

February 17, 2009

**“Do the Right Thing!”**

I worked for Golden West for 15 years. During the 15 years, I heard in numerous occasions that Mr. Sandler reminded employees to "do the right thing", in complying with law, regulatory requirements and social ethics. I have worked for more than one public company since my departure from Golden West in 2007 (upon the acquisition by Wachovia). In comparison, Golden West was the most conservative, well-managed and tightly-controlled organization. I also had an option ARM with Golden West on my primary residence. The appraisal performed was conservative. The terms of the option ARM were fully disclosed on the documents, and the payment options clearly illustrated on the monthly statements. I actually benefited from the option ARM during the low interest-rate years because I could pay off the principle at a much faster rate. Option ARM is a good product to consumers who manage their finances. It is disheartening to see or hear people smearing Golden West's name without a full understanding of the Company.

Brenda So

P.S. I forgot to put in my earlier email that I worked in the Tax Department.