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FEBRUARY 2005

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LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

1. Registrant name			
Organization	Washington Mutual Inc.		
2. Address <input checked="" type="checkbox"/> Check if different than previously reported			
1215 Fourth Avenue, FCB 1620			
City	Seattle	State	WA
Zip Code	98161	Country	USA
3. Principal place of business (if different than line 2)			
City		State	
		Zip Code	
		Country	
4a. Contact Name		b. Telephone number	c. E-mail
Prefix	Full Name		
Mr.	M. Scott Gaspard	202-347-9276	scott.gaspard@wamu.net
7. Client Name <input checked="" type="checkbox"/> Self			5. Senate ID #
Washington Mutual Inc.			43684-12
			6. House ID #
			3416000

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report 10. Check if this is a Termination Report ⇒ Termination Date 11. No Lobbying Activity **INCOME OR EXPENSES - Complete Either Line 12 OR Line 13**

12. Lobbying Firms	13. Organizations
INCOME relating to lobbying activities for this reporting period was:	EXPENSES relating to lobbying activities for this reporting period were:
Less than \$10,000 <input type="checkbox"/>	Less than \$10,000 <input type="checkbox"/>
\$10,000 or more <input type="checkbox"/> ⇒ \$ <u> </u>	\$10,000 or more <input checked="" type="checkbox"/> ⇒ \$ <u>180,000</u>
Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).	14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.
	<input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definitions or
	<input type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) Internal Revenue Code
	<input type="checkbox"/> Method C. Reporting amounts under section 162(e) of Internal Revenue Code

Form Co

Printed Name and Title M. Scott Gaspard, Sr. Vice President, Government and Industry Relations

Registrant Name Washington Mutual Inc. Client Name Washington Mutual Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code BAN - Banking (one per page)

16. Specific lobbying issues *Add page to continue specific issues description for this issue* >

HR 1375, Financial Services Regulatory Relief Act of 2003--provisions re: federal thrifts and state banks
 HR 833, Responsible Lending Act--Financial literacy, preemption and high cost loan provisions.
 Basel II Capital proposal
 HR 3674, Matricula Counsular
 OCC preemption regulations
 Bank overdraft practices

17. House(s) of Congress and Federal agencies contacted Check if None

Department of Treasury, FDIC, Federal Reserve, HUD, Federal Housing Finance Board, House of Representatives, Senate, Office of the Comptroller of the Currency, Office of Thrift Supervision, Executive Office of the President

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
M. Scott	Gaspard		
Gary	Parker		
Alison	Watson		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Registrant Name Washington Mutual Inc. Client Name Washington Mutual Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code HOU - Housing (one per page)

16. Specific lobbying issues

Federal Home Loan Bank--multi-district membership
 GSE regulatory reform--creation of new GSE regulator and SEC registration of GSE securities
 RESPA reform
 S 2238, Flood Insurance Reauthorization
 GSE Affordable Housing Goals
 HR 3755/S 2753, Zero Downpayment Act

17. House(s) of Congress and Federal agencies contacted Check if None

Department of Treasury, FDIC, Federal Reserve, HUD, Federal Housing Finance Board, House of Representatives, Senate, Office of Thrift Supervision, OFEO, Executive Office of the President

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue area*

Name	Covered Official Position (if applicable)
First Name Last Name Suffix	
M. Scott Gaspard	
Gary Parker	
Alison Watson	

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Registrant Name Washington Mutual Inc. Client Name Washington Mutual Inc.

ADDENDUM for General Lobbying Issue Area HOU

16. Specific lobbying issues (continued from previous page)

Adjustable Rate Mortgage
HR 4110, FHA Loan Limits
HR 4113/S2422, REMIC reform
Manufactured Housing

Registrant Name Washington Mutual Inc. Client Name Washington Mutual Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. Using a separate page for each code and provide information as requested. Attach additional page(s) as needed.

15. General issue area code LAW - Law Enforcement/Crime/Criminal Justice (one per page)

16. Specific lobbying issues *Add page to continue specific issues description for this issue* >

HR 1115/S 1812/S 2062--Class action reform legislation--diversity of citizenship for federal thrifts

17. House(s) of Congress and Federal agencies contacted Check if None

Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue* >

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
M. Scott	Gaspard		
Gary	Parker		
Alison	Watson		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Registrant Name Washington Mutual Inc. Client Name Washington Mutual Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code FIN - Financial Institutions/Investments/Securities (one per page)

16. Specific lobbying issues *Add page to continue specific issues description for this issue* >

HR 2420 Mutual Fund Reforms
Sarbanes-Oxley Act Implementation

17. House(s) of Congress and Federal agencies contacted Check if None

Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
M. Scott	Gaspard		
Gary	Parker		
Alison	Watson		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Registrant Name Washington Mutual Inc. Client Name Washington Mutual Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code LBR - Labor Issues/Antitrust/Workplace (one per page)

16. Specific lobbying issues

Overtime Regulations
HR 3108, Pension Reforms

17. House(s) of Congress and Federal agencies contacted Check if None

Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue area*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
M. Scott	Gaspard		
Gary	Parker		
Alison	Watson		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Registrant Name Washington Mutual Inc. Client Name Washington Mutual Inc.

ADDENDUM for General Lobbying Issue Area LBR

16. Specific lobbying issues (continued from previous page)

[Empty rectangular box for specific lobbying issues]

Registrant Name Washington Mutual Inc. Client Name Washington Mutual Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code POS - Postal (one per page)

16. Specific lobbying issues *Add page to continue specific issues description for this issue* >

HR 4341/S2648, Postal Reform

17. House(s) of Congress and Federal agencies contacted Check if None

Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
M. Scott	Gaspard		
Gary	Parker		
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19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Registrant Name Washington Mutual Inc. Client Name Washington Mutual Inc.

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** and provide the information as requested. Attach additional page(s) as needed.

15. General issue area code INS - Insurance (one per page)

16. Specific lobbying issues *Add page to continue specific issues description for this issue*

Terrorism Risk Insurance
Flood Insurance

17. House(s) of Congress and Federal agencies contacted Check if None

Senate
House of Representatives

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists for this issue*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
M. Scott	Gaspard		
Gary	Parker		
Alison	Watson		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Add a page for a different issue area

Registrant Name Washington Mutual Inc.

Client Name Washington Mutual Inc.

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

Address

City

State

Zip Code

Country

21. Client new principal place of business (if different than line 20)

City

State

Zip Code

Country

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is no longer expected to act as a lobbyist for the client

First Name

Last Name

Suffix

First Name

Last Name

Su

1

3

2

4

ISSUE UPDATE

24. General lobbying issues that no longer pertain

Find the code to select below.

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal place of Business (city and state or country)
Washington Mutual Bank, FA	Address 1215 Fourth Avenue, FCB1620 C/S/Z Seattle WA 98161	City Seattle State WA Country US
Washington Mutual Bank	Address 1215 Fourth Avenue, FCB1620 C/S/Z Seattle WA 98161	City Seattle State WA Country US

26. Name of each previously reported organization that is no longer affiliated with the registrant or client

1

2

3

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Street Address City	Address State/Province Country	Principal place of business (city and state or country) City State Country	Amount of contribution for lobbying activities	Owns perc client

28. Name of each previously reported foreign entity that no longer owns, or controls, or is affiliated with the registrant, or affiliated organization

1

3

5

2

4

6

M. S. Gaspard 2/14/05

Printed Name and Title M. Scott Gaspard, Sr. Vice President, Government and Industry Relations

