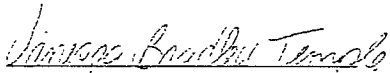
	Total Statement Cycle	Total Year-To-Date
Total Overdraft Fees	0 00	5 00
Total Return Item Fees	0 00	66 00

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
07-26	2,731 50+	07-29	3,390 45+	08-03	2,008 72+
07-27	1,578 41+	07-30	2,693 00+	08-04	1,848 11+
07-28	3,723 22+	08-02	2,148 76+	08-05	1,733 63-

August 31, 2010

I Vanessa Bradley Temple do hereby verify I am submitting 1 pay check stub and a notice from my employer to verify my income. I was offered employment with the Pickens Board of Disability and Special Needs on July 22, 2010, my first day of employment was August 6, 2010 My first paycheck is dated August 26, 2010 (included).


Signature

August 31, 2010

I Vanessa Bradley Temple do hereby verify I do not pay Homeowner Association dues. The community in which my property, 454 Johnson Road, Central, SC 29630, is located does not have a Homeowner Association.


Signature



ROGERS TOWNSEND & THOMAS, PC
ATTORNEYS AND COUNSELORS AT LAW

Default Services Department Attorneys

Samuel C Waters	Cheryl H Fisher	Reginald P Corley	Jennifer W Rubin	Ellie C Floyd
Michael P Morris	Mary R Powers	Robert P Davis	William S Koehler	
Eve Moredock Stacey	Kelsey K Brockbank	John P Fetner	Kevin T Hardy	Benjamin J Powell

June 22, 2010

Mr R. Murray Hughes
Special Referee for Pickens County
Post Office Box 1389
Pickens, SC 29671

Re: JPMorgan Chase Bank, National Association vs. Vanessa Bradley
Case No 08-CP-39-2120; Pickens County
Our File No. 011671-01281

Dear Sir/Madam:

I am enclosing originals and copies of a proposed Supplemental Order and Notice of Sale on the above-referenced case. If this order meets with your approval, please sign and have clocked copies returned to me in the envelope provided. We are planning to advertise this property for the next available sales date, so please let us know if there are any problems. Thank you for your kind assistance in this matter. Do not hesitate to contact me should you have any questions or need anything further.

Sincerely,

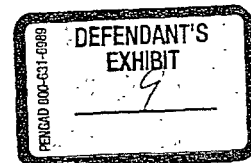
Michelle King

Rogers Townsend & Thomas, PC
ATTORNEYS FOR PLAINTIFF

Samuel C Waters (SC Bar #5958)	Cheryl H Fisher (SC Bar #15213)
Reginald P Corley (SC Bar #69453)	Jennifer W Rubin (SC Bar #16727)
Ellie C Floyd (SC Bar # 68635)	Michael P Morris (SC Bar #73560)
Eve Moredock Stacey (SC Bar # 5300)	Mary R Powers (SC Bar #16534)
Robert P Davis (SC Bar # 74030)	William S Koehler (SC Bar # 74955)
Kevin T Hardy (SC Bar #76015)	Benjamin J Powell (SC Bar #77205)
John P Fetner (SC Bar # 77460)	Kelsey K Brockbank (SC Bar # 77519)

220 Executive Center Drive, Suite 109 Post Office Box 100200 (29202)
Columbia, SC 29210 (803) 744-4444

/msk
Enclosures
cc: Vanessa Y Bradley
454 Johnson Road
Central, SC 29630





ROGERS TOWNSEND & THOMAS, PC

ATTORNEYS AND COUNSELORS AT LAW

Default Services Department Attorneys

Samuel C Waters	Cheryl H. Fisher	Reginald P. Corley	Jennifer W. Rubin	Ellie C. Floyd
Michael P. Morris	Mary R. Powers	Robert P. Davis	William S. Koehler	Shawn R. Willis
Eve Moredock Stacey	Kelsey K. Brockbank	John P. Fetner	Kevin T. Hardy	Benjamin J. Powell

August 13, 2010

Mr. R. Murray Hughes
Special Referee for Pickens County
Post Office Box 1389
Pickens, SC 29671

