From: Chase Mortgage Banking, Gustavo Ortiz

Proposal: FR Y-14AQM-Capital Assessment & Stress Testing (ICP #12-22; pub'd 12/20/12)

Subject: FY Y-14AQM Capital Assessments and Stress Testing

Comments:

For the new FR Y-14M schedule requirements, we have questions for the below fields. Can you please provide guidance as to how the below fields should be reported:

Field Name

1st lien/HE

Clarification Required

Alternative Home Liquidation Loss Mitigation Date

1st lien

Clarification on 'executed' - Does this mean the date when the program was set up or when it was completed?

Alternative Home Retention Loss Mitigation Date

1st lien

Clarification on 'executed' - Does this mean the date when the program was set up or when it was completed?

Entity Serviced

Both

Is it related to Fannie/Freddie or Investors? Accounting, finance related? Seeking further clarification Entity Type

Both

Is it related to Fannie/Freddie or Investors? Accounting, finance related? Seeking further clarification

Thank you, Gustavo Ortiz

Chase Mortgage Banking