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P. 1

WaMu®

JULY 2, 2008

████████████████████
████████████████████
STOCKTON, CALIFORNIA 95210

Via FEDEX

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.

RE: Washington Mutual Loan No. ██████████
Property Address: ██████████
STOCKTON, CALIFORNIA 95210

Dear **TENNILLE D LYONS**

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until it has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents **in black ink, in the presence of a notary** and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. *Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.*

Along with the signed Agreement, you must also send a **certified check or cashier's check** in the amount of \$ 2,294.80 . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before **JULY 10, 2008**

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**WASHINGTON MUTUAL BANK
19850 PLUMMER STREET
CHATSWORTH, CALIFORNIA 91311**

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 \$ 1,675.94 . Your first payment including taxes and insurance (if applicable) is due **SEPTEMBER 1, 2008** , the total payment amount is \$ 1,675.94 . 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 Bank, 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.

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)

Jul 25 08 09:52a

Ivan Cameron and Tennille 2099561704

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881 Weigel Drive
Elmhurst, IL 60126

07/14/2008



Member HSBC Group

██████████
██████████
STOCKTON, CA 95210

RE: Account ██████████

Dear ██████████

We are pleased to inform you that your request for assistance in our Hardship Program has been approved as of 07/11/2008. Your interest rate will be reduced to 5.25% and your monthly payments will be reduced as follows:

Principal and Interest Payment:	\$531.03
Accident & Health Insurance Premium (if any):	\$0.00
DISABILITY Premium (if any):	\$0.00
Escrow Premium (if any):	\$0.00
Involuntary Unemployment Insurance Premium (if any):	\$0.00
Life Insurance Premium (if any):	\$0.00
Re LIFE Premium (if any):	\$0.00
RELIFE Premium (if any):	\$0.00
Total Monthly Payment:	\$531.03

Your new total monthly payment will be reflected on a subsequent statement.

This program will be approved for 6 months, and will terminate on January, 2009. A hardship qualifying payment must be received in order to activate the hardship, plus 6 additional payments (a total of 7 payments) must be made until expiration of the program. Please remember that if you miss any of these payments, you may not be eligible for an extension upon completion of the approved program.

Should you have any questions regarding the above comments, please contact us at 1-800-809-4278. Our office hours are Mondays through Fridays between 8:00 a.m. and 5:00 p.m. CST.

Sincerely,

Kecia McPherson

Foreclosure Avoidance Program

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

If your loan is an Adjustable Rate Mortgage Loan, this rate will always be equal to or lower than the floor rate on your Loan.