Re: JPMorgan Chase Bank, National Association vs. Vanessa Bradley
Case No. 08-CP-39-2120; Pickens County
Our File No. 011671-01281

Dear Sir/Madam:

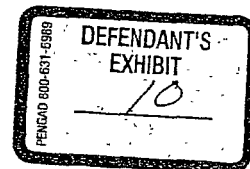
I am enclosing originals and copies of a proposed Supplemental Order and Notice of Sale on the above-referenced case. If this order meets with your approval, please sign and have clocked copies returned to me in the envelope provided. We are planning to advertise this property for the next available sales date, so please let us know if there are any problems. Thank you for your kind assistance in this matter. Do not hesitate to contact me should you have any questions or need anything further.

Sincerely,

Paralegal for

Samuel C. Waters (SC Bar #5953)	Cheryl H. Fisher (SC Bar #15213)
Reginald P. Corley (SC Bar #69453)	Jennifer W. Rubin (SC Bar #16727)
Ellie C. Floyd (SC Bar # 68635)	Michael P. Morris (SC Bar #73560)
Eve Moredock Stacey (SC Bar # 5500)	Mary R. Powers (SC Bar #16534)
Robert P. Davis (SC Bar # 74030)	Shawn R. Willis (SC Bar # 71155)
William S. Koehler (SC Bar # 74935)	Kevin T. Hardy (SC Bar #76015)
Benjamin J. Powell (SC Bar #77205)	John P. Fetner (SC Bar # 77460)
Kelsey K. Brockbank (SC Bar # 77519)	
220 Executive Center Drive, Suite 109 Post Office Box 100200 (29202)	
Columbia, SC 29210	(803) 744-4444

/msk
Enclosures
cc: Vanessa Y. Bradley
454 Johnson Road
Central, SC 29630



Occupant

454 Johnson Rd

Central, SC 29630

Investor Loan # _____

**HOME AFFORDABLE MODIFICATION TRIAL PERIOD PLAN
(Step One of Two-Step Documentation Process)**

Trial Period Plan Effective Date: JULY 01, 2009

Borrower ("I"): VANESSA Y BRADLEY

Lender ("Lender"): JPMORGAN CHASE BANK, NA, SUCCESSOR TO WASHINGTON MUTUAL BANK

Date of first lien Security Instrument ("Mortgage") and Note ("Note"): January 30, 2001

Loan Number: 8015713657

Property Address ("Property"): 454 JOHNSON RD, CENTRAL, SOUTH CAROLINA 29630

If I am in compliance with this Trial Period Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender will provide me with a Home Affordable Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Lender sign it and Lender provides me with a copy of this Plan with the Lender's signature.

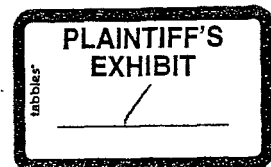
1. **My Representations.** I certify, represent to Lender and agree:
 - A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
 - B. I live in the Property as my principal residence, and the Property has not been condemned;
 - C. There has been no change in the ownership of the Property since I signed the Loan Documents;
 - D. I am providing or already have provided documentation for all income that I receive (and I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Offer);
 - E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct, and
 - F. If Lender requires me to obtain credit counseling, I will do so

If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

HOME AFFORDABLE MODIFICATION TRIAL PERIOD PLAN - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3155 3/09 (rev. 3/09) (page 1 of 3 pages)



EXHIBIT 1



2. **The Trial Period Plan.** On or before each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. \$517.29.

Trial Period Payment #	Trial Period Payment	Due Date On or Before
1	\$517.29	07/01/2009
2	\$517.29	08/01/2009
3	\$517.29	09/01/2009

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the Trial Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

- A. TIME IS OF THE ESSENCE under this Plan;
- B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;
- C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;
- D. The Lender will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Lender and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;
- E. When the Lender accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;
- F. If prior to the Modification Effective Date, (i) the Lender does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and



G. I understand that the Plan is not a modification of the Loan Documents and that the Loan Documents will not be modified unless and until (i) I meet all of the conditions required for modification, (ii) I receive a fully executed copy of a Modification Agreement, and (iii) the Modification Effective Date has passed. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Plan.

