

FILED
2010 APR 13 AM 8:30
U.S. DISTRICT COURT
DISTRICT OF COLUMBIA

Dear Honorable Judge Mary Walrath,

; What has happened across the globe to many investors, pensioners, children and dependents, is appalling and now you have the chance **Judge Walrath**, to make a statement that will ring true throughout the world. On Sept 25th many "good honest hard-working people" throughout the world, felt like a huge dumbbell had been dropped on their heads and their investment portfolio's. They felt dejected, many cried and cast a "somber look" towards the future. Some took their own lives, while others hunkered down and faced a "harsh reality." Many were invested in mutual funds and 401k's they had no control over, others had newly invested because the new CEO of WAMU had issued the following statement after the holding company [WMI] had reached a MOU (memorandum of understanding) with the OTS [WAMU's regulator] "The business plan will not require the company to raise capital, increase liquidity or make changes to the products and services it provides to customers. As an Independent Investor or an investor who has their children's "college fund" or a pensioner who has a lifetime of "hard earned" savings locked into a National Bank's stock or Trust Certificates, this statement is taken as fact and produces a "calming effect" on nerves.

Many investors, workers of WMI or pensioners were not able to, nor did they have the skills to take into consideration the ramifications of the FDIC having "ongoing" contact with JP Morgan, who was subsequently preparing to snatch WMB/WMBfsb out from under the arms of the shareholders. It has been speculated the shorting of WM stock stopped the holding company's ability to raise additional capital being requested by the OTS/FDIC. The Tier 1 ratio of WMB was 7.66% well above the FDIC's (5.75%) limit and well within the FDIC guidelines, to classify WMB as a "well-capitalized" bank. The indirect subsidiary [WMBfsb] had a capital ratio of well over 25%. Yet the FDIC seized and sold them anyway and "all parties" must be held to account for why this happened. The FDIC has speculated it was "deposit outflows" that pushed them to their decision. We request the court ask for a report on who and what entities were responsible for the outflows, so we all may have a clearer understanding of the catalysts that caused seizure and subsequent sale. Because the seizure and sale of WMI's largest asset caused us to end up in this court's jurisdiction, it is appropriate for the court to examine all reasons why.

It has been written and the documentation (docket #1997) from the Dec 14th discovery document requesting further discovery under Rule 2004-1 supports through a "preponderance of the evidence," the chronological takedown strategy of JPM [Wall Street] against WAMU [Main Street] that can only be described and an unjust act against a "solvent" institution.

Your Honor, the documents (docket #1997) that were submitted to you on this date clearly state the intent of the parties to coerce the FDIC in agreeing with the presentations that were given to the FDIC as early as March 2008. Once JPM was turned down by WMI for a merger, they went to the FDIC and starting rattling



the chains. In Exhibit #9 Tim Main of JPM states "either way, something that **REALLY REALLY** reduces our risk and gets the government comfortable that they only get involved if shareholders get **ZERO!**" WMI CEO Kerry Killinger turned down an offer for \$8 PPS from JPM 1 week before March 30, when this letter was written and here is JPM plotting a takedown because they were dejected and not happy with WMI's decision to take a private capital injection from TPG.

In Exhibit #10 of docket #1997, Fernando Rivas [JPM], writes to Charlie Scharf, (retail VP) of JPM in an email "we are thinking how to make up the assisted scenario – we may get more color tomorrow with the regulators, if not we will make something up." This email is in July, your honor, all you have to do is ask yourself "why is JPM giving a presentation on WAMU to the FDIC in July 2008?" In my opinion, they are allegedly going to give the FDIC "false information and scenarios that the FDIC will agree with and then build it up from there [COLOR]. Using a supposed 9.4 Bil "deposit bank run" due to Indymac, JPM tried to get WAMU then [exhibit #5]. WAMU sustained this one without incident and Reich of the OTS moved forward with his MOU. We would like to know how much was withdrawn from JPM at this time?

Your Honor you are a respected "objective" arbiter of justice, this case must go on to a conclusive end, to insure that the American justice system will continue to prosecute the perpetrators of an alleged crime against the shareholders of a solvent institution. We are closely watching the outcome of these hearings and waiting for justice to be served to the alleged criminals. Your Honor, as a shareholder of both common shares and preferred shares, I ask that the court go back and review "ALL" exhibits that are contained within docket #1997, before making decisions that will affect the outcome to the shareholders. We have included excerpts from exhibit 9 & 10 for your review. It is documents like this have cemented our resolve to insure the future holds the promise that Wall Street cannot do what it wants, because of its money and power.

