

JUL-05-2006 WED 07:56 AM

FAX NO.

P. 01

ATTENTION CUSTOMER(S):

PLEASE DO NOT SEND THE RETURN FEDEX ENVELOPE THROUGH THE REGULAR POSTAL SERVICE.

PLEASE CALL FEDEX AT 1-800-463-3339 (1-800-GOFEDEX) OR TAKE TO THE NEAREST FEDEX DROP BOX FOR PACKAGE PICK UP SERVICES.

Payments

Please send your first total monthly payment due per the Modification Agreement Cover Letter to the following address:

Regular Mail:

Washington Mutual Bank
Default Cash Processing
P.O. Box 3200
Milwaukee, WI 53201

Overnight Mail:

Washington Mutual Bank
Default Cash Processing
Mail Stop MW1A303
11200 W. Parkland Avenue
Milwaukee, WI 53224

Payments may be sent to this address above until an escrow analysis has been completed and a statement or coupons have been issued and sent.

Please send your certified contribution requested with the Modification Agreement in the FedEx Package provided.

Witness Signatures

Certain states require witness(es) to your signature. If witness signatures are required on your loan documents, please verify that each witness has signed and printed/typed their name under the signature as indicated. **BORROWERS CANNOT WITNESS THEIR OWN SIGNATURES.**

NOTE: The Lender's Acknowledgement portion of the loan documents will be completed by the Lender and **SHOULD NOT** be notarized by your notary public.

Borrower and Notary Checklist

Please carry this sheet with you when you have your documents notarized. This checklist is being provided to ensure that your Homeowners Assistance documents are correctly executed. If any of the following steps are not completed, or are completed incorrectly, the documents will be returned to you for correction and/or completion.

- All signatures and requested written information completed in **BLACK INK** only.
- Borrower(s) must sign their name(s) exactly as the printed line below the signature line
- County, State and date information completed (if applicable) on the Borrower's Acknowledgement for each set of documents.
- Notary Public's signature and title written in by Notary Public when notarizing the Borrower's Acknowledgement for each set of documents.
- Notary Public's stamp and/or seal placed on the Borrower's Acknowledgement when notarizing each set of documents.
- Commission Expiration Date of the Notary Public written in on the Borrower's Acknowledgement for each set of documents, if required.

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FAX NO.

P. 02



JUNE 19, 2006

CESAR [REDACTED]
 [REDACTED]
 [REDACTED]
 SAN JUAN, TEXAS 78589

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]

Re: Loan# 0613 [REDACTED]

Thank you for your continued interest in our Loss Mitigation Program. Enclosed is the pre-approved Loan Modification Agreement (three sets of documents) you requested. The terms of the agreement are consistent with the terms verbally discussed with you by a Loan Workout Specialist. Please review and sign three copies of the enclosed Loan Modification Agreement. Please have all copies of the agreement notarized. The third copy of the agreement is for your records.

Here are the Loan Modification Agreement details:

The capitalized amount has increased your principal balance in the amount of \$7,666.04. Below is a breakdown of that amount less your contribution.

Delinquent Interest	\$ 4,086.80
Title Update & Recording Fee	\$ 0.00
Foreclosure Fees & Costs	\$ 0.00
Escrow Advance/Set up	\$ 3,579.24
Administrative Fee	\$ 0.00
Appraisal / BPO Fee	\$ 0.00

Your modified principal balance, effective AUGUST 1, 2006 will be \$103,825.23. The total monthly payment will be \$1,252.44 (which includes escrow in the amount of \$426.51)

You must remit a CERTIFIED or CASHIER'S CHECK in the amount of \$743.28, representing:
 We currently have \$0.00 in an unapplied account which represents the following:

Delinquent Interest	\$ 0.00
Title Update & Recording Fee	\$ 0.00
Foreclosure Fees & Costs	\$ 743.28
Escrow Advance/Set up	\$ 0.00
Administrative Fee	\$ 0.00
Appraisal / BPO Fee	\$ 0.00

Please send the following information to: Washington Mutual Bank, FA, 7255 Baymeadows Way, Jacksonville, FL 32256, no later than JUNE 29, 2006. Upon receipt of the information, we will notify you if additional or missing documentation is required. Please send:

- Two signed and notarized Loan Modification Agreement (s). Please retain the third copy of the agreement for your records
- Certified or cashier's check payable to Washington Mutual Bank, FA in the amount of \$743.28

Please be advised that modification of your loan will not impact other outstanding balances on your account, which include:

* Late Charge Balance:	\$ 239.84
* Property Inspection Fees:	\$ 35.60
* NSF Fees:	\$ 0.00

These amounts will remain due and owing after the Modification has been completed. For information on these balances, please contact our Customer Service area at 1-800-342-7581.

A title search and subsequent endorsement to the original title policy or new title policy must be obtained prior to recordation of the Agreement. If clear title is not obtained, our Agreement will be null and void.

Failure to comply with these requirements within the specified time frame may result in revocation of your loan workout approval and resumption of normal servicing, including collection and foreclosure efforts, without further notice.

In the meantime, if you have additional questions or concerns please contact us toll-free at 1-888-743-7747-Ext. [REDACTED] during the hours of 7:30 a.m. (eastern standard) and 4:00 p.m. (eastern standard).

Sincerely,
 Robert [REDACTED]
 Settlement Specialist II
 Loss Mitigation Department
 Washington Mutual Bank, FA