3 The Modification. I understand that once Lender is able to determine the final amounts of unpaid interest and any other delinquent amounts (except late charges) to be added to my loan balance and after deducting from my loan balance any remaining money held at the end of the Trial Period under Section 2.D. above, the Lender will determine the new payment amount. If I comply with the requirements in Section 2 and my representations in Section 1 continue to be true in all material respects, the Lender will send me a Modification Agreement for my signature which will modify my Loan Documents as necessary to reflect this new payment amount and waive any unpaid late charges accrued to date. Upon execution of a Modification Agreement by the Lender and me, this Plan shall terminate and the Loan Documents, as modified by the Modification Agreement, shall govern the terms between the Lender and me for the remaining term of the loan.

4 Additional Agreements. I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Plan, unless a borrower or co-borrower is deceased or the Lender has waived this requirement in writing.
- B. To comply, except to the extent that they are modified by this Plan, with all covenants, agreements, and requirements of Loan Documents, including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my loan.
- C. That this Plan constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my Escrow Account.
- D. That all terms and provisions of the Loan Documents remain in full force and effect; nothing in this Plan shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents. The Lender and I will be bound by, and will comply with, all of the terms and provisions of the Loan Documents.

In Witness Whereof, the Lender and I have executed this Plan

Lender JPMORGAN CHASE BANK, NA, SUCCESSOR TO WASHINGTON MUTUAL BANK

By: _____

Date _____

X Vanessa Y. Bradley
Borrower - VANESSA Y BRADLEY

(Seal) Date. 6 18 109



Chase Fulfillment Center
PO BOX 469030
Glendale, CO 80246-9030



March 04, 2010

VANESSA Y BRADLEY
454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Statement of Eligibility for Loan Modification
Account 8015713657 (the "Loan")
Property Address: 454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing in response to your recent request regarding a loan modification on the above-referenced account. After researching your account, we have determined that you do not qualify for a modification through the Making Home Affordable ("MHA") modification program at this time; however, we are happy to tell you that you may be eligible for other modification programs offered by Chase. You will be hearing from us regarding the other programs we have available for you very soon.

Federal guidelines require lenders to disclose why you did not qualify for the MHA program. You have been deemed ineligible for the MHA program for the following reason(s):

The Home Affordable Modification Program requires a calculation of the Net Present Value (NPV) of a modification using a formula developed by the Department of the Treasury. The NPV calculation requires us to input certain financial information about your income and your Loan including the factors listed below. When combined with other data in the Treasury model, these inputs estimate the cash flow the investor (owner) of your Loan is likely to receive if the Loan is modified and the investor's cash flow if the Loan is not modified. Based on the NPV results, the owner of your Loan has not approved a modification.

If we receive a request from you within thirty (30) calendar days from the date of this letter, we will provide you with the date the NPV calculation was completed and the input values noted below. If, within thirty (30) calendar days of receiving this information you provide us with evidence that any of these input values are inaccurate, and those inaccuracies are material, for example a significant difference in your gross monthly income or an inaccurate zip code, we will conduct a new NPV evaluation. While there is no guarantee that a new NPV evaluation will result in the owner of your Loan approving a modification, we want to ensure that the NPV evaluation is based on accurate information.

Available NPV Inputs

OP303-AA

EXHIBIT 2



- A. Unpaid balance on the original Loan as of the date we reviewed your Loan
- B. Interest rate before modification as of the date we reviewed your Loan
- C. Months delinquent as of the date we reviewed your Loan
- D. Next ARM reset date (if applicable)
- E. Next ARM reset rate (if applicable)
- F. Principal and interest payment before modification
- G. Monthly insurance payment
- H. Monthly real estate taxes
- I. Monthly Homeowner Association fees (if applicable)
- J. Monthly gross income
- K. Borrower's Total Monthly Obligations
- L. Borrower FICO
- M. Co-borrower FICO (if applicable)
- N. Zip Code
- O. State

If your Loan is delinquent, we may be able to offer other alternatives to help avoid the negative impact a possible foreclosure may have on your credit rating, the risk of a deficiency judgment being filed against you, and the possible adverse tax effects of a foreclosure on your Property. If you are interested in discussing these possible alternatives, please contact us immediately at (888) 708-7105

