



P O Box 99604
Arlington, TX 76096-9604

September 23, 2008

C/O FIRST RATE DEBT SOLUTIONS 22941 TRITON WAY STE 244 LAGUNA HILL
LAGUNA HILLS CA 92653-1238

RE: Washington Mutual Bank
WaMu Visa®
Account Number Ending in
Balance: \$11,044.22 as of September 22, 2008
Settlement Amount: \$4,863.41

Dear

We appreciate your willingness to settle your account. This letter confirms the settlement arrangement we agreed to on September 22, 2008.

- You agree to pay at least \$4,863.41 by 09/30/2008 to settle your account.
- We agree to forgive the remaining balance on this account after your payment posts and clears. We will submit a request to the credit bureaus to update your credit profile.*
- If this account was open at the time of offer acceptance, we will close it.

If you have not already done so, there are several convenient ways to make your payment:

- ⇒ Call us at **1-800-399-7189** to use our convenient Pay-By-Phone service.
- ⇒ Visit our website at wamucanhelp.com to make an online payment.
- ⇒ Mail your check or money order, made out to Washington Mutual, to:

Payment Processing Center
P.O. Box 660487
Dallas TX 75266-0487

We must receive your payment Monday through Friday by 1 pm Central Time on or before 09/30/2008. If you are mailing your payment, please allow 7 to 10 days for your payment to reach us. If you have already arranged for payment using our pay-by-phone service, we will process your payment on the dates agreed to when your arrangement was booked. Your payment will post to your account by the due date above.

Please note that the minimum payment and due date according to your billing statement may differ from the payment terms required to stay on this arrangement. If so, please make your payment as listed above. Keep in mind, if we don't receive at least \$4,863.41 by 09/30/2008 or if your payment does not clear, collection efforts will resume on the full balance due.

If you have any questions, please call us toll-free at 1-800-399-7189. Completing this arrangement is an important step on the road to financial health.

Sincerely,

Washington Mutual

When we discharge \$600 or more in principal on any account, we are required to file a Form 1099-C with the Internal Revenue Service and we will provide you with a copy of the form.

* Please allow up to 60 days for the credit bureaus to update their records and for your monthly billing statement to reflect a zero balance.