

When you enable customers to make informed decisions...

WaMu

Home Loans

**It's as easy as
1, 2, 3...Close.**

1 Application
We'll help you choose and apply for the type of loan that's right for you. We'll also let you know what tax, financial, and other documents you need to provide so we can approve your loan. You'll receive the documents you need to understand the terms of your loan with us. Read, review! Call or email us anytime to discuss your loan.

2 Conditions
Once we've received the required documents, we'll send you a Commitment Letter approving your loan that explains what types of insurance and approvals you need, and any other conditions you must meet before we can confirm your loan. But don't worry—we'll be with you every step of the way.

3 Confirmation
Congratulations! When you've met all required conditions and locked in your interest rate, we'll confirm your loan details and make sure you're ready for the closing date. We'll have someone the week of (and after) you'll have to pay at closing, so there are no surprises on the big day.

Close

You're in! And, with WaMu—you're ready. We'll send your closing package, which includes the final documents you must sign, in the closing week. At the closing, take your time to review each one and make sure all details and fees are what you expect. Then, sign the paperwork, pay the closing costs (if any), and you're home sweet home.

When should I provide a good-faith estimate?
We'll provide a good-faith estimate on the first day we receive your application and we'll update it as we receive more information. It's our goal to provide you with a good-faith estimate as soon as possible. We'll provide you with a good-faith estimate within 3 business days of receiving your application.

When is a loan confirmed?
A loan is confirmed when we receive all the required documents and approvals, and we've approved your loan. We'll send you a Commitment Letter when your loan is confirmed. We'll be with you every step of the way.

When should I provide a good-faith estimate?
We'll provide a good-faith estimate on the first day we receive your application and we'll update it as we receive more information. It's our goal to provide you with a good-faith estimate as soon as possible. We'll provide you with a good-faith estimate within 3 business days of receiving your application.

...You lower your risk while increasing their satisfaction.
Easily Said & Done

1. Mapped customer experience from application to close
2. Designed a whole new experience

1 Application
We'll help you choose and apply for the type of loan that's right for you. We'll also let you know what tax, financial, and other documents you need to provide so we can approve your loan. You'll receive the documents you need to understand the terms of your loan with us. Need answers? Call or email us anytime to discuss your loan.

2 Commitment
Once we've received the required documents, we'll send you a Commitment Letter approving your loan that explains what types of insurance and appraisals you need, and any other conditions you must meet before we can confirm your loan. But don't worry—we'll be with you every step of the way.

3 Confirmation
Congratulations! When you've met all required conditions and locked in your interest rate, we'll finalize your loan details and make sure you're ready for the closing date. We'll be sure to review the cost (if any) you'll have to pay at closing, so there are no surprises on the big day.

Close
This is it! And, with WaMu—you're ready. We'll send your closing package, which includes the final documents you must sign, to the closing agent. At the closing, take your time to review each one and make sure all details and fees are what you expect. Then, sign the paperwork, pay the closing costs (if any), and you're home sweet home.

Folder Cover
It's as easy as 1, 2, 3...Close.

Confirmation Letter

Application Acknowledgement

Loan Confirmation

INSIDE LEFT PANEL

INSIDE RIGHT PANEL (WITH POCKET)

Easily Said & Done

RESEARCH FOUND CUSTOMERS:

- > *Were lost throughout the process*
- > *Left closing confused about their mortgage terms*
- > *Just hoped everything would be okay*

These are still issues for lenders today!

Easily Said & Done

CUSTOMERS NEED TO KNOW:

1 Application
We'll help you choose and apply for the type of loan that's right for you. We'll also let you know what tax, financial, and other documents you need to provide so we can approve your loan. You'll receive the documents you need to understand the terms of your loan with us. Need answers? Call or email us anytime to discuss your loan.

2 Commitment
Once we've received the required documents, we'll send you a Commitment Letter approving your loan that explains what types of insurance and appraisals you need, and any other conditions you must meet before we can confirm your loan. But don't worry—we'll be with you every step of the way.

