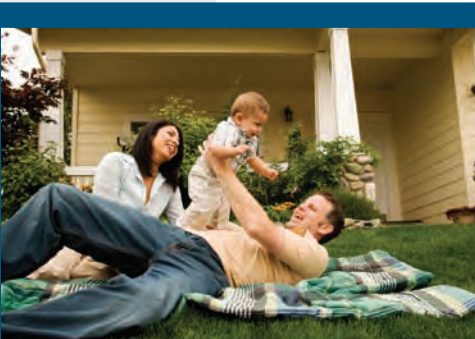


# IN THE COMMUNITY

## Community Development Newsletter

### Chase Enhances Its Foreclosure Prevention Program

#### Robust Efforts Help Keep More Families in Homes



Chase remains committed to helping hardworking Americans stay in their homes. Since early 2007, Chase has prevented about 330,000 foreclosures, primarily through modifications of the loan terms. The firm recognizes that many families are struggling to make their payments, and has responded by stepping up its efforts to provide additional help.

Last October 31st, Chase announced an enhanced range of foreclosure prevention initiatives for Chase-owned loans, including an expansion of the firm’s mortgage modification program. In January, Chase extended its efforts to include the \$1.1 trillion in investor-owned loans that it services for other investors. This significantly expands the reach and effectiveness of the foreclosure prevention efforts already underway.

The firm is working with at-risk homeowners where possible to offer pre-qualified modifications that will help streamline the modification process and help homeowners with a specific option that will make their monthly payment more affordable. For example, the firm is reducing interest rates, extending the length of mortgages and setting aside part of the loan principal.

#### Program Enhancements

Other program enhancements include:

- opening 24 new regional counseling centers across the U.S. (Refer to [Chase.com](http://Chase.com) for locations and hours)
- hiring 300 additional loan counselors for a total of more than 2,500
- offering new financing alternatives
- proactively reaching out to borrowers to offer pre-qualified modifications, and
- implementing a new independent review process to review each loan before moving it into the foreclosure process

All of these initiatives were designed to help more homeowners overcome mortgage payment problems, some even before they fall behind on their payments. While implementing these program enhancements, Chase decided not to place any additional loans into the foreclosures process. In addition, Chase plans to offer a substantial discount on, or donate at least 500 homes it owns through foreclosures to community groups or through non-profits or government programs designed to stabilize communities. You can read more about these mortgage related efforts on our [Way Forward](http://WayForward) site.

In late 2008 and early 2009, Chase has delayed foreclosure proceedings on over \$25 billion of Chase-owned mortgages for about 100,000 homeowners. That allowed Chase to determine whether the homeowners could be helped by the enhanced program. These initiatives and continued progress reflect Chase’s on-going commitment to assisting homeowners.

For a list of Chase foreclosure prevention resources, refer to page 12.

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## A Message from Bill Daley – Head of Corporate Responsibility, JPMorgan Chase **Investing in our Communities**

Welcome to our April 2009 electronic edition of *In the Community*. Included in this e-newsletter are highlights from JPMorgan Chase's<sup>1</sup> community development programs and initiatives across the many communities we serve.

At Chase, we are continuing to invest in our communities and working with our community based partners to respond to needs – and we are doing this in a variety of ways. In this edition, we highlight our programs and initiatives to help stabilize distressed neighborhoods and assist homeowners. Our foreclosure prevention and mortgage modification program will keep hundreds of thousands of families in their homes.

Other stories demonstrate how we are helping to create and preserve affordable housing in many markets across the bank footprint. We are also leveraging our New Markets Tax Credit allocation to support a light manufacturing facility in Lansing, Mich., and to help finance a new retail district in the City of Sheridan, Colo. And we are investing in our youth across the country, helping to revitalize distressed neighborhoods in Columbus, Ohio, and Wilmington, Del., participating in conferences and mortgage related outreach events in Oregon and California, and supporting vital arts programs in Seattle. We are pleased to share these stories with you and hope you find them informative.