We hope you will find the alternative offers to the federal program acceptable. If you feel the offer we send you is unacceptable and if you intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider. If you are interested in discussing these possible alternatives, please contact our Homeowner's Assistance Department immediately at (888) 708-7105

If you intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider:

- **Forbearance Plan** A temporary reduction in your current payment to provide time for you to improve your financial circumstances
- **Repayment Plan**: An agreement structured to cure the delinquency over a period of months while continuing to make contractual payments.
- **Refinancing Settlement** Use of an external lender to pay off the Loan, possibly for less than the full amount owed

If you do not intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider:

- **Short Sale of the Property**, where we may accept less than the full amount owed *
- **Deed-in-Lieu of Foreclosure**, whereby you deed the Property to your servicer in exchange for forgiveness of all or a portion of the Loan *

* Forgiveness of debt may have federal tax consequences. Consult with a tax professional.

As indicated in your trial plan documentation, if your existing Loan did not include escrows, Chase started to review your property tax and insurance obligations in order to establish an escrow account. As a result, we may have paid items on your behalf. In that case, if any escrow items were paid during the trial period, your mortgage payment will be adjusted to include an amount necessary to repay those funds over a sixty (60) month re-payment period. If your account was not escrowed prior to the trial period, your account will remain non-escrowed, and you will be responsible for any past due tax or insurance obligations and all items going forward. If your account was previously escrowed, your escrow account

will remain in effect Chase reserves the right in the future to require an escrow on your account if you fail to pay the tax and/or insurance obligations under the terms of your mortgage.

Our credit decision was based in whole or in part on information compiled from reports obtained from one of the three consumer reporting agencies listed below. These reporting agencies played no part in our decision and are unable to supply specific reasons we have denied credit to you. You have a right to receive a free copy of your report from these reporting agencies, if you request it no later than sixty (60) days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the applicable reporting agency by contacting that agency at the number provided below.

Equifax PO BOX 740241
Atlanta, GA 30374-0241
(800) 685-1111

Experian PO BOX 9701
Allen, TX 75013-9701
(888) 397-3742

TransUnion PO BOX 2000
Chester, PA 19022-2000
(800) 916-8800

FEDERAL ECOA NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.

Chase offers 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 Secretary of Housing and Urban Development (HUD). A listing of such organizations may be obtained by calling the HOPE Hotline Number (888) 995-HOPE. When you call, please ask for "MHA help."

If you have any questions, please contact us at the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Homeowner's Assistance Department
Chase Home Finance LLC
(888) 708-7105
(800) 582-0542 TDD / Text Telephone

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." Chase offers loan modification assistance free of charge (i.e., no

modification fee required). Please call us immediately at (888) 708-7105 to discuss your options. The longer you delay, the fewer options you may have.

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

FOR CALIFORNIA CUSTOMERS ONLY:

- The state 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 at (877) FTC-HELP or www.ftc.gov.



Chase Fulfillment Center
PO BOX 469030
Glendale, CO 80246-9030

August 19, 2010

VANESSA Y BRADLEY
454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Statement of Eligibility for Loan Modification
Account - 8015713657 (the "Loan")
Property Address: 454 JOHNSON RD
CENTRAL, SOUTH CAROLINA 29630

Dear Mortgagor(s):

Chase Home Finance LLC ("Chase") is writing in response to your recent request regarding a loan modification on the above-referenced account. After researching your account, we have determined that you do not qualify for a modification through the Making Home Affordable ("MHA") modification program or through other modification programs offered by Chase at this time. You have been deemed ineligible for the following reason(s)

The Home Affordable Modification Program requires a calculation of the Net Present Value (NPV) of a modification using a formula developed by the Department of the Treasury. The NPV calculation requires us to input certain financial information about your income and your Loan including the factors listed below. When combined with other data in the Treasury model, these inputs estimate the cash flow the investor (owner) of your Loan is likely to receive if the Loan is modified and the investor's cash flow if the Loan is not modified. Based on the NPV results, the owner of your Loan has not approved a modification.

