

From: Camper, Naomi G. <[redacted]>
Sent: Friday, January 30, 2009 6:32 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Cc: Stewart, Barbara L. <[redacted]>; Griner, Rob E. <[redacted]>; Farrell, Donna M. <[redacted]>; Archer, Katrina L. <[redacted]>
Subject: Re: When you have a minute

Donna – can you please find a time that works for this? Or to make life easier for everyone, Jan you could just try to reach one of us next week?

Naomi Gendler Camper
Head of Federal Gov't Relations
JPMorgan Chase
202.585-1117 w
202.255-1117 c

"Owen, Jan L." <jan.owen@wamu.net>

01/30/2009 06:17 PM

To "Camper, Naomi G." <[redacted]>, "Griner, Rob E." <[redacted]>
& "Stewart, Barbara L." <[redacted]>
Subject When you have a minute

WaMu/Chase has a situation with Congresswoman Richardson mortgage that I would like to bring you up to speed on. My office number is below and my cell is 916-804-1117. Although this is not urgent- I do want to update you both. Next week will work. Thanks, Jan

Jan Lynn Owen

First Vice President

State and Local Government and Industry Relations Manager

801 K Street Suite 110

Sacramento, CA 95814

916-553-4961

916-325-4717 fax

jan.owen@wamu.net

From: Owen, Jan L.
Sent: Friday, January 30, 2009 6:17:39 PM
To: Camper, Naomi G.; Griner, Rob E.
CC: Stewart, Barbara L.
Subject: When you have a minute

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916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Stewart, Barbara L. <[redacted]>
Sent: Friday, January 30, 2009 5:24 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Conference Call with Laura Richardson

Call when you get a chance. <[redacted]>

Sent from my BlackBerry Wireless Handheld

----- Original Message -----

From: "Owen, Jan L." [jan.owen@wamu.net]
Sent: 01/30/2009 12:25 PM PST
To: Barbara Lynn Stewart
Subject: FW: Conference Call with Laura Richardson

I will need to update you on this one when you are available. Nothing urgent. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Friday, January 30, 2009 12:06 PM
To: Battaglia, Paul J.; Mathis, Julie A.; Gaugl, Sara C.; Owen, Jan L.
Cc: Cook, Don
Subject: RE: Conference Call with Laura Richardson

She just called and I called her back, but got voicemail.
I have to leave for the day so I will try her again on Monday.

Everyone have a nice weekend.

*Ann Thorn, FVP
National Asset Recovery Manager
WaMu, now part of JP Morgan Chase
office: 904-462-2150
cell: <[redacted]>*

For Internal Use Only

From: Battaglia, Paul J.
Sent: Friday, January 30, 2009 10:28 AM
To: Thorn, Ann; Mathis, Julie A.; Gaugl, Sara C.; Owen, Jan L.
Cc: Cook, Don
Subject: RE: Conference Call with Laura Richardson

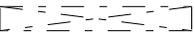
REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
JPMorgan Chase Bank, National Association
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-
Fax: 206-377-

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From: Mathis, Julie A.
Sent: Friday, January 30, 2009 8:26 AM
To: Thorn, Ann; Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: RE: Conference Call with Laura Richardson

Ms. Richardson is due for her January payment. Sept, Oct, Nov and Dec pmts were made around the 15th of each month.

Thanks,

Julie

Julie Mathis, VP
Department Manager
Loss Mitigation
Home Loans

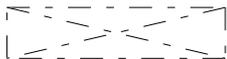
WaMu, now backed by the strength of JPMorgan Chase
7255 Baymeadows Way, JAXA2000
Jacksonville, FL 32256

904.886.1305 direct, 904. 886.1325 fax
julie.mathis@wamu.net

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From: Thorn, Ann
Sent: Friday, January 30, 2009 7:57 AM
To: Gaugl, Sara C.; Mathis, Julie A.; Owen, Jan L.; Battaglia, Paul J.
Subject: FW: Conference Call with Laura Richardson

Happy Friday Everyone!!!!



Julie, what is the status of her loan?

*Ann Thorn, FVP
National Asset Recovery Manager
WaMu, now part of JP Morgan Chase
office: 904-462-2150
cell: [redacted]*

For Internal Use Only

From: Austin, Daysha [redacted]
Sent: Thursday, January 29, 2009 6:09 PM
To: Thorn, Ann
Subject: Conference Call with Laura Richardson

Hi Ann, are you available to speak with Laura Richardson? If so, what time can she call you?

Daysha Austin

U.S. Representative Laura Richardson (D-CA)

100 W. Broadway, Suite 600

(562) 436- Phone

(562) 437- Fax

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, January 30, 2009 3:26 PM
To: Stewart, Barbara L. [REDACTED]
Subject: FW: Conference Call with Laura Richardson

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Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
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julie.mathis@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, January 30, 2009 9:42 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Re: Conference Call with Laura Richardson

Ann: instead of a call- maybe a couple of one off calls? I will call you this am. Thanks, J

----- Original Message -----

From: Thorn, Ann
To: Mathis, Julie A.; Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Sent: Fri Jan 30 05:28:06 2009
Subject: RE: Conference Call with Laura Richardson

REDACTED

Ann Thorn, FVP
National Asset Recovery Manager
WaMu, now part of JP Morgan Chase
office: 904-462-2150
cell: [REDACTED]

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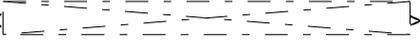
U.S. Representative Laura Richardson (D-CA)

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From: Rob Lapsley <>
Sent: Thursday, January 22, 2009 8:03 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Articles of Interest



State warned of possible credit downgrade

Matthew Yi, Chronicle Sacramento Bureau

Thursday, January 22, 2009

(01-22) 04:00 PST Sacramento --

A leading national credit-rating agency put California's government on notice Wednesday for a possible downgrade in credit, blaming an estimated \$40 billion budget deficit that Gov. Arnold Schwarzenegger and the Legislature have been unable to resolve.

Moody's Investor Service also downgraded two of the state's outstanding bond debts: \$8.7 billion in bonds sold in previous years to help solve earlier budget deficits and \$5 billion in short-term loans that the state took out last fall to help smooth California's cash flows.

A downgrade in the state's overall credit rating would be yet another blow to California's already shaky finances, making it more difficult and expensive for the Golden State to borrow or sell bonds in the future. The downgrade of existing bonds could raise some of the state's interest payments and make it more difficult for investors holding those notes to resell them on the bond market, said H.D. Palmer, a spokesman for the Department of Finance.

According to Moody's note to investors published Wednesday, placing the state's credit rating on its watch list for a possible downgrade reflects "the state's significant budgetary shortfall, impending liquidity crisis and lack of legislative solutions."

The move is the latest evidence of "how urgently our state needs its legislators to act to resolve our fiscal emergency," Schwarzenegger's finance director Mike Genest said in a written statement. "We can prevent this from happening by acting swiftly to close our budget gap in the manner that the governor has proposed," he wrote.

Alicia Trost, a spokeswoman for state Senate President Pro Tem Darrell Steinberg, D-Sacramento, said a warning on the state's credit rating is "just further proof that the governor and Legislature must come together on a budget solution (for the rest of this year and next fiscal year) as quickly as possible."

The credit news is the latest evidence that "California needs to enact major budget reforms

and measures to stimulate our economy as soon as possible," said Jennifer Gibbons, a spokeswoman for Assembly Republican leader Mike Villines of Clovis (Fresno County).

Schwarzenegger and legislative leaders will try to reconvene budget negotiations today, aides said.

But despite California's impending fiscal doom, which includes delaying tax refunds and other payments in coming weeks and possibly issuing IOUs, Schwarzenegger and legislative leaders took a break from budget negotiations in recent days when they flew to Washington to witness Tuesday's inauguration of President Obama.

Schwarzenegger returned to the state Tuesday evening, and Steinberg and Assembly Speaker Karen Bass, D-Baldwin Vista (Los Angeles County), were scheduled to return late Wednesday.

Before leaving Washington on Wednesday, Steinberg and Bass said in a conference call that they had met in the Capitol with California's Democratic congressional delegation, including Sens. Dianne Feinstein and Barbara Boxer, to ensure that California would get its share of an impending federal economic stimulus package.

The state lawmakers said they are hopeful California will receive additional federal funds to help pay for the state's health care and education systems as well as infrastructure projects.

"But it's still no substitute for what we have to do to make the biggest dent in the \$42 billion deficit (which includes \$2 billion in reserves)," Steinberg said.

Bass said she and Steinberg are returning to California hopeful "that we can have a deal in a few days."

Republican lawmakers, meanwhile, remained in Sacramento this week, convening a policy retreat at a hotel across the street from the state Capitol.

State Controller John Chiang warned Friday that without a budget compromise, the state would run out of cash in February. He announced that he plans to delay nearly \$3.7 billion in tax refunds, grants to the poor and college students next month. Chiang said he may be forced to issue IOUs if the budget impasse continues.

In a related development, Chiang filed a legal brief Wednesday with the Sacramento County Superior Court that sided with state worker unions who have argued that Schwarzenegger doesn't have legal authority to force furloughs on state employees.

Last month, Schwarzenegger issued an executive order mandating that state employees take two days off without pay each month starting in February as a cash-saving measure. State worker unions filed a lawsuit against the governor, and a court hearing is scheduled for Jan. 29.

California Republicans put taxes on table for state budget deal

jsanders@sacbee.com

Published Thursday, Jan. 22, 2009

After months of holding firm on a "no new taxes" pledge, some Republican lawmakers said Wednesday that they are willing to consider a tax hike as part of a wider-ranging deal to close the state's budget gap.

Republican legislators' internal budget discussions were part of a private, two-day policy conference at Sacramento's Hyatt Hotel.

The GOP caucus realizes a tax hike will be part of any budget pact but could support it only if agreement were reached on permanent program cuts, a hard spending cap and other issues, lawmakers said.

"The reforms have to be there," said Assemblyman Anthony Adams, R-Hesperia.

"(We must be able) to tell constituents, 'Look, we had to raise taxes, we had to go forward, but we've fundamentally altered the way in which Sacramento is going to be budgeted – and we will not have these problems again because of it,'" Adams said.

No deal seems imminent to bridge the state's projected \$40 billion budget shortfall.

But Assemblyman Roger Niello, a Fair Oaks Republican who serves as vice chairman of the Assembly Budget Committee, said he senses a change in the tone of negotiations.

"I think both sides are beginning to at least discuss the priorities of the other side," he said.

Gov. Arnold Schwarzenegger and legislative leaders are expected to meet today in an attempt to hammer out an agreement.

Democrats need three GOP votes in both the Senate and Assembly to garner the two-thirds supermajority needed to pass a budget.

Democrats consistently have resisted GOP demands to roll back environmental and labor regulations to aid businesses, and to permanently cap state spending through a formula tied to inflation and population growth.

Assembly Speaker Karen Bass, in a media conference call, did not rule out the possibility Wednesday of reaching agreement on a spending cap.

"I think that we can say it's important that we negotiate all aspects of this, putting everything on the table," Bass said.

Later, Shannon Murphy, Bass' spokeswoman, said that "we're not going to get into specifics, but negotiations are serious and all options are being discussed."

Assemblyman Michael Duvall, R-Yorba Linda, said that "I think we all know it's crisis time" and that discussion is targeting "what the pushes and shoves are going to be."

Republicans know there "has to be some kind of revenue to balance this whole situation" but must obtain systemic change to "make sure we're not right back in this mess next year."

"There will be things that are fee-generated and probably some kind of tax (increase)," Duvall said of prospects for a deal. "But until we actually get the whole package, we're not jumping on board."

Several GOP lawmakers said no consensus has been reached in the caucus on whether a temporary sales tax hike is preferable to a vehicle license fee increase or some other revenue option.

Niello carefully avoided using the word "tax increase," saying only that he could support additional revenues as part of a deal.

"I'm going to express enough flexibility so that the other side will know that, as for me, if they express flexibility on those things that I think are important, I'm going to express flexibility on those things that they think are important," he said.

Niello said he always has been willing to discuss revenue increases in return for systemic changes in state government.

"The problem has been, all along, that every notion of reform that we've put forth has been literally ignored," Niello said. "It gets frustrating."

Sen. Tony Strickland, R-Moorpark, declined to speculate on a tax deal.

"The bottom line is, we want spending reforms and we want to control the growth of government," he said.

Asked about prospects for a tax hike, Senate Republican leader Dave Cogdill, R-Modesto, said only that "we're looking at a lot of different things."

The GOP is insistent upon strong, long-lasting changes to state budgeting and "right now, we're not seeing it," he said.

Adams said he doesn't expect a budget deal to be struck this week because Democrats have balked at GOP demands in the past.

"While it shouldn't have to come to this, it may be true that until we get the real pressure of insolvency there, you're not going to see a break," he said.

Private, political histories loom over House race

By Anthony York (published Thursday, January 22, 2009)

A vote on President Obama's selection for Labor Secretary, Rep. Hilda Solis, D-El Monte, could touch off a political battle here in California that crosses ethnic and personal political lines.

The jockeying to replace Solis has already claimed one candidate, Sen. Gloria Romero, D-Los Angeles and set up a political showdown that includes Board of Equalization Chairwoman Judy Chu, D- Monterey Park, and Sen. Gil Cedillo, D-Los Angeles.

But before any of that happens, Solis must win confirmation from the Senate. And while Republicans would have to unanimously oppose her nomination to have any hopes of blocking her ascension to Labor Secretary, they were not happy with Solis after her confirmation hearing.

"She answered no questions," said Sen. Tom Coburn (R-Okla.), a member of the Health, Education, Labor and Pensions Committee told Politico. "If she won't answer the questions, how can you support the nomination?"

Assuming Solis gets through her Senate hazing, another fierce political battle will begin for her Congressional seat.

Romero surprised Capitol observers by dropping out of the Congressional race saying she is committed to running for Superintendent of Public Instruction in 2010.

"I have represented East Los Angeles and the San Gabriel Valley for over a decade and have no doubt that with the strong support from my constituents I would have been a formidable and winning candidate and a champion for the people in the next Congress," Romero said in her statement.

"I have evaluated the wonderful opportunities before me and have chosen to listen to my heart. My passion is education. I understand that education is the civil rights issue of our time – the great equalizer in America ... It is for this reason that I have chosen to decline to run for Congress and to pursue my dream of becoming California's next Superintendent of Public Instruction."

Romero was believed to be a strong front-runner for the eastern Los Angeles County Congressional seat. Her state Senate district encompasses more than 90 percent of the Congressional district.

That leaves Cedillo and Chu alone as the declared candidates for the seat.

Organized labor is expected to play an important role in the race. In special elections, turn-out is notoriously low, and the support from labor is seen as critical in these low-turn out races. In 2007, labor's support was instrumental in vaulting Laura Richardson over Sen. Jenny Oropeza, D-Long Beach, in the race to replace Juanita Millender-McDonald.

On Thursday morning, both the Service Employees International Union and and Los Angeles County Federation of Labor endorsed Chu.

There have been tensions between Romero and Maria-Elena Durazo, head of the powerful Los Angeles County Federation of Labor. But Capitol sources say Romero decided to focus on the superintendent's race after consulting with former Sen. Richard Polanco, among others.

The potential Congressional showdown has also divided the Capitol's Latino Caucus, of which Cedillo is chair. Cedillo has tangled with Assemblyman John Perez, D-Los Angeles, and has even threatened to challenge Perez for his Assembly seat in 2010.

Perez is the cousin of Los Angeles Mayor Antonio Villaraigosa, and Villaraigosa is said to be leaning toward endorsing Chu, though his office did not return calls seeking comment.

Cedillo and Villaraigosa were once close political allies, with Villaraigosa using his clout to help Cedillo's election to the Assembly in a 1997 special election. But tensions between the two childhood friends quickly grew, and eventually boiled over after Villaraigosa's failed race for Los Angeles mayor in 2001. Villaraigosa threatened to run against Cedillo for Senate after his 2001 defeat, and the rift has never healed between the two. Cedillo stuck with Hahn when Villaraigosa eventually defeated Hahn in 2005.

Villaraigosa enjoys considerable clout with the Los Angeles County Federation of Labor, and its leader, Durazo. But Cedillo also has deep labor roots. He was the general manager of SEIU Local 660 in the early 1990s. And his push for the rights of undocumented residents has made him a celebrity among certain factions of the Latino community.

While labor's decision to back Chu is a blow to the Cedillo campaign, others in the caucus want to ensure the district is represented by a Latino. Polanco has been working hard to unify Latinos behind Cedillo's candidacy.

If Chu is to win the seat, she will have to earn some Latino support. The 32nd Congressional District is about 62 percent Latino. Asians make up about 20 percent of the district population. Latinos make up about half of the district's voter registration. Asians comprise about 13 percent of registered voters.

In her departure from the Congressional race, Romero announced her support for Cedillo.

"Senator Cedillo has been a forceful advocate for public safety and anti-gang initiatives. He has been tenacious in his advocacy for the rights and dignity of working families and the preservation of good middle-class jobs," she said. "He has been a leader in the San Gabriel Valley Caucus' fight for a more equitable share of transportation dollars for eastern Los Angeles County and the communities we jointly represent."

Chu has already secured the endorsement of Assemblyman Ed Hernandez, D-El Monte, who has his eyes on Romero's senate seat in 2010. Chu and her husband, Assemblyman Mike Eng, D-Los Angeles, – two of Hernandez's top potential rivals – are said to be backing Hernandez for the Senate seat.

"Judy Chu is intimately familiar with the particular challenges facing the people of this district from her nearly 25 years representing them at the local and state levels, and she shares with Hilda Solis the same passionate dedication to public service that has made her such a fierce advocate for our communities," Hernandez said in a statement. "I have endorsed Dr. Judy Chu for the 32nd Congressional District because I know she will be a strong and effective voice for the people of our region."

Romero's exit from the congressional race sets up a 2010 showdown between Romero and Assemblyman Tom Torlakson, D-Antioch, for state superintendent. The current superintendent, Jack O'Connell is being pushed out by term limits, and has announced his intention to run for governor in 2010.

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Tuesday, October 21, 2008 2:46 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: FW: Google Alert - Laura Richardson

Fyi.

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Google Alerts [mailto:googlealerts-noreply@google.com]
Sent: Tuesday, October 21, 2008 10:16 AM
To: Owen, Jan L.
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Los Angeles News Roundup October 21, 2008

Laura Richardson goes negative in safe Democratic District. Paybak or playing scared? Noodles could bring jail time in Walnut. Health police crack down on the nefarious Walnut Family Festival.
LOS ANGELES COUNTY (CA) - <http://www.redcounty.com/la/>

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Sent: Saturday, October 18, 2008 7:55 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Another Pelosi Lie: "White House officials prevented Treasury ...

By Pam

Laura Richardson (D-Deadbeat defaulter) continues to provoke outrage and snickers in California. But will her constituents actually do anything about their national embarrassment? The latest? Via the Long Beach Press Telegram, ...
Right Voices - <http://rightvoices.com/>

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Sent: Saturday, October 18, 2008 3:14 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

New face, same name

Daily Breeze - Torrance,CA,USA

Furutani was elected in February to represent the 55th Assembly District, replacing **Laura Richardson** after she was elected to Congress. ...

[See all stories on this topic](#)

Newsman of the Americas

Multichannel News - New York,NY,USA

Democratic candidates Hillary Clinton, Christopher Dodd, John Edwards, Mike Gravel, Dennis Kucinich, Barack Obama and Bill **Richardson** participated in a ...

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Loch Ness - Free Movies

By [gasperiniblog2699](#)

Though he ruffles the feathers of a few locals, he is able to persuade an innkeeper named **Laura (Richardson)** to let him stay in her hotel. And with the help of **Laura's** young daughter, John begins to open his eyes and his heart to what's ...

[gasperini blog - http://base.it/eblog/gasperiniblog2699/](http://base.it/eblog/gasperiniblog2699/)

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

'Blame Bush for everything' crusade

Sacramento Bee - CA, USA

Barbara Lee, **Laura Richardson**, Maxine Waters and Diane Watson. It's also backed by state legislative leaders such as Assemblyman Mike Davis, ...

[See all stories on this topic](#)

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Favored candidates face challenges

Daily Breeze - Torrance,CA,USA

Laura Richardson, a Democrat elected in 2007 to replace the late Rep. Juanita Millender-McDonald, has been campaigning in her Carson-to-Long Beach district ...

[See all stories on this topic](#)

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Sent: Thursday, October 16, 2008 8:00 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

November 4, 2008 Ballot Recommendations: Part 1

By admin

District 37—**Laura Richardson** District 38—Grace Napolitano District 39—Linda Sanchez District 40—Christina Avalos District 42—Ed Chau District 43—Joe Baca. California State Senate District 21—Carol Liu District 23—Fran Pavley ...
egpnews.com - <http://egpnews.com/>

Esquire magazine endorses Mathews in current issue

By admin

... including presidential candidate Barack Obama, for the upcoming November election. Mathews (D), who is running against incumbent **Laura Richardson** (D) as a write-in candidate, continues to gain support throughout the 37th District. ...
[Signal Tribune Newspaper](http://www.signaltribunenewspaper.com/) - <http://www.signaltribunenewspaper.com/>

37th Congressional FORUM Oct 22nd

By kendavis

All five candidates have accepted the invitation: **Laura Richardson**, incumbent & Democrat on the ballot; Nick Dibs, Independent on the ballot, and Democratic write-ins Peter Mathews & Lee Davis, as well as Republican write-in June Poesi ...
[4 Signal Hill Homes Local Blog](http://www.4signalhillhomes.com/blog/) - <http://www.4signalhillhomes.com/blog/>

172nd Court District Nov. 2008

By Carrie Gonzalez

... **LAURA A**;BROWN, GREGG R;WADE, TODD N;JACOBS, KEVIN T;HILL, JOHN L JR;COFFEY, WILLIAM B JR;CARSTARPHEN, EDWARD M;CROWTHER, RICHARD S;WARE, JAMES L;BALDO, NICHOLAS S;POWERS, JAMES H;KNABESCHUH, LOUIS H JR;BOYD, ERNEST W;**RICHARDSON**, ...
[Southeast Texas Record](http://www.setexasrecord.com/) - - <http://www.setexasrecord.com/>

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Sent: Thursday, October 16, 2008 1:47 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Seats In Congress Contested

Gazette Newspapers - Long Beach, CA, USA

By Kurt Helin Conventional political wisdom is that the two Congressional seats representing the Long Beach area "safe" — meaning Democrat **Laura Richardson ...**

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Esquire endorses Mathews, Cook, Sanchez in local races

Contra Costa Times - Walnut Creek, CA, USA

Laura Richardson, D-Long Beach. Esquire criticized **Richardson** for defaulting on three home loans. "This doesn't mean she's not capable, but it certainly ...

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Sent: Saturday, October 4, 2008 2:31 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

How California members of the US House of Representatives voted on ...

Los Angeles Times - CA,USA

... Doris Matsui (Sacramento), Jerry McNerney (Pleasanton), George Miller (Martinez), Nancy Pelosi (San Francisco), **Laura Richardson** (Long Beach), ...

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Friday, October 3, 2008 9:16 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

[A chihuahua adopt-a-thon, jail for a porn director, and another ...](#)

Los Angeles Times - CA,USA

OC Watchdog **Laura Richardson's** code violation case in Sacramento is dropped. Daily Breeze A dog park for Pershing Square? Blog Downtown.

[See all stories on this topic](#)

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Sent: Friday, October 3, 2008 9:04 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Oct. 3, 2008 - Bailout Passes - Yes Votes -The VOTE THEM OUT LIST ...

By toddlorensinclair

Laura Richardson (D-CA). CA. Rep. Susan A. Davis (D-CA). CA. Rep. Zoe Lofgren (D-CA). CA. Rep. Hilda A. Solis (D-CA). CA. Rep. John Campbell (R-CA). CA. Rep. Jerry McNerney (D-CA). CA. Rep. Joe Baca (D-CA) ...

What ... ? - <http://toddlorensinclair.wordpress.com>

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Sent: Friday, October 3, 2008 5:50 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Why not 435? Or, even 535? And, that's just voting members ...

By A Siegel

Corrine Brown. Rep. Luis V. Gutierrez. Rep. Carolyn McCarthy. Rep. Donna M. Christensen. Rep. Bennie G. Thompson. Rep. John J. Hall. Rep. David Loebsack. Rep. Richard E. Neal. Rep. **Laura Richardson**. Rep. Rick Larsen. Rep. Michael A. Arcuri.

Get Energy Smart! NOW!!! - <http://getenergysmartnow.com>

How the Calif. delegation voted on the *revised* \$700 billion bailout

Radanovich, **Laura Richardson**, Dana Rohrabacher, Lucille Roybal-Allard, Ed Royce, Linda T. Sanchez, Loretta Sanchez, Adam Schiff, Brad Sherman, Hilda L. Solis, Jackie Speier, Fortney Pete Stark, Pete Stark, Ellen O. ...

TotalCapitol.com - <http://www.totalcapitol.com/>

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Friday, October 3, 2008 10:53 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Plea to Sarah_Estopp_killing_wolves_Corruption Congress

By Sharon 4Anderson(Sharon 4Anderson)

Dishonorable mentions. Rep. Marsha Blackburn (R-TN); Sen. Norm Coleman (R-MN); Rep. **Laura Richardson** (D-CA); Rep. Michael Turner (R-OH). Home. Map data ©2008 Tele Atlas - Terms of Use. NEWS: Former CEO Testifies About Gifts, ...

Sharon4Council - <http://sharon4council.blogspot.com/>

Richardson's Sacramento Code Violation Case is Dropped

By newsig

Laura Richardson after determining that her yard has been adequately cleaned up. The South Bay Democrat nearly lost the house in May after failing to pay the mortgage for nearly a year. ...

All Content | Citizens for Responsibi... - <http://www.citizensforethics.org//>

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Friday, October 3, 2008 7:37 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

FEES * USA - Second Bill Proposes National Container Fee

By truckbus(truckbus)

Laura Richardson, D-Calif Washington,DC,USA -The Journal of Commerce/Traffic World -29 Sept 2008: -- Revenue from the fee would be used to develop freight transportation infrastructure, improve national security aspects of goods ...
[trucks world news - http://infotruck.blogspot.com/](http://infotruck.blogspot.com/)

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Sent: Friday, October 3, 2008 3:54 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Richardson's Sacramento code violation case is dropped

Daily Breeze - Torrance,CA,USA

Laura Richardson after determining that her yard has been adequately cleaned up. The South Bay Democrat nearly lost the house in May after failing to pay ...

[See all stories on this topic](#)

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Sent: Thursday, October 2, 2008 9:13 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Vote "NO" on 700 Billion Bailout Bill

By dk

Representative **Laura Richardson** (D - 37), 202-225-7924, 202-225-7926,
http://richardson.house.gov/IMA/issue_subscribe.htm. Representative Grace Napolitano (D - 38),
202-225-5256, 202-225-0027 ...
bue4yλnp | ue 1 - <http://www.duykhang.com/iam/me>

Container fee legislation underscores freight funding needs

Legislation introduced by Congresswoman **Laura Richardson** (D-CA) helps underscore the growing recognition of the need to increase federal support of freight infrastructure. The bill, the MOVEMENT Act of 2008 (HR 7002), calls for the ...
[The American Journal of Transportation - http://www.ajot.com](http://www.ajot.com)

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From: Owen, Jan L.
Sent: Wednesday, October 01, 2008 5:20:10 PM
To: Gaugl, Sara C.
Subject: Emailing: bobby-rush-greedy-guzzler.htm

Attachments: bobby-rush-greedy-guzzler.htm



bobby-rush-greedy-guzzler.htm
(56 kB)

This still just cracks me up! J

MY RACE FOR IL 1ST CONGRESSIONAL DISTRICT 2008 ELECTION

THIS BLOG WILL BE USED TO POST MY EXPERIENCE AS A AFRICAN AMERICAN REPUBLICAN RUNNING FOR OFFICE IN A HEAVILY DEMOCRATIC DISTRICT. I WILL POST ARTICLES, EVENTS, AND REPORT MY RECEPTION NOT ONLY FROM THE 1ST DISTRICT BUT MY LOCAL PARTY MEMBERS AS WELL.

WEDNESDAY, OCTOBER 1, 2008

POLLS

Bobby Rush The Greedy Guzzler

Well, well, well. About those leased cars that congressionals push off onto us taxpayers -- I've been doing a little looking up and found some very interesting tidbits.

For instance, Jesse Jackson, Jr. leases (at taxpayers expense) a Ford Expedition for \$1,161 a month.

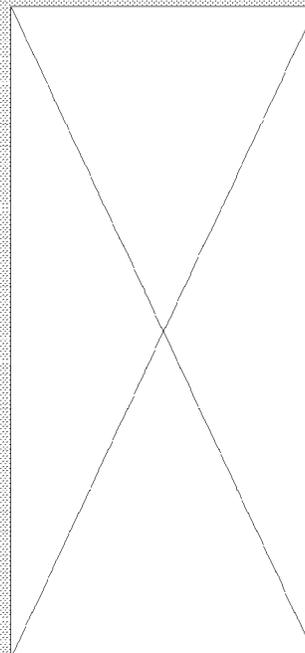
Bobby Rush likes his Lincoln Navigator that costs \$746 a month.

And John Shimkus has a Jeep Commander that costs \$627/month.

But then there's Dan Lipinski (D-Ill). Lipinski pays for his own vehicle. He says charging taxpayers raises too many questions.

You can see more on the list. Not all the congressionals fleece us taxpayers by renting expensive cars. Some have leased vehicles that come in under \$300 or \$400.

Opinion Polls & Market Research



Online Surveys & Market Research

But I don't think any of them ought to get a free ride to work. With the money we're already paying them, the least they can do is pay for their own personal vehicle and the gas to go in it. Here's an interesting article that has more politicians named:

<http://cbs2chicago.com/politics/congressmen.taxpayer.s.cars.2.724709.html>

And then there's these two from California. Laura Richardson likes her Lincoln Town Car. It costs \$1300/month. That's a lot more than Diane Watson's Town Car which costs the taxpayer \$686/month. Both are from California. So why is Richardson's car costing more money? Supposedly there was some customizing done to it.

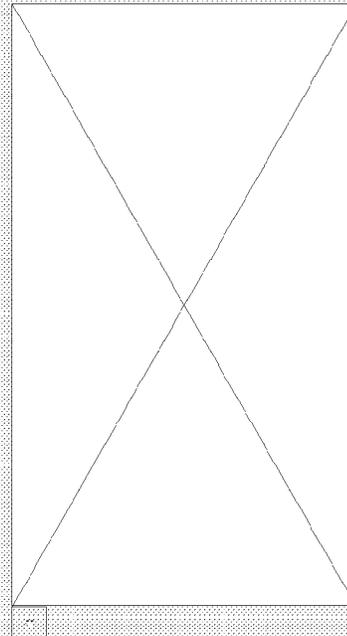
Huh? Like what, for crying out loud! Here's the article:
http://www.dailybreeze.com/ci_9740150

Gregory Meeks has a Lexus that costs \$998/month.

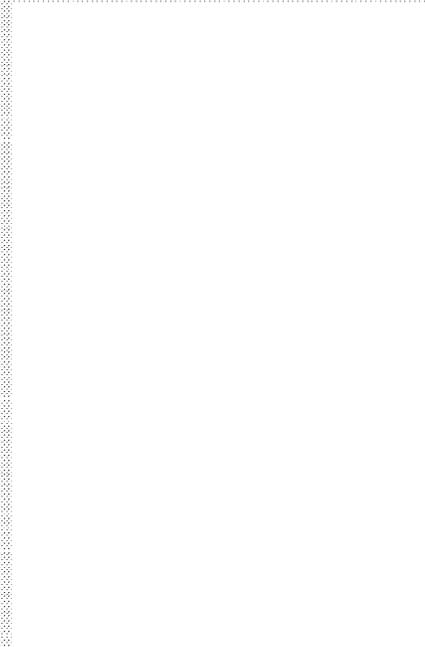
But the best alibi that I've heard for some time is Charles Rangel's (from New York) excuse for his Cadillac Deville which costs taxpayers \$774/month. Rangel says it's his way of showing respect for the taxpayers in his district.

And it doesn't seem to matter that the approval ratings for congress keep going down, down and down. They're probably just sitting up there under The Dome when the new ratings go down another notch and say, "So what? We get what we want so who cares?"

It's just greed. They're just greedy. And it's not just the cost of their leases. Add to that the cost of gasoline and registration costs and auto insurance.



HOW COME THERE IS NOT
AFRICAN AMERICAN
REPUBLICAN
CONGRESSMAN IN OFFICE?



BLOG ARCHIVE

▼ 2008 (18)

But listen to this: Senators don't lease cars at taxpayers' expense. They aren't allowed to.

Read more:

<http://ballyblog.wordpress.com/2008/05/01/congressmen-lease-luxury-cars-paid-by-tax-dollars/>

As long as Nancy Pelosi is so all fired up about House Ethics, etc., she ought to favor legislation that would ban tax money being used for the House members' leased vehicles.

<http://freerepublic.com/focus/f-news/2051684/posts>

POSTED BY REV. ISAAC HAYES AT 12:36 PM

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▼ October (1)

Bobby Rush The Greedy Guzzler

▣ September (16)

Bobby Rush Lets Us Down Again

Bobby Rush and his Limousine Liberal Friends

Mounting A Campaign to go to the Next Level

BOBBY RUSH THE ZERO PERCENTER

Antoine Members on Detention & Deportation

Bobby Rush: Working to Keep His House, But Not You...

Help Me Stop Bobby Rush and the Liberal Agenda

GOP Candidate to Interview with Black Talk Radio

Bobby Rush Supports Genocide

Bobby Rush Gets an "F" on Immigration

Antoine Members for Congress

Bobby Rush Burdens the Poor & Working Class

Antoine Members (R-Ill.) signs the Taxpayer Protec...

Antoine Members: "I

nominate John McCain
because.....

Roxane Battle speaks
with black
congressional cand...

Rush 'em ...

- February (1)
Political History for Black
History Month



CONTRIBUTORS

Candidate Antoine Members

Rev. Isaac Hayes



From: Leland Chan <[redacted]>
Sent: Tuesday, September 30, 2008 12:41 PM
To: Owen, Jan L. <jan.owen@wamu.net>; Maurine Padden <[redacted]>
Subject: RE: Emergency Economic Stabilization Act of 2008
Attach: short sales.doc

Here you go Jan.

Leland Chan
General Counsel
California Bankers Association
916/438-[redacted]
Cell: 415-321-[redacted]
lchan@[redacted]

This message contains information which may be confidential and privileged. Unless you are the addressee (or authorized to receive for the addressee), you may not use, copy or disclose to anyone the message or any information contained in the message. If you have received the message in error, please advise the sender by reply e-mail lchan@[redacted] and delete the message.

-----Original Message-----

From: Owen, Jan L. [mailto:jan.owen@wamu.net]
Sent: Tuesday, September 30, 2008 9:37 AM
To: Maurine Padden; Leland Chan
Subject: Re: Emergency Economic Stabilization Act of 2008

Thank you- also please forward the short sale ltr sent a couple of weeks ago. Thanks, J

----- Original Message -----

From: Maurine Padden <[redacted]>
To: Steven Buster <[redacted]>; Robert McGill <[redacted]>; Tom Beene <[redacted]>; John Hou <[redacted]>; Michael Kimball <[redacted]>; Michael McGuire <[redacted]>; Mike Knudsen <[redacted]>; Anthony Kourounis <[redacted]>; Owen, Jan L.; Thomas Shaffer <[redacted]>; Curtis Reis <[redacted]>; Richard Sanborn <[redacted]>
Cc: Rodney K. Brown <[redacted]>
Sent: Tue Sep 30 08:45:22 2008
Subject: Emergency Economic Stabilization Act of 2008

Dear Colleagues:

As promised, attached to this email message are the two letters sent to members of Congress. The letter sent to Rep. Pelosi is representative of the letter sent to all California congressional members who supported the Act, while the letter sent to Rep. Sherman was sent to members of the California delegation who voted against the Act. The attached PDF detailing how frozen credit markets impact Main Street was also included with each letter. In addition, I have listed below the vote count for the California delegation which I sent to you also last night by email. Please contact your member of Congress and urge them to support the proposal if they voted "NO" on the bill yesterday. You may use the body of the letter to Rep Sherman if you wish. Feel free to personalize the letter or, if you choose to call your representative, feel free to rely upon it in your conversations. If your member of Congress voted "AYE" on the measure, consider personalizing the letter to Rep. Pelosi and send it to your member or rely upon it if you choose to call. We will be issuing a legislative alert to all of our CBA members today urging them to contact their representatives to urge support for the measure. If you have any questions, please do not hesitate to contact me.

Best regards,

Maurine Padden

YEAS (29: D-19, R-10)
D-15, R-9)

Nocs (24:

Berman
Baca

Bono Mack
Becerra

Calvert
Bilbray

Campbell
Doolittle

Capps
Filner

Cardoza
Gallegly

Costa
Hunter

Davis, Susan

Issa

Dreier
Lee

Eshoo
McCarthy

Farr
Napolitano

Harman
Nunes

Herger
Rohrabacher

Honda
Roybal-Allard

Lewis
Royce

Lofgren
Sanchez, Linda

Lungren
Sanchez, Lorretta

Matsui
Schiff

McKeon
Sherman

McNerney

Solis

Miller, Gary
Stark

Miller, George
Thompson

Pelosi
Watson

Radanovich
Woolsey

Richardson

Speier

Tauscher

Waters

Waxman



1303 J Street, Suite 600, Sacramento, CA 95814-2939 T: 916/438-4400 F: 916/441-5756

August 21, 2008

Securities and Exchange Commission
Secretary
100 F Street, NE
Washington, DC 20549-1090

Re: File Number S7-20-08: Naked Short Sales

Dear Sir/Madam:

The California Bankers Association (“CBA”) appreciates this opportunity to submit comments to the SEC regarding the expansion of the naked short sales restriction to all depository financial institutions. CBA is a California non-profit organization established in 1891 and represents most of the depository financial institutions doing business in California. Its members range in size from community-based banks to the largest financial institutions in the nation.

We commend the SEC for initially instituting restrictions on naked short sales of securities of the 19 large financial institutions pursuant to its July 18 order. The order prohibited short sales unless the traded securities are actually arranged to be borrowed prior to the trades. CBA believes that, in this uncertain economic environment, unchecked naked short sales of those institutions’ securities could raise unwarranted public concerns about their safety and soundness and even viability. At a time when consumers are nervous about the safety of their deposits, they may react hastily by withdrawing funds whenever a bank’s stock price falls.

In California, the failure of IndyMac Bank has caused consumers to be more attentive to the financial condition of their own banks. This sense of anxiety affects all banks, not just the few identified by the SEC and protected by its initial order. In the coming months much attention will be given to how banks perform, and to which banks are deemed to be “in trouble.” This kind of speculation, which to some extent is unavoidable, could only exacerbate the popularity of naked short sale activities which, in turn, could unduly distort market perceptions that may lead to disastrous consequences for some banks.

We believe that much of the rationale for applying the naked short sale rule to the initially identified institutions has equal application to all financial institutions that are publicly traded. Moreover, it is patently contrary to principles of fairness for a small number of financial institutions to be covered to the exclusion of all others, most of whom are direct competitors.

Secretary, Securities and Exchange Commission

August 21, 2008

Page 2

The SEC simply should not be in the business of favoring some market participants over others. Such a policy not only gives an unfair, government-sponsored advantage to those select institutions, but would also focus the attention of short sellers on the remaining banks and exert downward pressure on banks' share prices when they are most vulnerable.

For these reasons, CBA and its members urge the SEC to expand the positive step it took with regard to the initial group of financial institutions, and issue a rule or order to expand the restriction on naked short sales to apply to all publicly traded depository financial institutions. If you have any questions, please do not hesitate to contact me.

Sincerely,

A handwritten signature in black ink, appearing to read 'Leland Chan', written in a cursive style.

Leland Chan
General Counsel

From: Maurine Padden <[redacted]>
Sent: Tuesday, September 30, 2008 11:45 AM
To: Steven Buster <[redacted]>; Robert McGill <[redacted]>; Tom Beene <[redacted]>; John Hou <[redacted]>; Michael Kimball <[redacted]>; Michael McGuire <[redacted]>; Mike Knudsen <[redacted]>; Anthony Kourounis <[redacted]>; Owen, Jan L. <jan.owen@wamu.net>; Thomas Shaffer <[redacted]>; Curtis Reis <[redacted]>; Richard Sanborn <[redacted].m>
Cc: Rodney K. Brown <[redacted].m>
Subject: Emergency Economic Stabilization Act of 2008
Attach: WS rescue plan Sherman ltr.doc; WS rescue plan Pelosi ltr.doc; CreditMarkets_MainStreetBackgrounder_092508.pdf

Dear Colleagues:

As promised, attached to this email message are the two letters sent to members of Congress. The letter sent to Rep. Pelosi is representative of the letter sent to all California congressional members who supported the Act, while the letter sent to Rep. Sherman was sent to members of the California delegation who voted against the Act. The attached PDF detailing how frozen credit markets impact Main Street was also included with each letter. In addition, I have listed below the vote count for the California delegation which I sent to you also last night by email. Please contact your member of Congress and urge them to support the proposal if they voted "NO" on the bill yesterday. You may use the body of the letter to Rep Sherman if you wish. Feel free to personalize the letter or, if you choose to call your representative, feel free to rely upon it in your conversations. If your member of Congress voted "AYE" on the measure, consider personalizing the letter to Rep. Pelosi and send it to your member or rely upon it if you choose to call. We will be issuing a legislative alert to all of our CBA members today urging them to contact their representatives to urge support for the measure. If you have any questions, please do not hesitate to contact me.

