

**OXFORD MANAGEMENT SERVICES**  
**135 Maxess Rd. Suite 2A**  
**Melville, NY 11747**  
**(631) 470-9800 FAX: (631) 454-4508**

April 24, 2009

[REDACTED]  
[REDACTED]  
Attn: William L [REDACTED]  
[REDACTED]

Re:	Client:	Washington Mutual
	Claim Number:	34 [REDACTED]
	Client Reference #:	71 [REDACTED]
	Amount Due:	\$40,134.41
	Settlement Amount Due:	\$14,900.00
	Settlement Due Date:	4/30/2009

Dear William L Downing:

This letter is to confirm that we will accept the amount indicated above as full settlement of your account, provided that the payment is received by the due date stated above. Upon clearance of your payment we will consider this account settled in full and we will update our records accordingly with our client.

Should the above stated terms and conditions not be met, we shall consider this offer withdrawn with the balance in full being due and payable and proceed with appropriate action without further notice to you.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector. Make your payment payable to the client listed above. The above file number should be listed on all correspondence and payments remitted to this office to ensure the proper handling and crediting of your account.

IN WITNESS WHEREOF, the parties have executed this Agreement as of the date and year set forth below.

[REDACTED]  
William L [REDACTED]

OXFORD MANAGEMENT SERVICES  
on behalf of Washington Mutual

By: \_\_\_\_\_

By: [REDACTED]

Date: \_\_\_\_\_

Date: 4/24/09

Sincerely,

[REDACTED]  
Oxford Management Services  
[REDACTED]