This country was founded on the principles of fairness and justice [if need be] for all, we all have the rights to liberty and property, we ask the court to make this clear to all parties. We have a system of laws and it is clear to us, that many were violated, letting the alleged perpetrators walk away unharmed, is not justice, it is anarchy! Your decision in this case, will affect all in the future. Future investors in banks might not invest in said institution, if they are aware they may be subject to harm, in turn creating a capital liquidity crisis for the banking system. Your Honor, the flip-side to this coin is the outcome we shareholders are fighting for; it is the conclusion of this case that will have an ever-lasting effect on the psyches of us all!

Your Honor we have listened to every court hearing for this case, we have heard the debtors speak, we have heard the defendants try and defend their strategy. It is apparent the defendants (JPM) attorney's are aware their clients are slowly backing themselves into a wall and eventually a corner. The rhetoric that is being

Ruthie Hainey

4/4/2010	Off		0.00 Hours	\$	-
4/5/2010	Off		0.00 Hours	\$	-
4/6/2010	Off		0.00 Hours	\$	-
4/7/2010	Wednesday	10:30 A.M.-----Midnight	13.50 Hours	\$	135.00
4/8/2010	Thursday	Midnight-----Midnight	24.00 Hours	\$	240.00
4/9/2010	Friday	Midnight-----Midnight	24.00 Hours	\$	240.00
4/10/2010	Saturday	Midnight-----Midnight	24.00 Hours	\$	240.00
4/11/2010	Sunday	Midnight-----10:00A.M.	24.00 Hours	\$	240.00
Totals			96.00 Hours	\$	960.00

				\$	960.00
			Social Security		x 0.062
Total				\$	<u>59.52</u>

				\$	960.00
					x 0.0145
Totals				\$	<u>13.92</u>

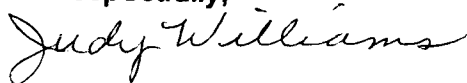
			Wages	\$	960.00
			Social Security	\$	(59.52)
			Medicare	\$	<u>(13.92)</u>
Total Net Wages				\$	886.56

tossed about in your courtroom is at best dribble, it is apparent to myself and other shareholders, that the "Summary Judgement [Turnover Action]) should be ruled in favor of WMI and the money should rightfully be returned to the estate. For some reason, many of us cannot fathom why the debtors do not want you to make this decision? The delays are ridiculous and we should move forward with the EC's motion for decision on SJ. Also your honor we ask that you grant the will of the shareholders to hold the Board of Directors of WMI to account and converge a meeting in person and on the internet, so a new Board can be elected to replace the current one. It is in the best interests of all shareholders as the rightful owners of WMI, that our voices be heard "loud and clear" by the "powers that be!" We are standing together as "One Nation Under God" that believes Lady Liberty and Justice will prevail.

Your Honor, we request that you allow Peter J. Solomon to perform an Independent valuation of all assets of WMI, so we (shareholders) will have a good idea of what the value of our company is. We do not accept the valuation of A&M (Alvarez and Marsal) and move for your honor to grant the EC's motion. Just like in the field of medicine, "it is always a good idea to get a second opinion;" especially in this case. We also request the court approve the Equity Committee assume the duties of the case and ask you to consider appointing a "case trustee" to prosecute this case to the "fullest extent of the law!" If we are to own this company after the bankruptcy is complete, with equity's plan confirmed; we must know what wall we are up against. Our goals will be replete with the ability to stack each other up, to slowly climb and scale said wall, so one of us may open the gate for all to flow through. We are positive the funds are available to flow down to equity and help us over the "debt wall." The debtors plan to cancel equity and "gift" WMI to the creditors, this act, is an injury shareholders cannot and should not sustain.

We are aware that Tyche (fate) has brought us here, we're positive Lady Liberty, will deliver us the Fortuna (luck) we all need and our good honorable Judge will through the "justice system" deliver the verdicts necessary for our survival. This is not a question of vengeance; it is a question of morality!
Thank You.

Respectfully,



Judy Williams

Shareholders of Washington Mutual Inc
IHUB Community of Shareholders,

Honorable Judge Mary Walrath
824 North Market Street
5th Floor
Wilmington, DE 19801
302-252-2929


FILED
2018 APR 13 AM 8:30
CLERK
U.S. BANKRUPTCY COURT
DISTRICT OF DELAWARE

IN re: Washington Mutual, Inc., Case No. 08-12229 (MFW)
United States Bankruptcy Court, District of Delaware

I am submitting the enclosed letter for your review. Please include the enclosed letter in the docket of Case No. 08-12229 Washington Mutual, Inc.

Please hear our prayer for relief and justice,

Thank you.

Respectfully,

Judy Williams