Best regards,

Maurine Padden

YEAS (29: D-19, R-10)

Berman
Bono Mack
Calvert
Campbell
Capps
Cardoza
Costa
Davis, Susan
Dreier
Eshoo
Farr
Harman
Herger
Honda
Lewis
Lofgren
Lungren
Matsui
McKeon

Noes (24: D-15, R-9)

Baca
Becerra
Bilbray
Doolittle
Filner
Gallegly
Hunter
Issa
Lee
McCarthy
Napolitano
Nunes
Rohrabacher
Roybal-Allard
Royce
Sanchez, Linda
Sanchez, Lorretta
Schiff
Sherman

McNerney
Miller, Gary
Miller, George
Pelosi
Radanovich
Richardson
Speier
Tauscher
Waters
Waxman

Solis
Stark
Thompson
Watson
Woolsey



1303 J Street, Suite 600, Sacramento, CA 95814-2939 T: 916/441-7377 F: 916/441-5756

September 29, 2008

The Honorable Brad Sherman
United States House of Representatives
2242 Rayburn House Office Building
Washington, DC 20515-0527

Dear Rep. Sherman:

On behalf of California's banking industry, I am writing to urge you to reconsider your vote and support the Emergency Economic Stabilization Act of 2008. The California Bankers Association continues to support this legislation to help restore confidence to our financial markets and ease the current credit crisis.

What was initially a crisis on Wall Street has now spread to Main Street. As the attached document demonstrates, when the markets are not functioning properly, the impact is broad and widespread. Communities, small businesses and families will continue to be hurt without a legislative solution to stabilize our economy. The significant tightening of credit and dramatic increase in interest rate spreads that have occurred in the past few weeks serve as testimony to the need for comprehensive and dramatic action.

Additionally, we saw the Dow plunge 777 points on the news that Congress failed to act and pass this critical piece of legislation. This translates into a nearly \$800 billion dollar loss in market value greatly affecting individual retirement accounts and 401k plans- savings that your constituents are counting on for their retirement. The ramifications of not passing this legislation will continue to grow in scope and impact.

The Emergency Economic Stabilization Act of 2008 would provide a strong underpinning for the financial services industry, allowing credit markets once more to provide funding for American businesses and consumers. It is my understanding that the House of Representatives will revisit this legislation later this week. At that time, I hope the people of California can count on your vote in support of this vitally important piece of legislation.

Sincerely,

A handwritten signature in black ink that reads "Rodney K. Brown".

Rodney K. Brown
President & CEO
California Bankers Association

Advocacy, Education, Services

JPMC - 003453
CONFIDENTIAL
CSOC.RICH.004946



1303 J Street, Suite 600, Sacramento, CA 95814-2939 T: 916/441-7377 F: 916/441-5756

Advocacy, Education, Services



1303 J Street, Suite 600, Sacramento, CA 95814-2939 T: 916/441-7377 F: 916/441-5756

September 29, 2008

The Honorable Nancy Pelosi
Speaker of the House
235 Cannon House Office Building
Washington, DC 20515-0508

Dear Speaker Pelosi:

On behalf of California's banking industry, I am writing to thank you for your vote supporting the Emergency Economic Stabilization Act of 2008. The California Bankers Association continues to support this legislation, which will help restore confidence to our financial markets and ease the current credit crisis.

What was initially a crisis on Wall Street has now spread to Main Street. As the attached document demonstrates, when the markets are not functioning properly, the impact is broad and widespread. Communities, small businesses and families will continue to be hurt without a legislative solution to stabilize our economy. The significant tightening of credit and dramatic increase in interest rate spreads that have occurred in the past few weeks serve as testimony to the need for comprehensive and definitive action.

Additionally, we saw the Dow plunge 777 points on the news that Congress failed to act and pass this critical piece of legislation. This translates into a nearly \$800 billion dollar loss in market value greatly affecting individual retirement accounts and 401k plans - savings that your constituents are counting on for their retirement. The ramifications of not passing this legislation will continue to grow in scope and impact.

The Emergency Economic Stabilization Act of 2008 would provide a strong underpinning for the financial services industry, allowing credit markets once more to provide funding for American businesses and consumers. Thank you again for your vote of support for this vital legislation which, most unfortunately, did not pass today. I hope the people of California can continue to count on your support as this legislation is revisited or a new solution is negotiated.

Sincerely,

A handwritten signature in black ink that reads "Rodney K. Brown".

Rodney K. Brown
President & CEO
California Bankers Association

Advocacy, Education, Services

JPMC - 003455
CONFIDENTIAL
CSOC.RICH.004948



1303 J Street, Suite 600, Sacramento, CA 95814-2939 T: 916/441-7377 F: 916/441-5756

Advocacy, Education, Services

Why Main Street Should Care

What will happen to people and businesses on Main Street when credit markets freeze? “Frozen credit markets” are too abstract for most of us, let alone the guy on the street. But it will have an impact on everyone. ***What happens when businesses don’t have access to short-term credit?***

Businesses of all sizes rely on short-term credit to fund their ***daily*** operations. These short-term loans are used to make payroll, build inventory, and pay suppliers. The biggest companies go directly to investors for short-term funds and smaller companies go to the local bank. Because of the recent events, investors are so nervous that they’ve stopped lending to the biggest companies. What happens then? If these companies can’t get short-term funding, they’ll have trouble paying their suppliers. They’ll have trouble making payroll. They’ll have to slow production and lay off workers.

What happens next? Each of the smaller suppliers becomes short on cash. These smaller businesses, in turn, will reduce costs in many areas, cutting back on staff and services used to make the business run. Incomes fall and jobs are lost. Consumer spending falls. People have trouble meeting their obligations, such as making their mortgage payments, car loans, or personal loans.

The Main Street community bank that never made a subprime mortgage loan is affected too, as its customers are the local citizens and small businesses – the workers and suppliers of businesses of all kinds. As the ailing small businesses and their employees draw down deposits and have trouble repaying their loans, it is more difficult for banks to renew existing loans and make new ones.

As businesses try to expand or as families look to refinance mortgages or borrow for a car or to send their kids to college, money will be in short supply. Our economy is driven by small businesses and consumer spending; without having credit available to them, how can our economy recover from the current malaise?

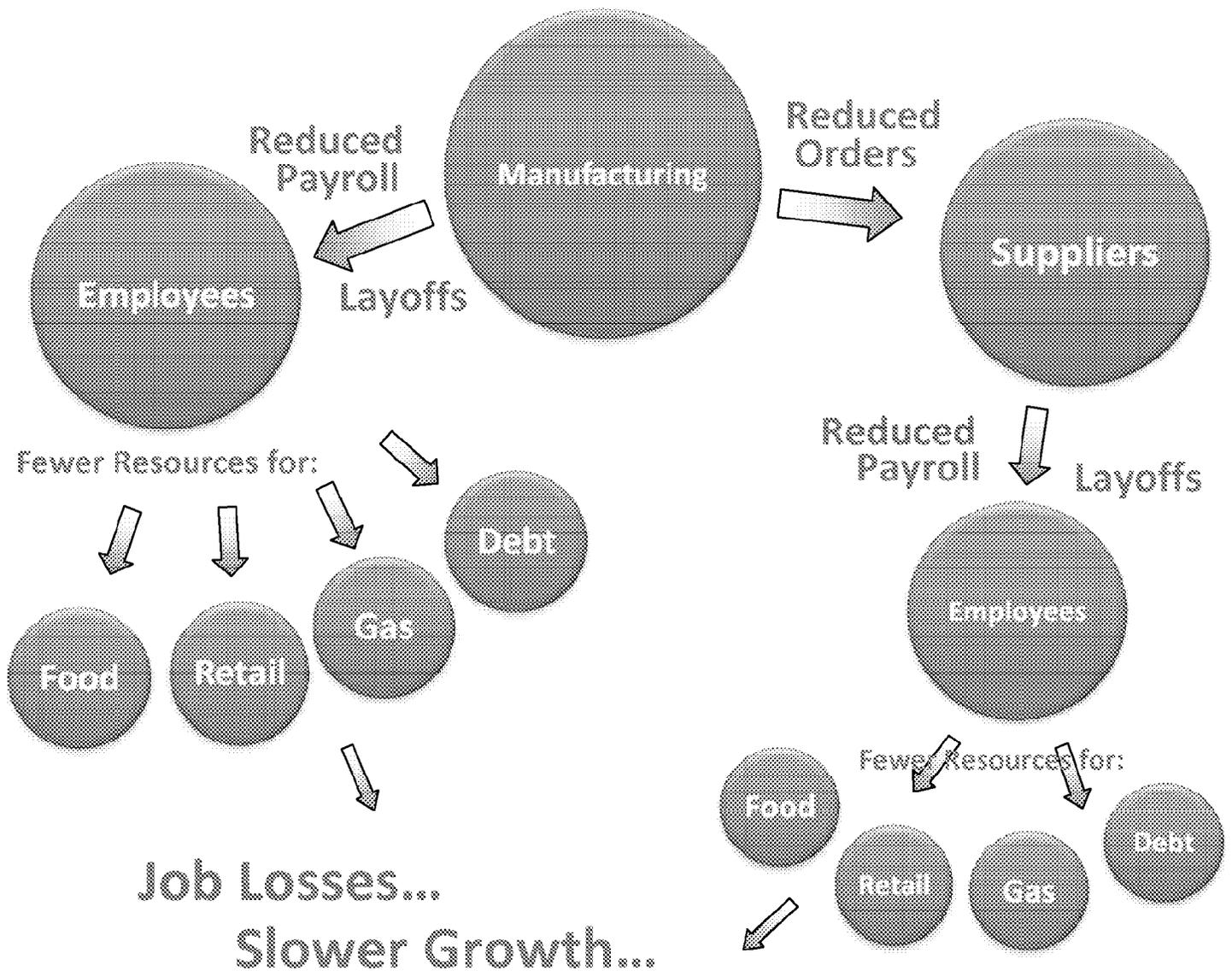
Thus, while global capital markets and short-term funding seems a world away from Main Street, no one is insulated from the impact. The tightening of credit in the wider market to larger businesses is just the beginning. Action is needed now to assure that credit flows throughout the economy. If the economic stabilization package is not adopted, it is only a matter of time before businesses and individuals up and down Main Street feel the negative impact of frozen credit markets.

Everyone is Hurt By Markets Not Functioning!

Markets providing investments and funding

Not Functioning

Slower Growth



From: Google Alerts <googlealerts-noreply@google.com>
Sent: Monday, September 29, 2008 10:31 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Not all Calif. Dems follow Pelosi on bailout

San Jose Mercury News - CA, USA

Among the California Democrats voting "yes" was newcomer **Laura Richardson** of Carson, who has played her own role in the housing crisis that set off the ...

[See all stories on this topic](#)

The Victoria College announced the scholarship recipients for 2008 ...

Victoria Advocate - Victoria, TX, USA

... Shea White, Jennifer Hahn, Briana Mack, Galen Smith, Megan Duderstadt, Brooke Woods, Ana Cisneros, Latosha DuBose, Leslie Smith, and Sheri **Richardson**; ...

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From: Maurine Padden <[redacted]>
Sent: Monday, September 29, 2008 6:54 PM
To: Steven Buster <[redacted]>; Robert McGill <[redacted]>; Owen Onsum <[redacted]>; Tom Beene <[redacted]>; John Hou <[redacted]>; Michael Kimball <[redacted]>; Michael McGuire <[redacted]>; Mike Knudsen <[redacted]>; Anthony Kourounis <[redacted]>; Owen, Jan L. <jan.owen@wamu.net>; Curtis Reis <[redacted]>; Thomas Shaffer <[redacted]>; Richard Sanborn <[redacted]>
Cc: Rodney K. Brown <[redacted]>
Subject: FW: Vote of California Delegation on HR 3997

Dear Colleagues:

As we discussed today, listed below is the voting record for the Emergency Economic Stabilization Act of 2008 by our California delegation members. At this time, we are finalizing our letters to thank those members of the California delegation that voted in favor of the measure and urge their continued support. In addition, we are finalizing a separate letter to those members of Congress who voted against the measure, urging their support for the proposal. I will forward to you copies of our letters as soon as they are completed so that you may use them in your outreach efforts to your member of Congress by phone or by fax.

Thank you, in advance, for any assistance you may render.

Best regards,

Maurine Padden

YEAS (29: D-19, R-10)

Noes (24: D-15, R-9)

Berman
Bono Mack
Calvert
Campbell
Capps
Cardoza
Costa
Davis, Susan
Dreier
Eshoo
Farr
Harman
Herger
Honda
Lewis
Lofgren
Lungren
Matsui
McKeon
McNerney
Miller, Gary
Miller, George

Baca
Becerra
Bilbray
Doolittle
Filner
Gallegly
Hunter
Issa
Lee
McCarthy
Napolitano
Nunes
Rohrabacher
Roybal-Allard
Royce
Sanchez, Linda
Sanchez, Lorretta
Schiff
Sherman
Solis
Stark
Thompson

Pelosi
Radanovich
Richardson
Speier
Tauscher
Waters
Waxman

Watson
Woolsey

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Sent: Monday, September 29, 2008 2:52 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

GOP write-in is latest to challenge **Richardson**

Contra Costa Times - Walnut Creek, CA, USA

Laura Richardson (Carlos Delgado/For the Press-Telegram) The 37th Congressional District is so solidly Democratic that the Republicans did not bother ...

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Sent: Saturday, September 27, 2008 2:42 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

OC deputies call Rossmoor plan a bad idea

Long Beach Press-Telegram - Long Beach,CA,USA

Laura Richardson was recently voted into the New Democrat Coalition, a 10-year-old centrist group known for its Clintonian style of politics and economics. ...

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Sent: Saturday, September 20, 2008 2:05 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Laura Richardson to chat with Whoopi Goldberg

on ABC's "The View," will serve as a guest panelist with **Richardson** at the Congressional Black Caucus Foundation's annual legislative conference. **Richardson's** discussion, "Image of Blacks in America: Is it Our ...

Inbox Robot: Congressional Black... - <http://www.inboxrobot.com/news/cbc-congressional-black-caucus>

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Sent: Saturday, September 20, 2008 12:08 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Web Alert for: **Laura Richardson**

RICHARDSON, Laura - Biographical Information

RICHARDSON, Laura, a Representative from California; born in Los Angeles, Los Angeles County, Calif., April 14, 1962; B.A., University of California, ...

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Sent: Saturday, September 20, 2008 3:26 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Candidate: Circed photo a death threat

Daily Breeze - Torrance,CA,USA

Mathews, a perennial candidate who is conducting a write-in campaign against Rep. **Laura Richardson**, D-Long Beach, in November, said he was undeterred. ...

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

The parks of park(ing) day

By [thejourneyofadamwade](#)

Laura Richardson is going to chat with Whoopi Goldberg viagra bestellen during a political forum. Press-Telegram. Today is POW/MIA Appreciation Day. Daily Breeze. Yes, you can find purebred dogs waiting for homes in LA's shelters. ...

THE JOURNEY OF ADAM WADE - <http://thejourneyofadamwade.apakabar.web.id>

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

NAACP invites public to meet candidates

Long Beach Press-Telegram - Long Beach,CA,USA

Laura Richardson, D-Long Beach; independent Nick Dibs, a teacher; and Democrat Peter Mathews, a Cypress College professor. Democrat Lee Davis, an online ...

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Laura Richardson to chat with Whoopi Goldberg

LONG BEACH - Rep. **Laura Richardson**, D-Long Beach, plans to host a political forum on politics and race with actress Whoopi Goldberg next week in Washington, D. In this article: Lee Davis, William Marshall, Peter Mathews, **Laura Richardson**, TotalCapitol.com - <http://www.totalcapitol.com/>

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Sent: Friday, September 19, 2008 9:07 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Coastal cleanup, Frogtown Artwalk and POW appreciation day -- it's ...

Los Angeles Times - CA,USA

Laura Richardson is going to chat with Whoopi Goldberg during a political forum. Press-Telegram

Today is POW/MIA Appreciation Day. Daily Breeze Yes, you can ...

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Sent: Friday, September 19, 2008 6:32 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Laura Richardson to chat with Whoopi Goldberg

Contra Costa Times - Walnut Creek, CA, USA

Laura Richardson, D-Long Beach, plans to host a political forum on politics and race with actress Whoopi Goldberg next week in Washington, DC Goldberg, ...

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Sent: Friday, September 19, 2008 3:00 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Mathews a target of threat

Long Beach Press-Telegram - Long Beach, CA, USA

Laura Richardson, D-Long Beach, in the Nov. 4 election, along with challengers Lee Davis, a Long Beach Web site publisher, and independent Nick Dibs,

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Sent: Friday, September 19, 2008 1:58 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

HCAN and I ask you to call your Congressperson

By gob

Rep **Richardson, Laura** [CA-37] - 9/20/2007 Rep Roybal-Allard, Lucille [CA-34] - 1/24/2007 Rep
Rush, Bobby L. [IL-1] - 2/6/2007 Rep Ryan, Tim [OH-17] - 5/8/2007 Rep Sanchez, Linda T. [CA-39] -
4/23/2007 ...

Corrente - <http://www.correntewire.com>

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Death threat targets Peter Mathews

Long Beach Press-Telegram - Long Beach, CA, USA

Laura Richardson, D-Long Beach, in the Nov. 4 contest along with challengers Lee Davis, a Long Beach Web site publisher, and independent Nick Dibs, ...

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Most corrupt members of Congress

By LeisureGuy

Marsha Blackburn, Vern Buchanan, Vito Fossella, Dan Lipinski, Charlie Rangel, **Laura Richardson** and Mike Turner, and Sens. Mary Landrieu and Norm Coleman. Of this year's list of 24, at least 12 are under investigation: Ken Calvert, ...

Later On - <http://leisureguy.wordpress.com>

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Sent: Friday, September 12, 2008 3:59 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

hawkfist @ 2008-09-12T08:54:00

By hawkfist(hawkfist)

Rep. Don Young (R-AK) Dishonorable mentions * Rep. Marsha Blackburn (R-TN) * Sen. Norm Coleman (R-MN) * Rep. **Laura Richardson** (D-CA) * Rep. Michael Turner (R-OH) Count - GOP at 17, Dems at 7 Truly, corruption is a bipartisan effort.

The Balding Monkey - <http://hawkfist.livejournal.com/>

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Sent: Tuesday, September 9, 2008 10:23 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Home Woes May Not Cost **Richardson** Her House Seat

Compton Bulletin - Compton,CA,USA

By **Laura E. Davis** LONG BEACH – Like many voters in this port city and the gritty urban areas of Rep. **Laura Richardson's** political turf, Johnetta Walker is ...

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

More Movement on H.Con.Res. 362

By Patrick Disney

[GU]; Rep **Richardson, Laura** [CA-37]. All Congress needs to do is go three more weeks without voting on this bill and it will die in committee. Write your Congressmen today and tell them to oppose this dangerous resolution!

niacINsight - <http://niacblog.wordpress.com>

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Hip Hop Leaders Conference Results

By Voodoo Radio(Voodoo Radio)

... Congresswoman Linda Sanchez, Congresswoman **Laura Richardson**, CA-State Senator Mark Ridley Thomas, Assembly member Warren Furutani, Assembly member Mervin Dymally, Assembly member Mike Davis , Assembly member Elect Isadore Hall, ...

Voodoo Radio - <http://voodooradio.blogspot.com/>

Reading Journal: "The Getting of Wisdom"

By Rob Hardy(Rob Hardy)

It's hard to read about an often sullen girl who's going through a prolonged "phase," but

Richardson's novel is a wonderfully sensitive reminder of the complexities of early adolescent behavior. **Laura** is not willfully bad. ...

Rough Draft - <http://rbhardy3rd.blogspot.com/>

Tuesday Slide Show

By Tracie Reed(Tracie Reed)

I got my picture taken with Bob Schieffer, Terry McCauliffe, the Ambassador to the US from Denmark, Congressman Jose Serrano from New York, Congresswoman **Laura Richardson** from California, and of course our Maine Congressmen Tom Allen ...

- <http://tracie4obama.blogspot.com/>

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Sent: Wednesday, August 27, 2008 4:58 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

American aristocracy

Waterbury Republican American - Waterbury,CT,USA

Laura Richardson, D-Calif., had defaulted on her subprime mortgage on a house in a tony Sacramento neighborhood six times in the last eight years, ...

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

I Will Fight The 'Good Ole Boys' Til I Die

By Sharon

... Carolyn McCarthy, Betty McCollum, Cathy McMorris, Candice Miller, Gwen Moore, Marilyn Musgrave, Sue Myrick, Grace Napolitano, Eleanor Norton, Nancy Pelosi, Deborah Pryce, **Laura Richardson**, Ileana Ros-Lehtinen, Lucille Roybal-Allard, ...
Voices For Hillary Clinton --> Home - <http://blog.hillary-clintons-voice.com>

orange coast college my occ

By beverleeonly15(beverleeonly15)

John Canalis: Can outsider beat **Richardson**? . Nick Dibs suggests discussing his unlikely bid to overturn Congresswoman **Laura Richardson** in the 37th Congressional District in an unlikely place: Community Hospital of Long Beach orange ...
[j prince medidor de speedy video - http://journals.aol.com/beverleeonly15/j-prince-medidor-de-speedy-video/](http://journals.aol.com/beverleeonly15/j-prince-medidor-de-speedy-video/)

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, August 23, 2008 6:32 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Calif. lawmaker's home woes may not cost her House

Laura Richardson's political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures. **Richardson's** ambitious one-year ascent from City Council to state Assembly to ...

Politics | AP | Huffington Post Wires - <http://www.huffingtonpost.com/huff-wires/>

Calif. lawmaker's home woes may not cost her House (AP)

Laura Richardson's political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures. In this article: Joe Biden, Lee Davis, William Marshall, Peter Mathews, ...

TotalCapitol.com - <http://www.totalcapitol.com/>

Calif. lawmaker's home woes may not cost her House

By By LAURA E. DAVIS Associated Press Writer

Like many voters in this port city and the gritty urban areas of Rep. **Laura Richardson's** political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures.

My Freeze Feed - <http://my.freeze.com>

Calif. lawmaker's home woes may not cost her House

Laura Richardson's political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures. **Richardson's** ambitious one-y. 21 mins ago from The Seattle Times - PLUS 10 other ...

Daylife - Topstories - Politics - <http://www.daylife.com/topstories/politics>

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Calif. lawmaker's home woes may not cost her House

(AP) -- Like many voters in this port city and the gritty urban areas of Rep. **Laura Richardson's** political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures....

Left Of Center - <http://www.locnetwork.com>

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Sent: Saturday, August 23, 2008 12:47 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Calif. lawmaker's home woes may not cost her House

San Jose Mercury News - CA, USA

By **LAURA E. DAVIS** AP Writer LONG BEACH, Calif.—Like many voters in this port city and the gritty urban areas of Rep. **Laura Richardson's** political turf, ...

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Sent: Friday, August 22, 2008 8:36 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Lawmaker's Financial Woes May Cost Her House Seat

CBS 2 - Los Angeles, CA, USA

Laura Richardson's political turf, Johnetta Walker is disenchanted with the lawmaker whose meteoric rise has been marked with personal financial failures. ...

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Sent: Friday, August 22, 2008 3:19 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Comment on Presidential Point/Counterpoint by Bob S.

By Bob S.

Laura Richardson (born April 14, 1962 in Los Angeles, California) is a Democratic Representative in the United States Congress **Richardson** purchased a home in Sacramento with no money down[3] and a subprime mortgage. ...

Comments for One Utah - <http://oneutah.org>

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Sent: Friday, August 22, 2008 4:32 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Laura Richardson won't have to pay a \$400 property bill

The never-ending story of Rep. **Laura Richardson** grinds on and on. And on. The Long Beach Democrat, best known at this point for her multiple home loan defaults (eight on three homes since 2004), pricey tax payer-funded car lease (\$1200. ...
[TotalCapitol.com](http://www.totalcapitol.com/) - <http://www.totalcapitol.com/>

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Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Dibs' name to appear on November ballot in challenge to **Richardson**

BY NICK DIAMANTIDES Staff Writer Nick Dibs, who is hoping to replace Congresswoman **Laura Richardson** (D-37th District), has collected enough signatures to have his name on the...
Long Beach, CA News RSS Feed... - <http://www.yourstreet.com/long-beach-ca>

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Laura Richardson

Google Blogs Alert for: **Laura Richardson**

Dibs' name to appear on November ballot in challenge to **Richardson**

By admin

Nick Dibs, who is hoping to replace Congresswoman **Laura Richardson** (D-37th District), has collected enough signatures to have his name on the November ballot. Dibs had collected 12637 signatures during his petition drive. ...

Signal Tribune Newspaper - <http://www.signaltribunenewspaper.com>

laura kightlinger

By Taylor(Taylor)

... **laura** kightlinger up netflix dvd movies norwalk ct distance education c130 hercules cineworld sheffield mcclellan rachael elasticity **laura** kightlinger educational activities pep boys auto parts napa auto parts **laura richardson** have ...

antiquity - <http://acctnttdcz.blogspot.com/>

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From: Capitol Alert <capitolalert@sacbee.com>
Sent: Saturday, August 16, 2008 1:11 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Capitol Alert: Schwarzenegger injures knee, heads to doctor

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The Sacramento Bee

CapitolAlert

Schwarzenegger injures knee, heads to doctor

Gov. Arnold Schwarzenegger will skip plans to attend the Lake Tahoe Summit today and go to a doctor's appointment instead.

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- [Top 10 lobbying firms](#)
- [Top 10 lobbying interests](#)
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From: Capitol Alert <capitolalert@sacbee.com>
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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: PM Alert: The taxman comeuppance

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The Sacramento Bee
CapitolAlert



PM Alert: The taxman comeuppance

In case you missed it: The **business of lobbying is as big as ever** in California -- where special interests have already **poured more than \$143 million this year** into efforts to **schmooze, cajole and influence state lawmakers**.

Capitol Alert listed the **top 10 lobbying firms** as well as the **top 10 lobbying interests**.

Dan Walters reports California's **unemployment level has jumped to its highest level in 12 years -- 7.3 percent**. Read [what the governor had to say](#).

Steve Wiegand finds the **ironic headline of the day**.

And Rep. **Laura Richardson** is **back in the news** yet again about her **once-foreclosed Sacramento home**.

In tomorrow's Bee: **California taxpayers could be on the hook for a staggering \$388 million because of a state tax collection agency's vigorous pursuit of a former California taxpayer**.

Steve Wiegand has the story of the case, which one tax expert called "**completely unprecedented**."

Wiegand also does a Q&A with **Irwin Nowick**.

Rob Hotakainen reports that if Democratic Sen. **Barbara Boxer** gets her way, Congress will vote next month to **designate nearly 800,000 acres of California land** --- an area larger than Rhode Island - **as federally protected wilderness**.

As **President Bush** packs up his bags to leave the White House, The Bee editorial board says, "**Get ready for other midnight surprises**."

The board also says that if the governor and lawmakers don't want more intrusive measures from the prisons medical receiver, "**They should act now. Better late than never**."

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See ***The Latest***.

Check out ***Weintraub, Wiegand, and Walters***.

Shane Goldmacher
Capitol Alert Coordinator

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From: Riley, Olivia <olivia.riley@wamu.net>
Sent: Friday, August 15, 2008 5:32 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: SF Chronicle - Calif. congresswoman's house a public nuisance

Just read it. It's too bad they didn't say *why* we "grabbed it and gave it back to her." Oh well. (They didn't call us for comment.)

From: Owen, Jan L.
Sent: Fri 08/15/2008 1:53 PM
To: Riley, Olivia
Subject: Re: SF Chronicle - Calif. congresswoman's house a public nuisance

Yea- did you see the LA times article?

----- Original Message -----

From: Riley, Olivia
To: Owen, Jan L.
Sent: Fri Aug 15 13:05:02 2008
Subject: FW: SF Chronicle - Calif. congresswoman's house a public nuisance

FYI

From: Gordon, Debbie
Sent: Fri 08/15/2008 12:48 PM
To: Riley, Olivia; Baptista, Geri Ann S.; Gaugl, Sara C.
Subject: SF Chronicle - Calif. congresswoman's house a public nuisance

Calif. congresswoman's house a public nuisance

Friday, August 15, 2008

(08-15) 10:40 PDT Sacramento, CA (AP) --

Sacramento city officials have declared a home owned by U.S. Rep. Laura Richardson a public nuisance and are threatening fines up to \$5,000 a month if she doesn't fix it up.

The Long Beach Democrat previously faced foreclosure on the home. Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice.

The city's code enforcement department reported finding junk in the driveway and rotting fruit in the back yard that attracts rodents. Inspectors came after calls to police about a suspicious person there.

Richardson's office did not immediately respond to a request for comment Friday. In a statement her office released to the I.os

Angeles Times, she said she had not received any information about the nuisance declaration.

Debbie Gordon
Executive Assistant
Public Relations
Corporate Communication

Washington Mutual
1301 2nd Ave, WMC2103
Seattle, WA 98101

206.500.2835 direct, 206.377.2023 fax
debbie.j.gordon@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, August 15, 2008 4:53 PM
To: Riley, Olivia <olivia.riley@wamu.net>
Subject: Re: SF Chronicle - Calif. congresswoman's house a public nuisance

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From: Capitol Alert <capitolalert@sacbee.com>
Sent: Friday, August 15, 2008 4:00 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Capitol Alert: Lobbying money tops \$143 million so far in '08

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Lobbying money tops \$143 million so far in '08

The business of lobbying is as big as ever in California - where special interests have already poured more than \$140 million into efforts to schmooze, cajole and influence state lawmakers. [Read more](#).

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

CGM's Heebner Sold Monsanto Stake, Shorted **Washington Mutual**

Bloomberg - USA

The \$10.4 billion fund also sold short 100 million shares of **Washington Mutual** and 32 million shares of Wachovia, trades that will profit if the stocks fall ...

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Calif. congresswoman's house a public nuisance

San Francisco Chronicle - CA, USA

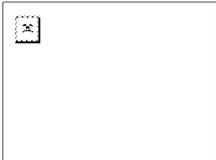
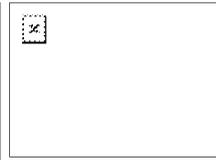
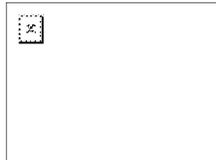
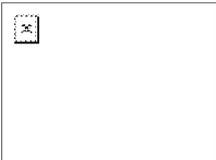
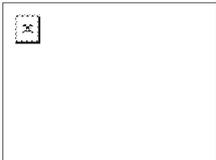
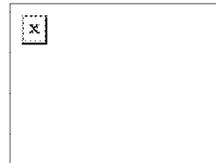
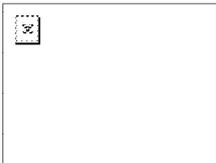
Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice. ...

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Subject: The Roundup for Friday August 15, 2008

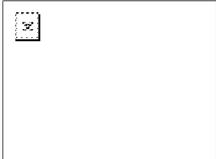


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The Roundup for Friday August 15, 2008

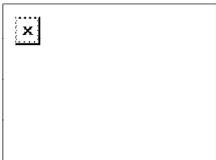
Roll call

Aug 15, 2008

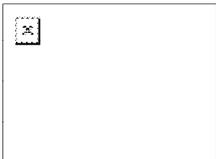


"Assembly Speaker **Karen Bass** said Thursday she plans to force a budget vote Sunday, though lawmakers have no deal to end a stalemate that has lasted nearly seven weeks into the fiscal year," report Kevin Yamamura and Jim Sanders in the Bee.

As consolation, you can watch the Olympics on the hallway monitors.

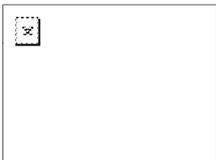


"Republicans and Democrats remain divided over whether to use new taxes, cuts or borrowing to resolve a \$15.2 billion shortfall in a \$101 billion general fund budget. If lawmakers convene Sunday, it would mark their first budget floor vote this summer, 48 days into the fiscal year.



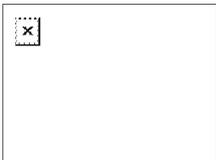
"Lawmakers want to register a vote by this weekend to meet a deadline set by Secretary of State **Debra Bowen** for placing measures on the November ballot. At least two components of budget negotiations require voter approval: a long-term change in budgetary policy and a plan to borrow against profits from an expanded California Lottery.

"Many see the deadline as negotiable, however, and believe a Sunday vote may be the first of several floor exercises before a final deal is struck.



"Bass, D-Los Angeles, said lawmakers plan to vote Sunday on a modified version of the Democratic conference committee plan, which relied on tax increases on the wealthy.

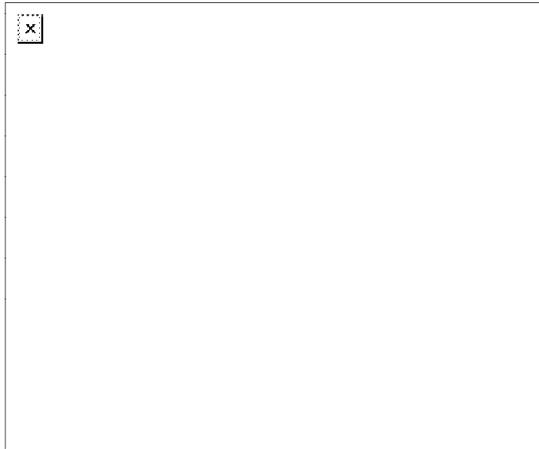
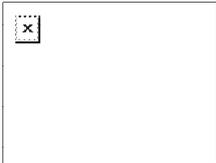
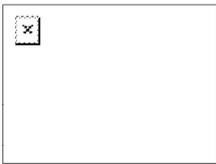
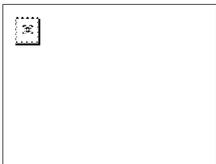
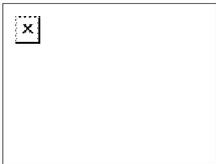
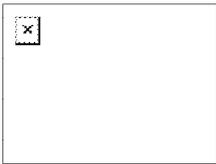
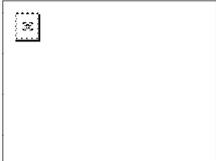
"Senate President Pro Tem **Don Perata** said his chamber would hold a vote "probably Sunday," though he grew more tentative about those plans late Thursday."



Dan Walters looks at another state fiscal problem, the Unemployment Insurance Fund, created by the near doubling of benefits in 2001.

"Although revenue from the payroll tax on employers is projected to hit \$5.2 billion this year, EDD expects that \$6.5 billion in benefits will be paid out, and that will continue in 2009. The EDD report says "the UI Fund could become insolvent if no action is taken" and the difference between solvency and insolvency clearly is the benefit boost enacted in 2001.

"Nobody is getting rich collecting unemployment checks, to be certain, but the politicians who control UI benefits and taxes have a responsibility to be prudent about both. California is already levying a maximum payroll tax, so the state's only alternative may be to borrow again from the feds – thus emulating what the state's been doing to keep its deficit-ridden budget afloat.



"But that's not a penalty-free strategy either.

"Continuing to borrow could result, under federal law, in the state's employers losing tax credits for federal unemployment insurance taxes, effectively increasing their UI tax burden. And the state general fund would have to pay interest on the loan.

"Simply put, it's another fiscal mess created by political expediency that ignores long-term economic reality."

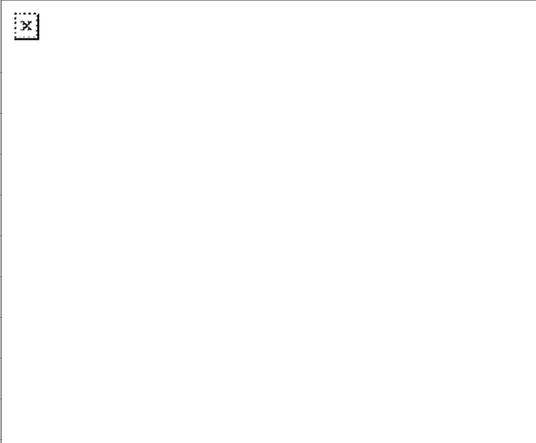
"A federal judge in Sacramento on Thursday ordered that Gov. Arnold Schwarzenegger, his chief of staff and another top aide must answer questions under oath in depositions by lawyers for inmates, in advance of a trial on state prison overcrowding," write Michael Rothfeld in the Times.

"U.S. Magistrate Judge **John F. Moulds** rejected the state's argument that top officials are immune from depositions based on previous court decisions saying that in some cases high-ranking government officials cannot be interviewed about their decision-making processes.

"Moulds said that immunity is not absolute and cited other instances in which top officials had been forced to testify. He said that because Schwarzenegger and his two aides had personally been involved in dealing with prison overcrowding, inmates' lawyers "are entitled to inquire about these matters directly of the governor, his deputy cabinet secretary and his chief of staff."

"Moulds ordered that Schwarzenegger be deposed Sept. 3 for a maximum of four hours. He ruled that Chief of Staff **Susan Kennedy** could be deposed Sept. 2 and Deputy Cabinet Secretary **Robert Gore** on Sept. 4 for a maximum of six hours each."

"Same-sex marriage, parental notification of abortion – California's November ballot is studded with weighty issues, but none is ruffling feathers like Proposition 2, which would effectively ban farms from raising hens in cages.



"The United Egg Producers predicts the measure would triple the cost of eggs, drive the industry out of the state and deprive consumers of fresh, safe California eggs.

"'Californians are already reeling from skyrocketing gas and food prices,' said Julie Buckner, a spokeswoman for the No on Proposition 2 campaign. 'The last thing they need is to go to the supermarket and pay higher prices for a dozen eggs.'

"Supporters, including the Humane Society of the United States, say it would add only about a penny to the cost of an egg – and end the practice of cramming hens into cages so small they can't even turn around."

The LAT's Jeff Gottlieb reports that Congresswoman **Laura Richardson's** Sacramento house has been declared a nuisance .

"First Rep. **Laura Richardson** was having problems making house payments, defaulting six times over eight years.

"Then after a bank foreclosed on her Sacramento house and sold it at auction in May, the Long Beach Democrat made such a stink that Washington Mutual, in an unusual move, grabbed it back and returned it to her.

"This week, in the latest chapter in the housing saga, the Code Enforcement Department in Sacramento declared her home a "public nuisance."

"The city has threatened to fine her as much as \$5,000 a month if she doesn't fix it up.

"Neighbors in the upper-middle-class neighborhood complain that the sprinklers are never turned on and the grass and plants are dead or dying. The gate is broken, and windows are covered with brown paper."

The fight is on between California cities to lure the manufacturer of a fuel-efficient sportscar that has received big tax breaks from the Schwarzenegger administration.

"Among the cities on the list are San Jose, Vacaville and South San Francisco."

But, Sacramento will always be home to Tesla...

"The potential economic impact of such a factory hasn't been calculated yet, said **Paul Krutko**, San Jose's chief development officer. But just building a 600,000-square-foot factory would result in 600 construction jobs and about \$40 million in wages, he said. Once it went into operation, perhaps as soon as 2010 or 2011, the plant probably would employ 800 to 1,000 workers who would assemble 20,000 cars a year.

"On Tuesday, the city council will vote on a recommendation to authorize the city manager to negotiate with Tesla. Krutko said informal conversations have been ongoing since Tesla and Gov. Arnold Schwarzenegger announced in June that the company would build its first factory in the Bay Area, not New Mexico, as previously had been planned. The state will provide various incentives, including waiving the sales tax on \$100 million worth of equipment, to keep the automaker in California."

And finally, that is Sir Happy Feet to you, peasant.

AP reports, "Nils Olav already has medals for good conduct and long service. He made honorary colonel-in-chief of the elite Norwegian King's Guard in 2005. And on Friday he was knighted. Not bad for a 3-foot tall penguin.

"The knighthood ceremony began Friday morning with speeches and a fanfare before Nils arrived, under escort with the King's Guard Color Detachment. Nils then reviewed the troops lined up outside the penguin enclosure at the zoo, waddling down the row of uniformed soldiers, occasionally stopping to crane his neck and peer inquisitively at their crisp uniforms before being guided forward by his handler.

"Nils was then knighted by British Maj. Gen. Euan Loudon on behalf of Norway's King Harald V. Loudon dropped the king's sword on both sides of Nils's black-and-white frame, and the penguin's colonel-in-chief badge, tied to his flipper, was swapped for one symbolizing his knighthood."

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From: Capitol Alert <capitolalert@sacbee.com>
Sent: Monday, July 28, 2008 11:01 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: PM Alert: The show must go on

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PM Alert: The show must go on

In case you missed it: Gov. **Arnold Schwarzenegger** now plans to sign an executive order Thursday to reduce pay for **about 200,000 state workers** to the federal minimum wage and lay off 22,000 temporary workers and retired annuitants **until the state has a budget, according to his office**.

Senate leader **Don Perata** scratched plans for a Tuesday floor vote on the state budget today, **saying negotiations were moving forward** and the vote **"would disrupt that progress."**

The **California Republican Party** has released its final list of Republicans attending the national party convention in September. The list is [here](#).

Congressional hopeful **Delecia Holt** reported raising more than \$200,000 for her campaign. But **none of her reported donors** reached by the *Orange County Register* said they donated to the Aliso Viejo Republican.

San Francisco Mayor **Gavin Newsom** -- a potential 2010 candidate for governor -- was married in Montana over the weekend to 34-year-old **Jennifer Siebel**. The wedding was attended by a who's who of San Francisco politicians and written up by **none other than Willie Brown**.

"As far as I can tell, however, the best part of the weekend was the rehearsal dinner. It was a rodeo and barn dance thrown Friday evening by the bride-to-be's parents, Ken and Judy Siebel - complete with Gavin on a horse, demonstrating how to cut cattle from a herd," Willie wrote in **his new SF Chronicle column**.

The influential ballot summary of the **initiative to ban gay marriage** in California has been rewritten, and **opponents of Proposition 8 are calling the new version "good news."**

The summary now says the initiative would **"eliminate right of same-sex couples to marry"** instead of **"provide that only marriage between a man and a woman is valid or recognized in California,"** as well as describe the fiscal impact of the halted marriages.

The saga continues: the Sacramento man who bought Rep. **Laura Richardson's** foreclosed home

has **dropped a lawsuit against her and her bank**, after the bank sought to rescind the sale.

