

EXHIBIT 4

**HOME SAVINGS OF AMERICA SUPER SAVINGS SUMMARY ACCOUNT #
001-196449- PREPARED ON 9/27/1997 SHOWING A CASH DEPOSIT ON
9/2/97 FOR \$150,000.00 AND "PREAUTHORIZED WITHDRAWAL" ON
9/04/97 FOR \$100,000.00**

Mrs. Castaneda recalls that besides the savings account a checking account was also opened at the time. She was told that the "investment" was for one year or until Sept. 4 1998. The records obtained from wm financial shows a "telephone withdrawal" was first made in July 8, 1998 or two months short of one year. Mrs. Castaneda categorically denies ever making any phone calls to managed investment. She states that she simply forgot about the investment. She further states that she did receive either a phone call or some paperwork regarding that investment. When she traveled to the bank, she was told that if she did not have any paperwork to prove it they could not help her.



**HOME SAVINGS
OF AMERICA**^{FSD}

**Step-By-Step
Statement**

660 S Figueroa ST
Los Angeles CA 90017

Page 1 of 1
Preparation Date: 9/23/97
(213)965-0400

FELICITAS CASTANEDA
630 MERCEDES AVE
PASADENA CA 91107

001

Super Savings Summary

Account # 001-196449-

Activity from 09/02/97 through 09/19/97

Beginning Balance	0.00	Interest Earned 09/02 through 09/19	124.60
Total Additions	150,124.60	Annual Percentage Yield Earned	4.22%
Total Deductions	100,000.00	Interest Earned Year to Date	124.60
Ending Balance	50,124.60		

Account Activity

Date	Description	Deductions	Additions	Balance
09/02	BEGINNING BALANCE			0.00
09/02	CASH DEPOSIT		150,000.00	150,000.00
09/04	PREAUTHORIZED WITHDRAWAL	100,000.00		50,000.00
09/19	INTEREST PAID 09/02 THRU 09/19		124.60	50,124.60
09/19	ENDING BALANCE			50,124.60

Interest Rate Information

Date	Interest Rate	Date	Interest Rate	Date	Interest Rate	Date	Interest Rate
09/02	4.200	09/04	4.110				

Special Note Change of address? Please remember to contact TeleBanking Center at (800) 933-3000.

EXHIBIT 5

**WM FINANCIAL LETTER WITH DATE 12/6/2006 SENT BY MR. ANDERSEN A
COMPLIANCE SPECIALIST FOR WM FINANCIAL.**

In this letter we learn for the first time of the investment listing the "redemptions" made by Ms. Castaneda over several "telephone withdrawals" and "verified" by wm financial listed:

July 1, 1998 for \$7,000.00

January 7, 1999 for \$20,000.00

April 7, 1999 for \$7,995.75

April 7, 1999 for \$ 7969.62

April 7, 1999 for \$ 14,034.63

November 8, 1999 for \$10,000.00

January 28, 2000 for \$26,636.25

For a total = \$93,636.25

December 6, 2006

Jose Castaneda
1377 Rutan Way
Pasadena, CA 91104

Dear Mr. Castaneda:

We appreciate your patience while WM Financial Services' (WMFS) Complaint and Investigation Department reviewed the concerns noted in your November 1, 2006 letter addressed to the Office of Thrift Supervision (OTS), regarding Felicitas Castaneda's accounts. In your letter, you are requesting assistance in obtaining information on transactions which occurred in September of 1997 and in determining the whereabouts of approximately \$64,000 of Ms. Castaneda's funds.

Please realize that WMFS is only able to provide you with information concerning Ms. Castaneda's investment account(s). For assistance related to specific bank issues, you will need to contact a local Washington Mutual Financial Center.

We were able to pull statements from Griffin Financial Services (GFS) which show several mutual fund purchases made by Ms. Castaneda. The GFS statements (please see attached exhibit 1) 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

Additionally, we were unable to verify a September 4, 1997 purchase of the Griffin Growth Fund Class A shares. However, the enclosed account statement (exhibit 2) indicates this investment had a value of \$8,240.75 on December 31, 1998.

Due to WMFS' acquisition of GFS, the Griffin mutual funds owned by Ms. Castaneda converted to similar mutual funds at the WM Group of Funds on March 5, 1999. This conversion is indicated as a tax-free merger on the enclosed account statements (exhibit 3). After the conversion, the remaining mutual funds were exchanged into the WM Flexible Income Portfolio Class A (#137) shares on July 16, 1999. This investment then transferred to WMFS on October 14, 1999 and remained there until it was sold on January 28, 2000 (exhibit 4).

Further, the redemptions made by Ms. Castaneda that we were able to verify are listed below and are referenced in the enclosed statements (exhibit 5).

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

WM Financial Services (WMFS) is an affiliate of Washington Mutual, Inc. and its banking subsidiaries. Investments offered through WMFS.
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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

As of the date of this letter, our records indicate that Ms. Castaneda does not currently have an active investment account with us.

Hopefully, our letter provided you with useful information that will help you in your research of this matter. 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 listed on the bottom of page one.

Sincerely,

WM Financial Services, Inc.



David W. Andersen
Compliance Specialist

Enclosures