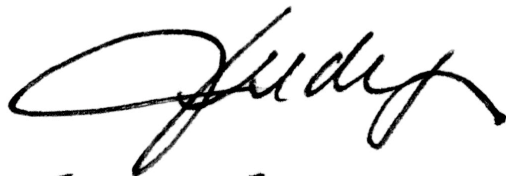


Lysa,

I wanted to thank you for all your hard work on our B2B Home Equity communication process. The new process and execution is attributed to all the detail and determination you contributed.

This certainly is a challenging time and we're very lucky to have you on our team! It's people like you that make Chase Home Equity successful.

A handwritten signature in cursive script, appearing to read "Judy".

Judy K. Thompson

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