

Loan Modification Success Case

Name of Lender (Bank):

WAMU

<https://www.chase.com/wamuwelcome3/>

Original Interest:

7.000%

Original Payment:

\$3,899.06

New Interest:

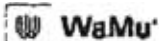
2.625%

New Payment:

\$3,000.85

Please visit our website at:

<http://www.stopbanks.com/> or call us at 877-529-5090.



DEC

Home Loan Statement November 2008

Customer Service: Toll free 1.866.926.8937. Se habla español



Statement Date: November 18, 2008
Activity Since: October 10, 2008
Your Loan Number: [Redacted]

Your Property and Loan Information

Property Address: [Redacted]
Principal Balance: \$ 668,411.00
Interest Rate: 7.000000%
Escrow Balance: \$ 0.00

Your Next Payment

Next Payment Due: December 01, 2008
Principal and Interest: \$ 3,899.06
Escrow: \$ 0.00
Current Payment: \$ 3,899.06
Plus
Past Due Payment(s): \$ 3,899.06
Unpaid Late Charges: \$ 194.95
Total Amount Due:* \$ 7,993.07

Did You Know?

Thinking about refinancing or purchasing a new home? Our experienced Home Loan Consultants are here to help. Think of WaMu first to get the home loan you want quickly and easily. Let us show you your options - just ask us today! Call 866.953.7198.

For details about your home loan, visit us at www.wamu.com. Check recent transactions, order copies of your loan documents, view your current principal balance, or use one of the many helpful loan calculators. If you're a first time user, simply click on "My Home Loan" and follow the prompts to register by selecting a User ID and Password.

Important Messages

* To avoid a late charge of \$194.95, we must receive your payment of principal, interest, and any escrow deposits and/or past-due payments by 12/16/08 during our business hours. If this date falls on a weekend or holiday, your payment must be received by the next business day.

NOTICE: A late charge has been assessed to your account because your payment was not received prior to the late charge assessment date. Please contact us immediately if your payment records reflect differently.

Please see the reverse side for Recent Account Activity.

Year to Date Account Activity

Principal Paid: \$ 89.00
Interest Paid: \$ 38,995.80
Property Taxes Paid: \$ 0.00
Insurance Paid: \$ 0.00

STOP BANKS

Washington Mutual Bank

908-B



908-B

Please allow 7-10 days for postal delivery.



Loan Number: [Redacted]
Statement Date: November 18, 2008

Payment Due Date: December 01, 2008
Current Payment: \$ 3,899.06
Total Amount Due: \$ 7,993.07
If Received After: December 16, 2008
Total Amount Plus Late Charges: \$ 8,188.02

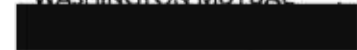


Please write your loan number on your check. Make check payable to Washington Mutual.



Please check here if change of address or telephone number is indicated on the reverse side of this form.

WASHINGTON MUTUAL



Late Charges + _____
Additional Principal + _____
Additional Escrow + _____
Future Payments + _____
Total Amount Enclosed = _____



WASHINGTON MUTUAL BANK

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

- clear title is not confirmed to the satisfaction of the lender;
- the mortgage insurer does not approve; or
- there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be \$ 3,000.85 . Your first payment including taxes and insurance (if applicable) is due **AUGUST 1, 2009** , the total payment amount is \$ 3,000.85 . This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current. Further, by signing the Agreement you acknowledge that if you file a petition in bankruptcy, Washington Mutual, the Trust, or anyone acting on their behalf may elect to take any and all actions necessary, including, but not limited to voiding the Agreement, filing a Motion for relief from the automatic stay, a Motion to dismiss or any permitted state law remedies which, in Washington Mutual's judgment, are reasonably necessary to secure or protect the property and/or to enforce the rights under the original terms of your loan.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

STOPBANKS