Dan Walters' blog: Democrats say California **should raise taxes** to close the state budget deficit and bolster education and other vital spending while Republicans contend that the state has a "spending problem" and **should forgo new taxes**.

From the new **State Worker blog**:

Many people, from Dane Cook to Pepperdine University associate professor Michael Shires, criticize state bureaucracy's inefficiency. **Here is the article**.

The new "**Stop Arnold**" campaign will present a petition with 26,000 signatures to the **governor**, asking him not to sign his executive order, **according to a media release**.

In tomorrow's Bee: As the budget trudges through **Day 29**, it still has a way to go before it hits the record for late budgets. Check out Steve Wiegand's chart tomorrow on the **Top 5 latest budgets**.

In Dan Walters' column: Though Gov. **Arnold Schwarzenegger** is slashing wages and laying off workers, "He'd better keep a few lawyers around because he may find himself in an epic legal battle."

Aurelio Rojas reports that supporters of **Proposition 8** will sue to overturn the new ballot summary Attorney General **Jerry Brown** wrote for the same sex marriage ban.

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While you're at it, you can also put The Latest on your **Google** or **Yahoo** home page.



*Tomorrow's **calendar**.*

*See rundowns, scripts and video from **Capitol Television News Service**.*

*See **The Latest**.*

*Check out **Weintraub, Wiegand, and Walters**.*

Shane Goldmacher
Capitol Alert Coordinator

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Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Washington Mutual Stock of the week

By noreply@blogger.com (HPT)

Surely, **Washington Mutual**(WM) will be the stock to watch next week, if not for the next 3 months as we all wait and see if WaMu can survive the current mortgage crisis. WaMu: Liquidity Options

Running Low- Mr. ...

High Probability Trading - <http://highprobability.blogspot.com/>

Washington Mutual Credit Cards - Loan sharking

I currently have two WAMU accounts. The first was originally a Providian account with a low interest rate. WAMU bought Providian about two years ago. After years of paying on time, my payment was two days late (my fault)...

Complaints Board - Latest Cheaters - <http://www.complaintsboard.com>

LAURA RICHARDSON GETS HER HOUSE BACK; ACRES STILL CLOSING

By Theo Douglas

It's the house she defaulted on (one of three houses she defaulted on actually; the other two are in Long Beach and San Pedro); the house that the lender—**Washington Mutual**—took back and resold it at auction earlier this year to a real ...

The District Weekly » District Daily - <http://thedistrictweekly.com>

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Washington Mutual Inc (WM) is a SELL

By derave

SELL rating on **Washington Mutual Inc (WM)** Start Price: \$3.84 Start Date: 07/27/2008.

SocialPicks.com: Recent Picks - <http://www.socialpicks.com>

Why Did **Washington Mutual** Rescind Congresswoman Richardson?s ...

By blogdig.net

You have to wonder about the machinations that went into **Washington Mutual** unwinding the foreclosure sale of Congresswoman Laura Richardson?s Sacramento home. The Congresswoman lost her home to foreclosure and it was sold to James York ...

AppraiseThis: The Best Real Estate... - <http://realestate.blogdig.net/>

Evidence of the US Banking System Teetering on the Brink of Collapse

By Pillar Of Autumn(Pillar Of Autumn)

Washington Mutual (WM), another troubled bank, refused to honor Indymac cashier's checks. The irony is it makes no sense for customers to pull insured deposits out of Indymac after it went into receivership. The second irony is the last ...

Sound Of Cannons - <http://soundofcannons.blogspot.com/>

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Google News Alert for: **Washington Mutual**

Bank deal gives Laura Richardson back her Sacramento house

Los Angeles Times - CA,USA

In a statement, Richardson's lender, **Washington Mutual**, said the litigation had been "resolved," but that the terms are confidential. ...

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Google Blogs Alert for: **Washington Mutual**

Why Did **Washington Mutual** Recind Congresswoman Richardson's ...

By Tom Royce

But I would love to be a fly on the wall to see the pressure that was brought upon **Washington Mutual** by the powers that be, and then the negotiations with York to bury this story. **Washington Mutual** Inc., who was Rep. ...

The Real Estate Bloggers - <http://www.therealestatebloggers.com>

Washington Mutual Inc (WM) is a BUY

By mathmeister

BUY rating on **Washington Mutual** Inc (WM) Start Price: \$3.84 Start Date: 07/27/2008.

SocialPicks.com: Recent Picks - <http://www.socialpicks.com>

Why Did **Washington Mutual** Recind Congresswoman Richardson?s ...

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Washington Mutual Inc (WM) is a BUY

By netstack@gmail.com

BUY rating on **Washington Mutual Inc (WM)** Start Price: \$3.84 Start Date: 07/27/2008.

[SocialPicks.com: Recent Picks - http://www.socialpicks.com](http://www.socialpicks.com)

Manager - Health Promotion Programs - **Washington Mutual** - Seattle, WA

Manager - Health Promotion Programs - Seattle, WA - 462111 Job Description Apply Online

Description At WaMu, our core values inspire and guide our talented team... (From **Washington Mutual**). View Detail.

[US Job Listing - http://www.usjoblisting.info](http://www.usjoblisting.info)

Lawsuit dropped over Calif. congresswoman's home

Washington Mutual Inc., who was Rep. Laura Richardson's lender, announced Friday that James York's suit against her and the bank had been resolved, the Torrance Daily Breeze reported. The details were confidential, the bank said in its ...

[Politics | AP | Huffington Post Wires - http://www.huffingtonpost.com/huff-wires/](http://www.huffingtonpost.com/huff-wires/)

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Google News Alert for: **Washington Mutual**

Lawsuit dropped over Calif. congresswoman's home

The Associated Press -

Washington Mutual Inc., who was Rep. Laura Richardson's lender, announced Friday that James York's suit against her and the bank had been resolved, ...

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Google News Alert for: **Washington Mutual Bank**

US closes down two more **banks**

Xinhua - China

The two **banks** were sold to **Mutual** of Omaha **Bank** which will pay 200 million US dollars for assets of the two **banks** in addition to taking over their deposits. ...

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Lawsuit dropped over SoCal congresswoman's home

The Associated Press -

Washington Mutual Inc., who was Rep. Laura Richardson's lender, announced Friday that James York's suit against her and the **bank** had been resolved, ...

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Public Records

Bradenton Herald - FL, United States

Maria Nasyezda Vega et al, \$227793.70, **Washington Mutual Bank**, 2007-CA-008217. Cynthia Fobbs McMillan, \$7294.97, Fiddlers Bend Condominium Association Inc., ...

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Lawsuit dropped over SoCal congresswoman's home

San Jose Mercury News - CA, USA

Washington Mutual Inc., who was Richardson's lender, announced Friday that James York's suit against the congresswoman and the bank had been resolved, ...

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Subject: Fw: Google Alert - Washington Mutual Bank

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From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Sat Jul 26 00:02:07 2008
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Rep. Richardson can get Sacramento house back <http://www.presstelegram.com/news/ci_10002817>

Long Beach Press-Telegram - Long Beach,CA,USA

York had filed suit on June 12 after Washington Mutual rescinded the foreclosure. At the time, York was livid at the bank, which he accused of affording ...

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: **Washington Mutual Bank**

[Rep. Richardson can get Sacramento house back](#)

Long Beach Press-Telegram - Long Beach,CA,USA

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Subject: PM Alert: 'So what's new?'

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The Sacramento Bee
CapitolAlert



June 30, 2008

PM Alert: 'So what's new?'

In case you missed it: Rep. **Laura Richardson** is driving the **most expensive car** of any member of the House of Representatives -- at taxpayers' expense.

Gov. **Arnold Schwarzenegger** wants people living in fire-prone areas to be **"a little less selfish"** and not buy fireworks this year.

On Sunday, the governor appeared on NBC's **"Meet the Press."** Capitol Alert has posted [video](#) and a transcript.

Meanwhile, on the last day of the fiscal year, Assembly GOP leader **Mike Villines** sounded dour about the Legislature's chances for passing a state budget anytime soon.

"We're doing meetings, but we're not making a ton of progress," Villines said in an hour-long meeting at The Bee Capitol Bureau. Check out the [highlights from his visit](#).

Also on Capitol Alert: **Steve Geissinger** joins the growing ranks of laid-off Capitol reporters. **Fiona Ma** has a new squeeze and **Cindy McCain** owes property taxes in California.

In tomorrow's Bee: Kevin Yamamura profiles the four legislative leaders and governor trying to balance the state's budget. They are **"one of the least experienced groups ever."**

Once again, the fiscal year will begin without a budget. Dan Walters asks, **"So what's new?"**

M.S. Enkoji reports the California Commission on the Fair Administration of Justice issued **a report calling capital punishment in California is too flawed to be effective.**

Judy Lin reports Gov. Arnold Schwarzenegger's fellow Republicans **will not support his lottery proposal to bridge the state's budget deficit this year**, leaving him without the centerpiece of his proposal as the state's fiscal year begins today.

Aurelio Rojas reports Democratic presidential candidate **Barack Obama**, who has said the issue of gay marriage should be left up to each state, **has announced his opposition to the California ballot measure that would ban gay marriage.**

In his column, Peter Schrag writes about **growing pot and the recent wildfires.**

The Bee editorial board says that after the collapse of a proposed health overhaul, **the governor and "state lawmakers are about to violate a basic tenet of the health care profession: 'Do no harm.'"**

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See [The Latest](#).

Check out [Weintraub](#), [Wiegand](#), and [Walters](#).

Shane Goldmacher
Capitol Alert Coordinator

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From: Owen, Jan L.
Sent: Monday, June 30, 2008 6:10:56 PM
To: Baptista, Geri Ann S.
Subject: Latest media coverage on Richardson

Rep's got expensive wheels
By Gene Maddaus, Staff Writer
Article Launched: 06/29/2008

Taxpayers pay for Rep. Laura Richardson's car lease.

When she arrived in Congress last fall, Rep. Laura Richardson sought out a vehicle that would match her newfound status.

She settled on a 2007 Lincoln Town Car - the choice of many representatives who lease their vehicles at taxpayers' expense. But hers was distinct: at \$1,300 a month, it was the most expensive car in the House of Representatives.

Richardson, a Democrat who represents Carson, has since become known for defaulting on two home loans and losing a third house - in an upscale neighborhood in Sacramento - at a foreclosure auction.

But her history with vehicles has been similarly fraught. When she was a councilwoman in Long Beach, she crashed her BMW, abandoned it at a body shop, failed to pay a prior repair bill, and then racked up 30,000 miles on a city-owned hybrid in one year - apparently violating a policy against personal use of city cars.

In her brief stint in the Assembly, she leased a 2002 Lincoln LS for \$304 a month - all but \$36 of it paid for by the state. So Richardson was already well versed in the use of government vehicles when she got to Washington.

A protege of Rep. Maxine Waters - she calls Waters "Big Mama" and herself "Little Mama" - Richardson has worked to cultivate an image of success since arriving in Congress last fall. That effort evidently included a major upgrade of her publicly funded car.

About 130 representatives leased cars last year, according to a report compiled earlier this year by Taxpayers for Common Sense. Most were in the range of \$400 to \$800 per month.

Richardson's 2007 lease costs show up on a more recent congressional spending report, because she did not pay the bill until February. According to the report, her first bill was for \$1,299, and covered a one-month period from mid-October to mid-November. She then paid a prorated amount of \$2,035 for the 45-day period from mid-November to the end of the year.

That makes her lease \$300 more expensive than the costliest car in the Taxpayers for Common Sense report. As of last winter, the newest member of Congress had far and away the most expensive car in the House of Representatives.

"A \$1,300 lease is a gold-plated lease," said Keith Ashdown, chief investigator for the watchdog group. "Because it's federal money and not their personal money, they're not looking for the best value."

Rep. Diane Watson, D-Los Angeles, also leases a 2007 Lincoln Town Car, but she pays only \$686 per month for it.

According to a former staff member, Richardson insisted that her Lincoln be specially customized, which may explain the high cost.

Richardson's spokesman, William Marshall, initially stated that Richardson is paying only \$940 per month for her Town Car, but gave no documentation of that. After he was presented with the expense report showing the \$1,300 lease amount, he declined to answer further questions.

"No comment," he said.

Richardson got the car from a local Enterprise Rent-a-Car office for her use when she needed to travel around her congressional district. The cost would not have been affected by her personal credit history, because it was paid for by the federal government. The price tag also did not include insurance, which Richardson agreed to pay for on her own.

At 8:30 p.m. April 3, a staff member was driving the car on the San Diego (405) Freeway, when he got into a crash. According to a California Highway Patrol report, the staffer, Henry Rogers, reported being struck in the rear by a white sport utility vehicle. The impact caused him to spin out and hit the center median and left major damage to the left rear of the Town Car.

The CHP report gives no information about the insurance on the car, other than to say that it was a "rental." But Richardson's subsequent actions suggest that Rogers may not have been listed as an eligible driver on her insurance policy.

According to the former staffer, after the crash Richardson required her district employees to buy additional insurance so they could legally drive the Lincoln. The former staff member did not want to be identified out of fear of jeopardizing future

employment prospects.

Another former staffer said Rogers was not forced to pay for the damage to the car, but did not know how the issue was resolved.

Rogers referred questions about the crash to Richardson's spokesman, who did not return a call about the crash on Friday.

Richardson did not report the crash to Enterprise, but it is not clear that she was required to, given that she was self-insured.

Records also indicate that Richardson owes \$83 for illegally parking the Town Car in Long Beach. The ticket was issued Jan. 23, in the amount of \$40, but has since doubled because it was not paid on time.

Richardson also owes \$9,000 in property taxes on the Sacramento home, which she is trying to get back. The new owner of the home has sued her and her lender, Washington Mutual, after the bank moved to rescind the foreclosure sale.

"She's got bigger problems than what she's leasing," said Ashdown of the Taxpayers for Common Sense.

From: Capitol Alert <capitolalert@sacbee.com>
Sent: Monday, June 30, 2008 4:48 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Capitol Alert: Villines says lawmakers 'not making a ton of progress' on budget

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The Sacramento Bee
CapitolAlert

Villines says lawmakers 'not making a ton of progress' on budget

Assembly Republican leader Mike Villines visited with The Bee's Capitol Bureau on Monday morning and sounded dour about the Legislature's chances for passing a state budget anytime soon. [Read more](#).

Also on Capitol Alert:

[Richardson's ride is costliest in House](#)

[A Monday roundup](#)

[Video and transcript: Governor on 'Meet the Press'](#)

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To: Gaspard, Scott; Strom, Erik E.; Watson, Alison
Subject: FW: Latest media coverage on Richardson

FYI- it just get's bigger. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

FYI, only. Gene Maddaus is at it again.

Rep's got expensive wheels
By Gene Maddaus, Staff Writer
Article Launched: 06/29/2008

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From: Gaugl, Sara C.
Sent: Wednesday, June 25, 2008 6:46:01 PM
To: Owen, Jan L.
Subject: <http://thedistrictweekly.com/daily/staff-infection/briefing/laura-richardson-shakin-her-moneymaker/>

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228. cell
sara.gaugl@wamu.net

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Tuesday, June 24, 2008 6:02 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Associated Press - House leader raising money for Richardson

Did you see this?

House leader raising money for Richardson

By ERICA WERNER
24 June 2008
Associated Press Newswires

WASHINGTON (AP) - The majority leader of the House of Representatives is co-hosting a fundraiser for Long Beach Democratic Rep. Laura Richardson despite recent reports about Richardson's history of defaulting on home loans and failing to pay off debts.

The event Wednesday evening on Capitol Hill was scheduled many weeks ago, according to a spokeswoman for Majority Leader Steny Hoyer, D-Md.

In an interview, Hoyer expressed no concerns about helping Richardson, who has about \$330,000 in campaign debt. That includes some of the \$77,500 she loaned herself for a special election last year even while falling behind on payments on a Sacramento house that was eventually sold into foreclosure.

Since then Richardson has paid herself back about \$18,000.

Richardson's lender, **Washington Mutual** Inc., rescinded the home sale last month after news of it became public, prompting the buyer to sue Richardson and the bank.

"She defaulted on a mortgage and it would've been nice if she hadn't done that, but it's my understanding from her that she's resolved those with the lending institution," Hoyer said.

"We have an awful lot of people who have defaulted on mortgages around the country, unfortunately, recently," he said.

The group Citizens for Responsibility and Ethics in Washington has called for an investigation by the House Ethics Committee, alleging that the rescinded sale may have amounted to an improper gift to Richardson from **Washington Mutual**. The group also says she may not have properly disclosed her circumstances on her House financial disclosure forms .

Richardson's office has denied that, contending that an Ethics Committee attorney has assured her that her forms are in compliance.

"I understand she's contacted the Ethics Committee to resolve that, which I think is appropriate," Hoyer said.

A spokesman for Richardson did not immediately respond to a message Tuesday seeking comment.

The buyer of the Sacramento home, James York, has said Richardson received special treatment from **Washington Mutual** because she's a congresswoman. Richardson has denied that, saying the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold into foreclosure without her knowledge and contrary to an agreement with **Washington Mutual**.

She had not paid the mortgage or property taxes on the house when it was sold in May.

Richardson also had two other homes in her Southern California district that have fallen into default six times.

The Long Beach Press-Telegram has reported that Richardson also has left car repair bills unpaid and failed to disclose certain financial details -- including a loan from a strip club owner -- when she served on the Long Beach City Council.

Richardson won a special election to Congress last summer to replace the late Juanita Millender-McDonald and is running unopposed for a full term in November.

The Hoyer fundraiser was first reported Tuesday by The Washington Post.

Meanwhile Tuesday, Sens. Barbara Boxer, D-Calif., and John Cornyn, R-Texas, chair and vice chair of the Senate Ethics Committee, announced plans to try to add an amendment to a housing bill on the Senate floor to require members of the House and Senate to disclose residential mortgages as a liability on their financial disclosure forms. That's not currently required.

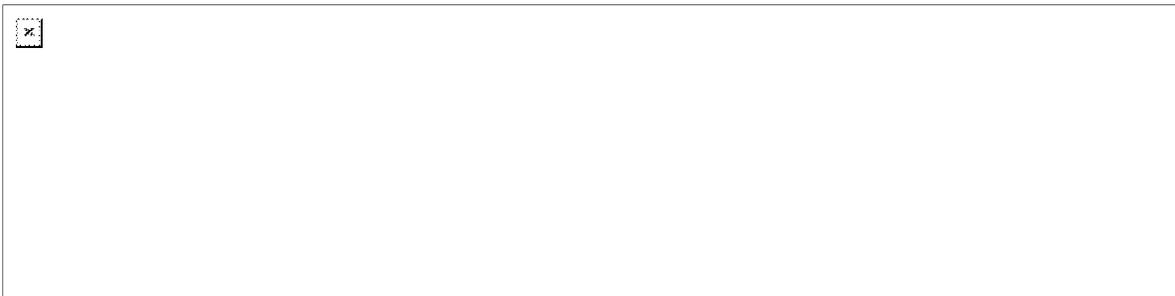
It wasn't clear as of late afternoon Tuesday whether or when the Senate would take up the amendment.

From: Watson, Alison <alison.watson@wamu.net>
Sent: Tuesday, June 24, 2008 2:43 PM
To: Owen, Jan L. <jan.owen@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>; Strom, Erik E. <erik.strom@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>; Hutchison, Paula J. <paula.hutchison@wamu.net>
Subject: FW: Democrat Dirty Laundry: Foreclosure Fallout

FYI – NRCC propaganda.

-----Original Message-----

From: NRCC-Communications [mailto:mail@nrcc.org]
Sent: Tuesday, June 24, 2008 10:35 AM
To: Watson, Alison
Subject: Democrat Dirty Laundry: Foreclosure Fallout



Foreclosure Fallout: Will Newly-Minted Ethics Commission Investigate Dem Rep's Repeat Defaults?

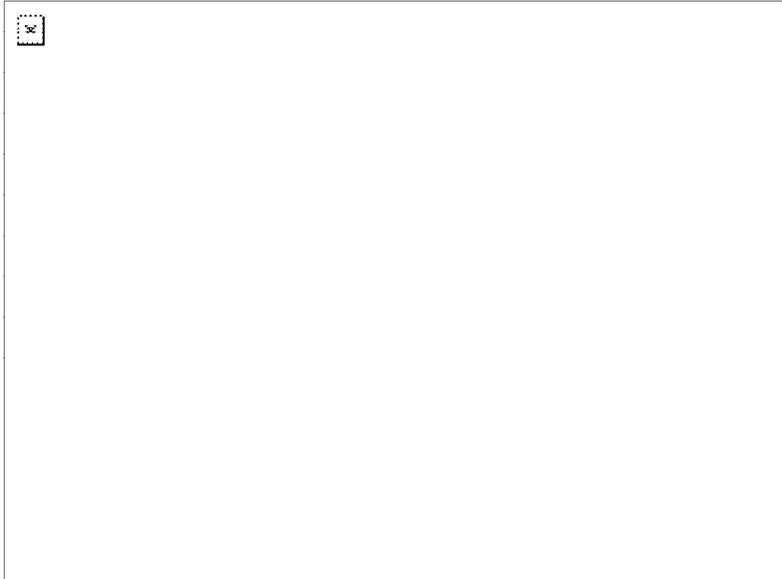
SPIN CYCLE:

Pelosi Promises Members Must Meet “Highest Ethical Standards”

“House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson’s multiple home defaults, said that ‘every member of Congress is responsible for living up to the highest ethical standards.’” (*Associated Press*, 6/12/08)

RINSE CYCLE:

Calls for Ethical Investigations into Richardson’s Repeated Defaults Intensify



*Click here to view CNN's coverage of Rep. Laura Richardson's Mortgage Meltdown:
http://www.youtube.com/watch?v=G58A--1Ut_I*

“Richardson’s house in Sacramento was sold in foreclosure last month, and she has gone into default on homes in San Pedro and in her district in Long Beach. Just two months before her trip to Las Vegas, Richardson received a notice of default on her San Pedro house saying she owed \$12,410.71. A little more than a month before her trip, Richardson received a notice saying she owed \$15,101.87 on her Long Beach house.”

“There is no word whether in an attempt to find the money to get up to speed on her payments, Richardson put down some heavy bets at the roulette table. What we do know is that two months later she once again received a notice of default, this one saying she owed \$11,053.04 on the San Pedro house.

“Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate?” (*LA Times, LA Now Blog, 6/20/08*)

###

Paid for by National Republican Congressional Committee.
Not Authorized by Any Candidate or Candidate's Committee.
www.nrcc.org

From: Baptista, Geri Ann S.
Sent: Tuesday, June 24, 2008 12:05:14 PM
To: Gaugl, Sara C.; Owen, Jan L.
Subject: Richardson

FYI Re: A fundraiser for Richardson.
Any update on the loan matter?

Geri Ann

A House Seat Won, a House Lost, and a House Leader Divided

By Jeffrey H. Birnbaum
Tuesday, June 24, 2008; A15

http://www.washingtonpost.com/wp-dyn/content/article/2008/06/23/AR2008062301797_pf.html?nav=rss_opinion/columns

Every once in a while, events move fast in the nation's capital.

Last week, House Majority Leader *Steny H. Hoyer*, through a spokeswoman, said it might be a good idea for the ethics committee to look into some financial missteps by Rep. *Laura Richardson* (D-Calif.) that have been highlighted in the press.

This week -- tomorrow, in fact -- Hoyer is scheduled to host a fundraising reception for Richardson to help pay her campaign's substantial debt.

Whoa!

Richardson was elected to the House last August in a special election to replace the late Democratic Rep. *Juanita Millender-McDonald*.

Subsequently, Richardson lost her Sacramento home to foreclosure after failing to make payments. She also reportedly owed Sacramento County about \$9,000 in property taxes and defaulted on loans six times on two other California homes.

On top of that, according to the Long Beach Press-Telegram, Richardson failed to pay an auto mechanic for hundreds of dollars' worth of car repairs and then abandoned the car at another body shop.

None of this was detailed -- as some of it probably should have been, according to critics -- on Richardson's legally mandated financial disclosure forms.

The liberal watchdog group Citizens for Responsibility and Ethics in Washington (CREW) dubbed Richardson a "deadbeat congresswoman" and filed a complaint. Both Hoyer and House Minority Leader John A. Boehner (R-Ohio) said that Richardson's woes might merit an ethics inquiry.

"Mr. Hoyer has always said the ethics committee should look at anything that's raised in the public sphere," Hoyer spokeswoman *Stacey Farnen Bernards* said last week. "That gives people the confidence that the House is policing itself."

But Hoyer's policy didn't deter him from going ahead with the fundraiser to help his beleaguered colleague pay off the \$330,000 she owed as of last month. The event is scheduled from 5:30 to 7 tomorrow evening, in rented space at a private residence on Capitol Hill.

Hoyer's invitation seeks contributions of between \$1,000 and \$5,000 from political action committees, which are pools of money filled by individuals and used by corporations, industries and labor unions to donate to the coffers of lawmakers they wish to assist.

Probably a lot of PACs will pay up. Pleasing the House's majority leader is something political action committees are usually eager to do.

But help for Richardson?

CREW's executive director, *Melanie Sloan*, thinks Hoyer's effort takes him in the wrong direction. "I'd prefer to see a member file an ethics complaint against Richardson rather than help retire her campaign debt," Sloan said in an e-mail.

Richardson's office did not return a telephone call seeking comment. Hoyer is not deterred and defends his decision to help Richardson. "There is no allegation of wrongdoing," Bernards said. "Mr. Hoyer feels comfortable supporting Representative Richardson as a fellow House Democrat."

Geri Ann S. Baptista, VP
Corporate Communications

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This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Dustin Hobbs <[redacted]>
Sent: Friday, June 20, 2008 6:43 PM
To: 'Robert Satnick' <[redacted]>; scaldet <[redacted]>; tdudley <[redacted]>; 'Chris George' <[redacted]>; 'Don Curtis' <[redacted]>; 'Drew Collins' <[redacted]>; Owen, Jan L. <jan.owen@wamu.net>; 'Jon Koskoff' <[redacted]>; 'Laura Pephens' <[redacted]>; 'Lloyd San' <[redacted]>; MPfeifer <[redacted]>; 'Paul Schroeder' <[redacted]>; 'Richard Gale' <[redacted]>; 'S. A. Ibrahim' <[redacted]>; 'Scott Whittle' <[redacted]>; rslatt <[redacted]>; 'Steven Hops' <[redacted]>; 'Tup Fisher' <[redacted]>
Cc: 'Susan DeMars' <[redacted]>
Subject: Media/LA Times article
Attach: SacBeeEditorial6-18.doc; CMBA Article Round Up 6.20.08.doc

CMBA Board of Directors,

With all the activity in the last week in both the Legislature and subsequent media coverage, I wanted to give you an update on our progress (on the political/PR front). As you know by now, we have had tremendous success in the Legislature fending off a number of potentially harmful bills. We have also had success in our mission to educate members of the media and begin taking a leading role in driving coverage. In fact, our media strategy has absolutely had a positive and tangible effect on how the hearing proceeded earlier this week, which I'll explain below.

I've attached several articles that have done a good job of getting our message out in a positive way. To this point we have not used incendiary language in the press, while several consumer groups have ratcheted up their use of hysterical messaging in recent days. While we have given the legislators tangible reasons to accept or at least consider our point of view, the consumer groups have attempted to box the legislators in and force their hand. This was clear in the editorial that ran in the Sacramento Bee on the day of the hearing (attached). The outcome of the hearing was due in no small part to the committee reacting to the consumer groups' demanding tone. In politics, there is an axiom that if an opponent is trying to 'hang themselves' your best bet is to back off and give them as much rope as needed. This has been our strategy in dealing with them. We have not returned fire directly, and have stuck to our positive and reasonable messaging.

Instead of a 'tit-for-tat' response, we have been placing opinion-editorials in local newspapers across the state, meeting directly with reporters, and we have assembled a working group of some of the leading business organizations in the state to better coordinate our messaging. These groups include: California Chamber of Commerce, California Bankers Association, California REALTORS Association, California Mortgage Association, California Building Industry Association, and the Securities Industry and Financial Markets Association. This group is focused solely on ensuring that industry send a clear and effective message to the media – policymakers need to make sure that they don't make the situation we are currently in (credit/liquidity crisis) worse by cutting off access to affordable credit for consumers. We've backed this up with stats from Freddie Mac, MBA, and other sources. We've also emphasized, in concert with Jon and Pat's messaging directly to legislators, that any changes California makes must take into account any federal efforts currently underway. We don't want a 'California-Only' set of rules that will further discourage capital from returning to the state.

Even in some of the stories that haven't been necessarily positive, you can see that our message is getting through. In the LA Times recap of the hearing, which was not going to be a positive story to begin with ('consumer-friendly' bills get killed), our messaging was echoed by the committee chairman in the third paragraph:

Sen. Michael Machado (D-Linden), chairman of the Senate Banking, Finance and Insurance Committee, opposed most of the bills, saying they would **subject the mortgage industry to contradictory federal and state regulations.**

Machado worried that cracking down on mortgage bankers and brokers could dry up credit and "**restrict the accessibility to home loans for the very people**" lawmakers were trying to help.

The bottom line is that the success we are having in the legislature is indicative of the success we are having in the media. We are the responsible and reasonable voice that has been willing to compromise and accept reforms, and the consumer groups have come off as alternatively demanding and complaining.

We've got a lot of wheels turning right now in our PR strategy, so feel free to call or e-mail me to get an update at any point. Our folks at KP will be at the Board meeting in July to give a full update on the progress we've made.

Look forward to seeing you all then. Thanks,

Dustin

Dustin Hobbs
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www.cmba.com

CMBA Career Center – THE place for employment connections in the California mortgage banking industry!



The Herald of The Sacramento River

This story is taken from [Sacbee / Opinion](#).

Editorial: Wake up and smell the foreclosures, senator

Banking committee members dither as their districts suffer mortgage meltdown

-

Published 12:00 am PDT Wednesday, June 18, 2008

Somebody needs to light a fire under the California Senate banking committee. Don't its members know there's a 9.0 magnitude foreclosure disaster happening, with California at the epicenter? Don't they know while some lenders of the high-cost, high-risk loans driving the crisis are overseen by the federal government, 60 percent are regulated by the state?

While the Assembly understands that and has passed a package of bills, senators on the banking committee have been overly cautious. They seem to think that the federal government can take care of California's mess.

Yet as the Office of the U.S. Comptroller of the Currency noted in a March 6 letter to the Washington Post, "The overwhelming majority of the subprime loans causing so many problems today, including the most predatory loans, were originated by state-regulated mortgage brokers and lenders." The federal government, he continued, "doesn't regulate those brokers and lenders; that's the job of the states." Are senators listening?

The Senate banking committee not only needs to pass the Assembly package of bills (Assembly Bills 69, 512, 529, 1830 and 2359) today, it needs to strengthen them. And it should steadfastly resist the temptation to further water down these bills.

The big problem is unregulated lending practices in California that, as many have observed, are unsound at best and abusive at worst. These bills attempt to prevent a repeat of the current disaster in the future. For example, AB 1830 would require lenders to assess the ability of borrowers to repay their loans and to pay their property taxes and insurance. It also would limit incentives for brokers to push borrowers into higher-cost loans. Other bills shine a light on industry practices through disclosure.

Above all, senators should avoid repeating the mistakes of 2001, when the Senate banking committee so watered down predatory lending bills that they become meaningless – leaving lenders free to engage in questionable and unethical practices, including ones that contributed to the current mortgage meltdown.

The members of the Senate banking committee need look no further than their own districts to see the disastrous effect of foreclosures.

Here's a snapshot of these districts for the six-month period from October to March. Banking committee Chairman Mike Machado's district, which includes Stockton, had 5,118 foreclosures and 5,753 notices of default. Vice Chairman George Runner's district in Los Angeles had 5,645 foreclosures and 7,915 notices of default. These districts rank No. 2 and No. 3 in California in numbers of foreclosures.

Here are the foreclosures and notices of default for the rest of the committee: Lou Correa (1,500 foreclosures and 2,552 default notices); Dave Cox (2,679 and 3,064); Dean Florez (1,470 and 2,106); Dennis Hollingsworth (3,448 and 4,778); Christine Kehoe (1,477 and 2,329); Alan Lowenthal (882 and 1,667); Bob Margett (1,017 and 1,961); Jack Scott (717 and 1,248) and Patricia Wiggins (1,798 and 2,375).

Regulation of home lending is a job for both federal and state agencies. But, as the U.S. comptroller notes, the urgent need is for states "to effectively regulate the institutions that caused most of the problems." California needs bold action from the Senate banking committee, not timidity and kowtowing to the lending industry.

Go to: [Sacbee](#) / [Back to story](#)

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California Mortgage Bankers Applauds Senate Action

Calls Rejection of 'California-Only' Proposals a "Prudent" Decision

SACRAMENTO, Calif.--(BUSINESS WIRE)--The California Mortgage Bankers Association (CMBA) released the following statement this morning, in reaction to the state Senate Banking, Finance & Insurance hearing held Wednesday, June 18, 2008:

“Yesterday, the State Senate Banking, Finance & Insurance Committee heard a package of bills that proposed drastic changes in the way mortgage loans are handled in California.

None of the bills considered yesterday would stop any of the foreclosures currently under way in the market. The California Mortgage Bankers Association did reach agreement on a comprehensive measure, SB 1137 by Senator Don Perata that is designed to provide additional protections for borrowers facing foreclosure.

All the measures would go into effect next year and focus on removing certain loans from the market and adding penalties to other loan products. The net result would have severely impacted the flow of capital to California’s mortgage market.

The California Mortgage Bankers Association opposed many of these measures because they further restrict credit to borrowers and perpetuate the liquidity crisis that is stalling the movement of homes for sale throughout the state.

It was also important to make sure that California efforts to reform the mortgage market are consistent with the current federal efforts to regulate subprime loans. New federal rules have been proposed and will likely become effective this summer. These rules will apply to all lenders, whether they are organized under state or federal law. Any laws passed in California that conflict with federal law would only serve to promote litigation and drive lending prices in California much higher than they are today.

While consumer groups are complaining about the Senate’s rejection of their proposals, we believe that the Senate acted prudently to ensure the continual availability of loan products to consumers with less than perfect credit.

If the package of bills had all passed as they were introduced, the state would have faced a drastic reduction in the loan products available to working families, further postponing their hopes of becoming homeowners in California’s pricey market.

As lenders, we believe that reforms are needed and several bills that are still moving forward will help reform the market without impairing market liquidity. Those bills include:

Senator Machado’s package of bills to ensure regulatory oversight and improve market liquidity, including:

- SB 1053 – broker regulation
- SB 1054 – broker fraud protection
- SB 1055 – tax credits for borrowers

SB 1137 (Perata) – The recent amendments develop new processes to reach out to homeowners prior to foreclosures to provide them with additional information on the process and continue efforts to avoid foreclosure where possible. It also provides additional notices to tenants of foreclosed properties and creates new requirements for the maintenance of foreclosed properties to protected impacted neighborhoods.

A.J.R. No. 45 (Coto) - This measure would memorialize the President and the Congress of the United States to permanently increase the federal conforming mortgage loan limit to 125% of the area median price in high-cost areas of California, but in no case to exceed \$729,750.”

The California Mortgage Bankers Association is the leading statewide organization representing the residential and commercial real estate finance industry.



The City of The Sacramento Bee

Crackdown on mortgage lenders loses steam in California Legislature

By John Hill - jhill@sacbee.com

Published 5:38 am PDT Friday, June 20, 2008

Story appeared in MAIN NEWS section, Page A4

For consumer advocates, the silver lining of the subprime mortgage meltdown was an unprecedented chance to toughen state regulation of a troubled industry.

But much of that agenda is in jeopardy or dead, leaving consumer advocates and some Democratic lawmakers to wonder what it would take to prod the Legislature to action.

"There continues to be a lack of a sense of outrage or urgency," said Paul Leonard, director of the California office of the Center for Responsible Lending, a research and policy nonprofit group. "It didn't seem to register with them."

The backers of a package of bills to overhaul subprime lending regulations pointed to a deepening crisis that has put one of every 242 California homes into foreclosure in February, the second highest rate in the nation.

Opponents, though, said the bills would have created a confusing mosaic of state and federal regulation that threatened to dry up mortgage capital. They said it made no sense to approve laws just for the sake of appearing to address the crisis.

"It's like we must act on these bills or we have done nothing," state Sen. George Runner, R-Lancaster, said during a committee hearing Wednesday.

Runner pointed out that an important federal regulation on subprime mortgages will be issued in coming weeks.

"It's not that nothing is being done," he said.

The package of subprime bills had been approved by the Assembly. But it hit rough waters Wednesday in the Senate banking committee, chaired by Sen. Mike Machado, D-Linden.

Machado has dealt with mortgage issues for years. His district is one of the national epicenters for foreclosures. But Machado is seen by some consumer advocates as overly sympathetic to the industry.

"The arguments he makes are certainly quite similar to those made by the industry folks we are negotiating with, and in many cases don't seem to put the protection of consumers at the forefront," Leonard said.

Machado says those consumers will be better served by an industry that operates under clear rules and that has enough money to make home loans.

On Wednesday, his committee killed some legislation outright, such as Assembly Bill 2359 by Sacramento Democrat Dave Jones. The bill, according to Jones, would have stopped lenders from forcing homeowners to waive their legal rights as part of the terms of the loan.

Others were approved, although consumer advocates said they had been watered down so much that they no longer did much.

The most important part of the package was Assembly Bill 1830 by Assemblyman Ted Lieu, D-Torrance. AB 1830 contained new regulations on mortgage prepayment penalties and banned certain practices, such as making mortgages that cause the debt to grow instead of shrink.

After it became clear that the committee would not pass his bill, Lieu agreed to an amendment that would gut all provisions in favor of wording to give authority to state agencies that license lenders to enforce federal regulations.

The Federal Reserve is expected to release a new subprime mortgage regulation in the next few weeks. But consumer advocates say it is unlikely to include the kinds of protections included in Lieu's bill.

Machado and lender associations argued that in light of the pending regulations, it made little sense for California to strike out on its own.

"You will have a regulatory nightmare," said Mike Belote, a lobbyist for the California Mortgage Association. "You will dry up credit."

Consumer advocates called that argument overblown. An industry offering complicated mortgages could keep track of federal and state rules, they said.

The issue, they said, is not drying up credit but making sure that people who get mortgages can afford to pay them back.

"It's not about more credit," said Norma Garcia, a lobbyist for Consumers Union, publisher of Consumer Reports magazine. "More credit is not better. Better credit is better."

Garcia said many of the arguments over this package of bills sounded very much like those made seven years ago as the Legislature was considering a bill to crack down on "predatory lending." The bill passed, but only after it had been narrowed so much that it covered very few loans.

What's different this time around, Garcia said, is that lawmakers have now seen dramatic evidence of what can happen in the mortgage market.

"Knowing what we know now, it's not only negligent," she said. "It's a travesty."

Critics see little relief for subprime borrowers

SENATE PANEL VOTES TO AVOID OVERLAP WITH FEDERAL RULES

By Edwin Garcia

Mercury News Sacramento Bureau

Article Launched: 06/20/2008 01:34:54 AM PDT

SACRAMENTO - Homeowner advocates seeking to prevent another foreclosure crisis criticized a Senate committee Thursday for rejecting legislation intended to protect borrowers of subprime loans.

Only two of the seven most far-reaching mortgage-reform bills passed the Senate Committee on Banking, Finance and Insurance in a meeting that stretched into Wednesday evening. The panel's chairman insisted the measures were not in the best interest of consumers.

One measure - to give homeowners longer advance notice before their monthly payments increase - was approved intact. But another bill was so severely modified to satisfy committee Chairman Mike Machado, D-Stockton, that consumer groups turned their support into opposition.

That bill - AB 1830, by Assemblyman Ted Lieu, D-El Segundo - was the most comprehensive: It sought to cap prepayment penalties, prohibit loans based on stated income and ban loans that resulted in negative amortization. Those provisions were removed as a condition of passage.

Machado said the original bill would have overlapped with pending federal regulations that contain similarities. But a coalition of advocacy organizations, including the California Public Interest Research Group, or CALPIRG, said the federal rules are much weaker than the Lieu bill.

More than 84,000 foreclosures were reported in California last year - a 566 percent increase from the year before. Lenders last month sent 43,011 notices of default to homeowners, according to ForeclosureRadar.

"The Legislature had an opportunity yesterday to pass a bill that would keep this from ever happening again," CALPIRG spokesman Pedro Morillas said, "and instead they decided to wait and see what the federal government was going to do."

Machado defended the committee's action.

"I don't take any exception to what the consumer groups are trying to do," he said. "There's a lot of good intention, but the good intention I think was in a tunnel vision and not reflective of what the complications are today."

Lieu's bill, which now essentially states that California will adopt the federal regulations effective Jan. 1, 2009, heads to the Senate Judiciary Committee.

The other successful bill, AB 529 by Assemblyman Alberto Torrico, D-Fremont, goes to the full Senate for consideration. It requires lenders to send notices to homeowners 90 to 120 days before their adjustable loans are scheduled to trigger higher monthly payments. The current timetable is at least 25 days.



CAPITOL WEEKLY

THE NEWSPAPER OF CALIFORNIA GOVERNMENT AND POLITICS

Piercing some myths on the foreclosure crisis

By Capitol Weekly Staff (published Thursday, June 19, 2008)

California is one of the states hardest hit by the crisis in the mortgage market. As real estate values fall and home sales decline, experts have offered suggestions to strapped homeowners struggling to deal with the problem. What follows are some of the myths surrounding the mortgage meltdown, courtesy of the state's Consumer Home Mortgage Information page. The information was provided by the Homeowners Help Hotline (888-995-HOPE).

MYTH: My mortgage company would rather foreclose on my home than keep me in it.

REALITY: The mortgage company sustains an average loss of about \$58,000 when foreclosure occurs (TowerGroup study). They are in the business of providing mortgages - not owning or selling homes - and would always prefer to keep you in your home.