If we receive a request from you within thirty (30) calendar days from the date of this letter, we will provide you with the date the NPV calculation was completed and the input values noted below. If, within thirty (30) calendar days of receiving this information you provide us with evidence that any of these input values are inaccurate, and those inaccuracies are material, for example a significant difference in your gross monthly income or an inaccurate zip code, we will conduct a new NPV evaluation. While there is no guarantee that a new NPV evaluation will result in the owner of your Loan approving a modification, we want to ensure that the NPV evaluation is based on accurate information.

Available NPV inputs:

- A. Unpaid balance on the original Loan as of the date we reviewed your Loan
- B. Interest rate before modification as of the date we reviewed your Loan
- C. Months delinquent as of the date we reviewed your Loan
- D. Next ARM reset date (if applicable)
- E. Next ARM reset rate (if applicable)
- F. Principal and interest payment before modification
- G. Monthly insurance payment

OP302-AA
DL

EXHIBIT 3



- H Monthly real estate taxes
- I Monthly Homeowner Association fees (if applicable)
- J Monthly gross income
- K Borrower's Total Monthly Obligations
- L Borrower FICO
- M Co-borrower FICO (if applicable)
- N Zip Code
- O State

Unless otherwise specifically provided for in your denial reason description, you have thirty (30) days from the date of this letter to contact Chase to discuss the reason for non-approval under the Home Affordable Modification Program or to discuss alternative loss mitigation options that may be available to you. Your loan may be referred to foreclosure during this time, or any pending foreclosure action may continue. However, no foreclosure sale will be conducted and you will not lose your home during this thirty (30) day period.

If your Loan is delinquent, we may be able to offer other alternatives to help avoid the negative impact a possible foreclosure may have on your credit rating, the risk of a deficiency judgment being filed against you, and the possible adverse tax effects of a foreclosure on your Property. If you are interested in discussing these possible alternatives, please contact us immediately at (888) 708-7105.

If you intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available for you to consider:

- **Forbearance Plan:** A temporary reduction in your current payment to provide time for you to improve your financial circumstances
- **Repayment Plan:** An agreement structured to cure the delinquency over a period of months while continuing to make contractual payments
- **Refinancing Settlement:** Use of an external lender to pay off the Loan, possibly for less than the full amount owed

If you do not intend to retain the Property and cannot cure a delinquency, one of the following workout options may be available to you under the Home Affordable Foreclosure Alternatives ("HAFA") program:

- **Short Sale of the Property,** where we may accept less than the full amount owed *
- **Deed-in-Lieu of Foreclosure,** whereby you deed the Property to your servicer in exchange for forgiveness of all or a portion of the Loan.

* Forgiveness of debt may have federal tax consequences. Consult with a tax professional.

If your existing Loan did not include escrows, Chase may have started to review your property tax and insurance obligations in order to establish an escrow account. As a result, we may have paid items on your behalf. We may at our option continue to now require escrows on your account, or require that you repay any advances over no less than twelve (12) months. You will be responsible for any past due tax or insurance obligations and all items going forward. If your account was previously escrowed, your escrow account will remain in effect.

Our credit decision was based in whole or in part on information compiled from reports obtained from one or more of the three consumer reporting agencies listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. These reporting agencies played no part in our decision and are unable to supply specific reasons we have denied credit to you. You have a right to receive a free copy of your report from these reporting agencies, if you request it no later than sixty (60) days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the applicable reporting agency by contacting that agency at the number provided below:

Equifax: PO BOX 740241
Atlanta, GA 30374-0241
(800) 685-1111

Experian: PO BOX 9701
Allen, TX 75013-9701
(888) 397-3742

TransUnion: PO BOX 2000
Chester, PA 19022-2000
(800) 916-8800

FEDERAL ECOA NOTICE

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency, Customer Assistance Group, 1301 McKinney Street, Suite 3450, Houston, Texas 77010-9050.

If you have questions about the Program or this Borrower Notice, please contact us at (888) 708-7105. You may also contact the U.S. Treasury sponsored HOPE Hotline Number (888) 995-HOPE and ask for "MHA Help". Assistance is free of charge. Chase also offers homeownership counseling services to borrowers in some areas; please contact us at the number below for information.

