



Wamu

February 6, 2009

New

Via FEDEX

[Redacted]

Los Angeles, California 91402

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

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: Washington Mutual Loan No. [Redacted]
Property Address: [Redacted] Los Angeles, California 91402

Dear [Redacted]

We know you want to pay your mortgage, but right now you may be struggling to make your monthly payment.

We want to work with you to get your loan current again. By signing and returning the enclosed loan modification forms, we may be able to change your monthly payment from \$2,518.87 to approximately \$2,999.61 by doing the following:

- **Reducing your current interest rate to 5.250% for the remaining term of the loan.**
- **Extending the term for repayment period to 40 years. Your new maturity date will be 02/01/2049.**
- **Making your loan "current" again.**
This will increase the outstanding balance of your loan because we will add any unpaid indebtedness and collection expenses to your new loan amount. Any unpaid amounts that accrue after the date of this letter and the time the documents are returned will be added to the principal loan balance.

We've set up a special team of loan consultants to help borrowers in your situation. When you mail in your forms using the enclosed pre-paid envelope, the team will process your paperwork quickly to get you your new payment right away. If you have questions, you can reach a loan consultant at 866-926-8937 between the hours of 8:00 a.m. - 6:00 p.m. Eastern Standard Time.

Simply sign the enclosed forms and return them in the pre-paid envelope by 02/16/2009. A contribution of \$0 is required and must be returned with the executed documents in certified funds (Cashiers Check or Money Order)

Washington Mutual is committed to helping our borrowers stay in their homes. We've already helped hundreds of other customers just like you. Sign and return the enclosed documents today to get your loan back on track.

Sincerely,

Homeownership Preservation
Washington Mutual Bank