Additional information and examples on how we are helping our customers and communities can be found on our [Way Forward](#) Internet site.

<sup>1</sup> JPMorgan Chase refers to JPMorgan Chase & Co. and any of its subsidiaries or affiliates.



## Leadership Profile

### Meet Kim Davis, Head of Global Philanthropy

Kim Davis leads our global philanthropy efforts as president of the JPMorgan Chase Foundation.

She has served in a wide range of roles in financial services, including senior vice president and director of recruiting, training and development for Chase's global banking organization, Latin America human resources executive, and vice president and national sales manager, private banking.

Davis is a trustee of Spelman College and the Kenan Institute at the University of North Carolina-Chapel Hill. She serves on the board of the U.S. Chamber of Commerce Business Civic Leadership Center and is a member of the Executive Leadership Council.

Davis cofounded Springboard, Partners in Cross-Cultural Leadership, a leadership education and consulting company committed to building cross-cultural, diverse leaders. She also developed, designed and implemented a national leadership center in collaboration with Spelman College - Spelman LEADS. Now in its fifth year, the program focuses on the unique leadership issues for women of color and has become a national repository of cutting edge research on and discourse on the issue.

Davis earned a degree in economics/finance from Spelman College in Atlanta. She is married, and is the mother of two children.

## PROVIDING ACCESS TO CAPITAL

### Financing Affordable Housing for Seniors in Seattle Area

Thanks to financing provided by Chase and other funders, construction is now underway for the building of critically needed senior affordable housing in south King County, Wash. In November 2008, Chase provided a \$9.9 million construction loan to the Korean Women's Association for the development of Senior City Apartments in the City of Federal Way, 30 miles south of Seattle. The project involves the new construction of a 62-unit mixed use building for lower-income seniors (who earn less than 50% of the area median income), adjacent to the new Sound Transit regional center downtown. This housing project is part of the City of Federal Way's effort to develop a high-density central core of residential and

commercial development. The total development cost of \$16.9 million was funded by several private and public sources.

The Korean Women's Association is a well-established non-profit regional social service provider in King and Pierce counties as well as in Western Washington. In addition, the association focuses on the development and ownership of low-income housing in the local area.

A team of dedicated Chase bankers – including Chuck Weinstock, Tim Gerstmann, Maria Laciste, Tim Grant, and Don Brewer – made the project a reality.



(Left) Groundbreaking ceremony for the Senior City Apartments;  
(Right) Rendering of the northeast side of the Senior City Apartments project

# New Markets Tax Credits Help Build Light Manufacturing Facility

Chase is helping Peckham Vocational Industries (Peckham) create job opportunities and spur economic growth in Lansing, Mich. The non-profit Peckham provides job training and employment to persons with disabilities and/or other socio-economic barriers to employment.

Through the use of New Markets Tax Credits, Chase provided a \$16 million loan with a below-market interest rate for a 191,000-square-foot addition to one of Peckham's existing facilities. The new warehouse space will allow for consolidation of operations from their existing light manufacturing facilities, a state of the art production facility, and room to grow the staff from 700 people to 900 by 2016.

Chase also used the tax-credits program to provide Peckham with a seven-year term loan at a very low interest rate. Chase bankers Carol Giacoletto and Matt Reilein worked closely with Peckham to help make this project a reality.



*Peckham Vocational facility main entrance*

"The Peckham project is an ideal use of the tax credit program," said Reilein, the head of Chase's New Markets Tax Credit Group. "The loan will provide Peckham with capital to create more jobs for a population that is consistently under-employed."

"Chase has been an exceptional partner in helping us achieve our vision," said Jo Sinha of Peckham. "Having access to low-cost capital was key to being able to move forward with this project. As a result we will be able to create more job opportunities for persons with disabilities who have been hard hit with the economic downturn in Michigan."

In addition, in November 2008, Chase provided Peckham with a \$15,000 grant to support its *Projects With Industry* program, which trains lower-income persons with disabilities in Lansing for higher-wage employment in customer service/call center roles.

