

Washington Mutual
HOME LOANS

May 31, 2007

[REDACTED]
[REDACTED]
[REDACTED]
MOUNTAIN TOP, PA 1707

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 Mr. and Mrs. [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 **October 1, 2006** payment and all subsequent payments. We currently have \$00.00 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. **During this period, you will not be required to make your regular monthly payment. The plan allows you 30 days to review your application for another workout and submit certified funds.**

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, and Attn: [REDACTED] Loss Mitigation Dept., and 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>Date Due in Office</u>	<u>Amount Due</u>
June 1, 2007	Agreement due in office

Should the 1st of the month fall on a weekend or holiday, payment is expected the following business day.

As such, by following this special forbearance plan as of **July 1, 2007**; your loan will not be reinstated. You may call 1-866-244-1406 at any time to receive reinstatement figures. **You must contact our office (866) [REDACTED] ext [REDACTED] by July 1, 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. Payments are subject to change due to escrow analysis and/or rate change, if applicable.




If your loan is already in the process of being foreclosed, the foreclosure proceeding will continue during the term of this agreement with your payments being applied according to your loan document; however, the foreclosure sale will not be held as long as you abide by this agreement. If you fail to pay any payment called for in this agreement, then this agreement will be canceled and: (1) If foreclosure is already in process, it will proceed to sale and Washington Mutual will be entitled to retain any payments made by you under this agreement; or (2) Foreclosure proceedings will be initiated if they are not already pending.

Nothing contained in this letter shall constitute a waiver of, or limitation upon, any of Washington Mutual's rights and remedies under the Note, the Mortgage/Deed of Trust, the related loan documents, or applicable law, which rights and remedies are expressly reserved by Washington Mutual. Without limiting the generality of the foregoing, 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-Ext 

Borrower acknowledges that in the event Borrower files a petition in bankruptcy, Lender may elect to take any and all actions necessary, in Lender's judgment, including but not limited to, filing a Motion for Relief from the Automatic Stay, or a Motion to Dismiss, or any permitted state law remedies, to secure or protect Lender's security, the value of the security, and/or to enforce Lender's rights under the Loan Documents. I hereby agree to the above plan.



Date



Date