



# Washington Mutual HOME LOANS

April 27, 2007

Eric [REDACTED]  
[REDACTED]  
Burns, WY 82053

Re: Washington Mutual Loan # [REDACTED]

**WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

**WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.**

Dear [REDACTED]

A 30 day Special Forbearance Plan has been approved on your loan. Please acknowledge the following conditions, due dates and amounts due. Your loan is due for the December 01, 2006 payment and all subsequent payments. We currently have \$0.00 in an unapplied account. The investor of your loan has reviewed the documentation you supplied, and we have been advised to place you on this special forbearance performance plan. While on the 30 day forbearance plan you will be required to make a monthly payment in the amount of \$4,00.00 due 05/10/07. During this 30 day period you will be trying to obtain additional funds in order to qualify for a repayment plan.

All payments outlined below must be received in our office by 3 p.m. on the agreed-upon dates. Payments must be sent to Washington Mutual Bank, FA, 7255 Baymeadows Way, Jacksonville, FL 32256, Attn: Ann Stanonis, Loss Mitigation Dept., Mail Stop JAXA2000. Funds must be in the form of a Cashier's Check. As your account remains in a delinquent status, you will continue to receive our normal servicing follow-up calls during this time.

<u>Amount Due</u>	<u>Date Due in Office</u>
Agreement Due	04/30/2007
\$4,000.00	05/10/2007

Should the due date fall on a weekend or holiday, payment is expected the following business day.

As such, by following this special forbearance plan as of May 30, 2007 your loan will not be reinstated. You may call 1-888-743-7747 at any time to receive reinstatement figures or 1-866-926-8937 for payoff figures. You must contact Ann Stanonis at 1-866-288-7383 EXT 15517 by May 15, 2007 to discuss other loss mitigation options.

Mortgagor agrees that time is of the essence with regard to all payments. Failure to make the agreed-upon payments when due will result in a default.

All provisions of the Note and the Mortgage/Deed of Trust shall remain in full force and effect. As your loan may become delinquent, you may receive delinquent notices during the period of this plan. If you fail to pay any payment as promised, this agreement will be canceled, and normal servicing and/or foreclosure proceedings will be initiated. Should your account be fully reinstated, regular monthly payments will resume at the completion of this agreement.

Washington Mutual's failure to immediately exercise all of its rights and remedies including, without limitation, its right to commence foreclosure or accept delayed payments, does not impose upon Washington Mutual any obligation in the future to provide such accommodations. Washington Mutual will not permit, and you should not construe our actions as permitting, the establishment of any course of dealing with respect to the foregoing defaults.

Please sign this agreement as your acceptance of the plan and immediately return it to our office along with your contribution. Retain a copy for your records. This agreement will not take effect until the signed original is returned to us.

Sincerely,



Loss Mitigation Department  
Washington Mutual Bank, FA  
866-288-7383

I hereby agree to the above plan.

\_\_\_\_\_  
Eric

\_\_\_\_\_  
Date