

EXHIBIT M

Sample Trust	JPMMT 2007-S2	BSABS 2005-ACS	CHASE 2007-S3	SAMI 2006-AR1
<i>Provision Summary</i>	Loan modification is allowed if it's not materially adverse to certificate holders and the servicer acts as if it owns the mortgage loan	Loan modification is allowed if modified mortgage rate is not lower than 5%	Loan modification is allowed if the servicer purchases the loan at par post modification	Servicer is not permitted to modify rate, principal, or maturity of any mortgage loan
<i>Governing Document</i>	PSA (page 69)	PSA (page 109)	PSA (page 66)	PROSPECTUS (page 117)
<i>Provision for Loan Modification From the Governing Documents (PSA or PROSPECTUS SUPPLEMENT)</i>	To the extent that any Servicer, under the terms of the related Purchase and Servicing Agreement or Servicing Agreement, requests the permission of any party hereto to modify the terms and conditions of a Mortgage Loan serviced by such Servicer under such Purchase and Servicing Agreement or Servicing Agreement, the Master Servicer, on behalf of such party may consent to such modification if in the Master Servicer's reasonable and prudent determination such waiver, modification, postponement or indulgence is not materially adverse to the Certificateholders ; provide, however, that unless the Mortgage Loan is in default or, in the judgment of the related Servicer, such default is reasonably foreseeable, the Master Servicer shall not consent to the waiver, modification or variance of any term of such Mortgage Loan that would change the related Mortgage Rate, forgive the payment of principal or interest or extend the final maturity date of such Mortgage Loan, accept payment from the related Mortgagor of an amount less than the Stated Principal Balance in final satisfaction of such Mortgage Loan, consent to the postponement of strict compliance with any such term or otherwise grant indulgence to any related borrower or any other modification of such Mortgage Loan that would constitute a significant modification within the meaning of the REMIC provisions of the Code.	In addition, if (x) an EMC Mortgage Loan is in default or default is imminent or (y) the Company delivers to the Trustee and the Certificate Insurers a certification addressed to the Trustee and the Certificate Insurers, based on the advice of counsel or certified public accountants, in either case, that have a national reputation with respect to taxation of REMICs, that a modification of such EMC Mortgage Loan will not result in the imposition of taxes on or disqualify from REMIC status any of REMIC I, REMIC II, REMIC III, REMIC IV or REMIC V, the Company may, (A) amend the related Mortgage Note to reduce the Mortgage Rate applicable hereto, provided that such reduced Mortgage Rate shall in no event be lower than 5.00% with respect to any EMC Mortgage Loan and (B) amend any Mortgage Note related to an EMC Mortgage Loan to extend to the maturity thereof.	The Servicer may agree to a modification of any Mortgage Loan (the "Relevant Mortgage Loan") upon the request of the related Mortgagor, provided that (i) the modification is in lieu of a refinancing and the Mortgage Rate on the Relevant Mortgage Loan, as modified, is approximately a prevailing market rate of newly-originated mortgage loans having similar terms, (ii) the aggregate of the adjusted bases of all Modified Mortgage Loans (including the Relevant Mortgage Loans) plus the aggregate adjusted bases of any assets that are not qualified mortgages or permitted investments under Section 860G(a) of the Code that are assets of the Trust Fund established hereunder at all times on any day is less than one percent of the aggregate of the adjusted bases of all assets of the Trust Fund (including such Modified Mortgage Loans) on such day, and (iii) the Servicer purchases the Relevant Mortgage Loan from the Trust Fund as described below.	Consistent with the terms of the related Servicing Agreement, the related Servicer may waive, modify or vary any term of any mortgage loan (with the exception of the prepayment penalty provisions) or consent to the postponement of any such term or in any manner grant indulgence to any mortgagor if, in such Servicer's reasonable and prudent determination, such waiver, modification, postponement or indulgence is not materially adverse to the trust; provided, however, that the related Servicer will not permit any modification with respect to any mortgage loan that would change the mortgage rate, forgive the payment of principal or interest, reduce or increase the Outstanding Principal Balance (except for actual payments of principal) or change the final maturity date on such mortgage loan