3 Confirmation
Congratulations! When you've met all required conditions and locked in your interest rate, we'll confirm your loan details and make sure you're ready for the closing date. We'll be sure to review the costs (if any) you'll have to pay at closing, so there are no surprises on the big day.

> *What to expect from Application to Close*

← Created 1, 2, 3... Close tag to explain what happens at each step

> *Answers to some basic FAQ-like questions*

Most common questions addressed in FAQ on Welcome Kit pocket

Close

This is it! And, with WaMu—you're ready. We'll send your closing package, which includes the final documents you must sign, to the closing agent. At the closing, take your time to review each one and make sure all details and fees are what you expect. Then, sign the paperwork, pay the closing costs (if any), and you're home sweet home.

When should you lock in your interest rate?

You'll need to lock in your rate before we can confirm your loan. You may lock your rate at application or anytime after. As long as you lock your rate within 3 days of your closing date, we'll be able to guarantee your loan documents will be ready on time.

What is escrow?

Escrow is a deposit of funds needed to cover your real estate transactions, which may include your down payment, mortgage fees, and money we require for your insurance payments and taxes. Escrow accounts are managed by a neutral third party, called an escrow agent. Your closing agent might also act as the escrow agent. However, if you need a referral to an escrow agent in your area, be sure to call us.

What is a closing agent?

A closing agent is someone who represents you, the buyer, and handles the closing and legal transfer of title and ownership. Closing agents may also be referred to as settlement agents. You'll need to choose a closing agent to handle your closing. Call us if you'd like a referral in your area.

Who chooses the closing date?

You and the seller agree on a closing date. That's usually noted in the sales contract. Once you tell us the date and give us your closing agent's contact information, we'll work with them to make sure everything is ready for the closing.

Easily Said & Done

MET CUSTOMER NEEDS WITH:

3 Key Communications

> 1 Template



Application Acknowledgment

It's as easy as 1, 2, 3... Close

1. Application

- Confirm your application information.
- Provide any outstanding documents needed for review:
 - ___ W-2s
 - ___ Paycheck stubs
 - ___ Tax returns
 - ___ Bank statements
 - ___ Investment account statements
 - ___ Lease agreement
 - ___ Sales contract
 - ___ Other loan/leases
- Review and confirm your loan information.
- Review the enclosed documents for reference (final documents will be provided for your signature at closing).

2. Commitment

3. Confirmation

...Close

For help, contact your loan coordinator.

Jane Smith
(800) 437-8172 x9880
jsmith@wamu.com

Edwin Mose
135 North Acacia
Fullerton, CA 92631

May 8, 2008

Dear Mr. Mose:

We're happy to help you meet your home financing needs. As with everything we do, we're committed to make the home loan process as easy as possible, and we're here to help you at every step along the way. So, expect a call from us to confirm your application information and review next steps.

Please keep in mind that the information below and in the enclosed documents is based on our initial review of your application. Your actual rate, terms, payment, and settlement costs may vary from those outlined in this package for a variety of reasons, such as:

- your ability to meet our required terms and conditions,
- if you change your loan product,
- the timing of your closing,
- the timing of payments received and applied to an existing loan, or
- increases or decreases to your tax bills.

Your loan information

Loan Number	0000079319
Loan Product	Fixed
Loan Type	Conventional
Property Address	100 N. Acacia Fullerton, CA 92631
Occupancy	Primary
Loan Amount	\$400,000.00
Loan Term	30 years

Your estimated initial monthly payment

Principal and Interest Payment	\$2,334.30
Taxes	N/A
Hazard Insurance	N/A
Mortgage Insurance (if applicable)	N/A
TOTAL	\$2,334.30

Your estimated settlement costs

See the enclosed Good Faith Estimate for detailed information about estimated settlement costs.