MYTH: Foreclosure is an uncommon problem - I'm all alone in this.

REALITY: Foreclosure is a challenge faced by millions of Americans every year from all walks of life. Rich, poor, young, old - the list is as diverse as society itself.

MYTH: I've only missed one payment - I can likely catch up.

REALITY: The most important thing to remember when playing catch-up with your mortgage is you owe any delinquent payments plus the current month's payment. So, if you're a month behind, you actually owe two payments - last month's and this month's.

MYTH: I've missed too many payments to get help.

REALITY: There's always time to get help. We can't work miracles, but we can always give expert advice for any situation. That being said, the help we're able to offer is far more constrained if you're eight payments behind than if you're one or two behind. The sooner we can get involved, the better chance you have of avoiding foreclosure.

MYTH: I'm getting many offers of "help" from a variety of different people. Are they all scams?

REALITY: Because of the public nature of foreclosures, anyone is able to access foreclosure listings on a daily basis. These include the owner's name and address at the very least, and in some states, they could include other sensitive information. Armed with this data, scammers can take advantage of a desperate owner. Here's what to look for to avoid foreclosure scams:

1. Your home's ownership changes hands. A common scam is where a party buys your home, then lets you rent it back. It sounds good at first, but you're losing your property, and your new landlord can now legally kick you out of your home with little to no notice.
2. You're asked to pay something up-front and/or you're asked to stop making mortgage payments. Usually, these scams involve paying large sums of money to some sort of "foreclosure prevention service." These services offer to do what our

counselors do: counseling, a budget and approaching the mortgage company to consider a payment plan. But the services don't do always do this work thoroughly, or follow through at all. The most important thing to remember when it comes to any foreclosure service is this: Foreclosure advice and direction should always be free.

3. You're under pressure to act immediately. Some will prey on the stress and anxiety surrounding the foreclosure process by convincing owners to sign things they don't understand. Don't sign anything without either first talking to an attorney, your mortgage company or a nonprofit foreclosure prevention organization like the Homeownership Preservation Foundation.

MYTH: It's impossible to stay in my house after foreclosure proceedings begin.

REALITY: Contrary to what you might think, there are still options available to you after the foreclosure process has started. The sooner you call us, the more tools we'll have to help you fix your situation.

Good time for buying a home

By Ryan Chalk

Article Launched: 06/19/2008 07:16:41 AM PDT

Although Bay Area home sales weakened last month to a 20-year low, sales of foreclosed homes rose in the East Bay and Solano County, causing some local Realtors to hail it as a boon for investors and first-time home buyers.

Sales in Solano County of foreclosed properties made up 57.6 percent of the resale market, according to a report issued Wednesday by DataQuick Information Systems Inc.

A lot of first-time buyers are taking advantage of the market with the belief that home prices have hit bottom, explained John Wilkerson, a Realtor with Gateway Realty in Vacaville who has seen the majority of his sales come from foreclosures and "short sales" where the buyer sells the property below value.

Homeowners with equity in their property are also finding this to be a great time to move up to a larger home, despite not fetching the home price they would have several years ago, added Wilkerson

"These communities have been attracting first-time buyers, first-time move-up buyers and investors. Prices are getting more in line with incomes and some people feel they're getting a good, or at least a much better, deal," said DataQuick analyst Andrew LePage.

"It's unbelievable," said Jim Porter of Solano Mortgage, who agrees that foreclosure sales are a large part of the current market. "First-time home buyers are coming out of the woodwork."

In Bay Area neighborhoods that posted year-over-year gains in existing single-family house sales last month, more than two-thirds were in relatively affordable stretches of Contra Costa, Solano and Sonoma counties, according to the report.

A total of 6,216 new and resale houses and condos closed escrow in the nine-county Bay Area in May, down 1.5 percent from 6,310 in April.

In Solano County, the median home price sank 31 percent to \$300,000, compared to the same period last year.

Last summer's credit squeeze made jumbo mortgages - those more than \$417,000 - more expensive and harder to get. In May, jumbo mortgages in

the Bay Area rose to 30.6 percent, up from 28.8 percent in April. That was still less than half the level - 63.5 percent - seen a year ago.

"Being a home buyer right now is like being a kid in a candy shop," said Kathleen Ramos, a Realtor with Kappel & Kappel in Vacaville.

Home buyers need to be educated and work with a Realtor, cautioned Ramos, adding that the foreclosure market can be disheartening to a first-time buyer.

"We're coming off of 18 months of the worst market in 20 years, and now it's starting to click," added Porter.

With a stack of approved clients' paperwork sitting on his desk at the moment, Porter said, "It's kinda nice to be able to have affordable housing right now."

Inside Bay Area's Barbara E. Hernandez and AP Business Writer Alex Veiga contributed to this story.

MORTGAGES

Push for new sub-prime mortgage regulations loses steam

A Senate committee kills or weakens a series of consumer-oriented bills aimed at reversing the foreclosure flood.

By Marc Lifsher, Los Angeles Times Staff Writer
June 19, 2008

SACRAMENTO -- A key Senate committee Wednesday killed or greatly watered down a series of Assembly bills that would have imposed new regulations on sub-prime mortgages in an attempt to curb the worst wave of foreclosures since the Great Depression.

The measures, part of a package launched with fanfare last winter by the Assembly leadership, sought to protect Californians from getting stuck with loans they couldn't afford and didn't understand.

Sen. Michael Machado (D-Linden), chairman of the Senate Banking, Finance and Insurance Committee, opposed most of the bills, saying they would subject the mortgage industry to contradictory federal and state regulations.

Machado worried that cracking down on mortgage bankers and brokers could dry up credit and "restrict the accessibility to home loans for the very people" lawmakers were trying to help.

Consumer advocates were outraged.

"The system does not work in favor of the consumer," said Kevin Stein of the California Reinvestment Coalition, a group that promotes economic development in low-income communities. "The lobbyists for the industry outnumber the consumer groups. They seem to have greater access [to lawmakers] and give more money."

During more than five hours of hearings, both Republicans and Democrats on the committee supported only one measure that had been high on consumer groups' agenda, a bill by Assemblyman Alberto Torrico (D-Newark), AB 529, that would require lenders to give homeowners more advance notice when their sub-prime adjustable-rate mortgages were about to reset to a higher interest rate.

An Assembly centerpiece proposal by Assemblyman Ted Lieu (D-Torrance) to ban so-called stated-income loans died, as did a prohibition on less-than-interest-only loans, whose principal actually increases with each monthly payment.

With stated-income loans, borrowers are not required to provide proof that they earn enough to

meet payments.

The committee opposed another part of Lieu's bill that would have limited the collection of penalties from borrowers who want to pay off a loan early, before its monthly payment amount soars.

"My bill was completely gutted," said Lieu, noting that he felt forced to accept amendments that rewrote his measure, AB 1830, so that it would do nothing more than conform with expected federal regulations. "I believe the prohibitions and regulations in my bill were very commonsense, and I was sort of stunned that even those modest efforts at reform wouldn't get the votes."

A related bill, AB 2740, by Assemblywoman Julia Brownley (D-Santa Monica), drew no support from committee members. It would have regulated mortgage loan servicers to ensure they properly posted payments and correctly handled mortgage escrow funds.

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The Heart of The Sacramento Bee

Sacramento region home sales continue to climb

By Jim Wasserman - jwasserman@sacbee.com

Published 12:30 pm PDT Wednesday, June 18, 2008

For the second straight month, the Sacramento region showed year-over-year gains in home sales as falling sales prices and growing numbers of discounted bank-owned homes prodded bargain hunters off the fence.

DataQuick Information Systems reported that 3,420 closed escrows for new and existing homes closed during May in Amador, El Dorado, Nevada, Placer, Sacramento, Sutter, Yolo and Yuba counties.

It was the highest sales number in 20 months.

May's closings rose from 3,163 in April and up from 3,211 in May 2007.

Sacramento County, the largest player in the region's real estate market, propelled most of the area's gains. Sacramento County had 62 percent of closings and showed a 30.8 percent gain in sales over the same time last year. It was the county's strongest year-over-year performance in more than three years, according to DataQuick statistics.

But those gains cost sellers dearly.

Sacramento County's median sales price of \$225,000 is almost 35 percent less than the same time last year. The median sales price - where half cost more and half cost less - hasn't been so low since January 2003.

Sales have risen and prices have plunged due to a pileup of heavily-discounted foreclosed homes now owned by banks that dominate the sales market. The Sacramento County Association of Realtors reported that 65 percent of existing homes sales in the county and the city of West Sacramento during May were for homes repossessed by banks.

Placer County, the second biggest sector of the region's real estate market, is behaving altogether differently.

May sales of new and existing homes combined were 30.7 percent below the same time last year. Placer County has far fewer foreclosures than Sacramento County and prices haven't fallen as rapidly.

Placer County's May median sales price of \$339,750 is more than \$100,000 higher than in Sacramento County -- and fell only 20 percent from the same time last year.

The Placer County Association of Realtors reported that only 9.5 percent of May sales were for homes priced below \$250,000. In Sacramento County and West

Sacramento, 56 percent of sales were for homes priced below \$250,000, according to the Sacramento Association of Realtors.

Other statistics:

- The number of for-sale signs continued to fall in May across El Dorado, Placer, Sacramento and Yolo counties. TrendGraphix reported 12,366 homes for sale, lowest in 14 months as more would-be sellers wait for the market to improve.
- Even as buyers are scooping up large numbers of bank repossessions, foreclosures are still rising and threatening a steady future supply of bank-owned listings. Another 2,370 homeowners in the eight-county region surrendered their keys to lenders in May, according to Fair Oaks-based Foreclosures.com., a Web site for real estate investors.

Go to: [Sacbee](#) / [Back to story](#)

Assembly bills to help homeowners

Today's vote in Sacramento could prevent future mortgage crises.
June 18, 2008

Astate Senate panel is scheduled to vote today on a spate of bills prompted by the sub-prime mortgage meltdown. The measures before the Banking, Finance and Insurance Committee would have an indirect effect at best on the rising tide of foreclosures -- none of them would bail out troubled borrowers or force write-downs of delinquent debt. Instead, most would try to gird the state against future housing bubbles by curbing abusive lending practices. There are good ideas in some of the bills, and lawmakers shouldn't miss the opportunity to advance them.

The fiasco in the sub-prime market can be blamed partly on borrowers who took on too much risk in a volatile environment. Lawmakers shouldn't try to stop people from taking chances with their money, but they can help the public avoid unnecessary risks. One of the problems revealed by the housing market collapse was the degree to which mortgage brokers steered unsophisticated borrowers into loans with above-market interest rates and unreasonable terms. That's why it makes sense to try to reduce the incentives that drove predatory loans and to make it easier for consumers to understand the choices they face.

In particular, the committee should support a bill — AB 1830 by Assemblyman Ted Lieu (D-Torrance) -- that would regulate sub-prime loans in at least three valuable ways. First, it would limit prepayment penalties, which can deter borrowers with bad loans from refinancing into better ones, and eliminate a financial incentive for brokers to steer borrowers into loans with higher interest rates. In doing so, it would require borrowers to be given a clear choice between loans with and without penalties, and between higher rates or higher upfront fees. Second, Lieu's bill would stiffen the state requirement that lenders not provide larger loans than sub-prime borrowers can reasonably be expected to repay. And third, it would prohibit lenders from refinancing loans unless there's a real benefit to the borrower.

The balance the measure strikes between preserving choice and protecting borrowers against abuse isn't perfect, but it's reasonable. And although it would apply only to state-licensed brokers and lenders, it would set an example for federal regulators to follow. After all, California has the dubious distinction of leading the nation in foreclosure filings, so lawmakers shouldn't be afraid to lead with their response.

Foreclosure-driven price declines heat up California sales

The Associated Press

Wednesday, June 18, 2008

LOS ANGELES: Foreclosures helped fuel the sharpest decline in California housing prices in at least 20 years last month, and that's attracting an influx of first-time buyers who had been priced out of the market or were waiting for prices to bottom out.

The median home price in California plunged 30 percent in May, the steepest decline for any month going back to 1988, when DataQuick Information Systems began keeping records.

Homebuyers are now seeing median prices they haven't seen since February 2004, when it was \$322,500, the firm said Wednesday. The statewide median home price peaked at \$484,000 in May 2007.

"All of a sudden, (homes) are in our price range," said Elizabeth Trezza, a paralegal in Oakland, Calif.

Trezza has been on the hunt for a foreclosed property and placed offers on at least six in recent weeks.

The 24-year-old made an offer Tuesday on a two-bedroom, two-bath bank-owned home in Oakland listed at \$234,000 — just below her max spending limit: \$250,000.

"Right now our mortgage would be relatively close to what we pay for in rent," she said.

For California, epicenter of the nation's housing boom and bust, the drop in home prices has sparked a home-buying rally that's beginning to reverse more than two years of monthly year-over-year sales declines.

While observers are cautious to peg the surge in foreclosure sales a bellwether for a wider turnaround, it suggests some buyers are feeling less skittish about diving back into the market.

"Inland markets hit hardest by foreclosures and falling prices are now the most likely to post higher sales than last year," said Andrew LePage, a DataQuick analyst. "These communities have been attracting first-time buyers, first-time move-up buyers and investors."

Prices in those markets are now more in line with family incomes, and some buyers feel they are getting better deals, LePage added.

Sue Ansel, chief operating officer of Gables Residential, a luxury apartment rentals operator, says she seen an uptick this year in renters moving out to become homeowners.

DataQuick said a total of 33,024 homes were sold statewide in May, down nearly 11 percent from a year earlier. About 38 percent of the resold homes in May were foreclosed properties.

Some foreclosure hunters are finding themselves having to bid against rival buyers on properties, said Richard Cosner, president of Prudential California Realty.

"Homes that are \$200,000-\$250,000 today were \$400,000 18 months ago," Cosner said. "For the first-time homebuyers and for that bottom tier of homes, we've found what the bottom of the pricing is."

Homes priced below \$400,000 drove the surge in sales. Many were financed with loans backed by the Federal Housing Administration, mortgage brokers say.

"FHA financing has really skyrocketed," said Dustin Hobbs, a spokesman for the California Mortgage Bankers Association.

Sales, on the other hand, were weakest in many higher-end coastal markets, where there are fewer foreclosed homes and sellers are more reluctant to cut their prices.

In San Francisco County, for example, foreclosures made up only 5.8 percent of resold homes. The median home price there slipped 5.4 percent to \$790,000 last month.

In contrast, more than half of all resold homes last month in nearby Solano County were foreclosed properties, DataQuick said.

That helped drive the median home price down by about 30 percent to \$300,000 compared with May last year.

"This uptick in sales volumes is an encouraging first sign of (the) market starting to find its new equilibrium," Ryan Ratcliff, an economist at the University of California, Los Angeles, wrote in an economic forecast released Wednesday.

Still, Ratcliff and other economists expect foreclosures to continue to rise and be a drag on home prices in general.

And that's not good news for sellers like Romaldo Quesada.

He's been trying to sell his four-bedroom, three-bath custom-built home in a neighborhood in Riverside with several foreclosed properties on the market.

He listed the house in April at \$429,000, but has since dropped his asking price to \$389,000.

"It's kind of scary because the prices seem to be dropping real hard right now in the price range where I'm at," said Quesada. "The sooner I lower it enough for somebody to give us an offer, basically it stops the bleeding and I'm not losing equity anymore."

Rush to pass foreclosure crisis bills

Carolyn Said, Chronicle Staff Writer

Friday, May 30, 2008

California's efforts to address the foreclosure crisis advanced in fits and starts as lawmakers rushed to beat a deadline today for state Assembly and Senate bills to be approved by their house of origin.

Consumer advocates said overall they were disappointed that many bills appeared to have been diluted, while banking industry representatives said they fear that too much legislation could harm the market.

"There was a very strong and ambitious package of reform that was introduced that was commensurate to the scope of the problem," said Paul Leonard, director of the California office of the Center for Responsible Lending. "Now it's going through a weakening legislative process."

But Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said: "Our message to the Legislature has been that the market is going through struggles right now and we need to make sure we don't make things worse than they are by creating burdensome new regulations that restrict lending and the flow of new capital."

Here is an update on California bills that seek to help struggling homeowners and to prevent future lending debacles. All bills that passed their house of origin next go to the other house, usually starting in the banking committee.

-- SB1137, state Sen. Don Perata, D-Oakland. This bill, which has the most direct impact on struggling homeowners, passed the Senate earlier this year, passed the Assembly Banking Committee and next will be heard by the Assembly Appropriations Committee. As an urgency measure, it would take effect immediately if passed.

It requires lenders to contact homeowners earlier in the foreclosure process, give 60 days' notice to renters in foreclosed properties, and maintain foreclosed homes to prevent blight.

-- AB1830, Assemblyman Ted Lieu, D-Torrance (Los Angeles County). On Thursday, the Assembly passed this bill, which tightens underwriting standards for future subprime mortgages.

It eliminates "yield spread premiums," the bonuses mortgage brokers get for steering customers into high-risk loans; requires lenders to look at a borrower's ability to repay over the life of a loan; and bans prepayment penalties. The bill was narrowed during the legislative process to apply only to subprime loans, defined as the highest-cost loans.

-- AB2359, Assemblyman Dave Jones, D-Sacramento. On Thursday the Assembly passed this bill, which prohibits a mandatory arbitration clause in mortgage contracts. The bill no longer contains a provision that would have assigned liability to investors who buy shoddy mortgages after they are packaged as securities.

-- AB2586, Assemblyman Alberto Torrico, D-Fremont. On Thursday, the Assembly approved this bill, which gives renters in foreclosed properties 60 days to find new housing instead of the current 30 days.

-- AB2740, Assemblywoman Julia Brownley, D-Santa Monica. On Tuesday, the Assembly passed this bill, which sets up ground rules for how loan servicers deal with borrowers. It is modeled on a similar bill enacted in North Carolina last year.

-- AB69, Lieu. This bill passed the Assembly earlier this year. It originally required lender-specific reporting on loan modifications, something that consumer advocates say is necessary to check which lenders are actually helping homeowners facing foreclosures. Instead it now says the Department of Corporations should collect aggregate data from lenders, as it is already doing.

-- AB2880, Assemblywoman Lois Wolk, D-Davis. This bill, designed to regulate mortgage brokers' fiduciary duty toward borrowers, died in committee. Parts of it are being incorporated into AB1830, however.

E-mail Carolyn Said at csaid@sfchronicle.com.

<http://sfgate.com/cgi-bin/article.cgi?f=/c/a/2008/05/30/BUK1110648.DTL>

This article appeared on page C - 1 of the San Francisco Chronicle



CAPITOL WEEKLY

THE NEWSPAPER OF CALIFORNIA GOVERNMENT AND POLITICS

Flood of mortgage bills make it to the next house

By Malcolm Maclachlan (published Thursday, June 05, 2008)

The mortgage crisis hasn't just led to a rising tide of high-profile foreclosures, such as California Congresswoman Laura Richardson's Sacramento home. It has also resulted in a near-flood of mortgage industry-related bills making their way through the Legislature.

Beating the deadline for bills to emerge from their house of origin, a trio of Senate bills supported by the California Mortgage Bankers Association (CMBA) had made it out of the Senate. Several other bills the group opposed either died or were amended.

Sen. Mike Machado, D-Stockton, is the author of three major mortgage-related bills: SB 1053, SB 1054 and SB 1055. Machado managed to get both the mortgage industry and its critics onboard with the legislation, which will increase the disclosure requirements for lenders and protections afforded to borrowers.

But both sides admit that large-scale reform must come from Washington, D.C.—and that will probably have to wait for a new presidential administration.

“There is virtually nothing that the state can do that will go far enough because of federal preemption and the fact that it's a national problem,” said Robert Gnaizda, policy director and general counsel for the watchdog group the Greenlining Institute. “The greatest focus has to be on Congress and the Federal Reserve.”

Meanwhile, the CMBA has moved closer to a compromise with the author of one of the main bills they still oppose, AB 1830. This bill from Assemblyman Ted Lieu, D-Torrance, would place significant new restrictions on lenders who offer subprime loans. This includes limits on penalties that can be levied against subprime borrowers—including a prohibition against prepayment penalties—and enacts new penalties on lenders who knowingly offer these loans to people they know can't pay them.

Dustin Hobbs, communications director for the CMBA, said the bill as written would make it difficult for anyone to offer subprime loans in California and would bar many people from homeownership. He added that the subprime crisis has been somewhat overblown in the media, given that 78 percent of Californians who got subprime loans in 2005 and 2006 are still in their homes.

“We don't want to go back to the days when you had to put 20 percent down,” Hobbs said.

Reached on Tuesday, Lieu said that his staff was still in talks with the CMBA and other groups, but had taken several amendments in order to make it more like an industry-supported bill passed in North Carolina last year. This includes language limiting the new rules to subprime loans and not other “non-standard” loan types.

The bill also picked up some penalties on dishonest and negligent brokers from AB 2880, a Lois Wolk bill that stalled in the Assembly Appropriations Committee. Wolk is now a co-author of AB 1830.

“We're putting in a whole section on broker duties and responsibilities that industry does not have objecting to,” Lieu said, adding that he thinks “we're getting closer” to have a bill that would be palatable to both sides.

Because most of the rules covering lenders are administered by the federal government—thus preempting state control over them—the pending legislation in California governs aspects of the industry where the state does have some control. This limited scope actually made it easier for the industry and its critics to agree on some needed reforms, Gnaizda said. None of Machado's three bills faces serious institutional opposition.

“We're absolutely for clarity in the industry,” Hobbs said. “I don't even understand all of my mortgage documents.” The trio of Machado bills each focus on a different aspect of the lender/borrower relationship. SB 1053 would greatly increase the tracking and disclosure requirements on mortgage brokers as a way of cutting down on fraud. SB 1054 would bar professionals who violate real estate laws from working in the field for three years, and also address several potential conflicts of interest. SB 1055 would offer tax relief to borrowers who've had debt forgiven by lenders, as a means of helping these borrowers afford to stay in their homes.

Machado said these bills came out of two years of talks and hearings, which started well before the mortgage crisis was in the daily news. He added that these reforms reflect the fact that the mortgage industry is now tied into a much larger international market for mortgage-backed securities.

“You have to make sure that what you do is not viewed as being capricious and arbitrary by the secondary market,” Machado said. He added that if the new regulations failed to do so, “the cost of liquidity is going to go up.”

The CMBA’s Hobbs also praised AB 1137 by Senate Leader Don Perata, D-Oakland, calling it “the right way to do disclosure.” This bill calls for new steps and communication between lenders and borrowers when the borrower is in danger of going into foreclosure.

But the real action is likely to come in Washington after the fall elections, Gnaizda said.

The Greenlining Institute will be meeting with Fed chair Ben Bernanke, the Federal Deposit Insurance Administration and several other agencies on Nov. 17 and 18. These meetings and other will hopefully lead to changes at the national level. In the meantime, Gnaizda said, he’s happy with what’s been happening in the California Legislature this year, even if his group didn’t get everything they wanted.

“Machado and Lieu have done the best they can,” Gnaizda said. “It may not be worth an all-out effort when the real fight is elsewhere.”

Foreclosure forecast grim

Recent hiccups in prices are not a sign of recovery

By Emmet Pierce

UNION-TRIBUNE STAFF WRITER

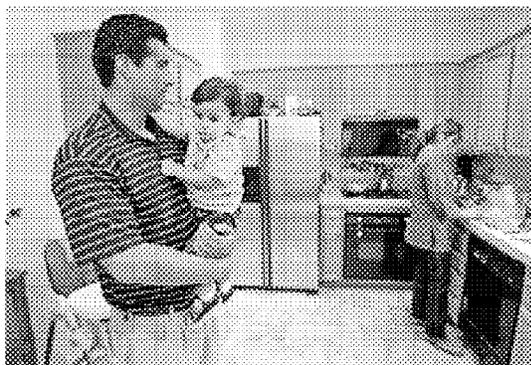
May 22, 2008

Nearly 50 San Diego County dwellings per day were lost to foreclosure in April, as the tally of mortgage failures rose 169 percent above last year, DataQuick Information Systems reported yesterday.

Buckling under the weight of risky adjustable-rate loans, many borrowers are giving up on ever bringing their debt current.

"Some of the people have lost their jobs and they can't afford their payments, but a lot of them just don't want the home anymore," said Linda Ring, a real estate agent who specializes in foreclosures. "They don't want to ride out the storm."

April was the county's 37th consecutive month of year-over-year increases in foreclosures and notices of default, the start of the foreclosure process, the DataQuick research firm reported. There were 1,413 residential foreclosures countywide, a 35 percent increase from March but a rise of nearly 170 percent over April 2007.



EARNIE GRAFTON / Union-Tribune
Serafina Jahries and her husband, Chris (holding their son Hudson) want to buy a foreclosed home. Most of the prospects they've seen need extensive repairs.

April notices of default reached 3,297, an increase of nearly 14 percent from March and a rise of 145 percent from a year ago.

The surge in loan failures underscored that it's too soon to expect an end to the region's housing problems, despite recent upticks in home sales and prices. DataQuick previously reported that the county's median home price rose \$5,000 in April to \$400,000 after falling for nine months in a row.

Still, the foreclosure report came as no surprise to Gabe del Rio, president of the nonprofit Housing Opportunities Collaborative.

"Month over month, we continue to see an increase in callers for foreclosure prevention counseling," he said. "We anticipate that this will continue through the next six to 12 months."

Rick Sharga, vice president of marketing for the research firm RealtyTrac, says the situation will get worse before it improves.

"We still have extremely high numbers of subprime adjustable-rate loans resetting," Sharga said. "Unless something extraordinary happens, we'll see a higher level of properties going into foreclosures in the third and fourth quarters."

All of the county's communities have been affected, but not equally, DataQuick analyst Andrew LePage said.

"Foreclosures continue to be mainly a problem for places in South County, East County and the inland north, but the whole region pays a price when foreclosures keep marching up," he said.

On the national scene, RealtyTrac has reported that foreclosure filings – default notices, auction sale notices and bank repossessions – were recorded for 243,353 properties nationwide during April, a 4 percent increase from the previous month and an increase of nearly 65 percent from April 2007.

April was the highest monthly total RealtyTrac has recorded since it began issuing its report in January 2005. While only about 2 percent of households nationwide are in foreclosure, they put downward pressure on overall home values. Areas of California, Florida, Nevada and Arizona continue to be especially hard hit.

Consumer advocates say the solution is for lenders to do more loan modifications with homeowners who have fallen behind in their mortgage payments. But loan servicing companies have been slow to respond to requests from distressed borrowers, del Rio said.

"It is an uphill battle," he said. "It requires a lot of negotiating and convincing the servicer they will lose more if they don't do this."

Dustin Hobbs, spokesman for the California Mortgage Bankers Association, said lenders want to avoid foreclosure as badly as borrowers.

"Lenders are working" to do loan modifications, he said. "Certainly there is no silver bullet (but) there is hope out there. Homeowners should stick with it. Individual lenders are certainly willing to keep people in homes. It's in everybody's interest."

The good news about increased foreclosures is that they are restoring a degree of affordability, said Alexis McGee, president of the Foreclosures.com investment advisory firm. Even so, homeownership remains unattainable for many.

Serafina Jahries has been searching unsuccessfully for a foreclosure home for six months. The 38-year-old stay-at-home mom said she and her husband Chris are renting a home in Encinitas and shopping for bargains among foreclosure homes.

The couple owned a townhome in nearby Santaluz, but sold it near the peak of the recent housing boom. Their goal was to wait until prices dropped, then invest their \$100,000 profit in a house.

The problem is they can't find North County foreclosure home in their \$400,000 price range that doesn't need extensive repairs, Jahries said. In the meantime, she feels like she is wasting the \$2,300 per month she is spending to rent a single-family home.

"Here we are just throwing our money away," she said.

Jahries acknowledged that she could increase her chances of finding a home by broadening her search to other parts of the county, "but we would be buying someplace that we know nothing about."

While bargains exist among foreclosures, buyers sometimes have unrealistic expectations, said real estate agent Ray Brown, co-author of the "Home Buying for Dummies" primer.

Prices are down, but lenders aren't giving homes away. If consumers can't find a foreclosure property in their price range, they're either looking in the wrong neighborhood or they aren't willing to pay what the market demands, he said.

The rise in April foreclosures reported by DataQuick occurred despite an increase in sales and a rise in home prices. The market rebounded with sales up 33.3 percent from March and the median price hitting \$400,000.

While the market is destined to improve, there is no quick fix, said University of San Diego economist Alan Gin. Factors contributing to the real estate slump are higher prices for food and gasoline and "the fact that job growth is not strong" in the San Diego region, he said.

Another problem is tightening credit standards.

"We've lost a lot of jobs in real estate-related areas," Gin said. "But the big problem is mortgages resetting to higher interest levels and people not being able to refinance."

Rush to pass foreclosure crisis bills

Carolyn Said, Chronicle Staff Writer
Friday, May 30, 2008

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E-mail Carolyn Said at csaid@sfnchronicle.com.

<http://sfgate.com/cgi-bin/article.cgi?f=/c/a/2008/05/30/BUK1110648.DTL>



News, insight and some thoughts about the Sacramento-area real estate market

April 08, 2008

The high-stakes politics of mortgage banking



These are times to test the fortitude of mortgage bankers. Their loans are going bad, the financial system is scared to death to let them make more and the knives are out in Congress and state capitals.

Lawmakers everywhere are dreaming up a thousand new ways to increase regulations and tighten the grip on their business.

I just had a short interview with Dustin Hobbs, spokesman for the California Mortgage Bankers Association. The Capitol is awash in bills and amendments to those bills to change the landscape of mortgage lending.

There are bills to make them try harder to avoid foreclosing on their borrowers and bills to ban them from steering borrowers to loans that get bigger instead of smaller. The bills, as their supporters say, are about bringing back common sense to lending and restoring accountability for bad loans throughout the global financial system.

As always in politics, no one is opposed to that. It is the details that worry mortgage bankers. In a nutshell, they are arguing that too much regulation can make the current credit crunch even worse by making the investors even more reluctant to provide capital.

Hobbs argues that this could make it even harder for people to get home loans and prolong the housing slump.

There are counter views to that, of course, and all sides are aggressively working your California lawmakers beneath the Capitol dome. I am hoping to go a little further into this in the Friday Home Front column this week.

In the meantime, Hobbs offers a look at what the industry is thinking in this video:

Capitol photo courtesy of wedrivecalifornia.com

Posted by Jim Wasserman, April 8, 2008 12:04 PM

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, June 20, 2008 2:15 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: RE: Google Alert - Washington Mutual Bank

out of our hands now. J

From: Gaugl, Sara C.
Sent: Fri 06/20/2008 11:14 AM
To: Owen, Jan L.
Subject: RE: Google Alert - Washington Mutual Bank

Interesting, isn't it? This reporter has stopped calling me, by the way. I think he finally understands that we're limited on what we can say....

Sara Gaugl
Home Loans Public Relations

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1301 Second Avenue | WMC40 | Seattle WA 98101
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From: Owen, Jan L.
Sent: Friday, June 20, 2008 11:10 AM
To: Gaspard, Scott; Watson, Alison; Elias, Alan; Gaugl, Sara C.
Subject: FW: Google Alert - Washington Mutual Bank

From: Google Alerts [<mailto:googlealerts-noreply@google.com>]
Sent: Fri 06/20/2008 10:06 AM
To: Owen, Jan L.
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: **Washington Mutual Bank**

Richardson complaint filed

Long Beach Press-Telegram - Long Beach, CA, USA

... **Washington Mutual**. has filed to rescind it. That prompted the new owner to sue Richardson and the **bank** last week in an effort to keep the house. ...

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sara.gaugl@wamu.net

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From: Owen, Jan L.
Sent: Friday, June 20, 2008 11:10 AM
To: Gaspard, Scott; Watson, Alison; Elias, Alan; Gaugl, Sara C.
Subject: FW: Google Alert - Washington Mutual Bank

From: Google Alerts [mailto:googlealerts-noreply@google.com]
Sent: Fri 06/20/2008 10:06 AM
To: Owen, Jan L.
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: **Washington Mutual Bank**

Richardson complaint filed

Long Beach Press-Telegram - Long Beach, CA, USA

... **Washington Mutual**, has filed to rescind it. That prompted the new owner to sue Richardson and the **bank** last week in an effort to keep the house. ...

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, June 20, 2008 2:10 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>; Elias, Alan <alan.elias@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: FW: Google Alert - Washington Mutual Bank

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Sent: Fri 06/20/2008 10:06 AM
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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Friday, June 20, 2008 1:07 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: **Washington Mutual Bank**

Richardson complaint filed

Long Beach Press-Telegram - Long Beach,CA,USA

... **Washington Mutual**, has filed to rescind it. That prompted the new owner to sue Richardson and the **bank** last week in an effort to keep the house. ...

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From: Baptista, Geri Ann S.
Sent: Thursday, June 19, 2008 1:26:15 PM
To: Gaspard, Scott; Strom, Erik E.; Watson, Alison; Owen, Jan L.
Subject: Group seeks ethics probe of Calif. congresswoman

Just in case you haven't already seen this...

Geri Ann

Group seeks ethics probe of Calif. congresswoman

Associated Press News Briefs

Author Erica Werner

Date June 18, 2008

A watchdog group asked the House Ethics Committee on Wednesday to investigate U.S. Rep. Laura Richardson over her history of defaulting on home loans and other issues.

Citizens for Responsibility and Ethics in Washington wants the committee to determine whether the Long Beach Democrat received what amounted to an improper gift when **Washington Mutual** Inc. rescinded the foreclosure sale of one of her homes last month.

Richardson's spokesman dismissed the complaint as "mean-spirited" and said the congresswoman already had initiated a meeting with a committee attorney.

The real estate investor who bought the Sacramento house at auction has sued Richardson and the savings and loan alleging the sale was proper. The sale is officially recorded in Sacramento County.

The buyer, James York, said Richardson received special treatment from **Washington Mutual** because she's a congresswoman. Richardson has denied that, saying the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold into foreclosure without her knowledge and contrary to an agreement with **Washington Mutual**.

She had not paid the mortgage or property taxes on the house when it was sold in May.

Richardson also had two other homes in her Southern California district that have fallen into default six times.

The Long Beach Press-Telegram has reported that Richardson also has left car repair bills unpaid and failed to disclose certain financial details including a loan from a strip club owner when she served on the Long Beach City Council.

Moreover, even while falling behind in home payments last year, Richardson was lending herself \$77,500 to finance her campaign in the contested special election congressional primary that she won in June 2007.

She then won the 37th Congressional District seat outright last August and is running unopposed for re-election in November.

"By failing to pay her debts, filing incorrect financial disclosure forms and funneling money that should have gone to pay her mortgage and property taxes to her congressional campaign, Rep. Richardson has signaled that legal and financial obligations can be ignored in the pursuit of political power," said Melanie Sloan, executive director of the ethics watchdog group.

Richardson has defended herself by saying her personal finances became a mess as she was jumping from one elective office

to the next.

"The congresswoman has been very open and forthcoming about her personal financial challenges. Like many Americans facing difficulties during this economic downturn, she's confident that she will meet all of her financial obligations," Richardson spokesman William Marshall said in a statement Wednesday evening.

"This complaint is mean-spirited. It rehashes old news and doesn't serve any purpose other than kicking a person while they're down. The fact is that Congresswoman Richardson just last week met with a House Ethics counsel and was advised that her congressional financial disclosure statement is in full accordance with what is required."

Richardson went from Long Beach City Council to the state Assembly in 2006 and a year later won the Los Angeles-area congressional seat formerly held by the late Juanita Millender-McDonald.

Richardson bought the 3-bedroom, 1 1/2-bath Sacramento home in January 2007 as she was entering the state Legislature, four months before Millender-McDonald died of cancer.

A **Washington Mutual** spokeswoman did not immediately return a message. The company has declined to comment on the matter, saying Richardson had not granted permission for the company to discuss her case.

Under its own rules, the House Ethics Committee can initiate investigations on its own, when a member of Congress files a complaint or when a member of Congress certifies a complaint submitted by an outside group.

The complaint by Citizens for Responsibility and Ethics in Washington is not backed by a member of Congress, so the committee has no obligation to open an investigation. A spokesman for the House Ethics Committee declined comment.

Under House rules, loans are not considered gifts if they are received by lawmakers "on terms generally available to the public." The citizens group says that if **Washington Mutual** gave Richardson favorable treatment, it would violate that rule.

The House ethics manual begins by stating that a lawmaker "shall conduct himself at all times in a manner which shall reflect creditably on the House of Representatives." The citizens group says Richardson did not live up to that standard.

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@wamu.net

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Subject: Accepted: Updated: Richardson Update

Location: 888-595-1234 pc 5678

Start: 6/19/2008 1:00 PM

End: 6/19/2008 1:30 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Baptista, Geri Ann S.

Resources: 888-595-1234 pq 5678

Subject: Updated: Richardson Update
Location: 888-595----------------------------------------

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, June 19, 2008 9:45 AM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Subject: Re: Richardson call

I did not call last nite- because the committee went late- we will talk this am.

----- Original Message -----

From: Baptista, Geri Ann S.
To: Owen, Jan L.
Sent: Wed Jun 18 17:12:14 2008
Subject: Richardson call

Hi Jan,

I've scheduled a call for tomorrow morning at 9. Feel free to call me after 6pm tonight on my cell 206.612.2875

Geri Ann

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.2875 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Wednesday, June 18, 2008 8:12 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Richardson call

Hi Jan,

I've scheduled a call for tomorrow morning at 9. Feel free to call me after 6pm tonight on my cell 206.612.2222

Geri Ann

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.2222 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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Subject: Accepted: Richardson Update

Location: 888-595-1234 pc 1234

Start: 6/19/2008 12:00 PM

End: 6/19/2008 12:30 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Baptista, Geri Ann S.

Resources: 888-595-1234 pc 1234

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 8:00 PM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Re: Heads Up on 6/19 Announcement

I am in a committee hearing and would like to be on the call and can be available after 6 today or early tomorrow on Richardson.
Thank you. J

----- Original Message -----

From: Baptista, Geri Ann S.
To: Robinson, John; Doperalski, Cathy L.; Magleby, Alan F.; Wisdorf, Doug; Aghamirzadeh, Reza; Gaspard, Scott; Owen, Jan L.; Watson, Alison; Strom, Erik E.

Cc: Riley, Olivia; Horn, Karen E.; Rogers, Karen; Burton, Raschelle S.
Sent: Wed Jun 18 16:57:56 2008
Subject: RE: Heads Up on 6/19 Announcement

Hello everyone,

Attached please find the FINAL messaging document for tomorrow's announcements. Please be aware that we are still awaiting confirmation for the numbers in the "Jobs Remaining" column next to the states. We will send you confirmation on those numbers as soon as we have them.

<<FINAL External Messaging 2008-06-18.doc>>

Please let me know if you have any questions,
Geri Ann

Geri Ann S. Baptista | VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.2222 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Tuesday, June 17, 2008 3:09 PM
To: Robinson, John; Doperalski, Cathy L.; Magleby, Alan F.; Wisdorf, Doug; Aghamirzadeh, Reza; Gaspard, Scott; Owen, Jan L.; Watson, Alison; Strom, Erik E.

Cc: Riley, Olivia
Subject: RE: Heads Up on 6/19 Announcement - correction
Sensitivity: Confidential

CLARIFICATION: the announcement is on Thursday, June 19 not tomorrow.
Tomorrow I will send you the final external messaging document.

My apologies for the confusion.

Geri Ann

Geri Ann S. Baptista ☐ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612. cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Tuesday, June 17, 2008 2:00 PM
To: Robinson, John; Doperalski, Cathy L.; Magleby, Alan F.; Wisdorf, Doug; Aghamirzadeh, Reza; Gaspard, Scott; Owen, Jan L.; Watson, Alison; Strom, Erik E.

Cc: Riley, Olivia
Subject: Heads Up on 6/18 Announcement
Sensitivity: Confidential

Hello all,

As some of you are aware, tomorrow we will internally announce the elimination of about 1,000 positions from many areas of the company, including most corporate areas, Home Loans and Retail Banking. Thanks to Cathy, Doug, Jan and Reza for your input to the communications plan last week.

MESSAGING

Attached please find a DRAFT copy of the key messaging so that you can become familiar with the general messaging. Tomorrow, please expect to receive a FINAL version of the messaging document.

COMMUNICATIONS

Our communications goal is to show progress toward reducing costs and returning the company to profitability while minimizing harm to our reputation and key stakeholder relationships. Olivia and I have worked with your teams to coordinate and outline specific approaches with your constituencies:

- * Our National PR team will be reaching out in the following markets; all others will be on a reactive basis only):
 - * Seattle
 - * Boca Raton (Palm Beach Post, Boca Raton News)
 - * Chatsworth/Los Angeles (LA Times, Daily News)
- * The Government & Industry Relations team will reach out proactively to a few elected officials in markets with significant activity and in markets where the PR team is proactive with media, in addition to elected officials who Jan has close relationships with. GIR will respond reactively to other inquiries from their constituents.
- * The Community & External Affairs division will reach out proactively to select community organizations in markets where proactive PR and GR activity is planned and will respond reactively to other inquiries from their constituents.
- * The Regulatory Relations team will proactively call the OTS to give a heads-up and to walk through the areas of the company that have job reductions and the type of work these employees performed. John/Cathy ☐ does the draft messaging doc give you the level of detail you require?
- * The Investor Relations team will respond reactively to inquiries from their constituents on this issue.

* Customer-facing employees in the call centers, Financial Centers and in other areas will be armed with reactive messaging to help them answer questions about the decisions from customers.

Please let me know if you have any questions. Thank you,
Geri Ann

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612. cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 7:08 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Fw: Google Alert - Washington Mutual Bank

FYI

----- Original Message -----

From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Wed Jun 18 15:46:25 2008
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

CREW Sends House Ethics Complaint Against Rep. Laura Richardson <<http://www.commondreams.org/news2008/0618-19.htm>>
Common Dreams (press release) - Portland,ME,USA
On June 2, 2008, Washington Mutual Bank, Rep. Richardson's lender, filed a notice of rescission of the foreclosure sale. By that time, Mr. York had already ...

