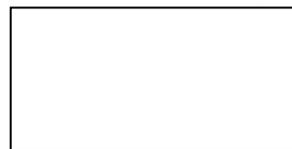


Washington Mutual Bank Litigation Settlement

For Official Use Only

*Must Be Postmarked
No Later Than:
October 21, 2006*

*c/o Complete Claim Solutions, Inc.
P.O. Box 24701
West Palm Beach, FL 33416*



Complete your name, address and loan number

Name: _____

Address: _____

Loan Number: _____

Dear Potential Class Member:

According to Washington Mutual’s records, you may have had a residential mortgage loan with an escrow account for the payment of real estate taxes for property located in the State of New York that was owned or serviced by Washington Mutual for some or all of the period between June 1, 2001 and May 31, 2002 (the “Class Period”). The records further show your loan was acquired from The PNC Financial Services Group, Inc. or Bank United Corporation in 2001 or the electronic files for the loan were stored in the same database as the acquired loans. Therefore, you are being sent this Claim Form and the accompanying Notice of Proposed Class Action Settlement and Settlement Hearing.

As a member of the Class, you (and any co-borrowers on your loan) may be entitled to a distribution from the Settlement Fund if your escrow account was improperly charged a penalty or interest due to the late payment of taxes and your escrow account has not already been reimbursed. As the Notice of Proposed Class Action Settlement and Settlement Hearing explains, the Court has not yet given final approval to the Settlement; if the Court does not approve the Settlement there will be no payments made.

To make a claim, you and any co-borrowers on the eligible loan(s) must sign this Claim Form. In addition, you and any co-borrowers on the eligible loan(s) must provide documentation proving that (1) penalties or interest charges were paid on your behalf to the taxing authority for the mortgaged property as a result of a late or missed tax payment between June 1, 2001 and May 31, 2002; (2) the penalties or interest charges were paid from your escrow account; and (3) the penalties or interest charges were not reimbursed to you or your escrow account. **In order to qualify for a settlement payment, you must submit documentation proving that penalties or interest charges were improperly paid from your escrow account.** For example, satisfactory documentation might include: (1) a statement from your taxing authority showing that a tax payment due between June 1, 2001 and May 31, 2002 was not paid on time; (2) a tax statement showing that the tax was subsequently reassessed with penalties and/or interest; and (3) Annual Escrow Disclosure Statements for the relevant time period showing that the late tax amount, including any penalties and/or interest, was paid from escrow, and the penalties and/or interest were not reimbursed. **This Claim Form and your supporting documentation must be returned to the Claims Administrator at the above address, postmarked no later than October 21, 2006.**

On its website, www.hud.gov/offices/hsg/sfh/res/reswarn.cfm, the Department of Housing and Urban Development advises borrowers how they can check to see if they have been improperly charged penalties and/or interest for a late tax payment by comparing their Annual Escrow Account Disclosure Statement with their tax bill to see if the amount the lender paid from their escrow account matches their tax bill. If the amount the lender paid

from their escrow account is more than their tax bill, that difference may be a penalty or interest charge. You can apply that procedure to your account by comparing your Annual Escrow Account Disclosure Statement for the period between June 1, 2001 and May 31, 2002 with your tax bill(s) due between June 1, 2001 and May 31, 2002 to see if the amount Washington Mutual paid from your escrow account matches your tax bill. If the amount paid from your escrow account is more than your tax bill, that difference may be a penalty or interest charge. If you notice a discrepancy between your Escrow Account Disclosure Statements and your tax bills from between June 1, 2001 and May 31, 2002, you will also need to review your Escrow Account Disclosure Statement to determine if your escrow account was subsequently reimbursed for any penalty or interest charges.

Since Washington Mutual believes that it has already paid or reimbursed penalties or interest charges out of corporate funds for most, if not all, of the tax payments missed between June 1, 2001 and May 31, 2002, please understand that your claim will be subject to verification such as reviewing your supporting documentation. Please also understand that you will not be eligible for a distribution from the Settlement Fund if Washington Mutual was excused from making the tax payment because at the time the payment was due (1) your loan payment was more than 30 days past due; (2) your loan was in foreclosure or subject to bankruptcy proceedings; (3) you instructed Washington Mutual not to make tax payments on your behalf; (4) you failed to comply with your obligations to Washington Mutual causing the taxes payment to be late or missed; or (5) you previously released any claim you may have had against Washington Mutual for its failure to pay or late payment of taxes between June 1, 2001 and May 31, 2002.

If your claim is accepted, the amount you will receive will depend on the amount of the penalties and/or interest improperly paid by or charged to your escrow account and the number of approved claims. If your claim is accepted, you may not receive the full amount of the penalties and/or interest improperly charged to or paid by your escrow account if the number of approved claims exceeds the amount in the Settlement Fund. If you believe that you have substantial losses, you may wish to opt-out of the Settlement and bring your own action (see Section 7 of the Notice).

Please verify the following information and enclose the documentation supporting your claim.

Loan Number: _____

Amount of Penalties/Interest Improperly
Paid By or Charged to Your Escrow Account: _____

Date of the Improper Charge or Payment: _____

By signing below, you and any co-borrowers on your loan(s) affirm that you believe that penalties and/or interest for the late payment of real estate taxes were improperly paid by or charged to your escrow account, and not reimbursed, and that you would like to receive a settlement payment. As consideration for a settlement payment, you and any co-borrowers on your loan(s) agree to release Washington Mutual and related entities from all claims with respect to the servicing of your loan(s), as set forth in the Notice of Proposed Class Action Settlement and Settlement Hearing and the Stipulation of Settlement in this Action.

Signature

Print Name

Signature

Print Name