ESTIMATED TOTAL \$21,137.42

WASHINGTON MUTUAL BANK 8-2282 (DATE)

APPLICATION ACKNOWLEDGEMENT | PAGE 1 OF 2

other terms of the pricing package. (If you've already locked a pricing package, then this letter is subject to the terms of your pricing package.)

WASHINGTON MUTUAL BANK 8-2282 (DATE)

Commitment Letter

May 30, 2008

reviewed your loan.

fits and other conditions that you need to call you to make sure you understand it do. And, we'll be in regular contact to other resources, and assist you in

0000079319	Fixed
Conventional	Conventional
100 N. Acacia Fullerton, CA 92631	Primary
\$400,000.00	30 years
5.750%	
11/18/2007	\$2,334.30
11/18/2007	N/A
05/18/2008	N/A
	\$11,000
	Y/N
	N/A months
	XXXXXXXXXXXX
	XXXXXXXXXXXX
	5.750%
	11/18/2007
	11/18/2007
	05/18/2008
	\$11,000
	Y/N
	N/A months
	XXXXXXXXXXXX
	XXXXXXXXXXXX

required documents signed, and the date of this commitment in order to close your loan, you're bound by the best calculation.

interest rate, payment amount, or your pricing package. It's your pricing package. When you of your initial interest rate along with other terms of the pricing package. (If you've already locked a pricing package, then this letter is subject to the terms of your pricing package.)

COMMITMENT LETTER | PAGE 1 OF 3

Appraisal Fee

WASHINGTON MUTUAL BANK 8-2282 (DATE)

Loan Confirmation

June 15, 2007

Edwin Mose

0000079319

he terms of your loan.

your loan details one more time to be g. Please Note: This document does 'EL HUD-1 or HUD-1A.

0000079319	Fixed
Conventional	Conventional
100 N. Acacia Fullerton, CA 92631	Primary
\$400,000.00	30 years
5.750%	
11/18/2007	\$2,334.30
11/18/2007	N/A
05/18/2008	N/A
	\$11,000
	Y/N
	N/A months
	XXXXXXXXXXXX
	XXXXXXXXXXXX
	5.750%
	11/18/2007
	11/18/2007
	05/18/2008
	\$11,000
	Y/N
	N/A months
	XXXXXXXXXXXX
	XXXXXXXXXXXX

by not enrolled. Sign up at wamu.com.

4,000.00

11,000.00

600.00

LOAN CONFIRMATION | PAGE 1 OF 2

Easily Said & Done

MET CUSTOMER NEEDS WITH:

> Consistent presentation of loan details

» Standardized loan details
make it easy to track info

Your loan information

Loan Number	0000079319
Loan Product	Fixed
Loan Type	Conventional
Property Address	100 N. Acacia Fullerton, CA 92831
Occupancy	Primary
Loan Amount	\$400,000.00
Loan Term	30 years


Our current rate and terms

Interest Rate	5.750%
Rate Expiration	11/18/2007
Lock Request Date	11/18/2007
Lock Expiration Date	05/18/2008
Discount Points	\$11,000
Prepayment	Y/N
Prepayment Fee Term	N/A months
Prepayment Calculation	XXXXXXXXXXXX XX

> Help moving the process forward

» Checklists keep
the process
on track

It's as easy as
1, 2, 3... Close

1. Application 

2. Commitment

- Lock in your rate, if you haven't done so
- Get required insurance
- Arrange for needed appraisals
- Submit any outstanding documents or meet any other conditions listed in this letter

3. Confirmation

...Close

Easily Said & Done

BY EDUCATING CUSTOMERS

AND FACILITATING THEIR SUCCESS

WAMU EARNED THEIR *TRUST*

& LOYALTY

*If only they had done THAT sooner,
maybe WaMu would still be in business.*

How well do you **EDUCATE FACILITATE MOTIVATE** *your audience?*

Easily Said & Done

Easily Said & Done

CALL: (646) 801-6640

EMAIL: lauren@easylsaidndone.com

VISIT: www.easylsaidndone.com

Easily Said & Done