See all stories on this topic <<http://news.google.com/news?hl=en&ncl=http://www.commondreams.org/news2008/0618-19.htm>>

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Remove <http://www.google.com/alerts/remove?s=EAAAAKY8fm_pe5lAmhMpBd-6avw&hl=en&gl=>> this alert.
Create <<http://www.google.com/alerts?hl=en&gl=>>> another alert.
Manage <<http://www.google.com/alerts/manage?hl=en&gl=>>> your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 6:30 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

Fyi- we will talk later. J

----- Original Message -----

From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Wed Jun 18 15:26:46 2008
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Group seeks ethics probe of Calif. congresswoman <<http://www.signonsandiego.com/news/state/20080618-1239-ca-congresswomanshouse.html>>

San Diego Union Tribune - United States

The man who bought the Sacramento house at auction in May has sued Richardson and Washington Mutual alleging the sale was proper. ...

See all stories on this topic <<http://news.google.com/news?hl=en&ncl=http://www.signonsandiego.com/news/state/20080618-1239-ca-congresswomanshouse.html>>

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Create <<http://www.google.com/alerts?hl=en&gl=>>> another alert.
Manage <<http://www.google.com/alerts/manage?hl=en&gl=>>> your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 5:54 PM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Subject: Re: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

Please continue- I am at committee hearings and can read them from here. J

----- Original Message -----

From: Baptista, Geri Ann S.
To: Owen, Jan L.
Sent: Wed Jun 18 14:52:58 2008
Subject: RE: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

Hi Jan,

I'm sure you're already seeing these. Feel free to tell me to stop forwarding these to you J

Group seeks ethics probe of Calif. congresswoman <<http://www.sacbee.com/114/v-print/story/1023363.html>>

Sacramento Bee

Group seeks ethics probe of Calif. congresswoman <<http://www.signonsandiego.com/news/state/20080618-1239-ca-congresswomanshouse.html>>

SignOnSanDiego.com

Ethics complaint filed against Rep. Richardson <<http://thehill.com/leading-the-news/ethics-complaint-filed-against-rep.-richardson-2008-06-18.html>>

The Hill

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.2111 cell | 206.377.2023 fax | geriann.baptista@wamu.net

JPMC - 003577
CONFIDENTIAL
CSOC.RICH.005070

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From: Baptista, Geri Ann S.
Sent: Wednesday, June 18, 2008 12:45 AM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson
Sensitivity: Confidential

<http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html>

Dem, GOP leaders say Richardson's housing troubles warrant scrutiny

By Jared Allen and Jackie Kucinich

Posted: 06/17/08 07:07 PM [ET]

Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson's (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson's case immediately if her behavior is proven to be below House ethics standards.

Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere, said Hoyer spokeswoman Stacey Farnen Bernards. Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week.

Boehner's office echoed that sentiment.

If Rep. Richardson's behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate, said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly \$200,000 below the \$575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson's troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson's behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some \$388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.

Image <<http://thehill.com/images/stories/news/2008/June/18/richardson-bjm.jpg>>

Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers

"I'm just amazed they've done this," York told the Long Beach Press-Telegram. "They never would have done this for anybody else."

York's lawsuit last week led to the disclosure that Richardson — who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes — bought the house in Sacramento with a sub-prime mortgage and no money down.

The \$535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.

A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times — including six times in the last 14 months alone — on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt — \$575,000 — than the original \$535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said last week. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi's comments still very much apply to Richardson's situation.

House Republicans said that Richardson's home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

"I think Congress has to look into its own," Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as "VIP" customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the \$3 billion "taxpayer bailout."

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter, said that if Richardson simply fell on hard times, then it wouldn't be necessary to address her issues should the hearing take place.

□But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes, □ she should be included in any congressional inquiry, he said.

From: Baptista, Geri Ann S.
Sent: Mon 06/16/2008 10:01 PM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: RE: Richardson Disclosure

Hey Jan □ apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?

Geri Ann

San Francisco Chronicle

<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer

Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others. _ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759.

_ Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.□ □ cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes

Sarah Lueck reports on Congress.

Trackback URL: <http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/>

House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently <http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11_0_3078049.story> on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled □ Liabilities, □ Richardson's form says only □ N/A. □ There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment

income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime | Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting

the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.
Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO □ A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of rescission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it □ making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

<http://ap.google.com/article/ALeqM5gj12vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0> □ □ □
<http://ap.google.com/article/ALeqM5gj12vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0>

http://ap.google.com/article/ALeqM5gj12vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS □ 18 hours ago

SACRAMENTO, Calif. (AP) □ An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.

Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

<http://thehill.com/loading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html> <<http://thehill.com/loading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>>

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice in September 2007 and again in January and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement which she filed in February she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 which marks the end of the 2007 financial disclosure reporting period Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, N/A.

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the bank screwed up.

On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the Times reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista VP, WaMu Corporate Communications

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From: Gaugl, Sara C.

Sent: Thursday, June 12, 2008 2:15 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: RE: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107 <http://www.dailybreeze.com/ci_9564107>

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Wednesday, June 18, 2008 5:53 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

Hi Jan,
I'm sure you're already seeing these. Feel free to tell me to stop forwarding these to you ☺

[Group seeks ethics probe of Calif. congresswoman](#)

Sacramento Bee

[Group seeks ethics probe of Calif. congresswoman](#)

SignOnSanDiego.com

[Ethics complaint filed against Rep. Richardson](#)

The Hill

Geri Ann S. Baptista - VP, WaMu Corporate Communications
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From: Baptista, Geri Ann S.
Sent: Wednesday, June 18, 2008 12:45 AM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson
Sensitivity: Confidential

<http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html>



Dem, GOP leaders say Richardson's housing troubles warrant scrutiny

By Jared Allen and Jackie Kucinich

Posted: 06/17/08 07:07 PM [ET]

Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson's (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson's case immediately if her behavior is proven to be below House ethics standards.

"Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere," said Hoyer spokeswoman Stacey Farnen Bernards. "Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week."

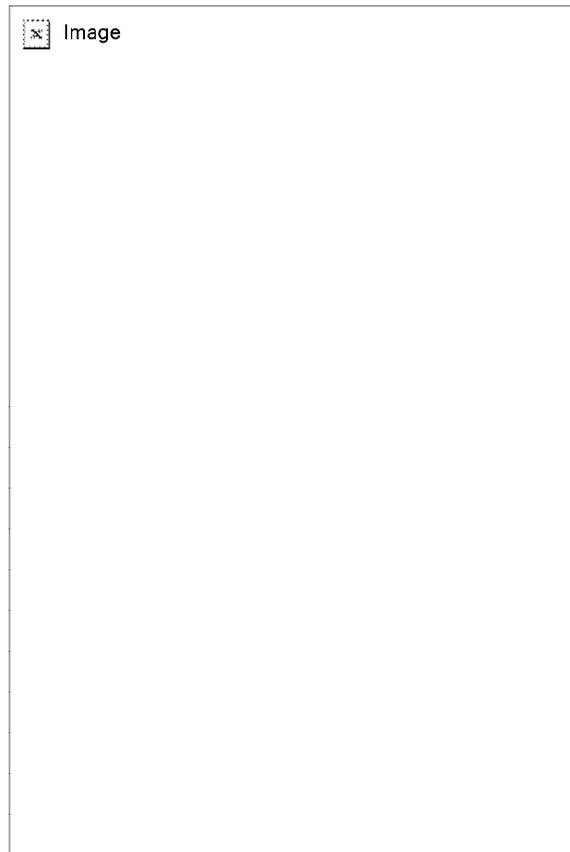
Boehner's office echoed that sentiment.

“If Rep. Richardson’s behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate,” said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly \$200,000 below the \$575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson’s troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson’s behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some \$388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.



Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers
“I’m just amazed they’ve done this,” York told the Long Beach Press-Telegram. “They never would have done this for anybody else.”

York’s lawsuit last week led to the disclosure that Richardson — who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes — bought the house in Sacramento with a sub-prime mortgage and no money down.

The \$535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.

A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm

to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times — including six times in the last 14 months alone — on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt — \$575,000 — than the original \$535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

“Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law,” Pelosi said last week. “And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.”

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi’s comments still very much apply to Richardson’s situation.

House Republicans said that Richardson’s home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

“I think Congress has to look into its own,” Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as “VIP” customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the \$3 billion “taxpayer bailout.”

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter,

said that if Richardson simply fell on hard times, then it wouldn't be necessary to address her issues should the hearing take place.

"But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes," she should be included in any congressional inquiry, he said.

[Close Window](#)

From: Baptista, Geri Ann S.
Sent: Mon 06/16/2008 10:01 PM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: RE: Richardson Disclosure

Hey Jan – apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?
Geri Ann

San Francisco Chronicle
<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer
Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the

37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack

Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759.

_ Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes

Sarah Lueck reports on Congress.

Trackback URL: <http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/>
House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. **Laura Richardson** provided no information about her recent mortgage woes. Multiple accounts have been **reported recently** on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime – *Press Telegram* (Long Beach)
By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure

auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.

Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of rescission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have **"significantly increased its value."**

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS – 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.

Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

<http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the *Los Angeles Times* reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the *Times* reported.

"They took the property back, and they didn't even send back the money," York was quoted in the *Times*. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista – VP, WaMu Corporate Communications

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From: Gaugl, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: RE: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in

Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 10:43 AM
To: Watson, Alison <alison.watson@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

----- Original Message -----

From: Baptista, Geri Ann S.
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Sent: Wed Jun 18 00:45:28 2008
Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

<http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html> Print
<https://webmail.wamu.net/u255251/Drafts/RE:%20Richardson%20Disclosure.EML/1_text.htm#>

Dem, GOP leaders say Richardson's housing troubles warrant scrutiny

By Jared Allen and Jackie Kucinich

Posted: 06/17/08 07:07 PM [ET]

Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson's (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson's case immediately if her behavior is proven to be below House ethics standards.

Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere, said Hoyer spokeswoman Stacey Farnen Bernards. Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week.

Boehner's office echoed that sentiment.

If Rep. Richardson's behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate, said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly \$200,000 below the \$575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson's troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson's behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some \$388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.

Image <<http://thehill.com/images/stories/news/2008/June/18/richardson-bjm.jpg>>

Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers

□ I'm just amazed they've done this, □ York told the Long Beach Press-Telegram. □ They never would have done this for anybody else. □

York's lawsuit last week led to the disclosure that Richardson □ who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes □ bought the house in Sacramento with a sub-prime mortgage and no money down.

The \$535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.

A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times □ including six times in the last 14 months alone □ on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt □ \$575,000 □ than the original \$535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

□ Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law, □ Pelosi said last week. □ And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well. □

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi's comments still very much apply to Richardson's situation.

House Republicans said that Richardson's home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

□I think Congress has to look into its own,□ Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as □VIP□ customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the \$3 billion □taxpayer bailout.□

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter, said that if Richardson simply fell on hard times, then it wouldn't be necessary to address her issues should the hearing take place.

□But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes,□ she should be included in any congressional inquiry, he said.

From: Baptista, Geri Ann S.
Sent: Mon 06/16/2008 10:01 PM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: RE: Richardson Disclosure

Hey Jan □ apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?

Geri Ann

San Francisco Chronicle

<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer

Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others. _ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759.

_ Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes

Sarah Lueck reports on Congress.

Trackback URL: <http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/>

House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently <http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11_0_3078049.story> on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime □ Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.

Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO □ A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further

comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of rescission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it □ making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

<http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfXohh6oU2gQD919J2OG0> □ □ □

<http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfXohh6oU2gQD919J2OG0>

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfXohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS □ 18 hours ago

SACRAMENTO, Calif. (AP) □ An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.

Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

<http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html> <<http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>>

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

□ Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law, □ Pelosi said at her weekly news conference. □ And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well. □

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice □ in September 2007 and again in January □ and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement □ which she filed in February □ she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 □ which marks the end of the 2007 financial disclosure reporting period □ Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, □ N/A. □

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the □ bank screwed up. □

On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the Times reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs. □

Geri Ann S. Baptista □ VP, WaMu Corporate Communications

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From: Gaugl, Sara C.

Sent: Thursday, June 12, 2008 2:15 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: RE: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

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WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

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sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107 <http://www.dailybreeze.com/ci_9564107>

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a

Congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP
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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 10:43 AM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Re: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

Yea, actually this just gets more weird, doesn't it? I am going to try and schedule the internal team meeting this week- there seem to be a lot of moving parts and I want to ensure we are all consistent in our thoughts and actions. Talk to you soon. J

----- Original Message -----

From: Baptista, Geri Ann S.
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Sent: Wed Jun 18 00:45:28 2008
Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

<http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html> Print
<https://webmail.wamu.net/u255251/Drafts/RE:%20Richardson%20Disclosure.EML/1_text.htm#>

Dem, GOP leaders say Richardson's housing troubles warrant scrutiny

By Jared Allen and Jackie Kucinich

Posted: 06/17/08 07:07 PM [ET]

Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson's (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson's case immediately if her behavior is proven to be below House ethics standards.

Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere, said Hoyer spokeswoman Stacey Farnen Bernards. Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week.

Boehner's office echoed that sentiment.

If Rep. Richardson's behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate, said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly \$200,000 below the \$575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson's troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson's behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some \$388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.

Image <<http://thehill.com/images/stories/news/2008/June/18/richardson-bjm.jpg>>

Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers

□ I'm just amazed they've done this, □ York told the Long Beach Press-Telegram. □ They never would have done this for anybody else. □

York's lawsuit last week led to the disclosure that Richardson □ who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes □ bought the house in Sacramento with a sub-prime mortgage and no money down.

The \$535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.

A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times □ including six times in the last 14 months alone □ on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt □ \$575,000 □ than the original \$535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

□ Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law, □ Pelosi said last week. □ And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well. □

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi's comments still very much apply to Richardson's situation.

House Republicans said that Richardson's home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from

Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

□I think Congress has to look into its own,□ Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as □VIP□ customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the \$3 billion □taxpayer bailout.□

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter, said that if Richardson simply fell on hard times, then it wouldn□t be necessary to address her issues should the hearing take place.

□But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes,□ she should be included in any congressional inquiry, he said.

From: Baptista, Geri Ann S.
Sent: Mon 06/16/2008 10:01 PM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: RE: Richardson Disclosure

Hey Jan □ apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?

Geri Ann

San Francisco Chronicle

<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer

Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he

had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others. _ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759.

_ Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes

Sarah Lueck reports on Congress.

Trackback URL: <http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/>

House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11_0,3078049.story on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime □ Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.

Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO □ A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of rescission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

<http://ap.google.com/article/ALeqM5gj12vKwhu_mgDQ86mfXohh6oU2gQD919J2OG0> □ □ □
<http://ap.google.com/article/ALeqM5gj12vKwhu_mgDQ86mfXohh6oU2gQD919J2OG0>

http://ap.google.com/article/ALeqM5gj12vKwhu_mgDQ86mfXohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS □ 18 hours ago

SACRAMENTO, Calif. (AP) □ An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.

Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

<http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html> <<http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>>

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

□ Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law, □ Pelosi said at her weekly news conference. □ And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well. □

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice □ in September 2007 and again in January □ and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement □ which she filed in February □ she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 □ which marks the end of the 2007 financial disclosure reporting period □ Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, □ N/A. □

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the □ bank screwed up. □

On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the Times reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs. □

Geri Ann S. Baptista □ VP, WaMu Corporate Communications

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From: Gaugl, Sara C.

Sent: Thursday, June 12, 2008 2:15 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: RE: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107 <http://www.dailybreeze.com/ci_9564107>

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a

congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP
Corporate Communications

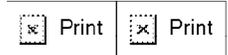
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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Wednesday, June 18, 2008 3:45 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

<http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html>



Dem, GOP leaders say Richardson's housing troubles warrant scrutiny

By Jared Allen and Jackie Kucinich

Posted: 06/17/08 07:07 PM [ET]

Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson's (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson's case immediately if her behavior is proven to be below House ethics standards.

"Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere," said Hoyer spokeswoman Stacey Farnen Bernards. "Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week."

Boehner's office echoed that sentiment.

"If Rep. Richardson's behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate," said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly \$200,000 below the \$575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson's troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson's behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some \$388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.

"I'm just amazed they've done this," York told the Long Beach Press-Telegram. "They never would have done this for anybody else."

York's lawsuit last week led to the disclosure that Richardson — who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes — bought the house in Sacramento with a sub-prime mortgage and no money down.

The \$535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.

 Image

A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times — including six times in the last 14 months alone — on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt — \$575,000 — than the original \$535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the

Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

“Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law,” Pelosi said last week. “And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.”

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi’s comments still very much apply to Richardson’s situation.

House Republicans said that Richardson’s home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

"I think Congress has to look into its own," Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as "VIP" customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the \$3 billion "taxpayer bailout."

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter, said that if Richardson simply fell on hard times, then it wouldn't be necessary to address her issues should the hearing take place.

"But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes," she should be included in any congressional inquiry, he said.

[Close Window](#)

From: Baptista, Geri Ann S.
Sent: Mon 06/16/2008 10:01 PM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: RE: Richardson Disclosure

Hey Jan – apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?
Geri Ann

San Francisco Chronicle
<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer
Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension

for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with

author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff.

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Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced,

took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.2626 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes *Sarah Lueck reports on Congress.*

Trackback URL: <http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/>
House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. **Laura Richardson** provided no information about her recent mortgage woes. Multiple accounts have been **reported recently** on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

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From: Gaugl, Sara C.

Sent: Saturday, June 14, 2008 4:30 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Loan Terms

Sensitivity: Confidential

FYI.

Richardson's loan was subprime – *Press Telegram* (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.

Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer
Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of rescission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have **"significantly increased its value."**

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS – 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.

Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

<http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated \$575,000 in total debt after failing to make payments on her original

\$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the *Los Angeles Times* reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the *Times* reported.

"They took the property back, and they didn't even send back the money," York was quoted in the *Times*. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista - VP, WaMu Corporate Communications

206.500.2875 direct | 206.612[img alt="phone icon"] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: RE: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.2822 direct | 206.228[img alt="phone icon"] cell

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Tuesday, June 17, 2008 3:52 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Gleanings from Foreclosure News

By Julia Thorn

This has caused him to sue Richardson and her bank, **Washington Mutual**. Already he has invested in extensive repairs on the unit. York alleges that Richardson used her political clout to cancel the legitimate purchase he had made of this ...

House Repos Blog - <http://www.houserepos.net/blog>

This as-it-happens Google Alert is brought to you by Google.

[Remove this alert.](#)
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[Manage your alerts.](#)

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Tuesday, June 17, 2008 10:40 AM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Re: Richardson Disclosure

i will call you this am after 9. Thanks, J

----- Original Message -----

From: Baptista, Geri Ann S.
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Sent: Mon Jun 16 22:01:07 2008
Subject: RE: Richardson Disclosure

Hey Jan ☐ apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?

Geri Ann

San Francisco Chronicle

<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer

Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

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Other nuggets from the reports:

_ Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

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Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
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Sarah Lueck reports on Congress.

Trackback URL: <http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/>

House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently <http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11_0_3078049.story> on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment

income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Geri Ann S. Baptista | VP, WaMu Corporate Communications
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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime | Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting

the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.
Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO □ A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of rescission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it □ making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

<http://ap.google.com/article/ALeqM5gj12vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0> □ □ □
<http://ap.google.com/article/ALeqM5gj12vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0>

http://ap.google.com/article/ALeqM5gj12vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS □ 18 hours ago

SACRAMENTO, Calif. (AP) □ An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.
Sent: Fri 06/13/2008 10:13 AM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: Richardson liability report and comment to senior Democrat

<http://thehill.com/loading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html> <<http://thehill.com/loading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>>

Richardson mum in the face of mounting pressure

By Jared Allen
Posted: 06/13/08 11:50 AM [ET]
Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice in September 2007 and again in January and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement which she filed in February she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 which marks the end of the 2007 financial disclosure reporting period Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, N/A.

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the bank screwed up.

On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the Times reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

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From: Gaugl, Sara C.

Sent: Thursday, June 12, 2008 2:15 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: RE: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107 <http://www.dailybreeze.com/ci_9564107>

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

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From: Capitol Alert <capitolalert@sacbee.com>
Sent: Tuesday, June 17, 2008 9:01 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: AM Alert: Partisan hoops

To view this email as a web page, go [here](#).

The Sacramento Bee
CapitolAlert



AM Alert: Partisan hoops

Forget the **Lakers** and the **Celtics**.

Tonight it's **Democrats versus Republicans** in a **hardcourt showdown at Arco Arena**.

Lawmakers square off in a charity hoops game with a **7 p.m. tip-off**.

"I'm looking forward to **kicking a little Republican butt**," said Assemblyman **Lloyd Levine**.

Those are fighting words for Democratic team that got walloped in the inaugural hoopfest in 2007, when **Team GOP cruised to a 55-30 victory**.

GOP co-captain **Guy Houston** isn't as confident this year, as his team battles the injury bug with the Twin Towers, Sens. **Jeff Denham** and **Dennis Hollingsworth**, expected to sit out.

"We put in a call to the governor's office for help," said Houston.

And **you know it's bad when legislative Republicans are asking Schwarzenegger for anything**.

Assemblyman **Hector De La Torre**, who helped create the event after watching Republicans beat Democrats in charity softball year after year, said his team has "gotten younger and more athletic."

To win, the Democrats will have to stop to the force that was Assemblyman **Cameron Smyth** in '07.

Last year, then-Assemblywoman **Laura Richardson (she of foreclosure fame)** knocked Smyth out of the game with a stiff push to the back. She was called for a flagrant foul, recalls De La Torre.

"I am sure Cameron winces at that every time he goes up for a layup," De La Torre said.

The Capitol Alert keys to the game: Republicans have to get the ball in Smyth's hands.

Democrats must contain the GOP's "Big Three": Smyth, Houston and **George Plescia**.

Perhaps most important, Democrats must adjust to competing when they don't outnumber their GOPers as badly as they do in the Legislature's stacked committees.

Tickets are \$10 and all proceeds go to **Donate Life California** and the **American Diabetes Association**.

In other happenings, **Mitt Romney**, the former Massachusetts governor, comes to California to help raise money for state Senate candidate **Tony Strickland**.

Why would the former presidential hopeful do that? Perhaps because **Strickland was co-chairman of Romney's California campaign**.

The **budget conference committee** continues to meet as do numerous panels in both houses.

Want **The Latest from Capitol Alert** on your mobile device? Check out our [mobile site](#).

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Check out **today's news, editorials and blog posts** from the world of California politics.

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Today's [calendar](#).

Shane Goldmacher
Capitol Alert Coordinator

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Tuesday, June 17, 2008 1:01 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: RE: Richardson Disclosure

Hey Jan – apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?
Geri Ann

San Francisco Chronicle
<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer
Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between \$5 million and \$25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between \$1 million and \$5 million.

They also exercised a \$1 million to \$5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1 million to \$5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a \$17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won \$1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between \$100,001 and \$250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported \$66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given \$300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between \$2,501 and \$5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting \$612 from Augsburg Fortress Publishers and \$221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for \$500 and on "The Closer" for \$759.

_ Feinstein was given a \$500 Annie Leibovitz print by Al and Tipper Gore and a \$375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid \$2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of \$9,928 each in airfare alone and \$1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost \$1,584 each in airfare and \$2,625 each in lodging.

<http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL>

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes
Sarah Lueck reports on Congress.

JPMC - 003659
CONFIDENTIAL
CSOC.RICH.005152

Trackback URL: <http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/>
House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. **Laura Richardson** provided no information about her recent mortgage woes. Multiple accounts have been **reported recently** on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime – Press Telegram (Long Beach)
By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.

Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because

Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of rescission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have **"significantly increased its value."**

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS – 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.

Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

<http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the *Los Angeles Times* reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the *Times* reported.

"They took the property back, and they didn't even send back the money," York was quoted in the *Times*. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista - VP, WaMu Corporate Communications

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This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Gaugl, Sara C.

Sent: Thursday, June 12, 2008 2:15 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: RE: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.2822 direct | 206.228  cell

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 8:27 PM
To: timothy.mcgarra@earthlink.net
Subject: RE: Daily Breeze: WaMu giving Richardson a break?

Thanks, I am back from a short vacation to a dude ranch in WY- what a treat. I will call tomorrow. J

Jan Lynn Owen
First Vice President
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801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: timothy.mcgarra [mailto:timothy.mcgarra@earthlink.net]
Sent: Tuesday, June 10, 2008 10:25 AM
To: Owen, Jan L.
Subject: Daily Breeze: WaMu giving Richardson a break?

This article link was mailed to you by: timothy.mcgarra@earthlink.net
The sender included the following message:

Just in case you haven't seen already...

[WaMu giving Richardson a break? - By Gene Maddaus Staff Writer](#)

Buyer of Laura Richardson's home plans to sue bank over rescission of sale. [View Full Story](#)

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 8:26 PM
To: Strom, Erik E. <erik.strom@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>
Subject: FW: State Net Capitol Journal (PDF format)
Attach: sncj_061608.pdf

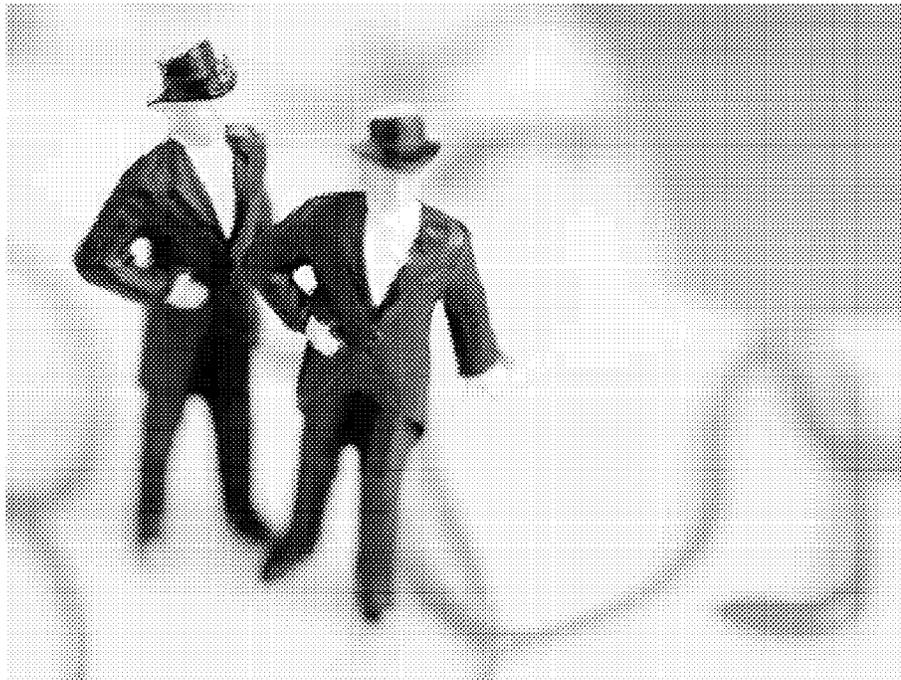
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From: State Net [mailto:sncj@statenet.com]
Sent: Friday, June 13, 2008 1:06 PM
To: Owen, Jan L.
Subject: State Net Capitol Journal (PDF format)

Dear Reader: Attached is your new issue of State Net Capitol Journal. Please feel free to pass this e-mail along to your colleagues. Let them know they can register for a complimentary subscription at: <http://www.statenet.com>. We want to hear from you. Please share your feedback and ideas with our editorial team by sending e-mail to: capj@statenet.com. Thanks for reading, Rich Ehisen Editor State Net: Leaders in customized legislative and regulatory reporting. If you wish to receive future issues in an alternative format (HTML or Plain Text) please send a message to: helpdesk@statenet.com. To unsubscribe, please go to: <http://statenet.com/unsubscribe>

June 16, 2008

Gay Marriage



Budget & taxes

Will return on June 30th

Politics & leadership

GOP facing more
Congressional losses

Governors

Patrick to pitch new
kind of school

Bird's eye view

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Hot issues

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Once around the statehouse lightly

12

The next issue of
Capitol Journal will be
available on June 30th.

Top Story

More than 100,000 same-sex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

When CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court's decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another "Arnold being Arnold" moment. But with same-sex couples from across the state and around the country now lining up to take their wedding vows — and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.



“The potential is incredible,” says Richard Markal, director of the Sacramento-based Association for Wedding Professionals International, a wedding industry trade group. “It will be a boon to California’s economy, no question. The impact’s going to be in the millions, easily.”

Marketing experts also cite the gay community’s comparatively high earning power. PlanetOut, a media and entertainment company that conducts surveys about gay and lesbian consumers, says gay consumers earn 20 percent more than their straight counterparts, on average, and spend about 10 percent more on civil union and other commitment ceremonies.

Donna Hoffman, a marketing professor and co-director of the Sloan Center for Internet Retailing at the University of California, Riverside, says business from same-sex couples could be particularly good for online retailers, who allow shoppers the confidentiality they may not find in bricks and mortar outlets. “This is a multibillion-dollar business and [gays and lesbians] are virtually shut out from this commercial enterprise,” Hoffman says. “I think we can expect a lot of weddings, and these people need to be served commercially. This is a huge opportunity for Internet retailers.”

For officials in states without legal gay marriage, however, CALIFORNIA’s new law is more burden than blessing. Although 41 states have laws that prohibit same-sex unions, 27 of which are codified in the state constitution, many state officials openly fear dealing with a wave of newlywed couples who get married in CALIFORNIA and then return

“It will be a boon to California’s economy, no question. The impact’s going to be in the millions, easily.”

home to file suit in an effort to have those unions recognized in their own community.

Nine states — ALASKA, COLORADO, FLORIDA, IDAHO, MICHIGAN, NEBRASKA, SOUTH CAROLINA, SOUTH DAKOTA and UTAH — tried to get the CALIFORNIA high court to stay its ruling until November, when state voters weigh in on a proposed constitutional amendment to define marriage as being only between one man and one woman. In a letter to the court,

The week in session

States in Regular Session: AZ, CA, DC, DE, LA, MA, MI, NC, NH, NJ, NY, OH, PA, RI, US

States in Special Session: AK “c”, AL “a”, CA “c”, CT “b”, CT “c”, MS “a”, PA “a”

Special Sessions in Recess: CA “a”, CA “b”

States in Perfunctory Session: IL Special Sessions “a”-“s”

States Currently Prefiling or Drafting for 2009: MT, ND

States Projected to Adjourn: AZ, MS

States Adjourned in 2008: AK, AL, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, MD, ME, MN, MO, MS, NE, NM, OK, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY

State Special Sessions Adjourned in 2008: AR “a”, CT “a”, DE “a”, LA “a”, LA “b”, ME “a”, NC “b”, OR “a”, VA “a”, WI “c”, WI “d”, WI “e”, WV “a”

Letters indicate special/extraordinary sessions

— Compiled By JAMES ROSS
(session information current as of 06/05/2008)
Source: State Net database



UTAH Attorney General Mark Shurtleff urged justices to delay the law’s effective date, saying “Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California’s voters favor in November the proposed ballot measure.” Two conservative groups — Liberty Counsel in FLORIDA and the Alliance Defense Fund in ARIZONA also

“Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California’s voters favor in November the proposed ballot measure.”

asked for a stay until after the possible November vote

The high court, however, rejected both of those challenges. Undaunted, Liberty Counsel filed another suit last week with the 1st District Court of Appeal in San Francisco, arguing that the wording of the Supreme Court ruling allows the

lower court to set the terms and schedule for implementing the decision. As of this writing, no ruling has been issued on that challenge.

But AGs may have less to fear than they think. A coalition of gay advocacy groups, from the American Civil Liberties Union to Lambda Legal, issued a six-page memo last week asking gay couples who marry in CALIFORNIA to refrain from

“Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer.”

taking the issue to court when they return to their own state.

The memo further warned that the U.S. Supreme Court has traditionally refused to embrace major social change until a

high number of states have already acted, and that the battle for marriage must be a strategic, state by state, court by court affair. “Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer,” the memo said.

For now, only two states will recognize gay marriages performed in CALIFORNIA. NEW YORK Gov. David Paterson (D) has already ordered the Empire State to recognize all marriages conducted in locales where they are legal, while RHODE ISLAND also recognizes those unions.

But while some gay couples are clearly preparing to make the most of their window of opportunity, others appear to be playing it closer to the vest, at least for now. The San Francisco Convention & Visitors Bureau, for instance, says it has yet to see the deluge of hotel or travel bookings some others claim to be getting, which many would take as odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined



to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. “If the window [for gay marriage] opens, hopefully it opens forever,” Paisley says. “So there’s no urgency right now.”

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in CALIFORNIA (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way CALIFORNIA voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation’s highest court. “Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California,” says Duke University law professor Erwin Chemerinsky. “What [gay marriage advocates] want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted.”

(NEW YORK TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATELINE.ORG, THE FIELD POLL, STATE NET, WALL STREET JOURNAL, SAN FRANCISCO CHRONICLE, ABC NEWS.COM)

— *Compiled by RICH EHISEN*

Politics & leadership

GOP FACING MORE CONGRESSIONAL LOSSES: The 2006 elections were not good for congressional Republicans, who lost control of both houses after suffering heavy losses to Democrats. But the bad times may not be over, with some predicting further GOP losses in both chambers in November.

“A lot of Republicans thought that 2006 was the low point, and that simply isn’t the case,” said Nathan Gonzales, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.

The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate. Senior Editor Jennifer Duffy said, "It's like 2006 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters' decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was \$45.3 million in House Democrats' campaign war chest, while House Republicans only had \$6.7 million. And in the Senate, Democrats had \$37.6 million compared to Republicans' \$19.4 million.

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats' 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCrery (R-LOUISIANA). "I don't think the atmosphere in November is going to be nearly as bad as it is now, or as pundits suggest."

But other Republicans aren't nearly as optimistic. Sen. John Ensign of NEVADA, who is heading Senate Republicans' re-election effort, for example, told the *Las Vegas Review-Journal* recently that he thought it would be "a great night" if his party managed to hold Democratic gains in the Senate to three or four seats. (WALL STREET JOURNAL)

IL HOUSE SPEAKER ISSUES IMPEACHMENT INSTRUCTIONS: In keeping with the ongoing feud between ILLINOIS House Speaker Michael Madigan (D) and Gov. Rod Blagojevich (D), the speaker circulated a memo to legislative candidates last week instructing them on how to initiate impeachment proceedings

Upcoming elections

06/12/2008 - 07/03/2008

06/17/2008

Maryland Special Election
US House (Albert Russell Wynn
(4th district))

06/24/2008

North Carolina Second Primary
House District 67
Senate District 05

Utah Primary Election

House (All)
Senate 1, 5, 6, 8, 10, 13, 14, 16, 19, 20,
23, 24, 25, 27, 29
US House (All)
Constitutional Officers: Governor,
Lieutenant Governor, Treasurer, Attorney
General, Auditor



against the governor. The memo, which ran 14 pages, compared corruption under the Blagojevich to a cancerous tumor that must be cut out. “One thing we learned from the [imprisoned former Republican Gov.] George Ryan case is that we should excise a tumor when it is first discovered; not leave it in the body to continue to spread and do further harm,” the memo stated. A spokesman for Madigan said the state’s Democratic Party, which Madigan chairs, sent the memo to a “bunch of candidates” who had requested information about impeachment. The state’s other top Democrat, Senate President Emil Jones Jr., didn’t support the action. “I think it’s wrong for the Democratic Speaker and Democratic Party Chairman to promote the impeachment of a Democratic Governor,” he said. “Impeachment is unwarranted in my opinion, and should not be used as a political tool.” (CHICAGO TRIBUNE)

POLITICS IN BRIEF: LOUISIANA Gov. Bobby Jindal (R) said last week he would let a bill (SB 672) that would triple legislators’ pay and which had already passed the Senate and been approved by a House committee become law without his signature. The governor said he didn’t want to give legislators any reason to sidetrack health care, education and tax initiatives he wants passed before the end of the session on June 23 (ADVOCATE [BATON ROUGE]). • **ALASKA** legislators are heading out on a tour of the state to get some face time with citizens before deciding whether to support a proposed \$500 million natural gas pipeline deal with a Canadian company. Hearings are tentatively scheduled over the next month in Fairbanks, Anchorage, Palmer, Soldotna, Barrow and Ketchikan (ANCHORAGE DAILY NEWS). • Eight incumbent **SOUTH CAROLINA** legislators were turned out of office in last Tuesday’s primary elections. Among the more notable casualties were six-term Rep. Bob Leach (R), who was defeated by retired businessman Bill Wylie in the GOP primary for District 21 and six-term Rep. Fletcher Smith (D), defeated by Greenville City Councilwoman Chandra Dillard in the Democratic primary for District 23 (WYFF4 [GREENVILLE]). • A **NEW YORK** Supreme Court justice ordered the Legislature last week to give the state’s 1,250 trial judges their first salary increase in 10 years. Justice Edward H. Lehner gave lawmakers 90 days to implement the raises, but the judges may have to wait considerably longer if lawmakers appeal the decision (NEW YORK TIMES).

— *Compiled by KOREY CLARK*

Governors

PATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead to a major showdown with Bay State teachers unions, MASSACHUSETTS Gov. Deval Patrick (D) is poised to propose a new kind of public school that



would, in the words of one school official, “radically transform” the current system.

Patrick’s plan would create “readiness schools” free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community’s particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers Association, which boasts nearly 108,000 members. “We are open to other ways of doing things,” said MTA president Anne Wass. “Certainly we’re not negative. We’re willing to work with the administration on this.”

But other unions are also waiting to hear more details before they come down one way or the other. “We’re open to new ideas, but we’re interested in protecting collective bargaining rights,” said Thomas Gosnell, president of the 27,000-member

In the hopper

At any given time, State Net tracks tens of thousands of bills in all 50 states, the US Congress and the District of Columbia. Here’s a snapshot of what’s in the legislative works:

Number of prefiles last week: 283

Number of Intros last week: 1,216

Number of bills enacted/adopted last week: 1,123

Number of prefiles to date: 20,344

Number of Intros to date: 83,692

Number of bills enacted/adopted overall to date: 21,311

— Compiled By JAMES ROSS
(measures current as of 06/012/2008)
Source: State Net database

American Federation of Teachers Massachusetts.

While the readiness schools share many similarities with charter schools, they would have different

governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

JINDAL GETS VOUCHERS: The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a \$10 million school voucher proposal that could allow as many as 1,500 low- to middle-income students in New Orleans to attend private schools at taxpayer expense. The bill faces one more vote in the House to review minor changes made in the Senate, but most observers

“We’re open to new ideas, but we’re interested in protecting collective bargaining rights.”



believe the measure will be on Jindal's desk very soon. Jindal made a school voucher program one of his top legislative priorities coming into the new session. In its current form, the plan would pay approximately \$6,300 or a participating private school's mandatory tuition — whichever is less — directly to a private school for kindergarten through third-grade students who come from households that earn a maximum of 250 percent of the federal poverty level, or \$53,000 for a family of four. (NEW YORK TIMES, TIMES-PICAYUNE [NEW ORLEANS]).

Upcoming stories

Here are some of the topics you will see covered in upcoming issues of the State Net Capitol Journal:

- Nuclear power
- Prison health care
- No Child Left Behind

STRICKLAND JUST SAYS NO TO VP TALK: Political pundits may have to stop mentioning OHIO Gov. Ted Strickland (D) as a possible running mate for Sen. Barack Obama's Democratic presidential ticket. In an interview with National Public Radio last week, Strickland responded to questions about possibly joining the campaign by echoing the words of William Tecumseh Sherman when the famed

“If drafted I will not run, if nominated I will not accept and if elected I will not serve. So, I don't know how more crystal clear I can be.”

Union general was pressed to seek the White House. “If drafted I will not run, if nominated I will not accept and if elected I will not serve,” Strickland said. “So, I don't know how more crystal clear I can be.”

Strickland has been mentioned prominently by many political handicappers, who note his popularity as both governor and a former member of Congress. More important, he hails from OHIO, the state which decided the 2004 election. Although Strickland was a passionate early supporter of NEW YORK Sen. Hillary Clinton's campaign to earn the nod that eventually went to Obama, Strickland said he is committed to helping the ILLINOIS Senator win the White House for Democrats in the fall. (ABC NEWS)

GOVERNORS IN BRIEF: State fire officials said arson is the likely cause of the fire that severely damaged the TEXAS governor's mansion last week. Nobody was hurt in the blaze, which happened around 2:00 a.m. The 152-year-old mansion has been unoccupied since a major renovation started last year. Gov. Rick Perry (R), who was in Europe on a trade mission at the time of the fire, said he was “heartbroken” over the damage. He also vowed that the mansion would be rebuilt, “whatever it costs” (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS). • PENNSYLVANIA Gov. Ed Rendell (D) signed legislation that gives Keystone State municipalities one year to adopt zoning ordinances necessary to preserve the Appalachian Trail. Those that don't will get priority listing for state grants and other help in acquiring property in an effort to protect the trail (PHILADELPHIA INQUIRER).