If you have any questions, please contact your relationship manager or call the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Homeowner's Assistance Department
Chase Home Finance LLC
(888) 708-7105
(800) 582-0542 TDD / Text Telephone
(866) 221-1019 Fax

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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.

FOR CALIFORNIA CUSTOMERS ONLY:

- For California customers, the state 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 at (877) FTC-HELP or www.ftc.gov

Chase Fulfillment Center
PO BOX 469030
Glendale, CO 80246-9030

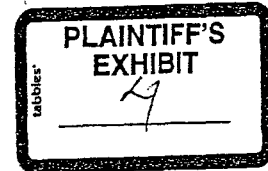


September 3, 2010

00004147 EMC ZA 10246 - 8015713657 P156
VANESSA Y BRADLEY
454 JOHNSON RD
CENTRAL SC 29630



MHA Modification Request Confirmation
Account 8015713657 (the "Loan")
Property Address 454 JOHNSON RD
CENTRAL, SC 29630



Dear Mortgagor(s).

Chase Home Finance LLC ("Chase") is writing to confirm receipt of your recently submitted request for a modification under the Making Home Affordable ("MHA") program. This program can help homeowners stay in their homes and avoid foreclosure by giving eligible borrowers a modified set of loan terms that promotes long-term affordability. You may even qualify for monetary incentives that will be used to pay down the principal balance of your loan if you make your modified payments on time. Generally, in order to qualify for the MHA program you will need to

- Explain in writing the financial hardship that makes it difficult for you to pay your mortgage
- Submit the required documentation of your income
- Make timely monthly trial-period payments
- Begin escrowing for taxes and insurance if you do not already do so

If you meet the eligibility criteria, including submitting all of the required documentation, we will offer you a Trial Period Plan. The monthly trial period payments will be based on the income documentation that you provide. They will be an estimate of what your payment will be if we are able to modify your Loan under the terms of the program.

If you do not qualify for a loan modification, we will work with you to explore other options available to help you keep your home or ease your transition to a new home.

Additional information regarding the program and a full set of documentation that we require to evaluate your request can be found at www.chase.com/chf/mortgage/hrm_documents. To make sure the process continues without delays, please download these documents, complete them as indicated, and send them (if you have not already done so) along with the supporting documentation to the address listed in the packet. If you prefer, call us at the number listed below and we can send you a document package for you to use.

If we determine that your documentation supporting your request is incomplete, we will notify you of the specific information required. It is important that you respond to any request for additional information within the specified time period, or your modification request could be denied. Once we have all the necessary documents to evaluate your request, we will contact you with a decision within thirty (30) days thereafter.

Documentation can be mailed or faxed at the following

Overnight/Regular Mail Chase Fulfillment Center
4500 Cherry Creek Drive South Suite 100
Glendale, CO 80246-1518

Fax (866) 221-1019

During the MHA eligibility evaluation period, if your home has not yet been referred to foreclosure, we will not refer it to foreclosure or sell it at a foreclosure sale. However, you may receive collection and legal notices that are required to be sent prior to filing a foreclosure action.

If your loan has already been referred to foreclosure, we will not sell it at a foreclosure sale, subject to applicable law and judicial rules that may limit our ability to prevent or cancel any pending sale. NOTE: If your initial request for evaluation was received less than seven (7) business days prior to a scheduled sale, we are not required to complete the evaluation for HAMP. Please be aware that during the evaluation period, the foreclosure process may continue at the same time. You may receive foreclosure and/or eviction notices - delivered to you by mail or in person - or you may even notice steps being taken to proceed with a foreclosure sale of your home. Do not ignore any foreclosure notices. While you will not lose your home during evaluation (subject to applicable law), to protect your rights under applicable foreclosure law, you may need to respond to these foreclosure notices or take other actions. If you have any questions about the foreclosure process and the evaluation of your modification request, contact us at (866) 550-5705.

Chase offers 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 Secretary of Housing and Urban Development (HUD). A listing of such organizations may be obtained by calling the HOPE Hotline Number (888) 995-HOPE. Assistance is free of charge to speak to HUD-approved housing counselors in understanding the Borrower Notice by asking for "MHA help."

