

7301 BAYMEADOWS WAY
Mailstop: JAXB2007
JACKSONVILLE, FL 32256

[REDACTED]

JANUARY 16, 2009

[REDACTED]
[REDACTED]
PONOMA, CA 91768

IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED TO COLLECT A DEBT, OR AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

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

Re: [REDACTED] 679890798 AND 761894633
Property Address: [REDACTED]
PONOMA, CA 91768

Dear [REDACTED]

This letter is to confirm the terms of the mutually-agreed settlement agreement made on **JANUARY 16, 2009** to settle this outstanding balance of **\$36,492.20**.

[REDACTED] agrees to accept **\$5,000.00** 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 one single payment.
3. The full settlement amount must be received in our office by the close of business on **JANUARY 20, 2009**.

[REDACTED]
ATTN: CASH DEPARTMENT
Mailstop: JAXB2007
7301 BAYMEADOWS WAY
JACKSONVILLE, FL 32256

By accepting less than the full payoff amount to release our interest in the property, you are discharged from paying the deficiency balance of **\$31,492.20**

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[REDACTED]

We may file a 1099 form with the Internal Revenue Services (IRS). This form notifies the IRS of the unpaid debt and may require you to report the unpaid debt as income when you file your taxes. We recommend that you contact your tax advisor to discuss any federal tax implications.

The following special comment will be reported to the credit bureaus and added to the tradeline: Account Paid In Full For Less Than The Full Balance.

We appreciate your cooperation in the payment of this obligation. If you are unable to keep this agreement, it is imperative that you contact me within five days of the date of this letter to avoid further collection activity. I am available to answer any questions you may have, so please do not hesitate to call me at 904-462-2568 or TDD (800) 841-1743 between the hours of 9:00 am through 6:00 pm Eastern Time, Monday through Friday.

Sincerely,

[REDACTED]
[REDACTED]
Portfolio Operations
Loss Mitigation Department
[REDACTED]