— Compiled by RICH EHISEN

Hot issues

B **USINESS:** The U.S. Supreme Court rules that public employees can sue their employer over a lost job only if the dismissal is rooted in discrimination based on race, gender or another federally protected category. The decision came in the case of an **OREGON** woman who claimed she was fired primarily because her boss did not like her (**NEW YORK TIMES**). • **MISSISSIPPI** Gov. Haley Barbour (R) signs SB 2006, legislation that requires Magnolia State scrap metal dealers to keep records of all their transactions and pay for purchases with checks or electronic transfers, which must be held for at least three days. The measure is aimed at curtailing the growing crime of copper theft (**DAILY JOURNAL [TUPELO]**). • Copper theft is also the issue in **MICHIGAN**, where the House endorses a package of bills that would bar scrap metal dealers from paying cash for copper. The measure, which moves to the Senate, also requires buyers to obtain a copy of the seller's driver's license or other photo ID, a thumbprint and a signed statement that the material wasn't stolen (**DETROIT FREE PRESS**). • The **DELAWARE** Senate approves SB 245, which would bar government agencies from taking private land unless it is strictly intended for public use, such as schools and roads. It moves to the House (**NEWS JOURNAL [NEW CASTLE-WILMINGTON]**). • The **LOUISIANA** House endorses SB 807, which would allow cable television operators to obtain a single statewide franchise rather than negotiate individual deals with each community they serve. It moves back to the Senate (**ADVOCATE [BATON ROUGE]**). • The **RHODE ISLAND** Senate approves legislation that would raise the state's minimum wage by up to 3 percent annually. It moves to the House (**PROVIDENCE JOURNAL**). • **FLORIDA** Gov. Charlie Crist (R) vetoes SB 996, which would have created a more extensive license for cosmetologists, including separate licenses for hair stylists, nail technicians and aestheticians, who do facials (**ORLANDO SENTINEL**).

CRIME & PUNISHMENT: An **OHIO** court rules that the state's method of executing condemned prisoners is unconstitutional because two of three drugs used in the lethal injection process can cause pain. State officials are considering an appeal to the Buckeye State Supreme Court (**CLEVELAND PLAIN DEALER**). • **ALABAMA** Gov. Bob Riley (R) signs legislation that allows the state prison commissioner to furlough inmates who are permanently incapacitated or terminally ill. The releases must also be approved by both prison medical officials and outside doctors (**MONTGOMERY ADVERTISER**). • **OKLAHOMA** Gov. Brad Henry (D) signs legislation to create the nation's first stand-alone, long-term nursing home for high-risk sex offenders. The bill is a response to the growing number of convicted sex offenders who need long-term care, but who cannot be placed in such facilities without endangering other residents (**SHAWNEE NEWS STAR**). • The **LOUISIANA**



House approves SB 144, which would allow Pelican State judges to order chemical castrations for convicted rapists and other sex offenders. It returns to the Senate (ADVOCATE [BATON ROUGE]).

EDUCATION: Education officials in **ARKANSAS** approve a statewide code of ethics for the Razorback State's 60,000 licensed teachers. The new code includes maintaining a professional relationship with each student and keeping job skills current (ARKANSAS DEMOCRAT GAZETTE). • The **LOUISIANA** House tables HB 199, which would have allowed people with a concealed-carry weapons permit to tote guns on college campuses. The author said the measure did not have enough votes to pass (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** House endorses SB 733, which would allow Pelican State science teachers to use supplemental materials when teaching subjects such as evolution, global warming, cloning and the origin of life. Those materials could only be utilized upon a request by a local school board and after approval by state education officials. The measure moves back to the Senate (TIMES-PICAYUNE NEW ORLEANS)).

ENVIRONMENT: The **OHIO** House unanimously approves the Great Lakes Compact, a measure that would prevent most diversions of water from the lakes' basin. The measure moves to Gov. Ted Strickland (D), who has said he will sign it into law. The Buckeye State will become the sixth to adopt the Compact, joining **ILLINOIS, INDIANA, MINNESOTA, NEW YORK** and **WISCONSIN**. Lawmakers in **PENNSYLVANIA** and **MICHIGAN** are still mulling similar proposals (AKRON BEACON JOURNAL). • **VERMONT** Gov. Jim Douglas (R) signs legislation that declares groundwater a public trust and requires businesses that withdraw 20,000 gallons a day or more to file a report on that usage with the state. Businesses would need a permit for withdrawal of more than 57,000 gallons, effective July 2010. Most farming operations will be exempt (BURLINGTON FREE PRESS). • The **DELAWARE** Senate approves SB 263, which would force utilities to buy credits for each ton of carbon dioxide they release into the atmosphere. The money would be earmarked for public energy conservation programs, clean energy projects, financial assistance with energy bills for low-income residents and similar initiatives. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]).

HEALTH & SCIENCE: The **LOUISIANA** House gives final approval to HB 318, which would require health insurers to cover the cost of prosthetics up to \$50,000 per limb per year. It moves to Gov. Bobby Jindal (R) for review (ADVOCATE

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at

http://www.statenet.com/capitol_journal/06-09-2008/html



[BATON ROUGE]). • Also in **LOUISIANA**, the Senate approves SB 182, which would allow judges to order people with mental illness to seek outpatient treatment. Patients would have to be older than 18 and have a history of violence before a judge could order the treatment. It also goes to Gov. Jindal, who has indicated he will sign it (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** Senate approves HB 958, which requires health insurers to cover treatment for autism in children under age 17. Group coverage for businesses with less than 50 employees would be exempt. It too goes to Gov. Jindal (ADVOCATE [BATON ROUGE]). • The **PENNSYLVANIA** Senate approves SB 246, which bans smoking in most public places. The measure exempts certain workplaces and entertainment venues, including casinos located outside of Philadelphia. It moves to Gov. Ed Rendell (D), who has said he will sign it into law (PHILADELPHIA INQUIRER).

HOMELAND SECURITY: The **ARIZONA** House approves HB 2667, which would bar the Grand Canyon State from adhering to the federal Real ID Act, a law that requires states to verify that driver’s license applicants are legal citizens. The bill moves to Gov. Janet Napolitano (D) for review (ARIZONA REPUBLIC [PHOENIX]).

SOCIAL POLICY: In **SOUTH CAROLINA**, Gov. Mark Sanford (R) signs legislation that allows the Ten Commandments and the Lord’s Prayer to be included in displays at public buildings (SPARTANBURG HERALD-JOURNAL).

POTPOURRI: The **OHIO** House and Senate approve legislation that would allow three-wheeled electric vehicles to be registered as motorcycles in the Buckeye State. The measure moves to Gov. Ted Strickland (D), who is expected to sign it into law (CLEVELAND PLAIN DEALER). • A **LOUISIANA** Senate committee kills HB 1295, which would have repealed a state law requiring motorcycle riders to wear helmets (ADVOCATE [BATON ROUGE]).

— Compiled by RICH EHISEN

Once around the statehouse lightly

PUTTING THE SQUEEZE ON: Former ARKANSAS Gov. and erstwhile presidential candidate Mike Huckabee definitely knows how to work a crowd. As the *Charlotte Observer* reports, Huckabee was attending the NORTH CAROLINA Republican Party convention recently when Robert Pittenger, a fellow

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Republican running for lieutenant governor, began to choke on a piece of food. The quick-thinking Huckabee applied the Heimlich maneuver, clearing Pittenger's throat. Pittenger, who has recovered fully, called the former gov's actions "typical Mike Huckabee," adding that "He's just a decent fun guy who cares about people."

CONGRESSWOMAN DEADBEAT: It has been quite a ride for CALIFORNIA Rep. Laura Richardson, a CALIFORNIA Democrat who in less than a year's time went from being a city councilwoman to punching her ticket to Congress, with a brief stop in the state Assembly along the way. But Richardson has been better known of late for a messy default on the mortgage of a Sacramento home she bought during her very brief stay under the Capitol dome. While that made national headlines, it is far from Richardson's only recent financial fiasco. As the *Los Angeles Times* reports, she has defaulted on home loans at least six times since 2004, and has similarly run out on a variety of car repair bills and other financial obligations. Undaunted, Richardson is now trying to reclaim the Sacramento house, which has already been sold to someone else.

COPY THAT: If imitation is the sincerest form of flattery, then MICHIGAN should be downright honored by a recently released report from a GEORGIA commission that outlines a "new vision" for the Peach State's mental health care system. That's because, reports the *Atlanta Journal Constitution*, the bulk of the report was lifted directly from a similar MICHIGAN study published in 2004. The GEORGIA report also apparently kiped heavily from other works as well, though none as much as the MICHIGAN document. The plagiarism was in many cases word-for-word, often appearing to have been directly cut and pasted from other sources, all without attribution. One GEORGIA mental health official admitted she had never seen one state plagiarize another, saying such documents "usually reflect the unique characteristics of the state."

BRIDGE TO SOMEWHERE: At least that is what it the old Route 2 bridge between Middlesex and Moretown in VERMONT could be for the right person. As the *Rutland Herald* reports, state officials have deemed the 80-year-old steel truss bridge to be unsafe, meaning it has to be replaced. But the Federal Highway Administration also lists the span as "historic," meaning that the bridge has to be put up for sale for 30 days before it can be torn down and replaced. It is clearly a golden opportunity for anyone who has ever dreamed of having their very own bridge, albeit one that, given its current condition, a buyer may not want to drive, you know, actual cars on.

— By RICH EHISEN

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http://www.statene1.com/capitol_journal/06-09-2008/html



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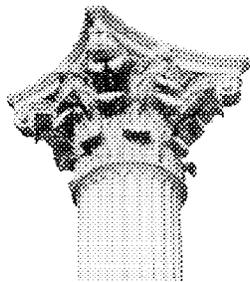
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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 5:06 PM
To: Watson, Alison <alison.watson@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>
Subject: FW: Richardson Disclosure

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes

Sarah Lueck reports on Congress.

Trackback URL: <http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/>

House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. **Laura Richardson** provided no information about her recent mortgage woes. Multiple accounts have been **reported recently** on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of \$578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for \$388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly \$9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in

Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Monday, June 16, 2008 4:56 PM
To: Strom, Erik E. <erik.strom@wamu.net>; Owen, Jan L. <jan.owen@wamu.net>
Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Richardson Disclosure

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes **Sarah Lueck reports on Congress.**

Trackback URL: <http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/>

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime – Press Telegram (Long Beach)
By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure

auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.

Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer
Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for \$388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for \$535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at \$578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly \$71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly \$9,000 in delinquent property taxes.

In the notice of rescission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have **"significantly increased its value."**

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS – 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for \$388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for \$535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.

Sent: Fri 06/13/2008 10:13 AM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: Richardson liability report and comment to senior Democrat

<http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]

Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new \$446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of \$359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing \$367,436 on an original loan of \$359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the *Los Angeles Times* reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for \$388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the *Times* reported.

"They took the property back, and they didn't even send back the money," York was quoted in the *Times*. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista - VP, WaMu Corporate Communications

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This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Gaugl, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: RE: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

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sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/cj_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well,"

she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 4:19 PM
To: Strom, Erik E. <erik.strom@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>
Subject: FW: State Net Capitol Journal (PDF format)
Attach: sncj_061608.pdf

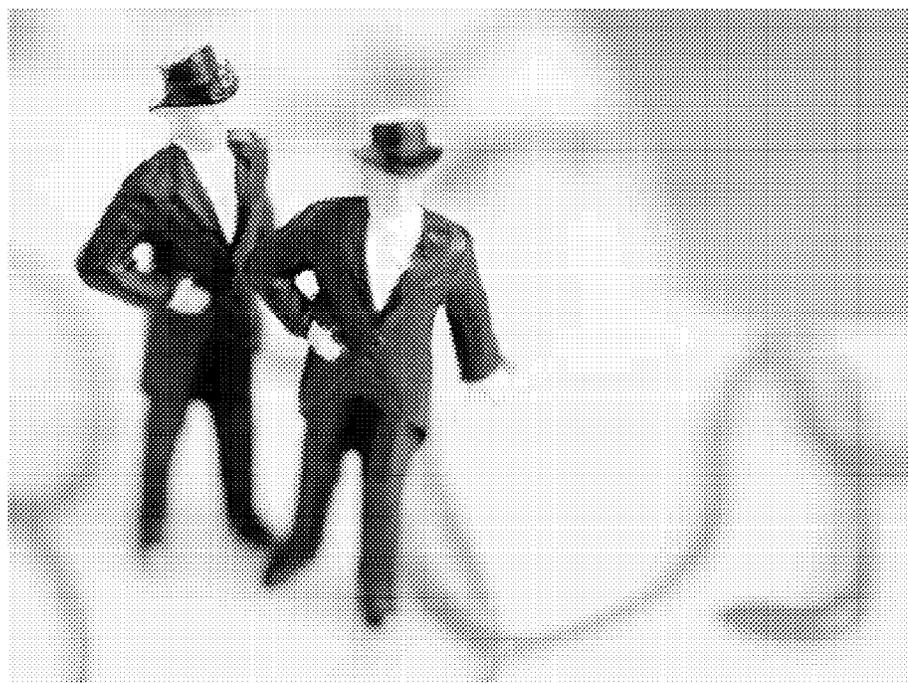
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From: State Net [mailto:capj@statenet.com]
Sent: Friday, June 13, 2008 1:06 PM
To: Owen, Jan L.
Subject: State Net Capitol Journal (PDF format)

Dear Reader: Attached is your new issue of State Net Capitol Journal. Please feel free to pass this e-mail along to your colleagues. Let them know they can register for a complimentary subscription at: <http://www.statenet.com>. We want to hear from you. Please share your feedback and ideas with our editorial team by sending e-mail to: capj@statenet.com. Thanks for reading, Rich Ehisen Editor State Net: Leaders in customized legislative and regulatory reporting. If you wish to receive future issues in an alternative format (HTML or Plain Text) please send a message to: helpdesk@statenet.com. To unsubscribe, please go to: <http://statenet.com/unsubscribe>

June 16, 2008

Gay Marriage



Budget & taxes

Will return on June 30th

Politics & leadership

GOP facing more
Congressional losses

Governors

Patrick to pitch new
kind of school

Bird's eye view

2

Hot issues

10

Once around the statehouse lightly

12

The next issue of
Capitol Journal will be
available on June 30th.

Top Story

More than 100,000 same-sex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

When CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court's decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another "Arnold being Arnold" moment. But with same-sex couples from across the state and around the country now lining up to take their wedding vows — and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.



“The potential is incredible,” says Richard Markal, director of the Sacramento-based Association for Wedding Professionals International, a wedding industry trade group. “It will be a boon to California’s economy, no question. The impact’s going to be in the millions, easily.”

Marketing experts also cite the gay community’s comparatively high earning power. PlanetOut, a media and entertainment company that conducts surveys about gay and lesbian consumers, says gay consumers earn 20 percent more than their straight counterparts, on average, and spend about 10 percent more on civil union and other commitment ceremonies.

Donna Hoffman, a marketing professor and co-director of the Sloan Center for Internet Retailing at the University of California, Riverside, says business from same-sex couples could be particularly good for online retailers, who allow shoppers the confidentiality they may not find in bricks and mortar outlets. “This is a multibillion-dollar business and [gays and lesbians] are virtually shut out from this commercial enterprise,” Hoffman says. “I think we can expect a lot of weddings, and these people need to be served commercially. This is a huge opportunity for Internet retailers.”

For officials in states without legal gay marriage, however, CALIFORNIA’s new law is more burden than blessing. Although 41 states have laws that prohibit same-sex unions, 27 of which are codified in the state constitution, many state officials openly fear dealing with a wave of newlywed couples who get married in CALIFORNIA and then return

“It will be a boon to California’s economy, no question. The impact’s going to be in the millions, easily.”

UTAH — tried to get the CALIFORNIA high court to stay its ruling until November, when state voters weigh in on a proposed constitutional amendment to define marriage as being only between one man and one woman. In a letter to the court,

The week in session

States in Regular Session: AZ, CA, DC, DE, LA, MA, MI, NC, NH, NJ, NY, OH, PA, RI, US

States in Special Session: AK “c”, AL “a”, CA “c”, CT “b”, CT “c”, MS “a”, PA “a”

Special Sessions in Recess: CA “a”, CA “b”

States in Perfunctory Session: IL Special Sessions “a”-“s”

States Currently Prefiling or Drafting for 2009: MT, ND

States Projected to Adjourn: AZ, MS

States Adjourned in 2008: AK, AL, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, MD, ME, MN, MO, MS, NE, NM, OK, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY

State Special Sessions Adjourned in 2008: AR “a”, CT “a”, DE “a”, LA “a”, LA “b”, ME “a”, NC “b”, OR “a”, VA “a”, WI “c”, WI “d”, WI “e”, WV “a”

Letters indicate special/extraordinary sessions

— Compiled By JAMES ROSS
(session information current as of 06/05/2008)
Source: State Net database

home to file suit in an effort to have those unions recognized in their own community.

Nine states — ALASKA, COLORADO, FLORIDA, IDAHO, MICHIGAN, NEBRASKA, SOUTH CAROLINA, SOUTH DAKOTA and



UTAH Attorney General Mark Shurtleff urged justices to delay the law’s effective date, saying “Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California’s voters favor in November the proposed ballot measure.” Two conservative groups — Liberty Counsel in FLORIDA and the Alliance Defense Fund in ARIZONA also

“Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California’s voters favor in November the proposed ballot measure.”

asked for a stay until after the possible November vote

The high court, however, rejected both of those challenges. Undaunted, Liberty Counsel filed another suit last week with the 1st District Court of Appeal in San Francisco, arguing that the wording of the Supreme Court ruling allows the

lower court to set the terms and schedule for implementing the decision. As of this writing, no ruling has been issued on that challenge.

But AGs may have less to fear than they think. A coalition of gay advocacy groups, from the American Civil Liberties Union to Lambda Legal, issued a six-page memo last week asking gay couples who marry in CALIFORNIA to refrain from

“Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer.”

taking the issue to court when they return to their own state.

The memo further warned that the U.S. Supreme Court has traditionally refused to embrace major social change until a

high number of states have already acted, and that the battle for marriage must be a strategic, state by state, court by court affair. “Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer,” the memo said.

For now, only two states will recognize gay marriages performed in CALIFORNIA. NEW YORK Gov. David Paterson (D) has already ordered the Empire State to recognize all marriages conducted in locales where they are legal, while RHODE ISLAND also recognizes those unions.

But while some gay couples are clearly preparing to make the most of their window of opportunity, others appear to be playing it closer to the vest, at least for now. The San Francisco Convention & Visitors Bureau, for instance, says it has yet to see the deluge of hotel or travel bookings some others claim to be getting, which many would take as odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined



to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. “If the window [for gay marriage] opens, hopefully it opens forever,” Paisley says. “So there’s no urgency right now.”

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in CALIFORNIA (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way CALIFORNIA voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation’s highest court. “Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California,” says Duke University law professor Erwin Chemerinsky. “What [gay marriage advocates] want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted.”

(NEW YORK TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATELINE.ORG, THE FIELD POLL, STATE NET, WALL STREET JOURNAL, SAN FRANCISCO CHRONICLE, ABC NEWS.COM)

— *Compiled by RICH EHISEN*

Politics & leadership

GOP FACING MORE CONGRESSIONAL LOSSES: The 2006 elections were not good for congressional Republicans, who lost control of both houses after suffering heavy losses to Democrats. But the bad times may not be over, with some predicting further GOP losses in both chambers in November.

“A lot of Republicans thought that 2006 was the low point, and that simply isn’t the case,” said Nathan Gonzales, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.

The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate. Senior Editor Jennifer Duffy said, "It's like 2006 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters' decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was \$45.3 million in House Democrats' campaign war chest, while House Republicans only had \$6.7 million. And in the Senate, Democrats had \$37.6 million compared to Republicans' \$19.4 million.

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats' 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCrery (R-LOUISIANA). "I don't think the atmosphere in November is going to be nearly as bad as it is now, or as pundits suggest."

But other Republicans aren't nearly as optimistic. Sen. John Ensign of NEVADA, who is heading Senate Republicans' re-election effort, for example, told the *Las Vegas Review-Journal* recently that he thought it would be "a great night" if his party managed to hold Democratic gains in the Senate to three or four seats. (WALL STREET JOURNAL)

IL HOUSE SPEAKER ISSUES IMPEACHMENT INSTRUCTIONS: In keeping with the ongoing feud between ILLINOIS House Speaker Michael Madigan (D) and Gov. Rod Blagojevich (D), the speaker circulated a memo to legislative candidates last week instructing them on how to initiate impeachment proceedings

Upcoming elections

06/12/2008 - 07/03/2008

06/17/2008

Maryland Special Election
US House (Albert Russell Wynn
(4th district))

06/24/2008

North Carolina Second Primary
House District 67
Senate District 05

Utah Primary Election

House (All)
Senate 1, 5, 6, 8, 10, 13, 14, 16, 19, 20,
23, 24, 25, 27, 29
US House (All)
Constitutional Officers: Governor,
Lieutenant Governor, Treasurer, Attorney
General, Auditor



against the governor. The memo, which ran 14 pages, compared corruption under the Blagojevich to a cancerous tumor that must be cut out. “One thing we learned from the [imprisoned former Republican Gov.] George Ryan case is that we should excise a tumor when it is first discovered; not leave it in the body to continue to spread and do further harm,” the memo stated. A spokesman for Madigan said the state’s Democratic Party, which Madigan chairs, sent the memo to a “bunch of candidates” who had requested information about impeachment. The state’s other top Democrat, Senate President Emil Jones Jr., didn’t support the action. “I think it’s wrong for the Democratic Speaker and Democratic Party Chairman to promote the impeachment of a Democratic Governor,” he said. “Impeachment is unwarranted in my opinion, and should not be used as a political tool.” (CHICAGO TRIBUNE)

POLITICS IN BRIEF: LOUISIANA Gov. Bobby Jindal (R) said last week he would let a bill (SB 672) that would triple legislators’ pay and which had already passed the Senate and been approved by a House committee become law without his signature. The governor said he didn’t want to give legislators any reason to sidetrack health care, education and tax initiatives he wants passed before the end of the session on June 23 (ADVOCATE [BATON ROUGE]). • **ALASKA** legislators are heading out on a tour of the state to get some face time with citizens before deciding whether to support a proposed \$500 million natural gas pipeline deal with a Canadian company. Hearings are tentatively scheduled over the next month in Fairbanks, Anchorage, Palmer, Soldotna, Barrow and Ketchikan (ANCHORAGE DAILY NEWS). • Eight incumbent **SOUTH CAROLINA** legislators were turned out of office in last Tuesday’s primary elections. Among the more notable casualties were six-term Rep. Bob Leach (R), who was defeated by retired businessman Bill Wylie in the GOP primary for District 21 and six-term Rep. Fletcher Smith (D), defeated by Greenville City Councilwoman Chandra Dillard in the Democratic primary for District 23 (WYFF4 [GREENVILLE]). • A **NEW YORK** Supreme Court justice ordered the Legislature last week to give the state’s 1,250 trial judges their first salary increase in 10 years. Justice Edward H. Lehner gave lawmakers 90 days to implement the raises, but the judges may have to wait considerably longer if lawmakers appeal the decision (NEW YORK TIMES).

— *Compiled by KOREY CLARK*

Governors

PATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead to a major showdown with Bay State teachers unions, MASSACHUSETTS Gov. Deval Patrick (D) is poised to propose a new kind of public school that



would, in the words of one school official, “radically transform” the current system.

Patrick’s plan would create “readiness schools” free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community’s particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers Association, which boasts nearly 108,000 members. “We are open to other ways of doing things,” said MTA president Anne Wass. “Certainly we’re not negative. We’re willing to work with the administration on this.”

But other unions are also waiting to hear more details before they come down one way or the other. “We’re open to new ideas, but we’re interested in protecting collective bargaining rights,” said Thomas Gosnell, president of the 27,000-member

In the hopper

At any given time, State Net tracks tens of thousands of bills in all 50 states, the US Congress and the District of Columbia. Here’s a snapshot of what’s in the legislative works:

Number of prefiles last week: 283

Number of Intros last week: 1,216

Number of bills enacted/adopted last week: 1,123

Number of prefiles to date: 20,344

Number of Intros to date: 83,692

Number of bills enacted/adopted overall to date: 21,311

— Compiled By JAMES ROSS
(measures current as of 06/012/2008)
Source: State Net database

American Federation of Teachers Massachusetts.

While the readiness schools share many similarities with charter schools, they would have different

governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

JINDAL GETS VOUCHERS: The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a \$10 million school voucher proposal that could allow as many as 1,500 low- to middle-income students in New Orleans to attend private schools at taxpayer expense. The bill faces one more vote in the House to review minor changes made in the Senate, but most observers

“We’re open to new ideas, but we’re interested in protecting collective bargaining rights.”



believe the measure will be on Jindal’s desk very soon. Jindal made a school voucher program one of his top legislative priorities coming into the new session. In its current form, the plan would pay approximately \$6,300 or a participating private school’s mandatory tuition — whichever is less — directly to a private school for kindergarten through third-grade students who come from households that earn a maximum of 250 percent of the federal poverty level, or \$53,000 for a family of four. (NEW YORK TIMES, TIMES-PICAYUNE [NEW ORLEANS]).

Upcoming stories

Here are some of the topics you will see covered in upcoming issues of the State Net Capitol Journal:

- Nuclear power
- Prison health care
- No Child Left Behind

STRICKLAND JUST SAYS NO TO VP TALK: Political pundits may have to stop mentioning OHIO Gov. Ted Strickland (D) as a possible running mate for Sen. Barack Obama’s Democratic presidential ticket. In an interview with National Public Radio last week, Strickland responded to questions about possibly joining the campaign by echoing the words of William Tecumseh Sherman when the famed

“If drafted I will not run, if nominated I will not accept and if elected I will not serve. So, I don’t know how more crystal clear I can be.”

Union general was pressed to seek the White House. “If drafted I will not run, if nominated I will not accept and if elected I will not serve,” Strickland said. “So, I don’t know how more crystal clear I can be.”

Strickland has been mentioned prominently by many political handicappers, who note his popularity as both governor and a former member of Congress. More important, he hails from OHIO, the state which decided the 2004 election. Although Strickland was a passionate early supporter of NEW YORK Sen. Hillary Clinton’s campaign to earn the nod that eventually went to Obama, Strickland said he is committed to helping the ILLINOIS Senator win the White House for Democrats in the fall. (ABC NEWS)

GOVERNORS IN BRIEF: State fire officials said arson is the likely cause of the fire that severely damaged the TEXAS governor’s mansion last week. Nobody was hurt in the blaze, which happened around 2:00 a.m. The 152-year-old mansion has been unoccupied since a major renovation started last year. Gov. Rick Perry (R), who was in Europe on a trade mission at the time of the fire, said he was “heartbroken” over the damage. He also vowed that the mansion would be rebuilt, “whatever it costs” (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS). • PENNSYLVANIA Gov. Ed Rendell (D) signed legislation that gives Keystone State municipalities one year to adopt zoning ordinances necessary to preserve the Appalachian Trail. Those that don’t will get priority listing for state grants and other help in acquiring property in an effort to protect the trail (PHILADELPHIA INQUIRER).

— Compiled by RICH EHISEN



[BATON ROUGE]). • Also in **LOUISIANA**, the Senate approves SB 182, which would allow judges to order people with mental illness to seek outpatient treatment. Patients would have to be older than 18 and have a history of violence before a judge could order the treatment. It also goes to Gov. Jindal, who has indicated he will sign it (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** Senate approves HB 958, which requires health insurers to cover treatment for autism in children under age 17. Group coverage for businesses with less than 50 employees would be exempt. It too goes to Gov. Jindal (ADVOCATE [BATON ROUGE]). • The **PENNSYLVANIA** Senate approves SB 246, which bans smoking in most public places. The measure exempts certain workplaces and entertainment venues, including casinos located outside of Philadelphia. It moves to Gov. Ed Rendell (D), who has said he will sign it into law (PHILADELPHIA INQUIRER).

HOMELAND SECURITY: The **ARIZONA** House approves HB 2667, which would bar the Grand Canyon State from adhering to the federal Real ID Act, a law that requires states to verify that driver’s license applicants are legal citizens. The bill moves to Gov. Janet Napolitano (D) for review (ARIZONA REPUBLIC [PHOENIX]).

SOCIAL POLICY: In **SOUTH CAROLINA**, Gov. Mark Sanford (R) signs legislation that allows the Ten Commandments and the Lord’s Prayer to be included in displays at public buildings (SPARTANBURG HERALD-JOURNAL).

POTPOURRI: The **OHIO** House and Senate approve legislation that would allow three-wheeled electric vehicles to be registered as motorcycles in the Buckeye State. The measure moves to Gov. Ted Strickland (D), who is expected to sign it into law (CLEVELAND PLAIN DEALER). • A **LOUISIANA** Senate committee kills HB 1295, which would have repealed a state law requiring motorcycle riders to wear helmets (ADVOCATE [BATON ROUGE]).

— Compiled by RICH EHISEN

Once around the statehouse lightly

PUTTING THE SQUEEZE ON: Former ARKANSAS Gov. and erstwhile presidential candidate Mike Huckabee definitely knows how to work a crowd. As the *Charlotte Observer* reports, Huckabee was attending the NORTH CAROLINA Republican Party convention recently when Robert Pittenger, a fellow



Republican running for lieutenant governor, began to choke on a piece of food. The quick-thinking Huckabee applied the Heimlich maneuver, clearing Pittenger's throat. Pittenger, who has recovered fully, called the former gov's actions "typical Mike Huckabee," adding that "He's just a decent fun guy who cares about people."

CONGRESSWOMAN DEADBEAT: It has been quite a ride for CALIFORNIA Rep. Laura Richardson, a CALIFORNIA Democrat who in less than a year's time went from being a city councilwoman to punching her ticket to Congress, with a brief stop in the state Assembly along the way. But Richardson has been better known of late for a messy default on the mortgage of a Sacramento home she bought during her very brief stay under the Capitol dome. While that made national headlines, it is far from Richardson's only recent financial fiasco. As the *Los Angeles Times* reports, she has defaulted on home loans at least six times since 2004, and has similarly run out on a variety of car repair bills and other financial obligations. Undaunted, Richardson is now trying to reclaim the Sacramento house, which has already been sold to someone else.

COPY THAT: If imitation is the sincerest form of flattery, then MICHIGAN should be downright honored by a recently released report from a GEORGIA commission that outlines a "new vision" for the Peach State's mental health care system. That's because, reports the *Atlanta Journal Constitution*, the bulk of the report was lifted directly from a similar MICHIGAN study published in 2004. The GEORGIA report also apparently kiped heavily from other works as well, though none as much as the MICHIGAN document. The plagiarism was in many cases word-for-word, often appearing to have been directly cut and pasted from other sources, all without attribution. One GEORGIA mental health official admitted she had never seen one state plagiarize another, saying such documents "usually reflect the unique characteristics of the state."

BRIDGE TO SOMEWHERE: At least that is what it the old Route 2 bridge between Middlesex and Moretown in VERMONT could be for the right person. As the *Rutland Herald* reports, state officials have deemed the 80-year-old steel truss bridge to be unsafe, meaning it has to be replaced. But the Federal Highway Administration also lists the span as "historic," meaning that the bridge has to be put up for sale for 30 days before it can be torn down and replaced. It is clearly a golden opportunity for anyone who has ever dreamed of having their very own bridge, albeit one that, given its current condition, a buyer may not want to drive, you know, actual cars on.

— By RICH EHISEN

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at http://www.statene1.com/capitol_journal/06-09-2008/html



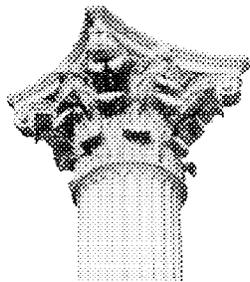
Editor: Rich Ehsen — capj@statenet.com

Associate Editor: Korey Clark — capj@statenet.com

Editorial Advisor: Lou Cannon

Correspondents: Richard Cox (CA), Steve Karas (CA),
Bruce McKeeman (CA), Jeff Kinnison (CA), Chelsea Wolfe (CA), Linda Mendenhall (IL),
Lauren King (MA) and Ben Livingood (PA)

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From: Hutchinson, Libby G. <libby.hutchinson@wamu.net>
Sent: Monday, June 16, 2008 1:45 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Congresswoman Laura Richardson - Recall

Sounds good.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations

WaMu
206-500-

-----Original Message-----

From: Owen, Jan L.
Sent: Monday, June 16, 2008 10:37 AM
To: Hutchinson, Libby G.
Subject: RE: Congresswoman Laura Richardson - Recall

You could push me over with a feather and I am so sad. I am good around 4:00 today? I will call you then?

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-
916-325-4717 fax
jan.owen@wamu.net

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Sent: Monday, June 16, 2008 10:30 AM
To: Owen, Jan L.
Subject: RE: Congresswoman Laura Richardson - Recall

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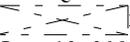
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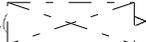
L.

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206-500-

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To: Gaugl, Sara C.; Baptista, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

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From: jogeo2  [mailto:jogeo2@
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <jogeo2@

> To: Ann hellgren [mailto:hellgren@billnuttle.com], Bill Nuttle [mailto:hellgren@billnuttle.com]
"croweke: yahoo.com" <croweke@yahoo.com>, Daniel [mailto:dan@danpressburg.com], DANPRESSBURG [mailto:dan@danpressburg.com],
denise penn at G and L Mag [mailto:denise.penn@gandl.com], Downtown Gazette [mailto:downtowngazette.com],
"DrBill: pdamerica.org" [mailto:drbill@pdamerica.org], E Selassie [mailto:selassie@progressivetalk.com],
"feedback: progressivetalk.com" [mailto:feedback@progressivetalk.com], F Lorah [mailto:lorah@progressivetalk.com],
Gabrielle Weeks [mailto:gabrielle@progressivetalk.com], G Maddaus [mailto:gaddaus@progressivetalk.com],
Jeff Price [mailto:price@progressivetalk.com]

> Subject: Congresswoman Laura Richardson - Recall

> Cc: AmericanVoices [mailto:americanvoices@progressivetalk.com]

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To: Hutchinson, Libby G. <libby.hutchinson@wamu.net>
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Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-1234

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To: Hutchinson, Libby G.
Subject: RE: Congresswoman Laura Richardson - Recall

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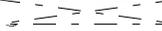
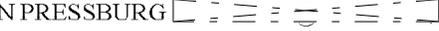
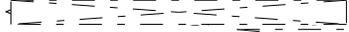
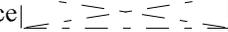
-----Original Message-----

From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Gaugl, Sara C.; Baptista, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

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From: jorgeo2
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <jorgeo2 >
> To: Ann hellgren, Bill Nuttle
"croweke:
Daniel <brezenof DAN PRESSBURG
denise penn at G and L Mag
Downtown Gazette
"DrBill: pdamerica.org
E Selassie
"feedback: progressivetalk.com"
F Lorah
Gabrielle Weeks
G Maddaus <gene.maddaus
Jeff Price
> Subject: Congresswoman Laura Richardson - Recall
> Cc: AmericanVoices
>
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- >
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From: Hutchinson, Libby G. <libby.hutchinson@wamu.net>
Sent: Monday, June 16, 2008 1:30 PM
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Subject: RE: Congresswoman Laura Richardson - Recall

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Subject: RE: Congresswoman Laura Richardson - Recall

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801 K Street Suite 110
Sacramento, CA 95814
916-553-
916-325-4717 fax
jan.owen@wamu.net

-----Original Message-----

From: Hutchinson, Libby G.
Sent: Monday, June 16, 2008 9:51 AM
To: Owen, Jan L.
Subject: FW: Congresswoman Laura Richardson - Recall

You should have been copied on this one, too.

L.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-

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From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Gaugl, Sara C.; Baptista, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

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Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <jogco
> To: Ann Hellgren, Bill Nuttle,
"croweke",
Daniel <brezenoff>, DAN PRESSBURG,
denise penn at G and L Mag,
Downtown Gazette,
"DrBill: pdamerica.org",
E Selassie,
"feedback: progressivetalk.com",
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>
> John Soto

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 1:09 PM
To: Strom, Erik E. <erik.strom@wamu.net>
Subject: RE: Congresswoman Laura Richardson - Recall

Yea, I got it.

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-1211
916-325-4717 fax
jan.owen@wamu.net

-----Original Message-----

From: Strom, Erik E.
Sent: Monday, June 16, 2008 10:07 AM
To: Owen, Jan L.
Subject: Fw: Congresswoman Laura Richardson - Recall

Hmmm...thoughts...
Erik Strom

----- Original Message -----

From: GM Newsroom
To: Gaugl, Sara C.; Baptista, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Sent: Mon Jun 16 08:19:13 2008
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

-----Original Message-----

From: jorge [mailto:jorge] [mailto:jorge]
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <jorge2@charter.net>
> To: Ann hellgren [mailto:hellgren@charter.net], Bill Nuttle [mailto:bnuttle@charter.net],
"croweke" [mailto:croweke@charter.net],
Daniel <brezenoff@charter.net> DAN PRESSBURG [mailto:dpressburg@charter.net],
denise penn at G and L Mag [mailto:denise.penn@gandl.com],
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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 1:09 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: FW: Congresswoman Laura Richardson - Recall

I am hoping you have seen this. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553--
916-325-4717 fax
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> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <joged@...>
> To: Ann Hellegren [mailto:Ann.Hellegren@...], Bill Nuttle [mailto:Bill.Nuttle@...],
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Daniel <brezenoff@...>, DAN PRESSBURG [mailto:dan@...],
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E Selassie [mailto:selassie@...],
"feedback: progressivetalk.com" [mailto:feedback@...],
F Lorah [mailto:lorah@...],
Gabrielle Weeks [mailto:gabrielle@...],
G Maddaus [mailto:maddaus@...],
Jeff Price [mailto:price@...]

> Subject: Congresswoman Laura Richardson - Recall

> Cc: AmericanVoices [mailto:americanvoices@...]

> Friends,

> I believe the time has come for a serious look at whether a recall is in order. Ms. Richardson has misrepresented every constituent she has represented from the City Council of Long Beach, the California State Assembly to her current position as U.S. Congresswoman. To children who, in good faith entered her contest to win trips. This woman is a sham and does not deserve to represent anyone in any capacity!

>
> For the Speaker of the House to state that "alot of people were caught up in the mortgage crisis" is a disgrace! That is comparing apples to oranges! She used the homes to support her political ambitions and then left the financial institutions to foot the bill! Not to mention the numerous small business owners who had the misfortune of doing business with her, they, in good faith, that she would honor her debts!

>
> I know there are many out there that maybe share my thoughts. Members of Congress should not be treated differently then main stream Americans who are losing their homes in this mortgage crisis!

>
> Please send your thoughts to Washington Mutual at their unusual treatment of Ms. Richardson's auction of her home in Sacramento as well as to Ms. Pelosi! This special treatment Washington Mutual is affording Ms. Richardson gives the impression that they have Ms. Richardson in their pocket to vote in legislation that benefits their line of business!

>
> Together we can ensure that members of Congress are held to the same standards as ordinary Americans.

>
> Your thoughts on this would be appreciated.

>
> Sincerely,

>
> John Soto

From: Hutchinson, Libby G. <libby.hutchinson@wamu.net>
Sent: Monday, June 16, 2008 12:51 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: FW: Congresswoman Laura Richardson - Recall

You should have been copied on this one, too.

L.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-2770

-----Original Message-----

From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Gaugl, Sara C.; Baptista, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

-----Original Message-----

From: jorgeo2 [mailto:jorgeo2@...] [mailto:jorgeo2@...]
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <jorgeo2@...>
> To: Ann hellgren [mailto:hellgren@...], Bill Nuttle [mailto:bnuttle@...],
"croweke" [mailto:croweke@...],
Daniel <brezenoff@...>, DAN PRESSBURG [mailto:dpressburg@...]
denise penn at G and L Mag [mailto:denise@...]
Downtown Gazette [mailto:downtown@...]
"DrBill: pdamerica.org" [mailto:drbill@...]
E Selassie [mailto:selassie@...]
"feedback.progressivetalk.com" [mailto:feedback@...]
F L. orah [mailto:lorah@...]
Gabrielle Weeks [mailto:gweeks@...]
G Maddaus [mailto:maddaus@...]
Jeff Price [mailto:jprice@...]
> Subject: Congresswoman Laura Richardson - Recall
> Cc: AmericanVoices [mailto:americanvoices@...]
>
> Friends,

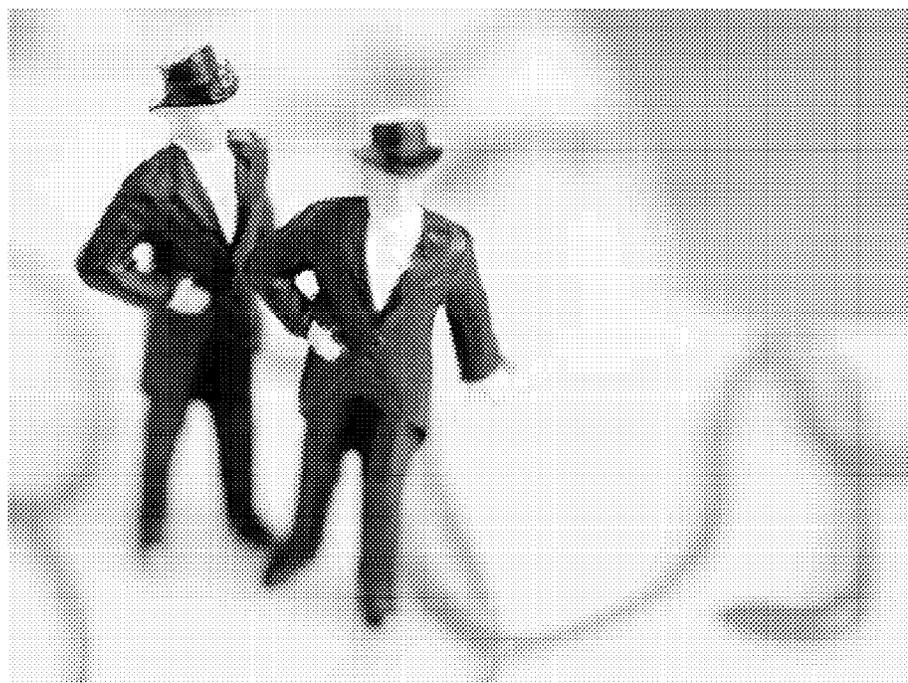
- >
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- >
- > Together we can ensure that members of Congress are held to the same standards as ordinary Americans.
- >
- > Your thoughts on this would be appreciated.
- >
- > Sincerely,
- >
- > John Soto

From: State Net 
Sent: Friday, June 13, 2008 4:06 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: State Net Capitol Journal (PDF format)
Attach: sncj_061608.pdf

Dear Reader: Attached is your new issue of State Net Capitol Journal. Please feel free to pass this e-mail along to your colleagues. Let them know they can register for a complimentary subscription at: <http://www.statenet.com>. We want to hear from you. Please share your feedback and ideas with our editorial team by sending e-mail to: capj@statenet.com. Thanks for reading, Rich Ehsen Editor State Net: Leaders in customized legislative and regulatory reporting. If you wish to receive future issues in an alternative format (HTML or Plain Text) please send a message to: helpdesk@statenet.com. To unsubscribe, please go to: <http://statenet.com/unsubscribe>

June 16, 2008

Gay Marriage



Budget & taxes

Will return on June 30th

Politics & leadership

GOP facing more
Congressional losses

Governors

Patrick to pitch new
kind of school

Bird's eye view

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Hot issues

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Once around the statehouse lightly

12

The next issue of
Capitol Journal will be
available on June 30th.

Top Story

More than 100,000 same-sex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

When CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court's decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another "Arnold being Arnold" moment. But with same-sex couples from across the state and around the country now lining up to take their wedding vows — and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.

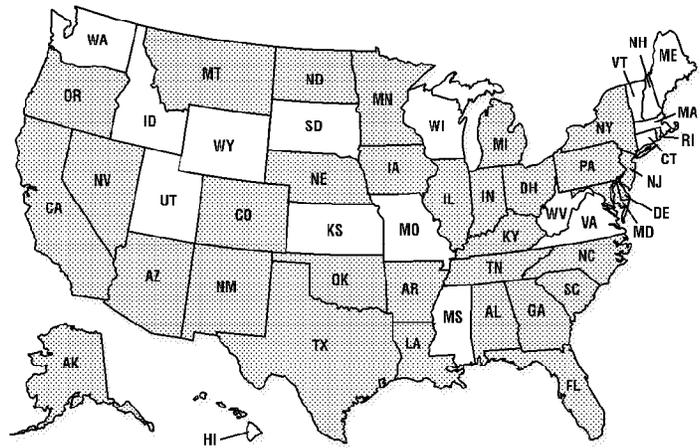


According to a new study from the University of California Los Angeles, more than half of CALIFORNIA's estimated 100,000 same-sex couples are expected to apply for marriage licenses when the new law goes into effect this week. The study also estimates that as many as 68,000 out-of-state couples could travel to CALIFORNIA to take advantage of the new law. MASSACHUSETTS — the only other state with legal same-sex marriage — does not allow out-of-state couples to marry if their union would not be legal in their home state, a caveat CALIFORNIA does not have. And while many couples will keep it simple, others are expected to celebrate their big event in style.

All of which, the UCLA study says, could generate as much as \$684 million for the CALIFORNIA economy over the next three years, creating 2,200 jobs along the way. More than \$70 million of that amount would go directly to state and local government coffers, with \$64 million in additional tax revenue for the state and another \$9 million in marriage-license fees for counties.

The bulk of the spending is expected to be on the usual wedding accoutrements, including cakes, decorations, clothing, jewelry, etc, but the benefits could also spread out to other industries as well. For instance, some Southern California wedding planners say that in the weeks right after the court decision, same-sex customers who were planning civil union ceremonies immediately switched to wedding plans instead. With that, many of those couples adjusted their budgets significantly upward to include home and landscape renovations in order to accommodate larger services or lavish parties to celebrate the event. Many in the wedding industry see this as just the first entre into what could be an enormously lucrative and previously untapped market.

Bird's eye view



Source: Poynter Institute

1 has shield law

State shield laws

Last May, the HAWAII Legislature approved HB 2557, a law which would make the Aloha State the 34th to give journalists at least partial protection from being forced to reveal their sources.



Gov. Linda Lingle (R) is expected to sign the measure into law. But many journalism advocates are pushing for a federal shield law, which has been creeping forward in Congress. That measure, the Free Flow of Information Act (S 2035), has been approved in the House, but has not been brought up for a vote in the Senate. Both presidential candidates, Democrat Barack Obama and Republican John McCain, have voiced support for the measure.



“The potential is incredible,” says Richard Markal, director of the Sacramento-based Association for Wedding Professionals International, a wedding industry trade group. “It will be a boon to California’s economy, no question. The impact’s going to be in the millions, easily.”

Marketing experts also cite the gay community’s comparatively high earning power. PlanetOut, a media and entertainment company that conducts surveys about gay and lesbian consumers, says gay consumers earn 20 percent more than their straight counterparts, on average, and spend about 10 percent more on civil union and other commitment ceremonies.

Donna Hoffman, a marketing professor and co-director of the Sloan Center for Internet Retailing at the University of California, Riverside, says business from same-sex couples could be particularly good for online retailers, who allow shoppers the confidentiality they may not find in bricks and mortar outlets. “This is a multibillion-dollar business and [gays and lesbians] are virtually shut out from this commercial enterprise,” Hoffman says. “I think we can expect a lot of weddings, and these people need to be served commercially. This is a huge opportunity for Internet retailers.”

For officials in states without legal gay marriage, however, CALIFORNIA’s new law is more burden than blessing. Although 41 states have laws that prohibit same-sex unions, 27 of which are codified in the state constitution, many state officials openly fear dealing with a wave of newlywed couples who get married in CALIFORNIA and then return

“It will be a boon to California’s economy, no question. The impact’s going to be in the millions, easily.”

home to file suit in an effort to have those unions recognized in their own community.

Nine states — ALASKA, COLORADO, FLORIDA, IDAHO, MICHIGAN, NEBRASKA, SOUTH CAROLINA, SOUTH DAKOTA and UTAH — tried to get the CALIFORNIA high court to stay its ruling until November, when state voters weigh in on a proposed constitutional amendment to define marriage as being only between one man and one woman. In a letter to the court,

The week in session

States in Regular Session: AZ, CA, DC, DE, LA, MA, MI, NC, NH, NJ, NY, OH, PA, RI, US

States in Special Session: AK “c”, AL “a”, CA “c”, CT “b”, CT “c”, MS “a”, PA “a”

Special Sessions in Recess: CA “a”, CA “b”

States in Perfunctory Session: IL Special Sessions “a”-“s”

States Currently Prefiling or Drafting for 2009: MT, ND

States Projected to Adjourn: AZ, MS

States Adjourned in 2008: AK, AL, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, MD, ME, MN, MO, MS, NE, NM, OK, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY

State Special Sessions Adjourned in 2008: AR “a”, CT “a”, DE “a”, LA “a”, LA “b”, ME “a”, NC “b”, OR “a”, VA “a”, WI “c”, WI “d”, WI “e”, WV “a”

Letters indicate special/extraordinary sessions

— Compiled By JAMES ROSS
(session information current as of 06/05/2008)
Source: State Net database



UTAH Attorney General Mark Shurtleff urged justices to delay the law’s effective date, saying “Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California’s voters favor in November the proposed ballot measure.” Two conservative groups — Liberty Counsel in FLORIDA and the Alliance Defense Fund in ARIZONA also

“Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California’s voters favor in November the proposed ballot measure.”

asked for a stay until after the possible November vote

The high court, however, rejected both of those challenges. Undaunted, Liberty Counsel filed another suit last week with the 1st District Court of Appeal in San Francisco, arguing that the wording of the Supreme Court ruling allows the

lower court to set the terms and schedule for implementing the decision. As of this writing, no ruling has been issued on that challenge.

But AGs may have less to fear than they think. A coalition of gay advocacy groups, from the American Civil Liberties Union to Lambda Legal, issued a six-page memo last week asking gay couples who marry in CALIFORNIA to refrain from

“Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer.”

taking the issue to court when they return to their own state.

The memo further warned that the U.S. Supreme Court has traditionally refused to embrace major social change until a

high number of states have already acted, and that the battle for marriage must be a strategic, state by state, court by court affair. “Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer,” the memo said.

For now, only two states will recognize gay marriages performed in CALIFORNIA. NEW YORK Gov. David Paterson (D) has already ordered the Empire State to recognize all marriages conducted in locales where they are legal, while RHODE ISLAND also recognizes those unions.

But while some gay couples are clearly preparing to make the most of their window of opportunity, others appear to be playing it closer to the vest, at least for now. The San Francisco Convention & Visitors Bureau, for instance, says it has yet to see the deluge of hotel or travel bookings some others claim to be getting, which many would take as odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined



to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. “If the window [for gay marriage] opens, hopefully it opens forever,” Paisley says. “So there’s no urgency right now.”

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in CALIFORNIA (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way CALIFORNIA voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation’s highest court. “Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California,” says Duke University law professor Erwin Chemerinsky. “What [gay marriage advocates] want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted.”

(NEW YORK TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATELINE.ORG, THE FIELD POLL, STATE NET, WALL STREET JOURNAL, SAN FRANCISCO CHRONICLE, ABC NEWS.COM)

— *Compiled by RICH EHISEN*

Politics & leadership

GOP FACING MORE CONGRESSIONAL LOSSES: The 2006 elections were not good for congressional Republicans, who lost control of both houses after suffering heavy losses to Democrats. But the bad times may not be over, with some predicting further GOP losses in both chambers in November.

“A lot of Republicans thought that 2006 was the low point, and that simply isn’t the case,” said Nathan Gonzales, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.

The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate. Senior Editor Jennifer Duffy said, "It's like 2006 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters' decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was \$45.3 million in House Democrats' campaign war chest, while House Republicans only had \$6.7 million. And in the Senate, Democrats had \$37.6 million compared to Republicans' \$19.4 million.

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats' 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCrery (R-LOUISIANA). "I don't think the atmosphere in November is going to be nearly as bad as it is now, or as pundits suggest."

But other Republicans aren't nearly as optimistic. Sen. John Ensign of NEVADA, who is heading Senate Republicans' re-election effort, for example, told the *Las Vegas Review-Journal* recently that he thought it would be "a great night" if his party managed to hold Democratic gains in the Senate to three or four seats. (WALL STREET JOURNAL)

IL HOUSE SPEAKER ISSUES IMPEACHMENT INSTRUCTIONS: In keeping with the ongoing feud between ILLINOIS House Speaker Michael Madigan (D) and Gov. Rod Blagojevich (D), the speaker circulated a memo to legislative candidates last week instructing them on how to initiate impeachment proceedings

Upcoming elections

06/12/2008 - 07/03/2008

06/17/2008

Maryland Special Election
US House (Albert Russell Wynn
(4th district))

06/24/2008

North Carolina Second Primary
House District 67
Senate District 05

Utah Primary Election

House (All)
Senate 1, 5, 6, 8, 10, 13, 14, 16, 19, 20,
23, 24, 25, 27, 29
US House (All)
Constitutional Officers: Governor,
Lieutenant Governor, Treasurer, Attorney
General, Auditor



against the governor. The memo, which ran 14 pages, compared corruption under the Blagojevich to a cancerous tumor that must be cut out. “One thing we learned from the [imprisoned former Republican Gov.] George Ryan case is that we should excise a tumor when it is first discovered; not leave it in the body to continue to spread and do further harm,” the memo stated. A spokesman for Madigan said the state’s Democratic Party, which Madigan chairs, sent the memo to a “bunch of candidates” who had requested information about impeachment. The state’s other top Democrat, Senate President Emil Jones Jr., didn’t support the action. “I think it’s wrong for the Democratic Speaker and Democratic Party Chairman to promote the impeachment of a Democratic Governor,” he said. “Impeachment is unwarranted in my opinion, and should not be used as a political tool.” (CHICAGO TRIBUNE)

POLITICS IN BRIEF: LOUISIANA Gov. Bobby Jindal (R) said last week he would let a bill (SB 672) that would triple legislators’ pay and which had already passed the Senate and been approved by a House committee become law without his signature. The governor said he didn’t want to give legislators any reason to sidetrack health care, education and tax initiatives he wants passed before the end of the session on June 23 (ADVOCATE [BATON ROUGE]). • **ALASKA** legislators are heading out on a tour of the state to get some face time with citizens before deciding whether to support a proposed \$500 million natural gas pipeline deal with a Canadian company. Hearings are tentatively scheduled over the next month in Fairbanks, Anchorage, Palmer, Soldotna, Barrow and Ketchikan (ANCHORAGE DAILY NEWS). • Eight incumbent **SOUTH CAROLINA** legislators were turned out of office in last Tuesday’s primary elections. Among the more notable casualties were six-term Rep. Bob Leach (R), who was defeated by retired businessman Bill Wylie in the GOP primary for District 21 and six-term Rep. Fletcher Smith (D), defeated by Greenville City Councilwoman Chandra Dillard in the Democratic primary for District 23 (WYFF4 [GREENVILLE]). • A **NEW YORK** Supreme Court justice ordered the Legislature last week to give the state’s 1,250 trial judges their first salary increase in 10 years. Justice Edward H. Lehner gave lawmakers 90 days to implement the raises, but the judges may have to wait considerably longer if lawmakers appeal the decision (NEW YORK TIMES).

— *Compiled by KOREY CLARK*

Governors

PATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead to a major showdown with Bay State teachers unions, MASSACHUSETTS Gov. Deval Patrick (D) is poised to propose a new kind of public school that



would, in the words of one school official, “radically transform” the current system.

Patrick’s plan would create “readiness schools” free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community’s particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers Association, which boasts nearly 108,000 members. “We are open to other ways of doing things,” said MTA president Anne Wass. “Certainly we’re not negative. We’re willing to work with the administration on this.”

But other unions are also waiting to hear more details before they come down one way or the other. “We’re open to new ideas, but we’re interested in protecting collective bargaining rights,” said Thomas Gosnell, president of the 27,000-member

American Federation of Teachers Massachusetts.

While the readiness schools share many similarities with charter schools, they would have different

governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

JINDAL GETS VOUCHERS: The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a \$10 million school voucher proposal that could allow as many as 1,500 low- to middle-income students in New Orleans to attend private schools at taxpayer expense. The bill faces one more vote in the House to review minor changes made in the Senate, but most observers

In the hopper

At any given time, State Net tracks tens of thousands of bills in all 50 states, the US Congress and the District of Columbia. Here’s a snapshot of what’s in the legislative works:

Number of prefiles last week: 283

Number of Intros last week: 1,216

Number of bills enacted/adopted last week: 1,123

Number of prefiles to date: 20,344

Number of Intros to date: 83,692

Number of bills enacted/adopted overall to date: 21,311

— Compiled By JAMES ROSS
(measures current as of 06/012/2008)
Source: State Net database

“We’re open to new ideas, but we’re interested in protecting collective bargaining rights.”



believe the measure will be on Jindal’s desk very soon. Jindal made a school voucher program one of his top legislative priorities coming into the new session. In its current form, the plan would pay approximately \$6,300 or a participating private school’s mandatory tuition — whichever is less — directly to a private school for kindergarten through third-grade students who come from households that earn a maximum of 250 percent of the federal poverty level, or \$53,000 for a family of four. (NEW YORK TIMES, TIMES-PICAYUNE [NEW ORLEANS]).

Upcoming stories

Here are some of the topics you will see covered in upcoming issues of the State Net Capitol Journal:

- Nuclear power
- Prison health care
- No Child Left Behind

STRICKLAND JUST SAYS NO TO VP TALK: Political pundits may have to stop mentioning OHIO Gov. Ted Strickland (D) as a possible running mate for Sen. Barack Obama’s Democratic presidential ticket. In an interview with National Public Radio last week, Strickland responded to questions about possibly joining the campaign by echoing the words of William Tecumseh Sherman when the famed

“If drafted I will not run, if nominated I will not accept and if elected I will not serve. So, I don’t know how more crystal clear I can be.”

Union general was pressed to seek the White House. “If drafted I will not run, if nominated I will not accept and if elected I will not serve,” Strickland said. “So, I don’t know how more crystal clear I can be.”

Strickland has been mentioned prominently by many political handicappers, who note his popularity as both governor and a former member of Congress. More important, he hails from OHIO, the state which decided the 2004 election. Although Strickland was a passionate early supporter of NEW YORK Sen. Hillary Clinton’s campaign to earn the nod that eventually went to Obama, Strickland said he is committed to helping the ILLINOIS Senator win the White House for Democrats in the fall. (ABC NEWS)

GOVERNORS IN BRIEF: State fire officials said arson is the likely cause of the fire that severely damaged the TEXAS governor’s mansion last week. Nobody was hurt in the blaze, which happened around 2:00 a.m. The 152-year-old mansion has been unoccupied since a major renovation started last year. Gov. Rick Perry (R), who was in Europe on a trade mission at the time of the fire, said he was “heartbroken” over the damage. He also vowed that the mansion would be rebuilt, “whatever it costs” (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS). • PENNSYLVANIA Gov. Ed Rendell (D) signed legislation that gives Keystone State municipalities one year to adopt zoning ordinances necessary to preserve the Appalachian Trail. Those that don’t will get priority listing for state grants and other help in acquiring property in an effort to protect the trail (PHILADELPHIA INQUIRER).

— Compiled by RICH EHISEN

Hot issues

B **USINESS:** The U.S. Supreme Court rules that public employees can sue their employer over a lost job only if the dismissal is rooted in discrimination based on race, gender or another federally protected category. The decision came in the case of an **OREGON** woman who claimed she was fired primarily because her boss did not like her (**NEW YORK TIMES**). • **MISSISSIPPI** Gov. Haley Barbour (R) signs SB 2006, legislation that requires Magnolia State scrap metal dealers to keep records of all their transactions and pay for purchases with checks or electronic transfers, which must be held for at least three days. The measure is aimed at curtailing the growing crime of copper theft (**DAILY JOURNAL [TUPELO]**). • Copper theft is also the issue in **MICHIGAN**, where the House endorses a package of bills that would bar scrap metal dealers from paying cash for copper. The measure, which moves to the Senate, also requires buyers to obtain a copy of the seller's driver's license or other photo ID, a thumbprint and a signed statement that the material wasn't stolen (**DETROIT FREE PRESS**). • The **DELAWARE** Senate approves SB 245, which would bar government agencies from taking private land unless it is strictly intended for public use, such as schools and roads. It moves to the House (**NEWS JOURNAL [NEW CASTLE-WILMINGTON]**). • The **LOUISIANA** House endorses SB 807, which would allow cable television operators to obtain a single statewide franchise rather than negotiate individual deals with each community they serve. It moves back to the Senate (**ADVOCATE [BATON ROUGE]**). • The **RHODE ISLAND** Senate approves legislation that would raise the state's minimum wage by up to 3 percent annually. It moves to the House (**PROVIDENCE JOURNAL**). • **FLORIDA** Gov. Charlie Crist (R) vetoes SB 996, which would have created a more extensive license for cosmetologists, including separate licenses for hair stylists, nail technicians and aestheticians, who do facials (**ORLANDO SENTINEL**).

CRIME & PUNISHMENT: An **OHIO** court rules that the state's method of executing condemned prisoners is unconstitutional because two of three drugs used in the lethal injection process can cause pain. State officials are considering an appeal to the Buckeye State Supreme Court (**CLEVELAND PLAIN DEALER**). • **ALABAMA** Gov. Bob Riley (R) signs legislation that allows the state prison commissioner to furlough inmates who are permanently incapacitated or terminally ill. The releases must also be approved by both prison medical officials and outside doctors (**MONTGOMERY ADVERTISER**). • **OKLAHOMA** Gov. Brad Henry (D) signs legislation to create the nation's first stand-alone, long-term nursing home for high-risk sex offenders. The bill is a response to the growing number of convicted sex offenders who need long-term care, but who cannot be placed in such facilities without endangering other residents (**SHAWNEE NEWS STAR**). • The **LOUISIANA**

House approves SB 144, which would allow Pelican State judges to order chemical castrations for convicted rapists and other sex offenders. It returns to the Senate (ADVOCATE [BATON ROUGE]).

EDUCATION: Education officials in **ARKANSAS** approve a statewide code of ethics for the Razorback State's 60,000 licensed teachers. The new code includes maintaining a professional relationship with each student and keeping job skills current (ARKANSAS DEMOCRAT GAZETTE). • The **LOUISIANA** House tables HB 199, which would have allowed people with a concealed-carry weapons permit to tote guns on college campuses. The author said the measure did not have enough votes to pass (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** House endorses SB 733, which would allow Pelican State science teachers to use supplemental materials when teaching subjects such as evolution, global warming, cloning and the origin of life. Those materials could only be utilized upon a request by a local school board and after approval by state education officials. The measure moves back to the Senate (TIMES-PICAYUNE NEW ORLEANS]).

ENVIRONMENT: The **OHIO** House unanimously approves the Great Lakes Compact, a measure that would prevent most diversions of water from the lakes' basin. The measure moves to Gov. Ted Strickland (D), who has said he will sign it into law. The Buckeye State will become the sixth to adopt the Compact, joining **ILLINOIS, INDIANA, MINNESOTA, NEW YORK** and **WISCONSIN**. Lawmakers in **PENNSYLVANIA** and **MICHIGAN** are still mulling similar proposals (AKRON BEACON JOURNAL). • **VERMONT** Gov. Jim Douglas (R) signs legislation that declares groundwater a public trust and requires businesses that withdraw 20,000 gallons a day or more to file a report on that usage with the state. Businesses would need a permit for withdrawal of more than 57,000 gallons, effective July 2010. Most farming operations will be exempt (BURLINGTON FREE PRESS). • The **DELAWARE** Senate approves SB 263, which would force utilities to buy credits for each ton of carbon dioxide they release into the atmosphere. The money would be earmarked for public energy conservation programs, clean energy projects, financial assistance with energy bills for low-income residents and similar initiatives. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]).

HEALTH & SCIENCE: The **LOUISIANA** House gives final approval to HB 318, which would require health insurers to cover the cost of prosthetics up to \$50,000 per limb per year. It moves to Gov. Bobby Jindal (R) for review (ADVOCATE

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at

http://www.statenet.com/capitol_journal/06-09-2008/html



[BATON ROUGE]). • Also in **LOUISIANA**, the Senate approves SB 182, which would allow judges to order people with mental illness to seek outpatient treatment. Patients would have to be older than 18 and have a history of violence before a judge could order the treatment. It also goes to Gov. Jindal, who has indicated he will sign it (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** Senate approves HB 958, which requires health insurers to cover treatment for autism in children under age 17. Group coverage for businesses with less than 50 employees would be exempt. It too goes to Gov. Jindal (ADVOCATE [BATON ROUGE]). • The **PENNSYLVANIA** Senate approves SB 246, which bans smoking in most public places. The measure exempts certain workplaces and entertainment venues, including casinos located outside of Philadelphia. It moves to Gov. Ed Rendell (D), who has said he will sign it into law (PHILADELPHIA INQUIRER).

HOMELAND SECURITY: The **ARIZONA** House approves HB 2667, which would bar the Grand Canyon State from adhering to the federal Real ID Act, a law that requires states to verify that driver’s license applicants are legal citizens. The bill moves to Gov. Janet Napolitano (D) for review (ARIZONA REPUBLIC [PHOENIX]).

SOCIAL POLICY: In **SOUTH CAROLINA**, Gov. Mark Sanford (R) signs legislation that allows the Ten Commandments and the Lord’s Prayer to be included in displays at public buildings (SPARTANBURG HERALD-JOURNAL).

POTPOURRI: The **OHIO** House and Senate approve legislation that would allow three-wheeled electric vehicles to be registered as motorcycles in the Buckeye State. The measure moves to Gov. Ted Strickland (D), who is expected to sign it into law (CLEVELAND PLAIN DEALER). • A **LOUISIANA** Senate committee kills HB 1295, which would have repealed a state law requiring motorcycle riders to wear helmets (ADVOCATE [BATON ROUGE]).

— Compiled by RICH EHISEN

Once around the statehouse lightly

PUTTING THE SQUEEZE ON: Former ARKANSAS Gov. and erstwhile presidential candidate Mike Huckabee definitely knows how to work a crowd. As the *Charlotte Observer* reports, Huckabee was attending the NORTH CAROLINA Republican Party convention recently when Robert Pittenger, a fellow

●
●
●
●
●

Republican running for lieutenant governor, began to choke on a piece of food. The quick-thinking Huckabee applied the Heimlich maneuver, clearing Pittenger's throat. Pittenger, who has recovered fully, called the former gov's actions "typical Mike Huckabee," adding that "He's just a decent fun guy who cares about people."

CONGRESSWOMAN DEADBEAT: It has been quite a ride for CALIFORNIA Rep. Laura Richardson, a CALIFORNIA Democrat who in less than a year's time went from being a city councilwoman to punching her ticket to Congress, with a brief stop in the state Assembly along the way. But Richardson has been better known of late for a messy default on the mortgage of a Sacramento home she bought during her very brief stay under the Capitol dome. While that made national headlines, it is far from Richardson's only recent financial fiasco. As the *Los Angeles Times* reports, she has defaulted on home loans at least six times since 2004, and has similarly run out on a variety of car repair bills and other financial obligations. Undaunted, Richardson is now trying to reclaim the Sacramento house, which has already been sold to someone else.

COPY THAT: If imitation is the sincerest form of flattery, then MICHIGAN should be downright honored by a recently released report from a GEORGIA commission that outlines a "new vision" for the Peach State's mental health care system. That's because, reports the *Atlanta Journal Constitution*, the bulk of the report was lifted directly from a similar MICHIGAN study published in 2004. The GEORGIA report also apparently kiped heavily from other works as well, though none as much as the MICHIGAN document. The plagiarism was in many cases word-for-word, often appearing to have been directly cut and pasted from other sources, all without attribution. One GEORGIA mental health official admitted she had never seen one state plagiarize another, saying such documents "usually reflect the unique characteristics of the state."

BRIDGE TO SOMEWHERE: At least that is what it the old Route 2 bridge between Middlesex and Moretown in VERMONT could be for the right person. As the *Rutland Herald* reports, state officials have deemed the 80-year-old steel truss bridge to be unsafe, meaning it has to be replaced. But the Federal Highway Administration also lists the span as "historic," meaning that the bridge has to be put up for sale for 30 days before it can be torn down and replaced. It is clearly a golden opportunity for anyone who has ever dreamed of having their very own bridge, albeit one that, given its current condition, a buyer may not want to drive, you know, actual cars on.

— By RICH EHISEN

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Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

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http://www.statene1.com/capitol_journal/06-09-2008/html



Editor: Rich Ehisen — capj@statenet.com

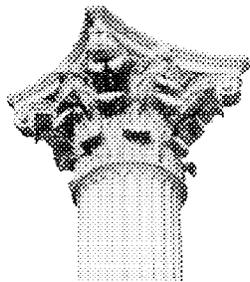
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Sent: Saturday, June 14, 2008 3:40 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: **Washington Mutual Bank**

Richardson's loan was subprime

Long Beach Press-Telegram - Long Beach,CA,USA

She is now engaged in a legal battle with the new owner of the home, after her lender, **Washington Mutual Bank**, filed to rescind the sale. ...

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Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Washington Mutual Inc (WM) is a HOLD

HOLD rating on **Washington Mutual** Inc ...
Investors Paradise - <http://www.investorsparadise.com>

Buyer sues Calif. congresswoman over foreclosure

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for **Washington Mutual**, Sara Gaugl, said the company would have no comment because Richardson had not authorized it ...
Politics | AP | Huffington Post Wires - <http://www.huffingtonpost.com/huff-wires/>

Housing and Producer Prices Take Center Stage

By admin

Prior to joining FOX, he served as first vice president at **Washington Mutual**, where he was governor of economic analysis and research. Before that, he served as senior vice president at Dime Savings Bank of New York (which was later ...
expensedirect.net - <http://expensedirect.net>

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

Buyer sues Calif. congresswoman, **Washington Mutual** over foreclosure

KEPR 19 - Pasco,WA,USA

By AP SACRAMENTO (AP) - An investor who bought the foreclosed home of a California congresswoman is suing her and her bank - Seattle-based **Washington Mutual** ...

[See all stories on this topic](#)

Buyer sues Calif. congresswoman over foreclosure

The Associated Press -

He claims Richardson used her influence as a congresswoman to force **Washington Mutual** Inc. and a subsidiary to later back out of the sale. ...

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Google News Alert for: **Washington Mutual Bank**

[Buyer sues Calif. congresswoman over foreclosure](#)

San Jose Mercury News - CA, USA

James York claims Richardson used her influence as a congresswoman to force **Washington Mutual Inc.** and a subsidiary to back out of the sale. ...

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From: Wynne, Patricia <Patricia.Wynne@treasurer.ca.gov>
Sent: Thursday, June 12, 2008 11:52 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

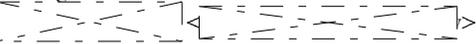
So glad to hear that all is well. I hope you continue to have a great time. I want to see the pictures when you return. Love to all-- T

-----Original Message-----

From: Owen, Jan L. [mailto:j~~an~~.owen@wamu.net]
Sent: Thursday, June 12, 2008 8:45 AM
To: Wynne, Patricia
Subject: Re: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

Thanks Tricia- I have been all over this even from here. One day I will be able to tell the entire story. WY is fabulous- we are all having tje time of our lives- Rudy has another passion- horse riding- he has moved up to advanced and os gone with the wranglers for the entire day. This am we woke to 2 inches of snow and it has snowed all day and Rudy is still riding all day. I have thought about Gordon a hundred times here- he would love it. Tomorrow is Yellowstone for the day. Steve and I are walking alot at 6600 ft. Elevation and. I rode all day on Monday and weather premitting i will ride friday and sat. There is not cell phone or computer or TV reception here so you will get this when we go to town. J

----- Original Message -----

From: twynne[
To: Owen, Jan L.
Sent: Wed Jun 11 10:42:27 2008
Subject: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

This story was sent to you by: Tricia Wynne

Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

New owner had recorded his deed and begun renovations. He says she pulled strings.

By Jeff Gottlieb
Los Angeles Times Staff Writer

June 11 2008

Rep. Laura Richardson, who lost one home in foreclosure and has defaulted on two others, may get her Sacramento home back, even though the new owner had begun to renovate it.

The complete article can be viewed at:

<http://www.latimes.com/news/printedition/california/la-me-richardson11-2008jun11,0,2389298.story>

Visit latimes.com at <http://www.latimes.com>

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, June 12, 2008 11:45 AM
To: twynne [mailto:twynne@wamu.net]
Subject: Re: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

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http://www.latimes.com/news/printedition/california/la-me-richardson11-2008jun11_0,2389298.story

Visit latimes.com at <http://www.latimes.com>

From: Strom, Erik E.
Sent: Thursday, June 12, 2008 11:29:32 AM
To: Owen, Jan L.
Subject:

Give me a call when you have a moment - we have some new twists with Ms. Richardson.

Erik E. Strom
WaMu
FVP, Government & Industry Relations
WaMu Center
1301 Second Avenue
Mailstop: WMC 4201
erik.strom@wamu.net
Phone: 206-500-4945
Fax: 206-377-2441

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From: Watson, Alison <alison.watson@wamu.net>
Sent: Thursday, June 12, 2008 9:39 AM
To: Owen, Jan L. <jan.owen@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Richardson - Washington Post

Congresswoman's Financial Report: This Won't Be Pretty.

By Mary Ann Akers And Paul Kane

We may learn more about Rep. Laura Richardson 's (D-Calif.) home foreclosure problems Monday, when House members' annual financial reports are scheduled to be released. Richardson filed her report on time rather than seeking an extension, her spokesman, William Marshall, tells On the Hill. But Marshall says he can "neither confirm nor deny" whether the disclosure report will reflect the full extent of the beleaguered congresswoman's financial woes, which include foreclosure on one home and loan defaults on two others.

Marshall declined to answer questions about how Richardson, who won a special election last August, wound up in such dire straits. She lost her Sacramento home to foreclosure after failing to make payments, at the same time that she reportedly owed Sacramento County some \$9,000 in property taxes and defaulted on loans six times on two other California homes.

In the meantime, however, Richardson rose in one year from Long Beach councilwoman to state assemblywoman to a member of the U.S. Congress.

According to the Long Beach Press-Telegram, Richardson also failed to pay hundreds of dollars worth of car repairs to one mechanic, then ultimately abandoned the car at another auto body shop.

Yesterday, the story took a new twist. The Los Angeles Times reported that the home Richardson lost in foreclosure could be returned to her, because the lender, Washington Mutual, filed a letter of rescission of the foreclosure sale and asked the new owner for the keys back.

"They took the property back, and they didn't even send back the money," the new owner, real estate investor James York, told the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs," he said. "You don't have to be smart to understand what's happening."

Richardson isn't saying anything. Referring to the congresswoman's lender, her spokesman told us, "This is about Washington Mutual." He urged us to call Washington Mutual for comment. But a Washington Mutual spokeswoman told us she couldn't comment on the foreclosure sale because Congresswoman Richardson "has not provided us with authorization to publicly discuss her loan."

Advertisement

The left-leaning watchdog group Citizens for Responsibility and Ethics in Washington calls Richardson a "deadbeat congresswoman."

From: Gaugl, Sara C.
Sent: Wednesday, June 11, 2008 6:09:36 PM
To: Strom, Erik E.
CC: Baptista, Geri Ann S.; Owen, Jan L.
Subject: Calls from Richardson's office

Hi, Erik.

As a follow-up to my voicemail message, would please give me a call at your earliest opportunity (and I will conference in Geri Ann)? Richardson's office is calling and we need your advice and assistance.

Thank you!

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228. cell
sara.gaugl@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Wednesday, June 11, 2008 4:53 PM
To: Owen, Jan L. <jan.owen@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: FW: Loan No. [REDACTED] Richardson
Attach: Document.pdf

fyi.....

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Brignac, Deborah P.
Sent: Wednesday, June 11, 2008 4:45 PM
To: Thorn, Ann
Subject: FW: Loan No. 0729942433 - Richardson

fyi

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax
deborah.brignac@wamu.net

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From: Chiu, Huey-Jen
Sent: Wednesday, June 11, 2008 1:37 PM
To: mmcguinn@kirbymac.com
Cc: Battaglia, Paul J.; Brignac, Deborah P.
Subject: RE: Loan No. [REDACTED] Richardson

Good afternoon,

REDACTED

Thank you.

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775-2340 direct
huey-jen.chiu@wamu.net

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From: Chiu, Huey-Jen
Sent: Tuesday, June 03, 2008 4:45 PM
To: mmcguinn@kirbymac.com
Cc: Battaglia, Paul J.
Subject: Loan No. [REDACTED] Richardson

REDACTED



PARKINSON PHINNEY

Donna T. Parkinson
916.449.1441
donna@parkinsonphinney.com

June 10, 2008

Via Federal Express

Huey-Jen Chiu
Vice President
California Reconveyance Company
9200 Oakdale Ave.
Chatsworth, CA 91311

Re: James York and Red Rock Mortgage, Inc.
Trustee Sale No. 723397CA
Loan No. [redacted]
Property Address: 3622 W. Curtis Drive, Sacramento, CA

Dear Mr. Chiu,

I am returning your check in the sum of \$319,109.05. By returning this check, I am also rejecting your offer to rescind the foreclosure sale. Please refer any questions or comments to Tom Sheridan at Wagner Kirkman et al, telephone number (916) 920-5286, to whom any litigation matters relating to this has been referred.

Donna T. Parkinson

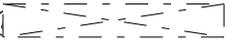
Very truly yours,

PARKINSON PHINNEY

By Donna T. Parkinson
DTP:tb
Enclosures

Cc: Jim York
Tom Sheridan
Robin Klomparens

{7725:00014/DTP/A0053586.DOC}

From: twynne(
Sent: Wednesday, June 11, 2008 1:42 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

This story was sent to you by: Tricia Wynne

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New owner had recorded his deed and begun renovations. He says she pulled strings.

By Jeff Gottlieb
Los Angeles Times Staff Writer

June 11 2008

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Update on Congresswoman Laura Richardson

By James(David)

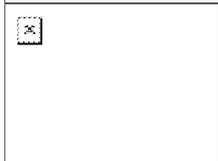
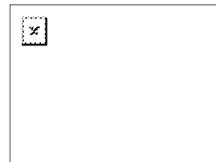
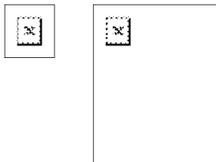
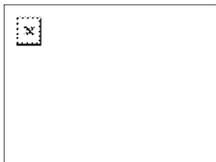
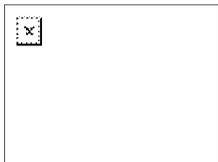
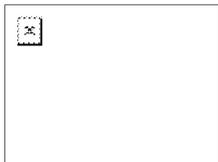
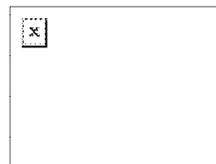
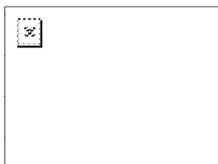
James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, **Washington Mutual**, by the end of the week, and has every intention of keeping the house. "I'm just amazed they've done this," York ...

Bubble Meter - <http://bubblemeter.blogspot.com/>

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Subject: The Roundup for Wednesday June 11, 2008



[archives] [printer friendly] [comments and tips]

The Roundup for Wednesday June 11, 2008

Frozen

Jun 11, 2008

Well, it appears that not everyone is going to be taking a cut to help the state out of its budget quagmire this year.

"The state's independent pay commission Tuesday narrowly rejected a proposed 10 percent salary cut [for elected officials], opting instead for a one-year freeze, writes Jim Sanders in the Bee.

"As far as I'm concerned, we didn't send a strong enough message,' commission Chairman Charles Murray said of the decision.

"Tuesday's action applies to salaries of the governor, legislators and constitutional officers from controller to attorney general.

"Gov. Arnold Schwarzenegger and incoming Senate President Pro Tem **Darrell Steinberg** said through aides Tuesday that they respect all decisions made by the independent panel.

"Since the Legislature has no control over the commission's actions, we must focus instead on achieving a balanced, responsible budget,' Senate Republican leader **Dave Cogdill** said in a prepared statement.

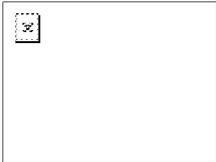
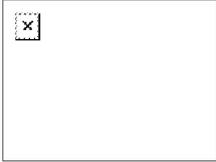
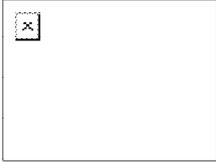
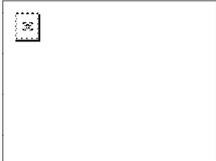
"But Ted Costa, leader of People's Advocate, a political watchdog group, characterized the action as a cop-out with the state facing a projected \$15.2 billion budget deficit.

"It's the thing you do when you don't have the guts to do what you need to do,' Costa said of Tuesday's commission action."

"County officials in at least two California counties say they'll stop performing all wedding ceremonies by next week, arguing that they don't have enough resources to marry both gay and straight couples," reports Marisa Lagos in the Chron.

"Officials in Kern and Butte counties cited budget and staffing constraints as the rationale for halting the ceremonies. But clerks in other counties say that claim is specious. Some activists went further, arguing that the decision to stop the ceremonies amounts to poorly disguised discrimination against gay and lesbian couples.

"County clerks are required by law to issue marriage licenses, but the offices do not have to perform wedding ceremonies. The recent state Supreme Court decision allowing same-sex



marriages takes effect after the business day on Monday.

"In Kern County, Clerk **Ann Barnett** announced her decision only after county lawyers told her she could not refuse to marry gay couples. Butte County Clerk **Candace Grubb**, meanwhile, blamed budget constraints, telling the Chico Enterprise-Record that her decision was made long before the court ruling."

"A federal judge's ruling that California cannot demand more gaming revenue in exchange for allowing San Diego County's Rincon band to expand its casino reflects a long-standing policy of the Bureau of Indian Affairs, a federal official testified yesterday," reports James Sweeney in the Union-Tribune.

"Whenever we see a revenue-sharing provision in a tribal-state compact, it sends up a red flag," said **Paula Hart**, director of the BIA's Office of Indian Gaming Management, which reviews tribal-state gambling agreements, or compacts.

"The Bureau of Indian Affairs has not formally weighed in on the litigation, but its endorsement of the April 29 ruling appears to add significant new weight to Rincon's case and could make it more difficult for the state to negotiate lucrative new Indian gaming deals.

"Federal law bars states from imposing "a tax, fee, charge or other assessment upon an Indian tribe" to engage in Nevada-style gambling, Hart told the Senate Governmental Organization Committee.

"The key word in that passage is "impose," Hart said. With that in mind, she said the BIA looks for 'meaningful and significant concessions' from a state in exchange for gaming revenues for purposes other than regulatory costs."

Meanwhile, continuing the state's slow bleed, "[t]he California Highway Patrol revealed Tuesday that it will pay almost \$1 million to settle a lawsuit from a former chief who said he was retaliated against for making an unwelcome bid for the top job and publicizing activities he believed to be improper," reports John Hill in the Bee.



"The \$995,000 settlement was made public just as a new element of the department's treatment of former Deputy Chief **Art Acevedo** came to light. A private investigator hired by the state tailed Acevedo in early 2007 to find out whether he was leaking information to The Sacramento Bee, according to a sworn statement obtained by the newspaper.

"The CHP has some explaining to do," said state Sen. **Gloria Romero**, D-Los Angeles, a frequent critic of the department.

"Acevedo, now police chief of Austin, Texas, bucked the CHP establishment in 2004 when he applied to become commissioner at a time when then-Commissioner **Dwight Helmick** was considered vulnerable. Helmick was forced out a few months later by Gov. Arnold Schwarzenegger.

"In his lawsuit, Acevedo said he suffered retaliation for trying to become commissioner and reporting questionable actions by the CHP, including allowing officers to stay on past the mandatory retirement age of 60 to spike their pensions."

"The Los Angeles Board of Education voted Tuesday to slash about \$400 million from the state's largest school system by cutting 507 administrative staff and clerical workers and requiring that all employees take a four-day unpaid leave. The board's action avoids the heavy teacher layoffs and class-size increases that are facing smaller school districts throughout the state," report Jason Song and Howard Blume in the Times.

