

P.O. Box 1151
Northridge, CA 91328-1151



Presorted
First-Class
U.S. Postage Paid
Washington Mutual

Howdy, neighbor. Good to see you.

Sample A. Sample
1234 Main Street
Apt. D
Anytown, US 12345-6789



Hiya. Welcome to the neighborhood.

Sample A. Sample
1234 Main Street
Apt. D
Anytown, US 12345-6789



Dear Sample A. Sample,

Thank you for joining WaMu®. We're glad you did and we look forward to getting to know you. We're here to help anytime you have questions or concerns.

We make it easy for you.

Manage your home loan quickly and conveniently with these helpful tools:

- **Online account access.** Check your balance and payment history late at night or from a cafe. Just go to wamu.com and register your account. It's easy. It's free. And it puts your loan information right at your fingertips. Anytime, anywhere.
- **Automatic payments.** Sign up for free Auto Pay at wamu.com and you won't have to worry about missing a payment. Your monthly payments are simply deducted from your checking or savings account, automatically. No checks. No stamps. No worries.

Meet your neighbors.

WaMu has many other products and services that can help you manage your finances. We can help you take advantage of your home's equity, prepare for retirement, save for a dream vacation, and much more. Just visit wamu.com anytime.

Talk to us.

Have questions? Need help with your account? Log in to your account at wamu.com for online assistance or call us toll-free at 1.8XX.XXX.XXXX.

Thanks again for joining the neighborhood. We hope you have a great time at WaMu.

Enjoy your new home loan,



Mary Ann Callahan
National Manager

P.S. Browse through the enclosed brochure to learn more about your new home loan and sign up for online account access at wamu.com.



**Sure is nice
to be liked.**

*WaMu is ranked
"Highest in
Customer
Satisfaction with
Retail Banking in
the West.**

Your loan gives you all the convenience and flexibility you need. You can check on your account at 2 a.m. or make payments without writing a check. So relax. Put your feet up. You're home now.

Questions? Just get in touch.

We're here to help.

Get to know us better and sign up for online account access and Auto Pay. Just visit **wamu.com**.

Or give us a call at 1.8XX.XXX.XXXX.



Deposits at Washington Mutual are FDIC insured.



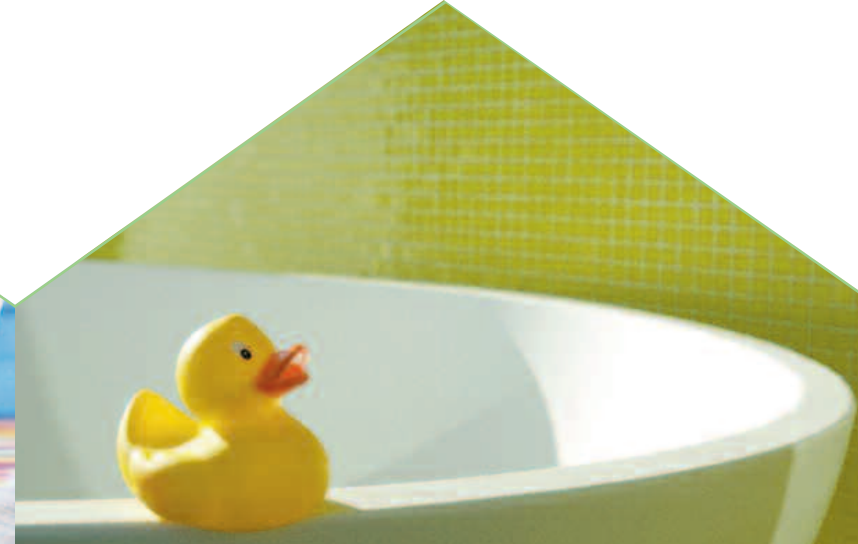
WaMu® Home Loans

Hey there. It's nice
to see you.



Get comfortable.
The place is all yours.





Settle into your new home loan.

You've got everything you need.



Take it easy.

Use these helpful tools to manage your new loan.

Online access

Register your account at wamu.com and you can manage your loan before breakfast or when you're on vacation. You'll be able to check your balance, view your transaction history, control your payment options, and so much more. It's safe and convenient — and it's all online, anytime.

Auto Pay

Sign up for Auto Pay and you won't have to worry about making your payments on time. Your payment is simply deducted from your checking or savings account by your due date. There's no writing checks. No buying stamps. Visit wamu.com and sign up.

Products and services

WaMu can help you make the most of your new home and help you grow your money. We offer home equity loans, low-rate credit cards, and our famous WaMu Free Checking. Learn more at wamu.com.

We're here for you.

Here are some of the questions homeowners have about their new home loan.

When are my monthly payments due?

Usually on the first of the month. Check the payment coupon on your monthly bill.

I lost my payment coupon. What do I do?

If you misplace a payment coupon, call us at 1.8XX.XXX.XXXX right away. We'll give you the right mailing address.

Are there any tax benefits?

It depends on your situation. For most people, yes. Consult your tax advisor to determine if the interest you pay can be deducted from your income tax.

Do I need homeowner's insurance?

Yes. It's important to protect your home with adequate coverage, in case of fire or other damages.

Can I set up a real estate escrow account?

Yes. Just log in or call us and we'll answer your questions and make all the arrangements.

Meet your neighbors.

Enjoy simple and easy banking, with great products and friendly service.

Free checking. Get more for free: Sign up for WaMu Free Checking™ and you'll pay no monthly service fees, no fees for checks, no fees for talking to a teller, and so much more.

Home Equity loans. A home equity loan from WaMu lets you get money when you need it, at a great rate.

Credit cards. Great rates are just the beginning. You'll also get access to your FICO® credit score, discounts, and automatic credit line reviews.

Savings and CDs. Put your money into a WaMu CD or savings account and you'll earn a competitive rate, with easy access to your money.

Retirement. We offer both Traditional and Roth IRAs and we'd be glad to help you choose the right retirement plan.