

P.O. Box 99604
Arlington, TX 76096-9604

**Washington Mutual**

January 20, 2009

60% Savings

C/O Debt USA
[REDACTED]
[REDACTED]

RE: Washington Mutual Bank
Washington Mutual Visa
Account Number ending in: 5571
Balance: \$1622.13 as of 01/20/09
Settlement Amount: \$648.85

Dear Debt USA [REDACTED]

We appreciate your willingness to settle your account. This letter confirms the settlement arrangement we agreed to on 01/20/09.

- You agree to pay a total of at least \$648.85 to settle your account.
- Your initial payment of at least \$502.77 is due by 01/29/09.
- Your final payment of at least \$146.08 is due on 02/27/09.
- We agree to forgive the remaining balance on this account after your final payment posts and clears. We will submit a request to the credit bureaus to update your credit profile.*

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

- A Call us at 1-800-825-5885 to use our convenient Pay-By-Phone service.
- A Mail your check or money order, payable to Washington Mutual, to:

Payment Processing Center
1100 East Arbrog Blvd
Arlington, TX 76014-3341

We must receive your payments by the due dates referenced above. If you are mailing your payments, please allow 7 to 10 days for your payments to reach us. If you have already arranged for payments using our pay-by-phone service, we will process your payments on the dates agreed to when your arrangement was booked. Your payments will post to your account by the due dates above.

Please keep in mind, if we do not receive the agreed payments by the due dates, or if your payments do not clear, collection efforts will resume on the full balance due.

If you have any questions, please call us toll-free at 1-800-825-5885. Completing this arrangement is an important step on the road to financial health.

Sincerely,

Account Representative
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.

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