Chase's support is helping to fuel the economic and job growth of this underserved community, and enhance the capacity of an important non-profit client.

## New Markets Tax Credit (NMTC) Program

The federal NMTC Program is a highly competitive federal tax credit program that encourages lenders to provide low cost capital to high-impact projects in low-income underserved areas. The program was created in 2000 to encourage private investment in businesses and economic activities in low-income communities. Since the program's inception, Chase has been awarded \$185 million in NMTCs.

## Helping to Rebuild in Texas after Hurricane Rita

When Hurricane Rita swept across the Gulf of Mexico in September 2005, it left a path of devastating destruction – \$11.3 billion of it. Several cities within the extreme southeastern Texas coast known as the Golden Triangle (including the city of Orange) suffered extensive damage to land and property and were awarded disaster-relief funds from the Texas Department of Housing and Community Affairs Board to repair or rebuild seven affordable multifamily rental properties in the area damaged or destroyed by Hurricane Rita.

In October 2008, responding to the continuing need to restore affordable rental housing stock, Chase originated a \$2.53 million construction loan for the reconstruction of Orange Navy Homes, an affordable multifamily rental property damaged by Hurricane Rita. Chase banker Pauline Allen worked closely with project sponsors Chris and Ike Akbari to secure the financing. An additional \$14.2 million in funding was provided from disaster relief funds.



*Orange Navy duplex rental housing unit*

Orange Navy is a 115-unit rental housing development in Orange that will be available to lower-income individuals and families. The project will acquire and reconstruct 60 two-story buildings – totaling 115 units – that are scattered throughout a deteriorated military housing development. A new community center will offer support services to the residents.

Providing financing for the reconstruction of Orange Navy Homes is one way Chase is helping to rebuild much-needed affordable rental housing and stabilize a hurricane-devastated community.

## Investing in the South Bronx



*Rendering of Courtlandt Corners I and II, courtesy of Dattner Architects and Phipps Houses*

Since the 1970s, the South Bronx area of New York City has been on a gradual path to recovery following decades of severe urban decline and decay. Courtlandt Corners I and II is a new mixed use development that is helping to revitalize the Melrose Commons area in the lower-income area. The development involves the construction of four buildings, including 323 residential units and 22,000 square feet of retail space on a vacant city-owned site.

Chase issued two standby letters of credit in June 2008, totaling \$34 million, to credit enhance taxable and tax-exempt bonds issued by the NYC Housing Development Corporation. The project, led by Chase banker Elliot Hobbs and loan underwriter Tim Edwards, is being developed under the development corporation's Low-Income Affordable Marketplace Program and the New Housing Opportunities Program. The Marketplace program

combines tax-exempt bond financing with other private and various government agency subsidies to produce housing reserved for lower-income households. The New Housing program was created to respond to the need for affordable housing opportunities for middle-income people.

Courtlandt Corners is one of the first developments in the South Bronx to include middle-income units: 63 of the 323 residential units will be reserved for middle-income residents. Courtlandt Corners will create affordable housing opportunities in a community plagued by long waiting lists for affordable housing developments, a high percentage of lower-income renters who pay a majority of their income on rent, and low-income housing stock in poor condition.

Phipps Houses, the project's developer, is the oldest and largest non-profit developer of affordable housing for lower-income families in New York City. Chase is pleased to be partnering with Phipps in its efforts to bring new development to the South Bronx.

## Partnering to Bring NYC Foreclosed Properties Back into Use

In a groundbreaking partnership, Chase, the U.S. Department of Housing and Urban Development (HUD), the City of New York's Department of Housing Preservation and Development (HPD), other financial institutions, and nonprofit housing lenders are collaborating in an initiative to help preserve New York City's existing housing stock, reduce neighborhood blight, and provide homeownership opportunities for lower-income households.

In April 2008, Chase banker Susan Hyman and underwriter Sharmi Sobhan closed two loans to Restored Homes HDFC, including an \$11.7 million share in a \$45 million syndicated credit facility and a \$15 million swing line of credit. Chase served as the agent and lead bank, working closely with HPD to structure and arrange the swing line and credit facility with the other financial lenders.

