

March 4, 2014

By E-mail

Robert A. Sacks, Esq.  
Sullivan & Cromwell LLP  
1888 Century Park East  
Los Angeles, California 90067-1725

Dear Bob:

In connection with the RMBS Trust Settlement Agreement, dated November 15, 2013 (the "Proposed Settlement Agreement"), by and among JPMorgan Chase & Co. and its direct and indirect subsidiaries ("JPMorgan") and the investment advisors and investors party thereto<sup>1</sup>, we write to request, consistent with Section 2.03(b) of the Proposed Settlement Agreement, that the Acceptance Date be extended, with respect to each of the Trustees, in their respective capacities as trustees, separate trustees, successor trustees, securities administrators or successor securities administrators for the Trusts, to and including June 16, 2014. Consequently, each of the Forbearance Period and the Trustee Tolling Period under and as defined in the Tolling Agreement shall be similarly extended through and including June 16, 2014. Please indicate JPMorgan's agreement to such extensions below and return an executed copy of this letter via e-mail to Jason J. Solomon at Alston & Bird LLP (jason.solomon@alston.com).

Nothing in this letter shall be construed as acceptance or rejection of the Proposed Settlement Agreement or any portion thereof. The Tolling Agreement, as amended hereby, shall remain in full force and effect. The Trustees fully reserve all rights.

Very truly yours,

WILMINGTON TRUST, NATIONAL  
ASSOCIATION, as trustee or securities  
administrator, by its counsel Alston & Bird LLP



By: *Jason Solomon, a partner*

WELLS FARGO BANK, N.A., as trustee  
or securities administrator, by its counsel  
Faegre Baker Daniels LLP

By: \_\_\_\_\_

<sup>1</sup> Capitalized terms not expressly defined herein shall have the meaning set forth in the Proposed Settlement Agreement.

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Very truly yours,

WILMINGTON TRUST, NATIONAL  
ASSOCIATION, as trustee or securities  
administrator, by its counsel Alston & Bird LLP

WELLS FARGO BANK, N.A., as trustee  
or securities administrator, by its counsel  
Faegre Baker Daniels LLP

By: \_\_\_\_\_

By: 

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Robert A. Sacks, Esq.  
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Page 2

U.S. BANK NATIONAL ASSOCIATION,  
as trustee or securities administrator, by its  
counsel Jones Day

*JONES DAY*

By: *SCOTT PIERCE, PRINCIPAL*

HSBC BANK USA NATIONAL  
ASSOCIATION, as trustee or securities  
administrator, by its counsel Mayer Brown LLP

By: \_\_\_\_\_

LAW DEBENTURE TRUST COMPANY OF  
NEW YORK, as separate trustee, by its counsel  
Seward & Kissel LLP

By: \_\_\_\_\_

THE BANK OF NEW YORK MELLON  
and THE BANK OF NEW YORK  
MELLON TRUST COMPANY, N.A., as  
trustee or securities administrator, by its  
counsel Mayer Brown LLP

By: \_\_\_\_\_

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, as trustee or securities  
administrator, by its counsel Morgan,  
Lewis & Bockius LLP

By: \_\_\_\_\_



Robert A. Sacks, Esq.

March 4, 2014

Page 2

U.S. BANK NATIONAL ASSOCIATION,  
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\_\_\_\_\_  
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\_\_\_\_\_  
By:

LAW DEBENTURE TRUST COMPANY OF  
NEW YORK, as separate trustee, by its counsel  
Seward & Kissel LLP

\_\_\_\_\_  
By:

THE BANK OF NEW YORK MELLON  
and THE BANK OF NEW YORK  
MELLON TRUST COMPANY, N.A., as  
trustee or securities administrator, by its  
counsel Mayer Brown LLP

  
\_\_\_\_\_  
By: Sage Tamir

DEUTSCHE BANK NATIONAL TRUST  
COMPANY, as trustee or securities  
administrator, by its counsel Morgan,  
Lewis & Bockius LLP

\_\_\_\_\_  
By:

Robert A. Sacks, Esq.  
March 4, 2014  
Page 2

U.S. BANK NATIONAL ASSOCIATION,  
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\_\_\_\_\_  
By:

HSBC BANK USA NATIONAL  
ASSOCIATION, as trustee or securities  
administrator, by its counsel Mayer Brown LLP

*Jean-Marie Atamian / 12*  
\_\_\_\_\_  
By: JEAN-MARIE L. ATAMIAN

LAW DEBENTURE TRUST COMPANY OF  
NEW YORK, as separate trustee, by its counsel  
Seward & Kissel LLP

\_\_\_\_\_  
By:

THE BANK OF NEW YORK MELLON  
and THE BANK OF NEW YORK  
MELLON TRUST COMPANY, N.A., as  
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\_\_\_\_\_  
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\_\_\_\_\_  
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Robert A. Sacks, Esq.  
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By:

LAW DEBENTURE TRUST COMPANY OF  
NEW YORK, as separate trustee, by its counsel  
Seward & Kissel LLP

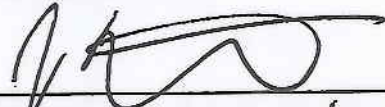
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By:

THE BANK OF NEW YORK MELLON  
and THE BANK OF NEW YORK  
MELLON TRUST COMPANY, N.A., as  
trustee or securities administrator, by its  
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\_\_\_\_\_  
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DEUTSCHE BANK NATIONAL TRUST  
COMPANY, as trustee or securities  
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\_\_\_\_\_  
By:

  
Jan Rosenthal

Robert A. Sacks, Esq.  
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\_\_\_\_\_  
By:

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NEW YORK, as separate trustee, by its counsel  
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*M. William Munns*  
\_\_\_\_\_

By:

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\_\_\_\_\_  
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Lewis & Bockius LLP

\_\_\_\_\_  
By:

Robert A. Sacks, Esq.  
March 4, 2014  
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ACCEPTED AND AGREED:

JPMORGAN CHASE & CO., for itself and each of its subsidiaries

  
\_\_\_\_\_  
By: *Stephen M. Cutler*  
Its: *General Counsel*