

EXHIBIT 6

**WM FINANCIAL LETTER WITH DATE JANUARY 17, 2207 LISTING AN
“ADDITIONAL \$20,000.00 WITHDRAWAL OCURRED FROM WM FLEXIBLE
INCOME PORTFOLIO CLASS “A” ON SEPTEMBER 1, 1999.**

THE SECOND SENTENCE OF PAGE TWO READS: *THIS WITHDRAWAL WAS
RECENTLY DICCOVERED BY YOU AND IT WAS NOT CONTAINED ON THE
PREVIOUS LIST.*

THE DISCOVERY OF THIS ADDITIONAL INFORMATION WAS DUE TO THE
FACT THAT I WAS RECEIVING DOCUMENTS FROM DIFFERENT PEOPLE
AT WM FINANCIAL. IT IS THIS REASON ALONE THAT I WAS ABLE TO
OBTAIN INFORMATION.

January 17, 2007

Jose Castaneda
1377 Rutan Way
Pasadena, CA 91104

Dear Mr. Castaneda:

We appreciate your patience while WM Financial Services' (WMFS) Complaint Department reviewed your concerns noted in your December 11, 2006 letter, regarding Felicitas Castaneda's investment account. In this letter, you again are requesting assistance in understanding several transactions which occurred in her account.

As you know, we provided statements from Griffin Financial Services (GFS) enclosed in our previous letter which indicated that the following purchases were made on September 4, 1997:

1. \$22,000 of the Griffin Growth & Income Fund Class A
2. \$10,000 of the T. Rowe Price International Stock Fund (no-load)
3. \$16,000 of the Griffin Short-Term Bond Fund Class A
4. \$17,000 of the Griffin Bond Fund Class A
5. \$17,000 of the Griffin U.S. Government Income Fund Class A
6. \$10,000 of the Griffin Money Market Fund Class A

Total = \$92,000

As stated in our previous letter, we were unable to verify a September 4, 1997 purchase of the Griffin Growth Fund Class A shares. However, an account statement dated December 31, 1998 indicated this investment had a value of \$8,240.75 as of that date. Therefore, it is reasonable to assume the total of all purchases made on September 4, 1997 was approximately \$100,000.

As stated in our previous letter, we were able to identify the following redemptions:

1. \$7,000 from the Griffin Money Market Fund Class A on July 1, 1998
2. \$20,000 from the Griffin Money Market Fund Class A on January 7, 1999
3. \$7,995.75 from the WM Short-Term High Quality Bond Class A Fund on April 7, 1999
4. \$7,969.62 from the WM Money Market Fund Class A on April 7, 1999
5. \$14,034.63 from the WM U.S. Government Securities Fund on April 7, 1999
6. \$10,000 from the WM Flexible Income Portfolio Class A on November 8, 1999
7. \$26,636.25 from the WM Flexible Income Portfolio Class A on January 28, 2000

Total = \$93,636.25

REGIONAL OFFICE P.O. Box 19399 | Irvine, California 92623-9399
TEL 800 888 0055 URL www.wmfinancial.com

However, an additional \$20,000 withdrawal occurred from the WM Flexible Income Portfolio Class A on September 1, 1999. This withdrawal was recently discovered by you and it was not contained on the previous list. The total amount of withdrawals that we can verify is now \$113,636.25. Further, we were unable to locate any other withdrawals in September 1999.

In your letter, you are also requesting verification that the redemptions proceeds were received by Ms. Castaneda. Unfortunately, the account statements do not indicate where the proceeds were sent after the redemptions of the investments occurred. However, the ongoing research being conducted by Washington Mutual Bank may provide some insight.

As stated in our previous letter, the Griffin mutual funds owned by Ms. Castaneda converted to similar mutual funds at the WM Group of Funds on March 5, 1999. After the fund conversion, there were seven mutual funds from the WM Group of Funds which remained. The enclosed statements show that on July 16, 1999 the WM Growth Fund, WM Short-Term High Quality Fund, WM Growth & Income Fund, WM Income Fund, WM Money Market Fund, WM U.S. Government Securities Fund and the WM High Yield Fund were exchanged into the WM Flexible Income Portfolio (fund #137). Our records indicate that prior to July 16, 1999 Ms. Castaneda did not own the WM Flexible Income Portfolio. Therefore, statements for the WM Flexible Income Portfolio did not exist prior to this date.