In the meantime, please continue to make your regular monthly payments on time. Thank you for your interest in the MHA program.

If you have any questions, please contact us at the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Chase Home Finance LLC
(866) 550-5705
(800) 582-0542 TDD / Text Telephone
(866) 221-1019 Fax

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." Loan modification scams should be reported to PreventLoanScams.org, or by calling (888) 995-HOPE. Chase offers 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.

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

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 has been 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.

FOR CALIFORNIA CUSTOMERS ONLY:

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KNOWING YOUR OPTIONS

Important Notice to Occupants

Property Address 454 Johnson Rd, Central S.C
 Date of Notice: 9/9/10

This property is now owned by Fannie Mae. If you are living in this property, you have several options. Fannie Mae has engaged a real estate agent to manage this property, and as an occupant of this property, to make you aware of some options that may be available. Please review the information within this notice thoroughly and contact the agent listed below immediately to advise of your intentions. If you have questions regarding your rights, you should seek the advice of an attorney – find attorneys in your area at www.findlegalhelp.org.

Option 1: Rent This Property

If you are renting this property, you might have the right to continue living in the property under your existing lease or tenancy. Many tenancies are protected by the *Protecting Tenants at Foreclosure Act of 2009* or other applicable law.

Fannie Mae also offers the following lease options to eligible occupants in eligible properties

- 12-month term lease with relocation assistance at the end of the lease (no security deposit or credit check required)
- Month-to-month (no security deposit or credit check required)

Option 2: Relocate With Assistance

Renters and former borrowers might be eligible for financial relocation assistance to help cover expenses associated with moving. To qualify, you must:

- Sign an agreement with Fannie Mae to move out of the property
- Leave the property in broom-swept condition before you can receive payment

Next Steps – Contact Information

Call the agent listed below within 10 days to let us know if you wish to pursue either of the options described above or if you wish to purchase the property. If we do not hear from you within ten (10) days from the date of this notice, we will assume that you are not seeking any of these options, although failure to notify Fannie Mae within ten (10) days will not result in a waiver of any of your rights.

- If you communicate your desire to continue renting, a Property Manager will contact you within a few days to evaluate your lease options.
- Rent payments due should no longer be sent to the previous owner and should instead be paid to the Property Manager or the agent listed below.

Fannie Mae Assigned Real Estate Agent – Contact Information

Agent Name: Charlene Dryden
 Company Name: RelMax Foothills Realty
 Company Address: 4022 Clemson Blvd, Anderson SC
 Office Phone: 864-225-1202
 Cell Phone: _____
 E-mail: cjdryden@card.net

If no agent contact information is provided here, or if you have any concerns regarding the broker or property manager assigned to manage your property, please call Fannie Mae at 1-800-732-6643.





Fannie Mae

CONOZCA SUS OPCIONES

Notificación importante para ocupantes

Dirección de la propiedad: _____

Fecha de notificación: _____

Esta propiedad ahora le pertenece a Fannie Mae. Si usted está viviendo en esta propiedad, tiene varias opciones. Fannie Mae ha contratado un agente de bienes raíces para administrar esta propiedad y para que usted tenga conocimiento de algunas opciones que pueden estar disponibles para usted como ocupante de esta propiedad. Por favor, revise la información incluida en esta notificación detenidamente y comuníquese con el agente indicado más abajo de inmediato para informarle sus intenciones. Si tiene preguntas acerca de sus derechos, debería solicitar la asesoría de un abogado. Busque abogados en su área en www.findlegalhelp.org

Opción 1: Alquile esta propiedad

Si está alquilando esta propiedad, es posible que tenga el derecho de continuar viviendo en la propiedad en virtud de su alquiler o arrendamiento existentes. Muchos arrendamientos están protegidos por la *Ley de Protección de Inquilinos en caso de Ejecución Hipotecaria* (Protecting Tenants at Foreclosure Act) de 2009 u otra ley aplicable.

