

April 7, 2011



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SEAN TIERNEY

PHOENIX AZ 85012



Dear SEAN TIERNEY,

Customer privacy and security have never been more important. We want you to know what we're doing to protect your privacy and make your account secure. We have enclosed a copy of our Privacy Notification. This notification is for all of your accounts with Chase.

This policy describes how we ensure the privacy of your information, including what we may share, and your right to limit the sharing and use of information that we may have about you. We believe the responsible use of information is an important part of meeting your needs and providing consistent service so we urge you to look carefully at the policy and the choices it offers. If you have any questions, please contact us at the number noted in the policy.

Thank you for the opportunity to serve your home financing needs. We value you as a customer and hope you will continue to take full advantage of the range of financial services we offer.

Regards,

Larry Thode
Vice President

| FACTS WHAT DOES CHASE DO WITH YOUR PERSONAL INFORMATION? | |
|--|---|
| Why? | Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do. |
| What? | The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> ▪ Social Security number and income ▪ account balances and transaction history ▪ credit history and payment history |
| How? | All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Chase chooses to share; and whether you can limit this sharing. |

| Reasons we can share your personal information | Does Chase Share? | Can you limit this sharing? |
|--|-------------------|-----------------------------|
| For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes | No |
| For our marketing purposes – to offer our products and services to you | Yes | No |
| For joint marketing with other financial companies | Yes | No |
| For our affiliates' everyday business purposes – information about your transactions and experiences | Yes | No |
| For our affiliates' everyday business purposes – information about your credit worthiness | Yes | Yes |
| For our affiliates to market to you | Yes | Yes |
| For non affiliates to market to you | Yes | Yes |

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| To limit our sharing | <ul style="list-style-type: none"> ▪ Call 1-888-868-8618 - our menu will prompt you through your choice(s) or ▪ Visit us online: chase.com <p>Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p> |
| Questions? | Call 1-888-868-8618 |