The larger credit facility is being used by Restored Homes to finance the acquisition, rehabilitation, and sale of HUD/FHA foreclosed 1- to 3-family homes throughout New York City under two existing HUD housing initiatives: the Asset Control Area Program and the Dollar Homes Program. The swing line is bridging funding between quarterly draws under the credit facility. The restored homes will be resold at affordable prices to qualifying residents meeting specific income requirements.

Restored Homes, an affiliate of Neighborhood Restore, is a non-profit organization that has partnered with HPD and HUD to revitalize neighborhoods by bringing vacant properties in distressed communities back into use and to create affordable housing opportunities for lower income families in specific areas in NYC.

"This is a good opportunity for Chase to work with HPD, HUD, Restored Homes, and the bank syndicate to bring these homes back to homeowners and improve the neighborhoods," says Hyman.

## Redeveloping Public Housing Sites in Sarasota



Sarasota's distressed public housing is undergoing a transformation, with the help of Chase. In April 2008, Chase banker David Watson closed a \$6.3 million construction loan to help finance the construction of 86 mixed-income rental units and a new community center on the site of a former public housing project. Janie Poe Phase I, which is being developed in partnership with the Sarasota Housing Authority and Michaels Development Company, represents the first of three planned phases to redevelop the public housing sites into a mix of 850 rental units and homeownership opportunities by 2014. In addition, the planned redevelopment will include neighborhood parks, community centers with job training classes and a row of new businesses along Dr. Martin Luther King Way.



"These large, family units will greatly assist in the revitalization and stabilization of the neighborhood," said Watson.

(Top) Janie Poe Phase I Model Home;  
(Bottom) Photo rendering of Janie Poe Phase I

## Financing a Vibrant New Retail District in the City of Sheridan, Colo.

A former landfill in a blighted area is being transformed into a vibrant new retail and entertainment center for the City of Sheridan and its surrounding neighborhoods of Englewood and Southwest Denver. Riverpoint at Sheridan is a 135-acre redevelopment plan adopted by the City of Sheridan as part of an urban renewal project.

Utilizing New Markets Tax Credits, in December 2008, Chase provided a \$2.1 million tax credit equity investment and a \$5.18 million, seven-year loan for this project. The combined equity and loan proceeds will be used for construction, tenant improvement, and transaction costs for three newly constructed retail buildings (totaling 19,536 square feet) that will be leased to eight tenants. By taking advantage of the tax

credits financing, Chase provided below-market interest rate and equity-like financing.

Working closely with project developer Miller Weingarten Realty, Chase Community Development bankers En Jung Kim, Ken Overshiner, and Evelyn Wehrens helped structure the loan package, provide insights and advice on the tax credits program, and take a leadership role in the transaction.

"This project has served to eliminate a terribly blighted area in the city of Sheridan and replaced it with a vibrant amenity for the community," says John Loss of Miller Weingarten. "We appreciate Chase's part in making this happen."

## Investing in Affordable Housing in San Juan Capistrano, Calif.

In the city of San Juan Capistrano, Orange County, finding safe and affordable housing can be particularly challenging. Orange County – an area designated as "Difficult to Develop" by the Federal Register – is characterized by high land prices, a limited supply of land zoned for high-density residential development, and strong opposition to multi-family development – all of which contribute to high housing costs and limited affordable housing. But Chase's investment in the development of Seasons II Senior Apartments is helping to increase the supply of affordable housing in the area.

In December 2008, Chase, led by banker Brett Geiger, invested \$6.2 million in Seasons II Senior Apartments, a low-income housing tax credit affordable housing project in San Juan Capistrano. Seasons II will provide 38 affordable housing units for lower-income seniors at a wider range and deeper average affordability than the existing local housing stock serving seniors.

