



Chase
720 S. Colorado Blvd., Suite 210
Glendale, CO 80246-1904



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Niklai Schlegel
Stephanie K. Schlegel
6 Elizabeth Ln.
Danville, CA 94526



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January 4, 2023

Please send us a payment right away

Account: 4023143041
Property Address: 6 Elizabeth Ln.
Danville, CA 94526

Dear Niklai Schlegel and Stephanie K. Schlegel:

We haven't received your mortgage payment(s), so we want to give you information about how to bring your account up to date.

You can avoid additional late fees by making your payment today. If you already sent your payment, please ignore this letter.

Here's how to make a payment

The following options are free and convenient ways to pay:

- **Sign in to your account at chase.com.**
- **Call our automated system at 1-800-848-9380.**
- **Visit a Chase branch.**

If you would like to mail your payment, please write your account number on it and send it to:

Overnight Mail: Chase
1820 East Sky Harbor Circle South, Suite 150
Phoenix, AZ 85034-9700

Regular Mail: Chase
P.O. Box 78420
Phoenix, AZ 85062-8420

For more information about your payment options, visit chase.com/WaysToPay.

Mortgage assistance options may be available if you need help

If you're having trouble making payments, we're here to help. We may have mortgage assistance options for your situation. To see the options that may be available or to discuss your options, you can:

- Visit chase.com/MortgageAssistance and apply for help, or
- Call us at 1-800-848-9380.

Here's how to find counseling resources

The U.S. Department of Housing and Urban Development (HUD) has an approved list of housing counseling agencies where you can get free mortgage assistance counseling. You can review HUD's list of agencies using one of the following options:

- Call HUD at 1-800-569-4287 or 1-800-877-8339 for TTY services.
- Visit hud.gov and go to the "Resources" tab to select "Foreclosure Avoidance Counseling."

You can also call 1-888-995-HOPE (1-888-995-4673) for additional counseling resources.

Housing counselors at these agencies are trained to help homeowners who are having problems making their mortgage payments. Counselors can help you find the best option for your situation and they will:

- Work with you in person or over the phone.
- Help you understand your housing options.
- Help communicate with your lender.
- Recommend financial tools to help you solve current problems and avoid future ones.
- Connect you with local resources that may provide additional assistance.

New York City Residents

New York City consumer regulations require us to request your language preference. If you have not already done so, please advise us of your language preference by calling us at 1-800-848-9380 or writing us at Chase, P.O. Box 469030, Glendale, CO 80246-9030. Please note that most written communications will only be available in English. Limited written communications will be available in Spanish.

You can send us a Notice of Error, Information Request or Qualified Written Request as part of the Real Estate Settlement Procedures Act to ask for information or to dispute errors about the servicing of your mortgage loan.

To do so, send us a separate letter that describes the issue and include any supporting documents. Please mail it to our exclusive address for the receipt and handling of these requests:

Mail:	Chase
	Mail Code LA4-6911
	700 Kansas Lane
	Monroe, LA 71203-4774

Please note: We can provide you with Chase letters, including this letter, in alternative formats such as large print (18 and 22 point font), braille and audio compact disc. To request letters in an alternative format, please call 1-800-848-9380, visit a Chase branch location or write to us at:

Mail:	Chase
	Mail Code LA4-5555

700 Kansas Lane
Monroe, LA 71203-4774

If you have questions, please call us. We're here to help Monday through Friday from 8 a.m. to 10 p.m., and Saturday from 8 a.m. to 5 p.m. Eastern Time.

Sincerely,

Chase
1-800-848-9380; we accept operator relay calls
chase.com

Enclosed:
- Servicemembers Civil Relief Act Notice

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-800-848-9380, de lunes a viernes de 8 a.m. a 10 p.m. y sábados de 8 a.m. a 5 p.m., hora del Este.

You may have the ability to apply for the Department of Treasury's Homeowner Assistance Fund (HAF), if HAF is available in your jurisdiction. If your state or jurisdiction offers HAF programs, you may contact those programs directly for more information, including how to apply.

Important Legal Information

We are a debt collector

This is an attempt to collect a debt and any information obtained will be used for that purpose. However, to the extent your original obligation is subject to the automatic stay of bankruptcy or was discharged under the United States Bankruptcy Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this notice means that you're required to repay a debt that's subject to the automatic stay or has been discharged. Any payment you make on the account is voluntary, but if the original obligation is secured by collateral, we retain the rights under any applicable security instrument.

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.

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 1-877-FTC-HELP or www.ftc.gov.

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the HPF Homeowner's HOPE Hotline at 888-995-HOPE (4673) to get free assistance. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at hud.gov/offices/hsg/sfh/hcc/fc/. The HUD-approved housing counseling agencies found on



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HUD.gov can also help you with your household budgeting at no charge.

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Legal Rights and Protections Under the SCRA

Servicemembers on "active duty" or "active service," or a spouse or dependent of such a servicemember may be entitled to certain legal protections and debt relief pursuant to the Servicemembers Civil Relief Act (50 USC §§ 3901-4043) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Servicemembers Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a servicemember, or servicemember and spouse jointly, prior to entering military service shall not bear interest at a rate above 6% during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the servicemember's military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during or within one year after the servicemember's military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Servicemember or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a servicemember or spouse must provide a written request to the lender, together with a copy of the servicemember's military orders.

Call Chase Military Services toll-free at 1-877-469-0110, or send your information to:

Chase
Attn: SCRA Request
P.O. Box 183240
Columbus, OH 43218-3240



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- There is no requirement under the SCRA, however, for a servicemember to provide a written notice or a copy of a servicemember's military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense's Defense Manpower Data Center's website, contacting the servicemember, and examining their files for indicia of military service. Although there is no requirement for servicemembers to alert the lender of their military status in these situations, it still is a good idea for the servicemember to do so.

How Does a Servicemember or Dependent Obtain Information About the SCRA?

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <https://legalassistance.law.af.mil/>
- "Military OneSource" is the U. S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.mil/legal or call (800) 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

form HUD-92070
(6/2017)