Fannie Mae también ofrece las siguientes opciones de arrendamiento a los ocupantes elegibles de propiedades elegibles:

- Un contrato de arrendamiento de 12 meses con ayuda para reubicación al finalizar el arrendamiento (no requiere un depósito de garantía ni un análisis de crédito)
- Un arrendamiento mes a mes (no requiere un depósito de garantía ni un análisis de crédito)

Opción 2: Reubíquese con ayuda

Los inquilinos y los ex deudores pueden ser elegibles para recibir ayuda financiera para reubicación a fin de cubrir los gastos asociados con la mudanza. Para calificar, usted debe:

- Firmar un acuerdo con Fannie Mae para mudarse de la propiedad
- Dejar la propiedad en condiciones limpias antes de que pueda recibir el pago

Siguientes pasos – Información de contacto

Llame al agente indicado más abajo en un término de 10 días para informarnos si desea proceder con alguna de las opciones descritas anteriormente o si desea comprar la propiedad. Si no tenemos noticias suyas en un término de diez (10) días a partir de la fecha de esta notificación, asumiremos que usted no está solicitando ninguna de estas opciones, aunque la falta de notificación a Fannie Mae en un término de diez (10) días no provocará la renuncia a ninguno de sus derechos.

- Si usted comunica su deseo de continuar alquilando, un administrador de la propiedad se comunicará con usted en el término de unos pocos días para evaluar sus opciones de arrendamiento.
- Los pagos vencidos del alquiler ya no deberán ser enviados al propietario anterior, sino que deberán realizarse al administrador de la propiedad o al agente indicado más abajo.

Agente de bienes raíces designado por Fannie Mae – Información de contacto

Nombre del agente: Charlene Dryden
 Nombre de la compañía: Re/Max Foothills Realty
 Dirección de la compañía: 4022 Clemson Blvd, Anderson, SC
 Teléfono de la oficina: 864-225-1202
 Teléfono celular: _____
 Correo electrónico: cjdryden@carri.net

Si aquí no se proporciona ninguna información de contacto del agente o si tiene alguna inquietud acerca del corredor o del administrador de la propiedad designado para administrar su propiedad, llame a Fannie Mae al 1-800-732-6643

THE STATE OF SOUTH CAROLINA
In the Court of Appeals
APPEAL FROM PICKENS COUNTY
Court of Common Pleas

R. Murray Hughes
Special Referee

Case No. 2008-CP-39-2120

JP Morgan Chase Bank, National Bank
Respondents,

v.

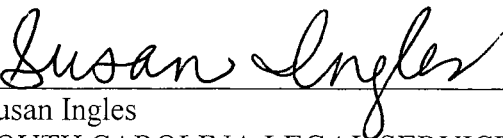
Vanessa Y. Bradley
Appellant.

RECEIVED
JAN 31 2013
SC COURT OF APPEALS

CERTIFICATE OF COUNSEL

The undersigned counsel for Appellant certifies that the Second Appendix to the Record on Appeal contains exhibits that were inadvertently omitted from the Record on Appeal and no additional documents have been added.

January 29, 2013



Susan Ingles
SOUTH CAROLINA LEGAL SERVICES
701 South Main Street
Greenville, SC 29601
Attorney for Appellant Vanessa Y. Bradley

THE STATE OF SOUTH CAROLINA
In the Court of Appeals
APPEAL FROM PICKENS COUNTY
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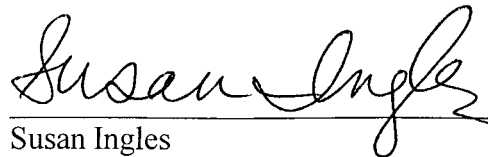
Vanessa Y. Bradley
Appellant.

RECEIVED
JAN 31 2013
SC COURT OF APPEALS

PROOF OF SERVICE

I certify that I have served the Second Appendix to the Record on Appeal on JP Morgan Chase Bank, National Bank, by depositing a copy of it in the United States Mail postage prepaid on January 30, 2013 addressed to their attorneys of record at the following address:

James Y. Becker
Sara P. Spruill
Mary M. Caskey
P.O. Box 11889
Columbia, SC 29211-1889



Susan Ingles
SOUTH CAROLINA LEGAL SERVICES
701 South Main Street
Greenville, SC 29601
Attorney for Appellant