



Home Loans
Washington Mutual
7255 Baymeadows Way
Jacksonville, FL 32256

CASE # 08-611

January 21, 2009

Best Loan Modification Property
Copying is Prohibited



WE ARE A DEBT COLLECTOR.

WE MAY REPORT / HAVE REPORTED INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT

Re: WAMU Loan No.
Property Address:



Dear ,

This letter is to confirm the terms of the final settlement agreement made during our phone conversation on January 21, 2009, to settle this outstanding balance of \$512,215.82.

Washington Mutual Bank agrees to accept \$100,000.00 as Full Settlement of this debt with the following stipulations:

1. The payment must be in the form of cashier's check (certified funds) and made payable to Washington Mutual Bank. Please mail the payment via overnight mail to the address below.
2. The settlement must be paid in full.
3. The full settlement amount must be received at our office by the close of business on **January 29, 2008**

Washington Mutual Bank
Mailstop: JAXB010
7301 Baymeadows Way
Jacksonville, FL 32256

When we accept less than the full payoff amount you will be discharged from paying the remaining balance of \$412,215.82 and, if applicable, we will release our security interest in the real property in accordance with applicable law.