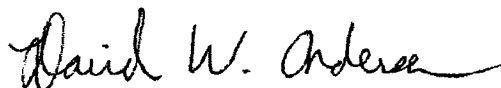
We are unable to determine the Griffin Financial Consultant who originally assisted Ms. Castaneda with her investment account. However, our records indicate that WMFS' Financial Consultant, Christian Holt was assigned to her account soon after the conversion to the WM Group of Funds. He is no longer is employed with our firm.

Per your request, please find enclosed the remaining statements that were not included in our last correspondence.

We appreciate your business and thank you for bringing this matter to our attention. If you have any additional questions or concerns, please do not hesitate to write to me at the address on the bottom of page one.

Sincerely,

WM Financial Services, Inc.



David W. Andersen
Compliance Specialist

Enclosures

EXHIBIT 7

LIST OF DATES FOR "SUPER SAVINGS ACCOUNT STARTING ON AUGUST 23, 1997 SHOWING A DEPOSIT FOR \$150,000.00 AND PREAUTHORIZED WITHDRAWAL FOR \$100,000.00 TO MAKE INVESTMENT. IT ALSO DETAILS THE DEPOSITS AS INVESTMENT WAS "TRANSFER" TO ACCOUNT.

THE 3 "DEPOSITS" ON APRIL 7 TOTAL OVER \$30,000.00. OBTAINING BANK RECORDS FOR THAT YEAR AND MONTH SHOULD GIVE SPECIFICS.

Aug 23 1997	Sep 22 1997				
Sept 23 1997	Oct 21 1997	\$150,000.00	\$100,000.00	0	\$50,000.00
Oct 22 1997	Nov 21 1997				
Nov 22 1997	Dec 21 1997				
Dec 22 1997	Jan 20 1998				
Jan 21 1998	Feb 19 1998				
Feb 20 1998	Mar 20 1998				
Mar 21 1998	Apr 23 1998				
Apr 24 1998	May 21 1998			\$7,000.00	
May 22 1998	Jun 23 1998				
Jun 24 1998	Jul 20 1998				
Jul 21 1998	Aug 20 1998				
Aug 21 1998	Sept 19 1998				
Sept 20 1998	Oct 22 1998				
Oct 23 1998	Nov 19 1998				
Nov 20 1998	Dec 18 1998				
Dec 19 1998	Jan 20 1999			\$20,000.00	
Jan 21 1999	Feb 22 1999				
Feb 23 1999	Mar 19 1999			\$7,995.75	
Mar 20 1999	Apr 22 1999			\$7,975.82	
Apr 23 1999	May 20 1999			\$14,049.63	
May 21 1999	Jun 22 1999				
Jun 23 1999	Jul 21 1999				
Jul 22 1999	Aug 19 1999				
Aug 20 1999	Sept 21 1999			\$20,000.00	
Sept 22 1999	Oct 19 1999				
Oct 20 1999	Nov 22 1999				
Nov 23 1999	Dec 20 1999				
Dec 21 1999	Jan 20 2000				
Jan 21 2000	Feb 22 2000			\$36,636.25	
Feb 23 2000	Mar 19 2000				
Mar 20 2000	May 20 2000				
May 21 2000	Jun 22 2000				
Jun 23 2000	Jul 22 2000				
Jul 22 2000	Aug 19 2000				
Aug 20 2000	Sep 22 2000				
Sept 23 2000	Oct 19 2000				
Oct 20 2000	Nov 22 2000				
Nov 23 2000	Dec 20 2000				

Beg Balance	Total Withdrawals	Total Deposits	End Balance
	\$100,000.00	\$113,657.45	\$163,657.45

EXHIBIT 8

(877-800450-2) SAVINGS BANK STATEMENT FOR PERIOD 10-22-99 TO 11-19-99 SHOWING A BEGINNING BALANCE OF \$2,975.46 AND ENDING BALANCE OF \$4,509.11.

