

Loan Modification Success Case

Name of Lender (Bank):

Oxford Management Services – OMS -

<http://www.oxfmgt.com/>

Original Interest:

0%

Original Payment:

\$103,180.49

New Interest:

0%-Settlement

New Payment:

\$10,000

Please visit our website at:

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

OXFORD MANAGEMENT SERVICES

135 Maxess Rd. Suite 2A

Melville, NY 11747

(631) 470-9800 FAX: (631) 454-4508

March 16, 2009



STOPBANKS

IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED TO COLLECT A DEBT, OR AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Re:WAMU Loan No.
Property Address:



Dear



This letter is to confirm the terms of the mutually-agreed settlement agreement made on March 16, 2009 to settle this outstanding balance of **\$103180.49**

Washington Mutual Bank agrees to accept **\$10,000.00** as settlement of this debt under the following stipulations.

1. The payments must be in the form of a bank wire (certified funds).
2. The settlement must be paid in the following manner **\$5,000.00** by **3/30/09** and **\$5,000.00** by **04/10/09**
3. The bank wire information is attached.

By accepting less than the full payoff amount to release our interest in the property, you are discharged from paying the deficiency balance of **\$93180.49**