



Customer Care Phone: 1-800-848-9136  
Please send payments only to: PO BOX 9001871  
LOUISVILLE, KY 40290-1871  
Hearing Impaired (TDD): 1-800-582-0542

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#313F889640361079#

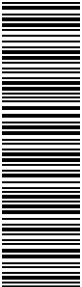


33467 MSD Z 19109 C - BRE XAP  
JAMES F THOMPSON JR  
2590 OLD COUNTRY CLUB RD APT 1  
PEARL MS 39208-5008

MORTGAGE LOAN STATEMENT

Loan Number: 3011483695  
Statement Date: 07/10/09  
Payment Due Date: 08/01/09  
Property Address: 2631 Roxanne Dr  
Pearl, MS 39208

Loan Information:	
Balances:	
Principal Balance	\$47,930.48
Escrow Balance	\$326.90
Payment Factors:	
Interest Rate	8.50000%
Principal & Interest	\$489.41
Escrow Payment	\$113.73
Optional Products	\$0.00
Past Due Payment	\$0.00
Unpaid Late Charges	\$0.00
Miscellaneous Fees	\$0.00
Total Payment	\$603.14
Year-to-Date:	
Interest	\$2,405.66
Taxes	\$0.00
Principal	\$1,020.21



Chase Presents The Following Opportunities To You

Check out **Chase Home Value Estimator** . Use it to:  
- Estimate the value of home improvements you may be planning  
- Sign up for alerts of recent home sales in your neighborhood  
- Bookmark your favorite home  
Check it out at [www.chase.com/HomeValue](http://www.chase.com/HomeValue)

Activity Since Your Last Statement

TRANSACTION DESCRIPTION	TRANSACTION DATE	TOTAL RECEIVED	PRINCIPAL	INTEREST	ESCROW	OPTIONAL PRODUCTS	MISCELLANEOUS OR FEES
PAYMENT	07/09/09	\$603.14	\$148.85	\$340.56	\$113.73		

Important Messages About Your Account

**Please designate how you want to apply any additional funds.** When sent with this coupon, undesignated funds first pay outstanding late charges and fees, then principal, provided your loan is current. Undesignated funds sent without this coupon may be placed in suspense rather than applied to your loan as principal until Chase determines how you want to apply those funds. Once paid, additional funds cannot be returned.

If you receive or expect to receive an insurance settlement check for damages to your home, please access **www.mylossdraft.com** for information on the claim process. When prompted, enter the PIN Number CH001 to access the Web site. You may also call the Loss Draft Department at 1-866-742-1461 from 8 a.m. to 8 p.m., Eastern Time, with any additional questions.

*Chase FastPay is a quick and convenient payment option. Make sure your mortgage payment is made on time, and avoid late fees with one simple phone call. Your mortgage payment will be processed as early as the same day. To use this service, call Chase FastPay at the number listed in the upper left hand corner of this statement. When you use our automated system, you'll save 25% on the fee for this service, and pay just \$15.00.*

When sending your payment, please be sure the Chase address, on the attached payment stub, appears in the window of the enclosed envelope or make your payments online with ease, convenience and security.

Simply visit [www.chase.com/chaseonline](http://www.chase.com/chaseonline) to pay bills, check the status of your accounts, review your loan balances and contact us via secure e-mail.

Please refer to the back of this statement for important information about your account.

Please detach and return the bottom portion of this statement with your payment using the enclosed envelope

00030114836954 313000 00060314 00062727 00060314 00003

**Please designate how you want to apply any additional funds.**When sent with this coupon, undesignated funds first pay outstanding late charges and fees, then principal, provided your loan is current. Undesignated funds sent without this coupon may be placed in suspense rather than applied to your loan as principal until Chase determines how you want to apply those funds. Once paid, additional funds cannot be returned.

☐ Check box if address change is documented on the back.

\*Scheduled payments received 15 or more days after the Scheduled Due Date are subject to a late charge of \$24.13.



CHASE HOME FINANCE  
PO BOX 9001871  
LOUISVILLE KY 40290-1871

Loan Number: 3011483695  
JAMES F THOMPSON JR

Mortgage Payment	\$603.14	\$
Payments Past Due	\$0.00	\$
Unpaid Late Charges	\$0.00	\$
If applicable, add \$24.13*		
Fees	\$0.00	\$
Total Amount Due	\$603.14	
Additional Principal		\$
Additional Escrow (Tax and Insurance)		\$
Total Amount Enclosed		\$

Check box for making multiple full payments. ☐

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CONTACT INFORMATION



Customer Care

Monday - Friday 8:00 a.m. to 9:00 p.m.  
Saturday 8:00 a.m. to 5:00 p.m. Eastern Time  
Telephone: 1-800-848-9136  
Fax: 1-614-422-7575

Tax

Telephone: 1-877-314-6353  
Fax: 1-817-826-1173

Loss Draft

Telephone: 1-866-742-1461  
Fax: 1-678-475-8899

Hazard Insurance

Telephone: 1-877-530-8951  
Fax: 1-678-475-8799  
Private Mortgage Insurance (PMI): 1-800-848-9136  
Please note that you may update your homeowner's or flood insurance information online at [www.mycoverageinfo.com](http://www.mycoverageinfo.com) . When you are prompted, please use PIN Number CMM8600.

You have the right to dispute the accuracy of the information reported by writing to us at the address listed above. 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.



Send your questions to:

Chase Home Finance  
P.O. Box 24696  
Columbus, OH 43224-4696

Send tax billings to:

Chase Home Finance  
P.O. Box 961227  
Fort Worth, TX 76161  
All States except Pennsylvania: If you receive an original bill please keep for your records as Chase will not need it.

Send insurance policies & billings to:

Chase Home Finance  
P.O. Box 47020  
Doraville, GA 30362-7020  
Attn: Hazard Insurance Department

Send loss draft correspondence to:

Chase Home Finance  
Loss Drafts  
P.O. Box 47607  
Atlanta, GA 30362

Loan Payoff Information

If you are planning to pay off your loan, please be advised that the principal balance on your statement is not a payoff quote. For payoff quote information, please call the Customer Care number on the front of your statement to request a quote through our 24-hour automated system or to speak with a representative.



PAYMENT INFORMATION

AUTHORIZATION TO CONVERT YOUR CHECK TO AN ELECTRONIC TRANSFER DEBIT:

By sending your check to us, you authorize Chase to convert the check into a one time electronic funds transfer from your bank account or to process the payment as a check transaction. Please be aware that your bank account may be debited as soon as the same day we receive your payment, and you will not receive your check back from your institution. Please call the ARC Opt Out Center at 1-800-360-7901 if you have any questions or wish to opt out of electronic check collection.

CHASE FEE STRUCTURE\*

Copy of loan documents (per document)	\$10.00	FastPay Payment using automated system	\$15.00
History - older than last 24 months	\$5.00	FastPay P ayment using Customer Care	\$20.00
Insufficient Funds (VA loans excluded)	\$25.00	California Conventional Demand Fee (per request)	\$30.00
Amortization Schedule	\$15.00	Payoff Quote fax fee	
Verification of Mortgage to a prospective lender	\$20.00	California, FHA, & VA loans	\$0.00
		All other loans	\$30.00

\*This fee table does not contain all fees that may be charged for services rendered. Fee Structure is subject to change. Fees may not be applicable on certain Chase products or in certain states.

If using Western Union Quick Collect®, please indicate the payee and destination as:  
Payee: **Chase Home Finance**  
Code City: **CHASE** State: **OH**  
Please be sure to use your full loan number.

INSURANCE INFORMATION

Your Mortgage Agreement requires that you maintain fire and extended coverage and such other homeowner's insurance, as may be required, on the property. Construction costs continue to increase, pushing the replacement cost of your home upward. Unless your coverage is adjusted periodically, your home could be underinsured. For your protection, we urge you to contact your insurance agent and, if necessary, increase your home insurance protection. You must notify Chase if you change insurance agents or companies any time during the policy period. Chase must receive all new policies, policy renewals, policy changes, invoices and bills 30 days prior to the premium due date. It is very important that you tell your insurance company or agent to include your Chase mortgage loan number and property address on all bills and policies.

Important Mortgage Insurance Information (MIP):

If your FHA loan was originated on or after January 1, 2001, you may be eligible for the waiver of your mortgage insurance premium (MIP) when the loan to value (LTV=loan amount/value of collateral) ratio reaches 78 percent of the original value, based on your original amortization schedule of the loan. Loan terms of over 15 years must be paid for at least five (5) years for eligibility to waive MIP. For more information, go to Chase.com for details.

IMPORTANT BANKRUPTCY INFORMATION

If you or your account are subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

Has your mailing address or phone number changed?

If so, please update your information online at [www.chase.com](http://www.chase.com), where you can also view your recent account activity. Alternatively, you may check the box on the front of this payment coupon and fill in the correct information below.

Street Address

Home Phone

Street Address

Business Phone

City

State

Zip



Chase Privacy Policy

This Policy explains what Chase does to keep information about you private and secure. We want you to know how we manage that information to serve you and that you have choices about how it is shared. This Policy covers our family of companies, a partial list of which is contained at the end of the Policy. Please read this Policy carefully.

Q. What information do you have about me?

- A. To provide services and to help meet your needs, we collect information about you from various sources.
- We get information from your requests for our products or services. One example is income on loan applications
  - We get information about your transactions with us and with others – for example, we have your account balance information
  - We get information, such as your credit history, from credit bureaus

Q. How do you safeguard information about me?

- A. We take a number of steps to protect the privacy of information about you. Here are some examples:
- We keep information under physical, electronic or procedural controls that comply with or exceed governmental standards
  - We authorize our employees, agents, and contractors to get information about you only when they need it to do their work for us
  - We require companies working for us to protect information – they agree to use it only to provide the services we ask them to perform for us

Q. Is information about me shared within your family of companies?

- A. Yes. We may share information about you within our family as required or permitted by law. This helps us to offer you financial products and services, such as loans, deposits, investments, credit cards and insurance.

Q. Is information about me shared with service providers and financial companies outside your family of companies?

- A. Yes, as permitted by law. We may share information about you with outside companies that work for us. These may include firms that assist in marketing our products. We may also share information about you with outside financial companies that have joint marketing agreements with us. These arrangements give you the opportunity to receive additional products or services.

Q. Is information about me shared with non-financial companies outside your family of companies?

- A. Yes. We may share information about you with companies outside of our family as permitted by law, including retailers, auto dealers, auto makers, direct marketers, membership clubs and publishers.

Q. Is information about me shared in any other ways?

- A. Yes. We may also share information about you in other ways, as required or permitted by law. Here are some examples of ways that we share information.
- To protect against fraud
  - To respond to a subpoena
  - To service your account
  - To report to a credit bureau
  - With your consent

Q. What choices do I have about information sharing and use?

- A. We offer you the following three choices about sharing information that identifies you:
- **Choice #1** – Third party sharing: You may tell us not to share information about you with non-financial companies outside of our family of companies. Even if you do tell us not to share, we may do so as required or permitted by law. Also if you have authorized us to share information in connection with a particular product or service, we will continue to share information about you in connection with that product or service. For example, you might have a credit card with one of our airline, retail or university partners that offers rewards programs.
  - and
  - **Choice #2** – Affiliate sharing: You may tell us not to share the following information about you within our family of companies:
    - Information from your applications to be used to determine your eligibility, such as your income
    - Information from consumer credit reports, such as your credit history
    - Information from sources used to verify information you provide us, such as outstanding loans or employment historyEven if you do tell us not to share, we may share other types of information within our family. For example, we may share name and address, information about transactions or balances with us, as well as survey results.
  - and
  - **Choice #3** – Affiliate marketing: You may tell us to limit our family of companies, such as our credit card, auto finance and securities affiliates, from marketing their products and services to you if you do not have an account or business relationship with them. These marketing offers are based on your personal information that our affiliate receives from another Chase company; this information includes your income, your account history with us and your credit history with us. Your choice to limit these marketing offers will apply for five years from when you tell us your choice. After five years, you will receive a renewal notice from us that will allow you to continue to limit our affiliate marketing.

Q. How do I tell you about my privacy choices?

- A. You may contact us by:
- Calling us toll-free at 1-888-868-8618, or
  - For hearing impaired assistance, dialing 7-1-1, then 1-888-868-8618 and wait for operator assistance, or
  - Writing us at P.O. Box 260177, Baton Rouge, LA 70826-0177

You do not need to contact us unless you want to make one of the privacy choices listed above.

Q. What about joint accounts?

- A. Each person may separately make privacy choices, and joint account holders may make privacy choices for each other. If only one joint account holder makes a privacy choice, information about the other joint account holder may be shared.

Q. How do you tell me about your Policy?

- A. We send our Policy to you when you open a new account. We also send it to current customers yearly. We may change our Policy. We will send you a new policy if we broaden our information sharing practices about you. Our Policy is available at [Chase.com/privacy](https://Chase.com/privacy).



Special Notice for Vermont Residents

In order to comply with Vermont law, we will automatically treat accounts with Vermont mailing addresses as if you have made the privacy choices listed above. In addition, if we disclose information about you to other financial institutions with which we have joint marketing agreements, we will only disclose your name, contact information and information about your transactions.

Special Notice for California Residents

In order to comply with California law, the following applies if your account has a California mailing address.

- Even if you do not make privacy choice #1 listed, we will not share information that we have about you with non-financial companies outside our family of companies, unless otherwise permitted by law
- We will not share information about you within, or with financial companies outside, our family of companies unless we first provide you with further privacy choices or unless otherwise permitted by law

Special Notice for Nevada Residents

We are providing you this notice pursuant to Nevada law. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling 1-800-945-9470, or by writing to us at P.O. Box 260177, Baton Rouge, LA 70826-0177. For more information, contact us at the address above, or email [Privacy.Info@JPMChase.com](mailto:Privacy.Info@JPMChase.com), [with "Nevada Annual Notice" in the subject line.] You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; telephone number: 702-486-3132; email [BCPINFO@ag.state.nv.us](mailto:BCPINFO@ag.state.nv.us)

Q. Who is covered by this Policy?

A. This Policy covers the JPMorgan Chase & Co. family of companies. The following is a partial list of its U.S. consumer financial services companies.

JPMorgan Chase Bank, N.A.	Cambridge Mortgage Services, LLC
J.P. Morgan Securities Inc.	Chesco Financial Services, LLC
Chase Bank USA, N.A.	Community Life Mortgage, LLC
Chase Auto Finance Corp.	EMC Mortgage Corporation
Chase Home Finance LLC	JP Mortgage, LLC
Chase Investment Services Corp.	Manhattan Home Finance, LLC
Chase Insurance Agency, Inc.	Ocean Crest Lending, LLC
Bank One Education Finance Corporation	One Home Mortgage, LLC
Collegiate Funding Services, Inc.	Peninsula Mortgage, L.P.
Chase Student Loan Services, Inc.	Residential Mortgage Group of Oregon, LLC
CSL Servicing LLC	South Central Mortgage, LLC
Chase Paymentech Solutions, LLC	The Mortgage Company, L.P.
Chase Bankcard Services, Inc.	Town and Country Mortgage, LLC
Bailey Mortgage, LLC	WaMu Insurance Services, Inc.
Bucks County Lending Group, L.P.	WaMu Investments, Inc.
California Premiere Lending, LLC	WMFS Insurance Services, Inc.

This Policy applies to current and former consumer customers including Chase accounts acquired from Washington Mutual. Separate policies may apply to customers of certain businesses, such as J.P. Morgan’s Private Bank or J.P. Morgan’s Private Wealth Management. In addition, customers in certain states may also receive policies that apply to them. The privacy policies posted on our websites apply when you use those sites. In addition, our online consumer information practices are at [Chase.com/privacy](https://www.chase.com/privacy).