(877-171921-5) CHECKING BANK STATEMENT FOR PERIOD 10-28-99 TO 11-26-99 SHOWING A BEGINNING BALANCE OF \$3,559.49 AND ENDING BALANCE OF \$50.00

What was the balance for accounts if A "telephone withdrawal" was deposited to either of these accounts the in Sept. 1, 1999.

Equally important is the balances after the transfers and the withdrawal slips for savings and checking.

THE FEE FOR EACH OVERDRAWN ITEM,
WHETHER PAID OR RETURNED, IS \$18.00.

TO REACH CUSTOMER SERVICE, PLEASE CALL
TELEPHONE BANKING AT 1-800-788-7000.

85,290

63-X-69

**FELICITAS CASTANEDA
1377 RUTAN WAY
PASADENA CA 91104-5047**

**STATEMENT PERIOD:
FROM 10-22-99
THRU 11-19-99**

WHEN DOES A LOAN LOOK LIKE A CHECK? WHEN IT'S A WASHINGTON MUTUAL PERSONAL LINE OF CREDIT. HAVING ONE MEANS YOU CAN HAVE EXTRA MONEY FOR WHATEVER YOU NEED - WHENEVER YOU NEED IT, JUST BY WRITING A CHECK. ASK US ABOUT A PERSONAL LINE OF CREDIT TODAY.

MONEY MARKET DEPOSIT ACCT WASHINGTON MUTUAL BANK, FA FDIC INSURED

FELICITAS CASTANEDA ACCOUNT NUMBER: 877-800450-2

BEGINNING BALANCE	TOTAL WITHDRAWALS	TOTAL DEPOSITS	ENDING BALANCE
2,975.46	2,470.22	4,003.87	4,509.11

INTEREST PAID: 3.87 ANNUAL PERCENTAGE YIELD EARNED : 2.00 % YTD INTEREST PAID : 223.37
YTD INTEREST WITHHELD: .00

DATE	WITHDRAWALS	DEPOSITS	TRANSACTION DESCRIPTION
11/05	2,300.00		TRANSFER WITHDRAWAL
11/15		4,000.00	TRANSFER DEPOSIT
11/17	145.22		FUNDS TRANSFER TO ACCOUNT 087700001719215
11/19		3.87	INTEREST PAYMENT
11/19	25.00		SERVICE CHARGE

THE FEE FOR EACH OVERDRAWN ITEM,
WHETHER PAID OR RETURNED, IS \$18.00.

TO REACH CUSTOMER SERVICE, PLEASE CALL
TELEPHONE BANKING AT 1-800-788-7000.

50,108

67-E-83

FELICITAS CASTANEDA
1377 RUTAN WAY
PASADENA CA 91104-5047

STATEMENT PERIOD:
FROM 10-28-99
THRU 11-26-99

4

OUR HOME EQUITY LOAN CAN LOWER
YOUR MONTHLY PAYMENTS AND PAY OFF HIGHER INTEREST LOANS.
ASK US NOW!

FREE CHECKING	WASHINGTON MUTUAL BANK, FA	FDIC INSURED
FELICITAS CASTANEDA	ACCOUNT NUMBER:	877-171921-5

BEGINNING BALANCE	TOTAL WITHDRAWALS	TOTAL DEPOSITS	ENDING BALANCE
3,559.49	6,712.62	3,203.13	50.00

YTD INTEREST PAID : .00
YTD INTEREST WITHHELD: .00

DATE	WITHDRAWALS	DEPOSITS	TRANSACTION DESCRIPTION
11/05		2,000.00	TRANSFER DEPOSIT
11/15	4,500.00		TRANSFER WITHDRAWAL
11/17		145.22	FUNDS TRANSFER FROM ACCOUNT 087700008004502
11/17	10.00		OVERDRAFT FEE
11/26		1,057.91	FUNDS TRANSFER FROM ACCOUNT 087700008004502
11/26	10.00		OVERDRAFT FEE

DETAIL OF CHECKS PAID:

CHECK NUMBER	DATE PAID	AMOUNT	CHECK NUMBER	DATE PAID	AMOUNT	CHECK NUMBER	DATE PAID	AMOUNT
362	11/18	20.00	*365	11/17	116.80			
363	11/15	1,027.91	*367	11/26	1,027.91			

NOTE: * INDICATES CHECK OUT OF SEQUENCE