



CHASE MANHATTAN MORTGAGE CORPORATION
LEGAL DEPARTMENT
194 Wood Avenue South
Second Floor
ISELIN, NEW JERSEY
Phone 732-452-8355
Fax 732-452-8035

MEMORANDUM OF TELECOMMUNICATION

DATE: November 21st, 2006
TO: CPB
Security Breach Notification
OF PAGES: Six (6)
Fax #: (518) 474-2474
FROM: Violet Johnson for Laura O'Hara

THE INFORMATION CONTAINED IN THIS FACSIMILE MESSAGE IS LEGALLY PRIVILEGED AND CONFIDENTIAL INFORMATION INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY NAMED ABOVE. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPY OF THIS TELECOPY IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS TELECOPY IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE AND RETURN THE ORIGINAL MESSAGE TO US AT THE ADDRESS ABOVE VIA THE UNITED STATES POSTAL SERVICE. THANK YOU.



Chase Home Finance LLC
Legal Department
194 Wood Avenue So.
Iselin, NJ 08830

Laura O'Hara
Senior Vice President &
General Counsel
Phone: (732) 452-8355
Fax: (732) 452-8035

VIA FACSIMILE TRANSMISSION
AND REGULAR MAIL

November 21, 2006

Asst. Attorney General in Charge
Bureau of Consumer Frauds
120 Broadway - 3rd Floor
New York, NY 10271

Dear Sir or Madam:

Enclosed please find a copy of a form and its attachments that was faxed to you earlier today. The form advises of an incident in which a computer back-up tape of JPMorgan Chase Bank, NA was misplaced at a secure offsite facility.

Should you have questions or comments, please do not hesitate to contact me.

Sincerely,



Laura O'Hara

Dated: 11/21/06
Submitted by: Laura O'Hara
Title: Senior Vice President and General Counsel
Address: Chase Home Finance, LLC.
194 Wood Avenue South
Iselin, NJ 08501

Email: laura.ohara@chase.com
Telephone: 732-452-8355
Fax: 732-452-8035

PLEASE SUBMIT THIS FORM TO ALL THREE (3) STATE AGENCIES as follows:

Fax this form to:

CPB:
Security Breach Notification
Fax: 518-474-2474

NYS Office of Cyber Security and Critical Infrastructure Coordination (CSCIC):
30 South Pearl St.
Floor P2
Albany, NY 12207
Fax: 518-474-9090

and also **Fax & Mail** this form to:

Attorney General:
Asst. Attorney General in Charge
Bureau of Consumer Frauds
120 Broadway - 3rd Floor
New York, NY 10271
Fax: 212-416-6003

November, 2006

Sample A. Sample
1234 Main Street
Anytown, TX 12345

Dear Sample A. Sample:

Chase takes very seriously its responsibility to handle customer information with confidentiality and discretion at all times. Unfortunately, we recently discovered that a computer tape containing some of your personal information couldn't be located at a secure offsite storage facility. The tape contained personal information for some of our home loan customers, including your name, address and Social Security number. As part of our standard data-backup procedures, we sent a tape shipment to the secure storage facility, but the tape has not been located during several searches.

Please accept our sincere apologies, and know that we will work closely with you to minimize any impact. First, we have reviewed your loan account, and found no unusual activity, but are notifying you so you can take steps to safeguard your information.

In addition, we are offering you an opportunity to enroll in Chase Credit Alert for one year at no cost to you. The service provides an extra level of security to you by offering:

- Daily notification from TransUnion (one of three national credit bureaus) of new accounts opened in your name, or certain negative information about you reported to TransUnion.
- Quarterly notifications when no changes to your credit bureau information have taken place.
- \$10,000 in Identity theft insurance*.

We are offering you this free credit monitoring for one year because many incidents of misuse of customer information occur in the first 12 months. This credit monitoring will not be automatically renewed at your expense after that.

To enroll, please complete and return the enclosed Enrollment Form by January 15, 2007.

Some additional steps you can take to help protect yourself are:

- **Monitor** your account statement and credit reports **carefully** during the next 12 to 24 months to make certain there have been no unauthorized transactions made or new accounts opened in your name. Contact your other financial institution(s) immediately if there is unauthorized activity on your account or if any unauthorized account(s) has been opened in your name.

(Over, please)

- **Contact** one of the three credit bureau agencies to request that a **free 90-day fraud alert** be added to your personal file. By requesting a 90-day fraud alert, anyone seeking credit in your name will need to have their identity verified. The credit bureau you contact will forward the fraud alert to the remaining two credit bureaus automatically. The contact information for the three bureaus is as follows:

Equifax
(800) 525-6285
P.O. Box 740241
Atlanta, GA 30374-0241
<http://www.equifax.com>

Experian
(888) 397-3742
P.O. Box 9532
Allen, TX 75013
<http://www.experian.com>

TransUnion
(800) 680-7289
Fraud Victim Assistance Division
P.O. Box 6790
Fullerton, CA 92834-6790
<http://www.transunion.com>

- Visit the Federal Trade Commission (FTC) website at <http://www.consumer.gov/idtheft> to review the information available in the "Take Charge: Fighting Back Against Identity Theft" brochure. You also may call 1-877-438-4338 to request a free copy of the brochure. If you are a victim of Identity Theft, report it to the FTC.

Additionally, consumers are entitled under federal law to get one free comprehensive disclosure of all the information in their credit files from each of the above three national credit bureaus once every 12 months. You may request your free annual credit report by visiting <http://www.AnnualCreditReport.com> or by calling 1-877-FACTACT. You should periodically obtain your credit report from the credit bureaus and have information relating to fraudulent transactions deleted.

Again, we apologize that this happened and want to assure you that we are here to help you. Please do not hesitate to contact us if you have any questions regarding this matter. We can be reached toll-free at **1-866-808-7735** Monday to Friday, from 8:00 a.m. to 8:00 p.m. EST, and Saturday from 8:00 a.m. to 5:00 p.m. EST.

Sincerely,

Patricia O. Baker
Senior Vice President

LCIMAN1107

Enclosure
JPMorgan Chase Bank, N.A.

*This coverage is not available for residents of New York.

**Reporting Form
For Business, Individual or NY State Entity reporting a
"Breach of the Security of the System"
Pursuant to the Information Security Breach
and Notification Act (General Business Law §889-aa;
State Technology Law §208)**

Name of Business, Individual or State Entity:

JPMorgan Chase Bank, NA

Date of Discovery of Breach: *7/27/08*

Estimated Number of Affected Individuals: *34,266 NY residents*

Date of Notification to Affected Individuals:

Manner of Notification: written notice
 electronic notice (email)
 telephone notice

Are you requesting substitute notice? Yes No (If yes, attach justification)

Content of Notification to Affected Individuals: Describe what happened in general terms and what kind of information was involved. Please attach copy of Notice.

JPMorgan Chase Bank, NA, has a mortgage division that originates residential mortgage loans. Starting tomorrow, Chase will begin to mail its notices to consumers advising that a computer tape containing some personal information of borrowers cannot be located at a secure offsite storage facility. The personal information contained on the tape included name, address, and Social Security number. As part of our standard data-backup procedures, we sent a tape shipment to the secure storage facility, but the tape has not been located during several searches. A sample notice is attached.

Name of Business or Individual Contact Person: *Laura O'Hara*
Title: *Senior Vice President and General Counsel, Chase Home Finance, LLC*
Telephone number: *732-452-8355*
Email: *laura.ohara@chase.com*