Seasons II represents the second phase of an adjacent development, Seasons Senior Apartments, Phase I, in which the bank also invested in 1995. The design for Seasons II, which will complement that of the adjacent development, will feature covered balconies and patios. Residents of both projects will enjoy the shared use of the common area amenities.

Geiger worked closely with project developer MacFarlane Costa Housing Partners, LLC and non-profit partner LINC Housing Corporation to complete this deal. LINC Housing was established in 1993 for the purpose of developing affordable housing. By leveraging the tax credit program, Chase was able to provide much needed affordable equity financing for this project.

Chase has been a consistent investor and market leader in the Low Income Housing Tax Credit industry for over fifteen years. In 2008 Chase, through JPMorgan Capital Corporation, was the nation's largest LIHTC investor, investing approximately \$1 billion which created or restored 20,000 units in 38 states, Washington, DC, and Puerto Rico.



*Seasons Senior Apartments, Phase I*

## INVESTING IN COMMUNITIES AND YOUTH

### Making a Positive Impact in Wilmington, Del.

Chase has sponsored and supported the West Side Revitalization Project, a comprehensive community revitalization venture in Wilmington, Del. This \$19 million project seeks to revive a once-vibrant community that has suffered through more than 25 years of urban decay, violence, and drug crime. The turnaround is built on community planning, investment capital, and other interventions, including philanthropic support from Chase.



*DuPont Street housing unit prior to renovation*

In 2008, Chase provided \$420,000 in grants to support this project – a \$290,000 grant to Cornerstone West Community Development Corporation and a \$130,000 grant to its sister agency, West End Neighborhood House. Cornerstone is using the grant funds to meet community-wide housing needs through a total of 101 housing units:

- **10 units of special-needs housing serving youth who have aged out of foster care,**
- **72 very-low and low-income rental units, and**
- **19 new first-time home-buyer town homes.**

West End will provide supportive social services for the residents, including homeownership counseling, childcare, GED and employment preparation, fair housing education, and financial management assistance.

"The idea for revitalizing this community occurred while sitting around a kitchen table with engaged residents and business owners who were passionate about improving their neighborhood," said Paul Calistro, Executive Director of West End. "That kind of commitment will help to make this project a success and make our community a better place to live and work."

Cornerstone was established in 1999 as a not-for-profit community development corporation to revitalize communities and to serve the needs of Wilmington's lower-income families. West End's mission is to assist individuals to achieve self-sufficiency, to reach and maintain their maximum potential, and to live



responsibly and harmoniously in a healthy community in our complex world.

"To advance in life, you need a good job, stable housing and other supportive services," said Helen Stewart, Chase Community Relations Manager. "With the involvement of strong nonprofit agencies and commitment of the community, the JPMorgan Chase Foundation was pleased to financially support and be a part of this effort addressing neighborhood needs in a holistic way."

## Creating Sustainable Communities in Columbus, Ohio

With the assistance of a \$560,000 grant from Chase, distressed communities in Columbus are benefiting from Franklin Park Conservatory's Friends of the Conservatory initiative that provides tools to these communities to build community gardens. The conservatory is known for its urban "Growing to Green" community gardening program that breathes new life into neighborhoods through a myriad of opportunities and serves as a catalyst for community revitalization. Communities will come together to eliminate an area of neighborhood blight by providing access to freshly grown foods, working to develop job skills and entrepreneurship opportunities through community farm markets, and fostering a better understanding of the connection between freshly grown foods and health. Additionally, Chase funds will support the development of a new Community Garden Center on the campus of the conservatory. The center will provide education for community gardeners so that they can strengthen and sustain their gardens and further their horticultural knowledge.

Chase employees also support this initiative through volunteer leadership. Retail's Patrick Henthorne serves on the Friends of the Conservatory board of trustees, while Community Relations Manager Jeff Lyttle is on the Growing to Green advisory board. Chase also has established its own community garden at the McCoy Center at Polaris, where more than two dozen employees grow produce for their own use and to donate to local food pantries.

Chase's ongoing association with the community gardening program has led to the establishment of gardens in many distressed Columbus neighborhoods, including two gardens in Weinland Park, a community that has suffered from decades of disinvestment and neglect. The benefits of Chase's \$560,000 grant will continue to grow and cultivate returns for many years to come.



## Helping Communities Thrive in Seattle

Chase believes in making a long-term impact and investing in programs and initiatives that will help our local communities to thrive. In January, Chase announced a \$10 million, five-year grant to the Seattle Art Museum, capping a tradition of support begun by Washington Mutual in 1999.

For over 75 years, the museum has been a leading visual arts institution in the Pacific Northwest. It has three locations: the downtown Seattle Art Museum, the Seattle Asian Art Museum in Volunteer Park and the Olympic Sculpture Park on Seattle's waterfront.

"This grant reflects our special relationship with SAM," said Kim Davis, president of the JPMorgan Chase Foundation. "We strive to be a good corporate citizen in all the communities where we do business."

*For more information about the firm's philanthropy programs go to [www.chase.com](http://www.chase.com) or [www.jpmorganchase.com](http://www.jpmorganchase.com).*





## Investing in our Youth

Chase is committed to making sure youth across our nation have the necessary tools needed to be successful in school and in life. A sampling of Chase-funded initiatives that focus on youth achievement include the following programs:

### **Rodel Charitable Foundation of Arizona**

Building a solid base of knowledge and understanding in the early learning years is critical to ensuring successful academic achievement later in life. With \$130,000 in grants from Chase, the Rodel Charitable Foundation of Arizona for Rodel's Math Achievement Club (MAC-Ro) and the Exemplary Teacher and Principal Initiatives are helping to provide students with a strong math foundation, while additionally providing professional development for teachers. MAC-Ro targets Arizona schools in communities with high percentages of poverty, where the majority of students are English learners, and where students are academically lower achievers. The Exemplary Teacher and Principal Initiatives are a mentoring partnership between Rodel teachers and principals who have experienced success in high poverty schools in developing promising student teachers and future school leaders. In 2008-2009, 30,000 first- through fifth-graders will participate in MAC-Ro in seven Arizona counties.

### **Common Goal in Indianapolis**

Keeping high school students in school is often a challenge in lower income communities. With a \$300,000 grant from Chase, to be funded over two years, Common Goal, in partnership with the Greater Indianapolis Chamber of Commerce, is working to improve graduation rates and reduce drop-out rates for high school students in Indianapolis. Chase's grant supports a task force of educational stakeholders who will advise and develop individualized solutions to address the high drop-out rates for the participating schools. As the first major sponsor of the initiative, Chase's funding will impact 19 schools that serve high poverty student populations and provide these students the opportunity to graduate and become better equipped for life. More than 1,500 students will benefit directly from this initiative.

### **One Community, One Nation Curriculum in Jefferson County**

Engaging youth in government and civic duties is an important step towards building the leaders of tomorrow. With a \$100,000 grant from Chase, the Jefferson County Public Education Foundation will be developing and implementing One Nation, One Community, an elementary school social studies curriculum that will focus on community, culture and civic participation. The curriculum is designed to include interesting hands-on studies and experiences that will help strengthen the students' connection to education by actively demonstrating how they can make a broader difference. Four field-test schools will be selected based on student socio-economic background, racial diversity, a range of teacher experience, and positive support from the school and administration. Approximately 1,250 students in grades K-5 will benefit from participating in the One Nation, One Community test-pilot curriculum, helping to boost their overall education attainment.

### **Children First Fund: The Chicago Public Schools Foundation**

Recognizing the important role that education plays in the elimination of poverty, Chase awarded a \$2 million grant, to be funded over four years, to Bank on College (BOC), an initiative of the Children First Fund: The Chicago Public Schools Foundation. The BOC program is an incentive-driven college scholarship program that will provide more than 300 academically at-risk, lower income students in three Chicago public high schools the opportunity to earn up to \$10,000 for college. Students will be able to bank up to \$2,500 per year based on their academic achievement, student and family participation in academic enrichment and college access programs, and staying "on track" for college enrollment. Through this innovative program, Chase has the opportunity to help minority lower-income students and their families achieve the dream of a college education.

## Providing Knowledge and Expertise

Chase staff members welcome the ongoing opportunities to engage in community development services. Many bank employees regularly offer their knowledge and technical expertise through their service on not-for-profit boards and committees, as well as by participating as speakers at conferences and outreach events. Following are two examples of recent events where Chase employees shared their expertise:

### Chase Partners with Oregon Opportunity Network

The Oregon Opportunity Network (Oregon ON!), a trade association of Portland area non-profit community development organizations, was pleased to have Chase Community Relations Officer, Brian Stewart, offer his expertise as a panel speaker in the Oregon ON! Monthly Member Forum this past January for a discussion on the Community Reinvestment Act (CRA). Participants included approximately 50 people, consisting of member organizations and other housing advocates and officials. Michael Anderson, Executive Director of Oregon ON!, was appreciative of the knowledge that Brian shared during the forum.



"Having experts who can cut through the details and intricacies of the policy was very helpful as my members, and more importantly, our community partners, develop their own analysis and understanding of the causes of our economic challenges," said Anderson. "Brian's combination of knowledge and humor helped make our panel a success." Kudos to Brian, who was also named 'Business Partner of the Year' by Oregon ON! at their annual awards dinner honoring statewide community development last November.

### Chase Provides Expertise on Foreclosure Prevention Panel in San Diego

Last October, Chase was a corporate sponsor and participant in the Annual Economic Development Conference, which was organized by Mabuhay Alliance and held in San Diego, Ca. The event included four workshops covering homeownership preservation and foreclosure prevention as well as other financial education topics. Ron Branch, of the Chase Homeownership Preservation Office (HPO) participated as a panelist, discussing the activities of the Chase HPO and the firm's proactive initiatives in working with at-risk borrowers. Approximately 400 people attended the workshops, including 160 who attended the foreclosure prevention workshops.

## KEEPING YOU INFORMED

### California to be Chase Blue by March 30th

Be on the lookout. Chase's glowing blue octagon logo will be on bank branches in California on March 30th as part of a \$375 million investment – including 20 new branches and renovations in hundreds of others and additional products and services – in serving California bank customers. The Chase brand will replace the WaMu name on 708 bank branches and 1,900 ATMs across California. The bank's 9,000 branch employees in California will help families manage their money during these challenging times and help them work toward their financial goals.

In October 2008 - just weeks after the acquisition – Chase opened the combined network of 14,000 Chase and WaMu ATMs to customers for no-fee withdrawals and balance inquiries. By the end of 2009, all former WaMu branches will be rebranded Chase, allowing customers to conduct their business at more than 5,000 Chase branches in 23 states.



## Need Assistance? Quick Guide to Chase Foreclosure Prevention Resources For Non-Profits and Community Groups

Type of Inquiry	Contact	Description
Mortgage Payment Help	1-866-550-5705 or chase.com/myhome	Assistance for Chase, WaMu, and EMC customers who are concerned about their mortgage payments
HPO Loss Mitigation	1-866-345-4676   1-614-961-3936 (fax) hpo.chase@chase.com Hours: 8 am to 7 pm EST (English and Spanish)	Assistance for NFPs and/or Housing Counselors working with Chase, WaMu, and EMC Customers
REO	1-866-803-9844 or reo.chase.com www.wamuproperties.com	Inquires about the Chase's REO Gifting Program Listing of Chase REO properties Listing of WaMu REO properties
Property Preservation	Property.preservation@chase.com High.Risk.Violations@chase.com	Property preservation inquiries/violations

## Contact Information: Community Relations Regional Managers

Region	Name	Telephone	Email
Central	Jeff Lyttle	614-248-9079	jeffrey.r.lyttle@chase.com
Illinois	Francee Harrington	312-732-8190	francia.harrington@jpmorgan.com
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West/Southwest	Antonio Manning	323-860-2006	antonio.manning@wamu.net

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