

June 6, 2014

By E-mail

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

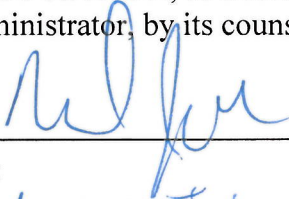
Dear Bob:

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 thereto¹, 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 August 1, 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 August 1, 2014. Please indicate JPMorgan's agreement to such extensions below and return an executed copy of this letter via e-mail to Matthew Martel at Jones Day (mmartel@jonesday.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:

Michael Johnson

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

By:

¹ 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:  Stephen M. Mertz

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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



By:

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.
June 6, 2014
Page 2

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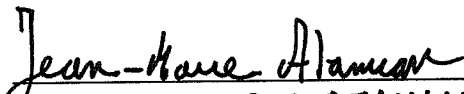
By:

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Page 2

U.S. BANK NATIONAL ASSOCIATION,
as trustee or securities administrator, by its
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By:

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


By: JEAN-MARIE 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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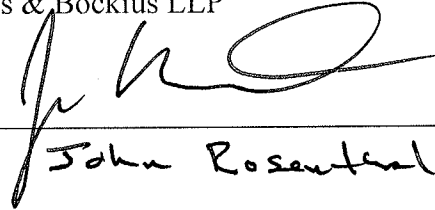
By:

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

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DEUTSCHE BANK NATIONAL TRUST
COMPANY, as trustee or securities
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By:



John Rosenthal

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Page 2

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

M. William Munno

By: M. WILLIAM MUNNO

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Lewis & Bockius LLP

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ACCEPTED AND AGREED:

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


By: Stephen M. Cutler
Its: General Counsel