

After Recording Return To:
JPMorgan Chase Bank, N. A.
4915 Independence Parkway, FI 04
Tampa, FL, 33634-7540
MC: FL2-1412
Attn: HE Loss Mitigation

(Space above for Recording Data)

LOAN NUMBER: **100001419408658421**

STEP RATE MODIFICATION AGREEMENT

THIS LOAN MODIFICATION AGREEMENT (the "Agreement") is made as of **March 9, 2011**, by and between _____ (the "Borrower") and Chase Home Finance LLC (the "Lender"), as holder or as the authorized servicer for the current holder of a loan (the "Loan"), evidenced by that certain promissory note, including any riders attached thereto (the "Note"), dated **DECEMBER 20, 2006** in the original principal amount of **\$105,960.00** and secured by a lien (the "Mortgage") on that certain property commonly known as **KIRKLAND WA 98034** legally described as:

PARCEL/TAX ID:

OF RECORDED IN

_____, RECORDS OF KING COUNTY, WASHINGTON.
SITUATE IN THE COUNTY OF KING, STATE OF WASHINGTON.

For good and valuable consideration paid by each of the parties to the other, the receipt and sufficiency of which are hereby acknowledged, and in consideration of the mutual promises and agreements exchanged, the parties agree that notwithstanding anything to the contrary contained in the Note or Mortgage, the Note and Mortgage are modified as follows:

1. The amount of principal indebtedness owed by Borrower under the Note from time to time shall be referred to herein as the "Unpaid Principal Balance." Borrower acknowledges that as of the date of this Agreement, the Unpaid Principal Balance is **\$105,959.98** which Borrower hereby renews and extends and promises to jointly and severally pay to the order of the Lender, together with interest as provided for therein or herein.
2. The maturity date of the Note is extended to **MARCH 10, 2051**. Borrower agrees that (i) to the extent a maturity date is stated in the Mortgage, that maturity date is modified to reflect the extended maturity date of the Note, and (ii) that the lien of the Mortgage is renewed and extended until the Loan evidenced by the Note, as modified, has been fully paid. Borrower acknowledges that the lien securing the Note is valid, subsisting, and in full force and effect. **If you have credit insurance, then the extension period beyond your original maturity date will not be covered by credit insurance.**

If blanks in numbered sections 4 through 5 are not filled in, such individual section(s) will not apply to this Agreement.

3. ESTIMATED PAYMENTS

I promise to pay monthly payments according to the following schedule with respect to the New Principal Balance of \$105,959.98

Years	Interest Rate	Interest Rate Change Date	Monthly Principal & Interest Payment	Payment Begins On	Number of Monthly Payments
1-2	1.300%	03/10/2011	\$283.21	04/10/2011	24
3	2.300%	03/10/2013	\$335.26	04/10/2013	12
4	3.300%	03/10/2014	\$390.97	04/10/2014	12
5	4.300%	03/10/2015	\$449.83	04/10/2015	12
6-Maturity	4.375%	03/10/2016	\$454.32	04/10/2016	420

4. The unpaid interest amount of \$3,193.83 is still due and payable. This amount will be shown as a separate item on your billing statement, as Deferred Interest (or similarly captioned), and must be repaid on or prior to the final maturity date of the Note.

5. There are unpaid advances in the amount of \$0.00 that are due and payable. These advances will be shown as a separate item on your billing statement, as Deferred Advances/Fees (or similarly captioned) and must be repaid on or prior to the final maturity date of the Note.

6. Except as expressly modified by the terms and provisions of this Agreement or otherwise provided in it, each and every term and provision of the Note, Mortgage and any other documents governing, evidencing, securing or pertaining to the Loan are hereby ratified and confirmed and shall remain in full force and effect, with the exception of any terms or provisions that conflict with the United States Bankruptcy Code, and Borrower covenants to observe, comply with and perform each of the terms and provisions of same, as modified hereby. Upon request of Lender, Borrower agrees to execute or procure and deliver to Lender such other and further documents and instruments as shall be reasonably requested by Lender to better evidence and perfect the transaction contemplated by this Agreement, including, but not limited to, such actions as shall be necessary (a) to record this Agreement and any related instrument, document or agreement; (b) to cause an insurer satisfactory to Lender to issue a mortgagee policy of title insurance, or endorsement thereto, with respect to the lien of the Mortgage in form satisfactory to Lender; and (c) to satisfy appraisal and other legal requirements under applicable law and/or in accordance with Lender's policies and procedures.

Any individual who signs this Agreement as the Borrower but has not previously executed the Note is executing this Agreement only to mortgage, grant and convey such person's interest in the Property under the terms of this Agreement and the Mortgage. Such mortgagor or grantor is not personally obligated to pay the sums secured by the Mortgage and agrees that Lender and Borrower may agree to extend, modify, forbear or make any accommodations with regard to the terms of the Note, without the mortgagor or grantor's consent.

7. If Borrower has received a discharge in a Chapter 7 bankruptcy since execution of the Loan Documents, but prior to this Agreement, and there has been no valid reaffirmation of the underlying debt, Borrower has no personal liability for the underlying debt pursuant to this Agreement.

Prior to signing this Agreement, each signer has read and understood all of the provisions of this Agreement. Each of the signers agrees to the terms of this Agreement and acknowledges receipt of a completed copy of this Agreement.

EXECUTED on the date set forth in the acknowledgments to be effective as of the day and year first above written.

BORROWER

CO-BORROWER

[INDIVIDUAL ACKNOWLEDGMENT:]

STATE OF _____ COUNTY OF _____

This instrument was acknowledged before me on the ____ day of _____, 20____,
by _____.

[SEAL]

My Commission Expires

Notary Public - State of _____

Printed Name of Notary

LENDER:

JPMorgan Chase Bank, N.A. _____

By: _____
Sean Berry (AVP) or Carmen Hall (AVP)
(Printed name and title of designated bank official)

STATE OF ARIZONA COUNTY OF MARICOPA

This instrument was acknowledged before me on the ____ day of _____, 20____,
by _____ the _____ of JPMorgan
Chase Bank, N.A., a national banking association, on behalf of said association.

[SEAL]

My Commission Expires

Notary Public - State of _____

Printed Name of Notary

This instrument prepared by:

