

Chase (OH4-7302)  
3415 Vision Drive  
Columbus, OH 43219-6009



April 22, 2014

Ivakota Road  
Clifton, VA 20124

**Settlement agreement confirmation**

Account:  
Property Address: IVAKOTA ROAD  
CLIFTON, VA 20124-1519

Dear

We are writing to confirm our agreement to accept a settlement on the account referenced above.

As agreed, the total amount due is \$ . We must receive this amount no later than or this offer will be withdrawn.

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

Wire Routing Number:  
Wire Account Number:  
Wire Account Name: JPMC Home Equity Loss Mitigation

Include your full account number and the word "Recovery" on the payment.

Please be aware that the completion of this transaction is reported to the various consumer reporting agencies as "settled" and may have an adverse effect on your credit rating. Proceeding with this transaction may have implications on your state or federal tax liability. Please consult a tax advisor for additional information.

We report cancellation of debt to the IRS.

Chase is required by the IRS to provide information about certain amounts that are discharged as a result of a cancellation of a debt on IRS Form 1099-C (Cancellation of Debt). If Chase is required to notify the IRS, you will receive a copy of the Form 1099-C that is filed with the IRS.

If you have questions, please call us at one of the telephone numbers listed below.

Sincerely,

Chase