

TRIAL PLAN AGREEMENT

Your loan is now due for the months of July 2009 to October 2009. We must receive the initial payment of \$ 0.00 along with your signed Trial Plan Agreement ("Agreement") by November 10, 2009. After that the payment schedule outlined below must be followed. If you do not make your payments on time, or if any of your payments are returned for non-sufficient funds, this Agreement will be in breach and collection and/or foreclosure activity will resume.

Your payments must be received in our office on or before the following dates:

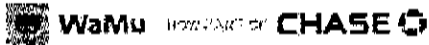
12-01-2009	\$ 1752.26
01-01-2010	\$ 1752.06
02-01-2010	\$ 1752.06

Your payments should be mailed to the following address:

CHASE/WAMU PAYMENT PROCESSING
PO BOX 78148
PHOENIX, AZ 85062-8148

Payments are subject to change due to escrow analysis and or interest rate changes, if applicable. If you are notified of a payment adjustment, please contact our office immediately so we can adjust the terms or your Agreement accordingly. If all payments are made as scheduled, we will reevaluate your application for assistance and determine if we are able to offer you a permanent workout solution to bring your loan current.

All of the original terms of your loan remain in full force and effect, unless specifically mentioned within this Agreement. If any part of this Agreement is breached, Washington Mutual has the option to terminate the Agreement and begin or resume foreclosure pursuant to your loan documents and applicable law.



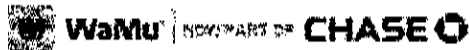
We are a debt collector. If you are in bankruptcy or you have been discharged in bankruptcy this letter is for informational purposes only and is not intended as an attempt to collect a debt from you personally

Not with standing anything to the contrary contained in the Loan Modification Agreement, the parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Lender may not pursue the Borrower for personal liability. However, the parties acknowledge that the Lender retains the rights, including but not limited to the right to foreclose its lien under appropriate circumstances. The parties agree that the consideration for this agreement is the Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of the Borrower's default of its obligations there under. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability.

I/We agree to the above Agreement and will make payments as outlined above. I/We understand that foreclosure action can be taken if the terms of this Agreement are not met.

Signature

Date



October 30, 2009

Loan Number:
Property Address:

Dear Customer:

We offer programs for customers who are experiencing hardships that prevent them from making their home loan payments. We may be able to assist you.

Since you have told us you're committed to pursuing a stay-in-home option, you have been approved for a Trial Plan Agreement. If you comply with all the terms of this Agreement, we'll consider a permanent workout solution for your loan once the Trial Plan has been completed.

Please sign and return the Trial Plan Agreement. We must receive the signed Agreement at the following address on or before November 10, 2009. You may also Fax your signed Agreement to us at 866-282-5682.

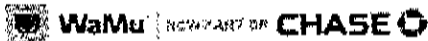
Chase/WaMu Fulfillment Center
4500 Cherry Creek Drive South
Suite #410
Glendale, CO 80246

Thank you for your cooperation. If you have any questions, you can contact me at 1-843-673-3191.

Sincerely,

Cathy Floyd
Loss Mitigation Specialist III
Catherine.floyd@chase.com

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October 30, 2009

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Property Address:

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