

AmNet Mortgage, Inc.  
Form DEFA14A  
November 08, 2005

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

**SCHEDULE 14A INFORMATION**

Proxy Statement Pursuant to Section 14(a) of  
the Securities Exchange Act of 1934 (Amendment No. )

Filed by the Registrant

Filed by a Party other than the Registrant

Check the appropriate box:

- Preliminary Proxy Statement
- Confidential, for Use of the Commission Only (as permitted by Rule 14a-6(e)(2))**
- Definitive Proxy Statement
- Definitive Additional Materials
- Soliciting Material Pursuant to §240.14a-12

AmNet Mortgage, Inc.  
(Name of Registrant as Specified In Its Charter)

(Name of Person(s) Filing Proxy Statement, if other than the Registrant)

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- No fee required.
- Fee computed on table below per Exchange Act Rules 14a-6(i)(1) and 0-11.
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Date: November 8, 2005

To: All American Mortgage Network Employees

From: John Robbins, Chairman and CEO

Subject: AmNet/Wachovia Merger

I wanted to let you know that we have filed our definitive proxy statement regarding the proposed merger of AmNet with Wachovia. Our definitive proxy statement contains important details about the merger, including:

the background to the merger;

the terms of the merger agreement with Wachovia;

the board's reasons for concluding the transaction is in the best interests of all our stockholders; and

the board's recommendation that stockholders approve it.

Stockholders whose shares are registered in their name will also be receiving a proxy card enabling them to cast their vote. Stockholders whose shares are held by a broker or nominee will be contacted by the registered owner so they can give voting instructions.

A stockholder meeting is scheduled for December 8 at Woodfin Suites in San Diego. We are moving forward with completion of the merger as soon as possible after the stockholder meeting if our stockholders approve the transaction. As noted in the proxy statement, all votes are very important. Since the merger requires the affirmative vote of a majority of the outstanding shares, stockholders failing to return the proxy card will have the effect of a vote counted against approval of the merger.

If you receive any calls or questions regarding the proxy statement or the merger of AmNet with Wachovia, those calls should be immediately directed to Clay Strittmatter (858 909 1340) or Judy Berry (858 909 1230).

You have all done a fantastic job keeping focused on our goals during this period of merger planning. Thank you so much.

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