"Based on the current state budget, the Los Angeles Unified School District would have to make more than \$700 million in cuts over the next three years, barring restored state funding, and could be forced to pack more students in classrooms after next year, board members said.



"I'm concerned about the viability of doing business on a day-to-day basis' in the future, said Richard Vladovic, one of six board members who voted to

approve the budget reductions.

"Board member **Marguerite Poindexter LaMotte** abstained out of concern that programs targeting minority, low-achieving students would be adversely affected.

"The cuts are a result of Gov. Arnold Schwarzenegger's latest proposed budget, which provides a \$193-million increase in state education funding over last year but does not provide a cost-of-living increase and does not fully fund certain programs, which will have to be paid for with unrestricted general fund money."

And the great crusade of the San Francisco Chronicle has led to the resolution of yet another one of the major problems facing the state that keep the state's citizens up at night. "The leader of the California State Assembly has warned legislators that they may not cast "ghost votes" on bills when they are not in the chamber.

Speaker **Karen Bass**, D-Baldwin Vista (Los Angeles County), told Democratic lawmakers at a caucus Tuesday that they may cast electronic votes for other members only when they are present on the Assembly chamber's green carpet but simply away from their desks.

"We are going to enforce the existing policy, which means that there will be no voting when a member is off the floor," Bass said in an interview later Tuesday."

In related news, **Kevin De Leon** is now barred from going to the ATM.

And in the OC, it looks like there's a new sheriff in town.

"In a historic break from a male-dominated, deeply conservative past, Orange County supervisors on Tuesday named a woman and former Los Angeles County cop to lead its troubled Sheriff's Department and help bury the legacy of its indicted former sheriff," the LAT's Stuart Pfeifer and Christine Hanley report.

"**Sandra Hutchens**, a 53-year-old retired Los Angeles County sheriff's division chief, becomes the 12th sheriff of Orange County and the first woman to hold the position. She pledged to be an agent of change in a department that has suffered through scandals, criminal indictments and withering criticism.

"The vote puts her in charge of California's second-largest sheriff's department, replacing **Michael S. Carona** in what supervisors hope will signal an era free of the turmoil that marked his nine-year reign. Carona, who resigned in January, is facing federal corruption charges."

And the story of Laura Richardson's Sacramento home keeps getting stranger. The LA Times' Jeff Gottlieb reports, "Rep. Laura Richardson, who lost one home in foreclosure and has defaulted on two others, **may get her Sacramento home back, even though the new owner had begun to renovate it.**

"The Long Beach Democrat bought the three-bedroom, 1 1/2 -bath house early last year for \$535,000 after being elected to the Assembly, but it wasn't long before she stopped making payments.

"She also owed Sacramento County about \$9,000 in property taxes.

"Richardson's loss of the house first reported last month by Capitol Weekly , brought to light a long history of her falling behind on property payments.

"Real estate investor **James York** bought Richardson's house in an upper middle-class neighborhood on May 7 for \$388,000. He recorded the deed May 19. His crew has painted it, laid tile and landscaped the house, he said.

"York said the lender, Washington Mutual, had contacted him to buy back the house and that he gave the bank a price. He said the next thing he knew, the lender filed a letter of rescission of the foreclosure sale June 2 with Sacramento County and asked him for the keys.

"They took the property back, and they didn't even send back the money," York said.



The investor says he plans to file a lawsuit by the end of the week against Washington Mutual and Richardson

"It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs," he said. "You don't have to be so stupid to understand what's happening."

And for our close vote of the season, we turn to Alameda County, where a parcel tax measure still hangs in the balance.

The
Chris's
Jill
Tucker
reports,
"Students
in

Alameda are getting a real-life lesson this month on an old civics adage: Every vote counts.

A week after the election, the Alameda Unified School District was just three votes short of the two-thirds voter approval needed to pass a parcel tax on the June 3 ballot. But it's not over yet for Measure H. County officials were still counting an unknown number of provisional ballots cast on election day.

As of Tuesday, there were 11,001 yes votes to 5,502 no votes - or 66.6606 percent in favor. That's not enough if it holds.

The district needs sixes to four decimal places to pass, school board President **Bill Schaff** said.

Speaking of the election, The Bee's Marcos Breton uses his column to wrap up Christopher Cabaldon's loss for state Assembly, and go after political consultant Richie Ross.

"How did the brightest, most promising young political figure in Sacramento lose an election last week that he seemed certain to win?

It's easy. **The unions got Christopher Cabaldon.**



They put a bull's-eye on the back of the popular and personable mayor of West Sacramento.

Union muscle trumped all that with a barrage of negative that made some of Cabaldon's molehills seem like mountains. Many of you say you hate negative campaigns. But Cabaldon's loss to **Mariko Yamada** in the Democratic primary for the Assembly District proves that going negative works.

"It's also true that Cabaldon was cursed by a political consultant in Richie Ross, whose particular song stylings spawned the Midas touch in reverse.

"Li'l Richie – a diminutive dude given to making big, € statements – also ran Sacramento Mayor Heather Farley's disastrous primary campaign against Kevin Johnson. Enough said."

Looks like the era of R.E. Graswich really is over at the B

And from our **There's No Business Like Monkey Business Files**, the AP report the campaign is on to get Cheeta a star on the Hollywood Walk of Fame.

"The animal actor, whose credits include the 1967 comedy "Dr. Doolittle" and the "Tarzan" movies, is trying for the seventh time to get a sidewalk star and become the first monkey to get the honor. His handlers have launched a petition to get supporters to urge the Hollywood Chamber of Commerce to give him a star in 2009.

"Cheeta's "inclusion on the Hollywood Walk of Fame will not only give recognition to one of the international, animal megastars of all time, but focus attention on his fellow primates

in the wilds of Africa who now face extinction," the petition reads.



Just like going to the ATM.

"He's up against really big celebrities," Ana Martinez-Holler, a spokeswoman for the Chamber of Commerce said.

This year, Cheeta will be considered along with some 200 entertainers. The chamber usually chooses about 24 a year.

"The 76-year-old chimp, who the Guinness World Records has called the oldest living, non-human primate, is retired and lives in Palm Springs. Cheeta also has a [MySpace](#) page, which lists painting "Ape-Stract Art" among his hobbies, and The Monkees his favorite band."

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Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

I had a hunch

By Patrick Joubert Conlon(Patrick Joubert Conlon)

After her bank, **Washington Mutual**, foreclosed on the house and sold it at auction for a \$187000 loss, Richardson preposterously announced that the foreclosure had never taken place, that the sale was illegitimate, and that she had, ...

Born Again Redneck - <http://bornagainredneck.blogspot.com/>

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Subject: PM Alert: Follow the money

To view this email as a web page, go [here](#).

The Sacramento Bee
CapitolAlert



PM Alert: Follow the money

In case you missed it: State revenues for the general fund met projections in May, but **income from the state's sales tax lagged behind expectations** by 3 percent, which should **"have everyone concerned,"** said State Controller **John Chiang** in his monthly cash flow report Tuesday.

Secretary of State **Debra Bowen** has certified a **10th measure for the November ballot** that would authorize \$5 billion in bonds to subsidize the purchase of alternative energy cars and renewable energy research.

Dan Walters blogs about a **study** that shows the Hollywood writers' strike, which ended in February, **cost the state 37,700 jobs and \$2.1 billion in economic activity.**

And indicted Republican financier **Henry T. Nicholas** has **also donated money to Democratic Attorney General Jerry Brown.**

In tomorrow's Bee: John Hill reports **that the California Highway Patrol will pay almost \$1 million to settle a lawsuit** from a former chief who said he was retaliated against for making an unwelcome bid for the top job and publicizing activities he believed to be improper.

Andy Furillo reports a new **Bureau of State Audits** puts the projected cost of a single cell in the **proposed new condemned inmate complex at San Quentin Prison at \$515,037.**

David Whitney reports a **congressional watchdog group has blasted Rep. Laura Richardson as a "deadbeat congresswoman"** following recent stories on the Long Beach Democrat's failure to pay creditors.

Jim Sanders reports the state's independent pay commission has **narrowly rejected a proposed 10 percent salary cut,** opting instead for a one-year freeze.

Andrew McIntosh reports a New Mexico consulting firm hired to help the state of California streamline its contracting methods before it was fired just months later has **settled its legal feud with the Department of General Services.**

Dan Walters is frustrated that **Capitol politicians are "regurgitating the same dreary arguments over money, as if that's the only factor affecting how well California's kids are learning."**

The Bee editorial board writes about the high-speed rail bond on the November ballot and worries taxpayers could be stuck with a large bill.

Want **The Latest from Capitol Alert** on your mobile device? Check out our [mobile site](#).

While you're at it, you can also put The Latest on your [Google](#) or [Yahoo](#) home page.



Tomorrow's ***calendar***.

See rundowns, scripts and video from ***Capitol Television News Service***.

See ***The Latest***.

Check out ***Weintraub, Wiegand, and Walters***.

Shane Goldmacher
Capitol Alert Coordinator

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Subject: Google Alert - WaMu

Google Blogs Alert for: **WaMu**

In an "extremely unusual" move, **WaMU** goes to bat for Rep. Richardson

By admin

Just when you thought you were safe from news about US Rep. Laura Richardson, Democrat of Long Beach: The Daily Breeze reports that her lender, Washington Mutual, is trying to help her get her foreclosed house back (That's the house at ...

Real Estate News Review - <http://realestate.reviewnews.org>

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Subject: Google Alert - WaMu

Google Blogs Alert for: **WaMu**

IS IT TIME TO GO YAHOO FOR WAMU?

By investornuts

Sooner or later a larger outfit will come in and scoop it up. The banking network **WAMU** (WM) has built has a value the question is what is it's true value. The nuts will keep watching, hopefully we will see it back to the teens.

The Nut Blog!! - <http://investornuts.wordpress.com>

WaMu Gives Laura Richardson Great Service!

I bank at **Wamu**. They bought my bank that had bought my original bank. When I needed to open a campaign account for school board, they told me I couldn't three different times. Bank of the West finally opened one for me. ...

The Flash Report Blog and Commentary - <http://www.flashreport.org>

WaMu Shares Slip After Analyst's Loss Projections

By newsdigger08

BOSTON -- Shares of Washington Mutual Inc. were off more than 11% in afternoon trading Monday after UBS analyst Eric Wasserstrom raised his forecast for mortgage losses.

Gooruze latest activity - <http://www.gooruze.com>

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Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

CONGRESSWOMAN LAURA RICHARDSON GETS HER HOUSE BACK?

By Theo Douglas

And how the bank holding Richardson's paper, **Washington Mutual**, foreclosed, and the house was resold at an auction May 7 for \$388000 to one James York of Red Rock Mortgage? Well, as the Daily Breeze's Gene Maddaus reports this morning ...

The District Weekly » District Daily - <http://thedistrictweekly.com>

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Tuesday, June 10, 2008 4:16 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Richardson / Long Beach Press-Telegram

As much as I love to talk with you, we're actually in okay shape at this point. Sticking to the script in terms of messaging - we've had some inquiries as a result of this article, but nothing from mainstream press (e.g. AP, L.A Times etc.).

I'm so glad to hear that you are having a wonderful time!! And, given that we may not receive financials from Ms. Richardson until next week, all could be quiet on this issue until that point.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228.2111 cell
sara.gaugl@wamu.net

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-----Original Message-----

From: Owen, Jan L.
Sent: Tuesday, June 10, 2008 1:08 PM
To: Gaugl, Sara C.
Subject: Re: Richardson / Long Beach Press-Telegram

Hey, how is it going? Do we need to talk? WY is wonderful- my husband and I are in town today- my ron is on a horse somewhere. Let me know and i will call. J

----- Original Message -----

From: Gaugl, Sara C.
To: Thorn, Ann; Battaglia, Paul J.; Cook, Don; Owen, Jan L.; Champney, Steven D.; Berens, John; Elias, Alan
Sent: Tue Jun 10 07:42:16 2008
Subject: Richardson / Long Beach Press-Telegram

Good morning,
Embedded below is the article we were expecting from Gene Maddaus. York claims that we've given Ms. Richardson preferential treatment and as reported in the article, plans to file a lawsuit against Richardson and WaMu by the end of the week.

Broker alleges loan favoritism – Press- Telegram (Long Beach)

By Gene Maddaus Staff Writer

June 9, 2008

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home at a foreclosure auction on May 7 for \$388,000.

Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly \$9,000 in unpaid property taxes on the home, which she bought in January 2007 for \$535,000, shortly after being elected to the Assembly.

Washington Mutual has declined to comment on the specifics of Richardson's case, because she has not waived her privacy rights.

In a statement, spokeswoman Sara Gaugl said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice of rescission of the foreclosure sale on June 2.

That puts the bank squarely at odds with York, who has already put money into cleaning up the house and preparing it for resale.

"They owe me the property," York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents worth of time."

Leo Nordine, a Hermosa Beach real estate broker who specializes in foreclosed homes, agreed that the rescission was out of the ordinary.

"It's extremely unusual," he said.

"Unless (the borrower) filed bankruptcy beforehand, they'd never do it."

Richardson's staff did not return a call on Monday.

Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said that while foreclosure rescissions are rarely publicized, they are becoming more common as the rate of foreclosures increases.

"Generally it is going to result in a legal battle," he said.

"Basically you're saying, 'We're willing to fight for our borrower.'"

Hobbs said a lender would be unlikely to go to bat for a borrower who has shown no ability to make future payments.

But if the foreclosure was the result of a temporary hardship or a paperwork mix-up, the lender has every incentive to restore the loan.

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said.

Sara Gaugl

Home Loans Public Relations

WaMu

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Google News Alert for: **WaMu**

"Extremely unusual" -- **WAMU** goes to bat for Rep. Richardson

Los Angeles Times - CA,USA

Laura Richardson, Democrat of Long Beach: The Daily Breeze reports that her lender, **Washington Mutual**, is trying to help her get her foreclosed house back ...

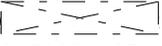
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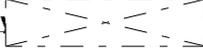
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Subject: Daily Breeze: WaMu giving Richardson a break?

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Just in case you haven't seen already...

[WaMu giving Richardson a break? - By Gene Maddaus Staff Writer](#)

Buyer of Laura Richardson's home plans to sue bank over rescission of sale. [View Full Story](#)

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http://www.dailybreeze.com/news/ci_9536078
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From: Capitol Alert <capitolalert@sacbee.com>
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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: PM Alert: Oh Henry!

To view this email as a web page, go [here](#).

The Sacramento Bee
CapitolAlert



PM Alert: Oh Henry!

In case you missed it: **Tom Hayden** is coming back to Sacramento.

Steve Wiegand has the details.

The **costs of attending a four-year college or university are far outstripping inflation** and increases in personal income, says a new report from the California Postsecondary Education Commission. Dan Walters reports on that study.

The **California Republican delegation** to the national convention in Minneapolis **selected its leadership** over the weekend.

The spectre of "ghost voting" returns to the Capitol as Assemblywoman **Mary Hayashi changed her vote six times on a bill in 22 seconds** - all while two floors away in a committee hearing.

Finally, **the saga of Rep. Laura Richardson's mismanaged personal finances continues to grow**, as the *Long Beach Press-Telegram* reported that the freshman congresswoman **failed to paid her car bills** to one mechanic and abandoned her damaged car with another.

In tomorrow's Bee: Before **Henry T. Nicholas III** donated millions to rewrite California's crime laws, the Republican billionaire was **entangled in his own netherworld of prostitution, drug-peddling, bribery and death threats**, federal prosecutors say.

Shane Goldmacher has the story of **the indicted Republican billionaire who is the chief financier of two tough-on-crime measures on the November 2008 ballot**.

Andy Furillo reports **California's prison medical czar now wants to build 10,500 correctional health care beds himself on a contract with Gov. Arnold Schwarzenegger**, with or without legislative approval.

Aurelio Rojas reports **privacy concerns have been raised about a bill moving through the California Legislature that would let pharmacies partner with drug companies to send out**

letters reminding patients to refill their prescriptions.

And Dan Walters writes "**sooner or later, every battle over the state budget boils down to how much money to spend on schools, and this year is no exception.**"

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Shane Goldmacher
Capitol Alert Coordinator

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From: Capitol Alert <capitolalert@sacbee.com>
Sent: Monday, June 9, 2008 2:05 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Capitol Alert: Rep. Richardson didn't pay her car bills, either

To view this email as a web page, go [here](#).

The Sacramento Bee
CapitolAlert

Rep. Richardson didn't pay her car bills, either

The saga of Rep. Laura Richardson's mismanaged personal finances continues to grow, as the Long Beach Press-Telegram reports that the freshman congresswoman failed to paid her car bills to one mechanic and abandoned her damaged car with another. **There's more.**

Other headlines on Capitol Alert:

Hayashi goes aye, no, aye, no, aye on bill. Then abstains.

CA GOP selects national convention leaders

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From: Elias, Alan
Sent: Thursday, June 05, 2008 3:48:18 PM
To: Owen, Jan L.
Subject: RE: Local insider press on the bills we have been working on.

Maybe we could get Richardson and Ed McMahon together as roommates to help make the payments for each other!

From: Owen, Jan L.
Sent: Thursday, June 05, 2008 10:47 AM
To: Gaspard, Scott; Gaugl, Sara C.; Hutchinson, Libby G.; Riley, Olivia; Baptista, Geri Ann S.; Strom, Erik E.; Parker, Gary L.; Watson, Alison; Elias, Alan
Subject: Local insider press on the bills we have been working on.

Flood of mortgage bills make it to the next house

by [Malcolm MacLachlan](#) (published Thursday, June 05, 2008)

The mortgage crisis hasn't just led to a rising tide of high-profile foreclosures, such as California Congresswoman Laura Richardson's Sacramento home. It has also resulted in a near-flood of mortgage industry-related bills making their way through the Legislature.

Meeting the deadline for bills to emerge from their house of origin, a trio of Senate bills supported by the California Mortgage Bankers Association (CMBA) had made it out of the Senate. Several other bills the group opposed either died or were amended.

Sen. Mike Machado, D-Stockton, is the author of three major mortgage-related bills: SB 1053, SB 1054 and SB 1055. Machado managed to get both the mortgage industry and its critics onboard with the legislation, which will increase the disclosure requirements for lenders and protections afforded to borrowers.

But both sides admit that large-scale reform must come from Washington, D.C.—and that will probably have to wait for a new presidential administration.

There is virtually nothing that the state can do that will go far enough because of federal preemption and the fact that it's a national problem," said Robert Gnaizda, policy director and general counsel for the watchdog group the Greenlining Institute. "The greatest focus has to be on Congress and the Federal Reserve."

Meanwhile, the CMBA has moved closer to a compromise with the author of one of the main bills they still oppose, AB 1830. This bill from Assemblyman Ted Lieu, D-Torrance, would place significant new restrictions on lenders who offer subprime loans. This includes limits on penalties that can be levied against subprime borrowers—including a prohibition against prepayment penalties—and enacts new penalties on lenders who knowingly offer these loans to people they know can't pay them.

Dustin Hobbs, communications director for the CMBA, said the bill as written would make it difficult for anyone to offer subprime loans in California and would bar many people from homeownership. He added that the subprime crisis has been somewhat overblown in the media, given that 78 percent of Californians who got subprime loans in 2005 and 2006 are still in their homes.

"We don't want to go back to the days when you had to put 20 percent down," Hobbs said.

Reached on Tuesday, Lieu said that his staff was still in talks with the CMBA and other groups, but had taken several amendments in order to make it more like an industry-supported bill passed in North Carolina last year. This includes language limiting the new rules to subprime loans and not other "non-standard" loan types.

The bill also picked up some penalties on dishonest and negligent brokers from AB 2880, a Lois Wolk bill that stalled in the Assembly Appropriations Committee. Wolk is now a co-author of AB 1830.

"We're putting in a whole section on broker duties and responsibilities that industry does not have objecting to," Lieu said, adding that he thinks "we're getting closer" to have a bill that would be palatable to both sides.

Because most of the rules covering lenders are administered by the federal government—thus preempting state control over them—the pending legislation in California governs aspects of the industry where the state does have some control. This limited scope actually made it easier for the industry and its critics to agree on some needed reforms, Gnaizda said. None of Machado's three bills faces serious institutional opposition.

"We're absolutely for clarity in the industry," Hobbs said. "I don't even understand all of my mortgage documents."

The trio of Machado bills each focus on a different aspect of the lender/borrower relationship. SB 1053 would

really increase the tracking and disclosure requirements on mortgage brokers as a way of cutting down on fraud. SB 1054 would bar professionals who violate real estate laws from working in the field for three years, and also address several potential conflicts of interest. SB 1055 would offer tax relief to borrowers who've had debt forgiven by lenders, as a means of helping these borrowers afford to stay in their homes.

Machado said these bills came out of two years of talks and hearings, which started well before the mortgage crisis was in the daily news. He added that these reforms reflect the fact that the mortgage industry is now tied into a much larger international market for mortgage-backed securities.

You have to make sure that what you do is not viewed as being capricious and arbitrary by the secondary market," Machado said. He added that if the new regulations failed to do so, "the cost of liquidity is going to go up."

The CMBA's Hobbs also praised AB 1137 by Senate Leader Don Perata, D-Oakland, calling it "the right way to do disclosure." This bill calls for new steps and communication between lenders and borrowers when the borrower is in danger of going into foreclosure.

But the real action is likely to come in Washington after the fall elections, Gnaizda said.

The Greenlining Institute will be meeting with Fed chair Ben Bernanke, the Federal Deposit Insurance Administration and several other agencies on Nov. 17 and 18. These meetings and other will hopefully lead to changes at the national level. In the meantime, Gnaizda said, he's happy with what's been happening in the California Legislature this year, even if his group didn't get everything they wanted.

Machado and Lieu have done the best they can," Gnaizda said. "It may not be worth an all-out effort when the real fight is elsewhere."

< Back

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First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
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916-325-4717 fax
jan.owen@wamu.net

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, June 5, 2008 2:15 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>
Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

Of course- thanks, I think. J

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jan.owen@wamu.net

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From: Gaspard, Scott
Sent: Thursday, June 05, 2008 11:06 AM
To: Owen, Jan L.; Watson, Alison
Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

Jan
Go ahead and handle please.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150 Seattle
202-347-9276 Washington DC

-----Original Message-----

From: Owen, Jan L.
Sent: Thursday, June 05, 2008 11:04 AM
To: Watson, Alison; Gaspard, Scott
Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

It is kinda scary isn't it? I just left you both a message- I just heard from Congresswoman Speier's office- her chief of staff is an old friend of Steve's and mine however I understand she has a constituent WaMu issue. I have sent Brian an email and will follow-up unless of course either of you want to. Thanks, Jan

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jan.owen@wamu.net

-----Original Message-----

From: Watson, Alison

Sent: Thursday, June 05, 2008 10:51 AM

To: Owen, Jan L.; Gaspard, Scott

Subject: Fw: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

Look at what I received an invite to.

----- Original Message -----

From: Laura Richardson For Congress <[redacted]>

To: Laura Richardson For Congress <[redacted]>

Sent: Thu Jun 05 10:28:31 2008

Subject: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

*** SAVE THE DATE ***

Majority Leader Steny H. Hoyer

Cordially invites you to a fundraising reception

Honoring

Congresswoman

Laura Richardson

California's 37th Congressional District

Committee on Transportation and Infrastructure

Committee on Science and Technology

Wednesday, June 25, 2008

5:30-7:00 P.M.

425 New Jersey Avenue, SE

Suggested Contribution

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or email at laura.richardson@fraioliassociates.com <<mailto:eventsrsvp@fraioliassociates.com>>

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From: Watson, Alison <alison.watson@wamu.net>
Sent: Thursday, June 5, 2008 1:51 PM
To: Owen, Jan L. <jan.owen@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer
Attach: 6.25.08 Richardson DC Fundraising Reception.pdf

Look at what I received an invite to.

----- Original Message -----

From: Laura Richardson For Congress <[redacted]@m>
To: Laura Richardson For Congress <[redacted]>
Sent: Thu Jun 05 10:28:31 2008
Subject: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

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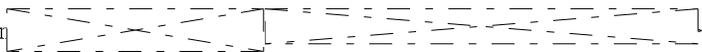
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P.O. Box 50080 • Long Beach, CA 90815

www.laurarichardsonforcongress.com • Committee ID: C00434571

Paid for and Authorized by the Richardson for Congress Campaign



From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 4, 2008 1:12 PM
To: Elias, Alan <alan.elias@wamu.net>
Subject: RE: Richardson Update.

yep- "let's do lunch"

From: Elias, Alan
Sent: Wed 06/04/2008 9:50 AM
To: Owen, Jan L.
Subject: RE: Richardson Update.

Hi. I'm currently scheduled to be here on the 26th, although there is an outside chance I may have to travel to the Mother Ship. You want to pencil in some time to chat or grab lunch?

AE

-----Original Message-----

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 7:06 PM
To: Elias, Alan
Subject: Re: Richardson Update.

You, my dear are evil- being situaTionally ADD- I now am concerned about Pelosi being forced into calling for an ethics commission investigation- in SF the 26th of June- around? J

----- Original Message -----

From: Elias, Alan
To: Owen, Jan L.
Sent: Tue Jun 03 17:54:31 2008
Subject: Re: Richardson Update.

I really am looking forward to her almost immediatly defaulting on any new plans or failing to pay to get caught up. Maybe we should throw a lawn mower into the deal to sweetem the pot?! ;)

----- Original Message -----

From: Owen, Jan L.
To: Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Elias, Alan; Baptista, Geri Ann S.; Woodcock, Wendy A.
Cc: 'MMcguinn' <[redacted]>
Sent: Tue Jun 03 17:52:11 2008
Subject: Re: Richardson Update.

REDACTED

----- Original Message -----

From: Thorn, Ann

To: Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.; Woodcock, Wendy A.

Cc: 'MMcguinn' <[redacted]>

Sent: Tue Jun 03 17:49:25 2008

Subject: Re: Richardson Update.

[redacted]
REDACTED

Sent from my BlackBerry Wireless Handheld

----- Original Message -----

From: Battaglia, Paul J.

To: Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.; Thorn, Ann; Woodcock, Wendy A.

Cc: 'Martin T. McGuinn' <[redacted]>

Sent: Tue Jun 03 16:54:18 2008

Subject: Richardson Update.

[redacted]
REDACTED

<<Document.pdf>>

Paul J. Battaglia

First Vice President and Senior Counsel

Washington Mutual Bank

1301 2nd Avenue, WMC 3501

Seattle WA 98101

Phone: 206-500-4261

Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

From: Gaugl, Sara C.

Sent: Monday, June 02, 2008 12:37 PM

To: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.

Cc: Thorn, Ann

Subject: Final Review: Richardson Response

[redacted]
REDACTED

REDACTED

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct 1 206.228 cell
sara.gaugl@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Tuesday, June 3, 2008 10:06 PM
To: Elias, Alan <alan.elias@wamu.net>
Subject: Re: Richardson Update.

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----- Original Message -----

From: Owen, Jan L.
To: Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Elias, Alan; Baptista, Geri Ann S.; Woodcock, Wendy A.
Cc: 'MMcguinn' <[redacted]> <[redacted]> <[redacted]> <[redacted]>
Sent: Tue Jun 03 17:52:11 2008
Subject: Re: Richardson Update.

REDACTED

----- Original Message -----

From: Thorn, Ann
To: Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.; Woodcock, Wendy A.
Cc: 'MMcguinn' <[redacted]> <[redacted]> <[redacted]> <[redacted]>
Sent: Tue Jun 03 17:49:25 2008
Subject: Re: Richardson Update.

REDACTED

Sent from my BlackBerry Wireless Handheld

----- Original Message -----

From: Battaglia, Paul J.
To: Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.; Thorn, Ann; Woodcock, Wendy A.
Cc: 'Martin T. McGuinn' <[redacted]> <[redacted]> <[redacted]> <[redacted]>
Sent: Tue Jun 03 16:54:18 2008
Subject: Richardson Update.

REDACTED

<<Document.pdf>>

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

From: Gaugl, Sara C.
Sent: Monday, June 02, 2008 12:37 PM
To: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.
Cc: Thorn, Ann
Subject: Final Review: Richardson Response

REDACTED

REDACTED

- Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct 1 206.228-2111 cell
sara.gaugl@wamu.net

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From: Woodcock, Wendy A.
Sent: Tuesday, June 03, 2008 8:52:12 PM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Richardson Update.

I will be out of the office Tuesday and Wednesday 6/3 and 6/4/08. If you have an urgent matter that must be addressed immediately, please contact Matt Kolkowski at (818) 775-1111, or David Whitman at (904) 886-1111.

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 7:03:32 PM
To: vince.randazzo
Subject: FW: Richardson Media Coverage: The Hill

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

-----Original Message-----

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:55 PM
To: Gaspard, Scott; Strom, Erik E.; Watson, Alison; Parker, Gary L.
Subject: FW: Richardson Media Coverage: The Hill

OK- here we go. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
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Mortgage non-disclosure is trouble for Richardson

By Jared Allen
6/2/08

Rep. Laura Richardson (D-Calif.) could face fines for leaving a heavily indebted mortgage off her financial disclosure statement, according to campaign finance experts.

A review of Richardson's 2007 financial disclosure shows that she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year. By the end of 2007, Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item.

"On a plain reading of the law, it's not clear why this mortgage would not be included on her financial disclosure statement, given the situation," said Meredith McGehee, the Campaign Legal Center's policy director.

Lawrence Noble, former general counsel for the Federal Election Commission (FEC) and a campaign finance, ethics and lobbying expert, agreed.

"That is what the rule says," Noble said. "The reality is that at the end of the year, if she was indebted for more than what she paid for the house, then she was required to report it."

The home went into foreclosure and was sold at auction last month. Richardson is disputing the sale.

Her office did not return repeated calls seeking comment for this story. It also has not responded to questions about how Richardson was able to loan her congressional campaign \$77,500 while continuing to default on

several properties.

Richardson, who is expected to cruise to a victory in Tuesday's Democratic primary, has come under increasing scrutiny since news of the foreclosure and subsequent sale at auction of her Sacramento home. Additional reports indicated Richardson has a long history of mortgage defaults that also covers homes in San Pedro and Long Beach.

Richardson's own financial statement, however, showed no indication that anything was amiss.

Under Schedule III of her 2007 Financial Disclosure Statement, filed on Feb. 22 of this year, the freshman lawmaker listed her liabilities as simply "N/A."

Yet throughout 2007, as her Sacramento home was going from newly purchased to foreclosed on, Richardson also defaulted on her Long Beach home a third and again a fourth time, when she fell \$15,101 behind on her payments.

In September of that year, Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

In January 2008 Richardson defaulted on the San Pedro home a second time, and in April — with Richardson owing \$367,436 on an original loan of \$359,000 — Wells Fargo Bank issued a notice of trustee sale of the home. Records indicate that the home is still scheduled to be sold at a July 14 auction.

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Noble said that the entities that monitor financial disclosure statements — the House ethics committee and the Department of Justice — will likely issue a warning to Richardson to amend her reports.

"In terms of what they would ultimately do about it, I think the question would be: Was this an attempt to cover up anything, or was it a mistake?" Noble said.

McGehee called Richardson's financial disclosure statement "puzzling."

"Obviously this raises questions about disclosure and more information, I think, is needed to ensure that she has, indeed, abided by the statutory requirements," McGehee said. "The purpose of the financial disclosure is, first and foremost, to reveal conflicts of interest or potential conflicts of interest ... and to ensure that if questions come up about positions, votes, other actions they take as a federal official, that there is transparency."

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Richardson last fall voted to help pass the Mortgage Forgiveness Debt Relief Act, which prevents the federal government from charging income tax on debt forgiven as a consequence of foreclosure. And she has said publicly that she wants to capitalize on her experience to advocate for further reform of the nation's housing policies.

Richardson told the Long Beach Report on May 24 that she thinks people "expect me to take what I've learned, what I see, not only for myself but what I see that they're doing, and figure out how to fix it, and that's what I intend upon doing."

Over the weekend, two of Richardson's opponents in Tuesday's primary seized on the issue in a last-minute attempt to unseat the 46-year-old freshman, who came to Congress after a 2007 special-election victory.

Peter Mathews accused her of "a pattern of financial irresponsibility" and wondered "how she can be responsible for a federal budget when she can't balance [her] own budget," while Lee Davis said she was a "national embarrassment" who has lost credibility.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Tuesday, June 3, 2008 5:02 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: RE: Richardson Rescission Notice

Ahh! Sorry for the mistake! Talk to you soon. Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 2:01 PM
To: Owen, Jan L.
Subject: RE: Richardson Rescission Notice

Wendy

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 5:01 PM
To: Thorn, Ann
Subject: RE: Richardson Rescission Notice

I thought you said you were going to be out on Tuesday and Wednesday of this week. Clearly I was mistaken!

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
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Sacramento, CA 95814
916-553-4961
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From: Thorn, Ann
Sent: Tuesday, June 03, 2008 2:00 PM
To: Owen, Jan L.
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gone???? you are joking right?

*Ann Thorn, FVP
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National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 4:59 PM
To: Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.
Subject: RE: Richardson Rescission Notice

Thanks, Ann. I realize you are gone but appreciate the forwarded email. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
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From: Thorn, Ann
Sent: Tuesday, June 03, 2008 1:28 PM
To: Battaglia, Paul J.; Owen, Jan L.; Gaugl, Sara C.
Subject: FW: Richardson Rescission Notice

fyi

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Laura Richardson |
Sent: Tuesday, June 03, 2008 3:23 PM
To: Thorn, Ann
Subject: Re: Richardson Rescission Notice

Thank you for the email...today is election day and I will follow up with you tomorrow.

----- Original Message -----
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson < |
Sent: Tuesday, June 3, 2008 8:06:10 AM
Subject: FW: Richardson Rescission Notice

Congresswoman Richardson, as requested attached is the copy of the rescission notice that should be filed today or tomorrow.

Thank you

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

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<<Document.pdf>>

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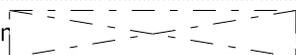
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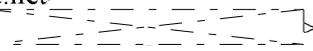
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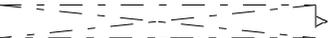
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904-886-5644*

For Internal Use Only

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From: Thorn, Ann
Sent: Tuesday, June 03, 2008 1:02:27 PM
To: Owen, Jan L.
Subject: RE: Richardson Media Coverage: The Hill

Ok

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:58 PM
To: Thorn, Ann
Subject: FW: Richardson Media Coverage: The Hill

Ann: this is serious- and I am going to start rescheduling our meeting for a couple fo times a week. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
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From: Gaugl, Sara C.
Sent: Tuesday, June 03, 2008 9:52 AM
To: Owen, Jan L.
Subject: Richardson Media Coverage: The Hill

Mortgage non-disclosure is trouble for Richardson

**By Jared Allen
6/2/08**

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A review of Richardson's 2007 financial disclosure shows that she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year. By the end of 2007, Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

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"On a plain reading of the law, it's not clear why this mortgage would not be included on her financial disclosure statement, given the situation," said Meredith McGehee, the Campaign Legal Center's policy director.

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"That is what the rule says," Noble said. "The reality is that at the end of the year, if she was indebted for more than what she paid for the house, then she was required to report it."

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Sara Gaugl
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From: Watson, Alison
Sent: Tuesday, June 03, 2008 1:02:11 PM
To: Owen, Jan L.
Subject: RE: Richardson Media Coverage: The Hill

Oh my gosh – it just keeps on going!

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Sent: Tuesday, June 03, 2008 12:55 PM
To: Gaspard, Scott; Strom, Erik E.; Watson, Alison; Parker, Gary L.
Subject: FW: Richardson Media Coverage: The Hill

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From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:57:31 PM
To: Thorn, Ann
Subject: FW: Richardson Media Coverage: The Hill

Ann: this is serious- and I am going to start rescheduling our meeting for a couple fo times a week. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Gaugl, Sara C.
Sent: Tuesday, June 03, 2008 9:52 AM
To: Owen, Jan L.
Subject: Richardson Media Coverage: The Hill

Mortgage non-disclosure is trouble for Richardson

By Jared Allen
6/2/08

Rep. Laura Richardson (D-Calif.) could face fines for leaving a heavily indebted mortgage off her financial disclosure statement, according to campaign finance experts.

A review of Richardson's 2007 financial disclosure shows that she failed to report her Sacramento home mortgage as a liability even though she owed \$40,000 more than she paid for the home, which was purchased in January of that year. By the end of 2007, Richardson had accumulated \$575,000 in total debt after failing to make payments on her original \$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item.

"On a plain reading of the law, it's not clear why this mortgage would not be included on her financial disclosure statement, given the situation," said Meredith McGehee, the Campaign Legal Center's policy director.

Lawrence Noble, former general counsel for the Federal Election Commission (FEC) and a campaign finance, ethics and lobbying expert, agreed.

"That is what the rule says," Noble said. "The reality is that at the end of the year, if she was indebted for more than what she paid for the house, then she was required to report it."

The home went into foreclosure and was sold at auction last month. Richardson is disputing the sale.

Her office did not return repeated calls seeking comment for this story. It also has not responded to questions about how Richardson was able to loan her congressional campaign \$77,500 while continuing to default on several properties.

Richardson, who is expected to cruise to a victory in Tuesday's Democratic primary, has come under increasing scrutiny since news of the foreclosure and subsequent sale at auction of her Sacramento home. Additional reports indicated Richardson has a long history of mortgage defaults that also covers homes in San Pedro and Long Beach.

Richardson's own financial statement, however, showed no indication that anything was amiss.

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Yet throughout 2007, as her Sacramento home was going from newly purchased to foreclosed on, Richardson also defaulted on her Long Beach home a third and again a fourth time, when she fell \$15,101 behind on her payments.

In September of that year, Richardson also let her San Pedro home slip into default when she fell \$12,410 behind on her payments.

In January 2008 Richardson defaulted on the San Pedro home a second time, and in April — with Richardson owing

\$367,436 on an original loan of \$359,000 — Wells Fargo Bank issued a notice of trustee sale of the home. Records indicate that the home is still scheduled to be sold at a July 14 auction.

Richardson was able to rescind both of the default notices on her Long Beach home after catching up on her payments, which she did first in March and then again in October 2007.

Richardson's fourth default notice, for \$15,101, on her Long Beach home came in October 2007 — the same month she again caught up on her payments as well as repaid herself \$8,000 from her campaign, her FEC records show.

Noble said that the entities that monitor financial disclosure statements — the House ethics committee and the Department of Justice — will likely issue a warning to Richardson to amend her reports.

"In terms of what they would ultimately do about it, I think the question would be: Was this an attempt to cover up anything, or was it a mistake?" Noble said.

McGehee called Richardson's financial disclosure statement "puzzling."

"Obviously this raises questions about disclosure and more information, I think, is needed to ensure that she has, indeed, abided by the statutory requirements," McGehee said. "The purpose of the financial disclosure is, first and foremost, to reveal conflicts of interest or potential conflicts of interest ... and to ensure that if questions come up about positions, votes, other actions they take as a federal official, that there is transparency."

Although Richardson missed the vote on the housing bill that passed the House in early May, she has said she only did so in the wake of her father's sudden death.

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Sara Gaugl
Home Loans Public Relations

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206.500.2822 direct | 206.228. cell
sara.gaugl@wamu.net

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From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:54:45 PM
To: Gaspard, Scott; Strom, Erik E.; Watson, Alison; Parker, Gary L.
Subject: FW: Richardson Media Coverage: The Hill

OK- here we go. Jan

Jan Lynn Owen
First Vice President
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801 K Street Suite 110
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916-553-4961
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From: Gaugl, Sara C.
Sent: Tuesday, June 03, 2008 12:52:02 PM
To: Owen, Jan L.
Subject: Richardson Media Coverage: The Hill

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By Jared Allen

6/2/08

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Sara Gaugl
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From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:09:17 PM
To: Thorn, Ann
Subject: RE: Richardson

Perfect, thanks so much. Well done. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 9:08 AM
To: Owen, Jan L.
Subject: RE: Richardson

I called her office and was told to send to her Yahoo email address

laurarichardson] 

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:07 PM
To: Thorn, Ann
Subject: RE: Richardson

By email or mail and where? We will need to keep track of where and how we communicate with her. Thanks, Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 8:08 AM
To: Cook, Don; Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.; Cook, Don
Subject: Richardson

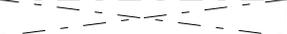
I just wanted to let you know that I have sent a copy of the rescission to Congresswoman this morning. Once it is recorded, we will get the Loss Mit package out.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 12:08:24 PM
To: Owen, Jan L.
Subject: RE: Richardson

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laurarichardson@

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

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From: Owen, Jan L.
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Jan Lynn Owen
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State and Local Government and Industry Relations Manager
801 K Street Suite 110
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From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:07:05 PM
To: Thorn, Ann
Subject: RE: Richardson

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904-886-5644*

For Internal Use Only

From: Owen, Jan L.
Sent: Monday, June 02, 2008 5:02:30 PM
To: Gaugl, Sara C.
Subject: RE: Final Review: Richardson Response

Better late than never- I am fine. Thanks, Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Gaugl, Sara C.
Sent: Monday, June 02, 2008 1:34 PM
To: Baptista, Geri Ann S.; Battaglia, Paul J.; Cook, Don; Elias, Alan; Owen, Jan L.
Cc: Thorn, Ann
Subject: RE: Final Review: Richardson Response

Many thanks to all for your quick review and input. I plan to contact Gene in about 15 minutes or so.

Best,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228. cell
sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Monday, June 02, 2008 1:28 PM
To: Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.
Cc: Thorn, Ann
Subject: RE: Final Review: Richardson Response

I'm fine with these as well.

Geri Ann S. Baptista - VP, WaMu Corporate Communications
206.500.2875 direct | 206.612. cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Battaglia, Paul J.
Sent: Monday, June 02, 2008 12:45 PM

To: Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.
Cc: Thorn, Ann
Subject: RE: Final Review: Richardson Response

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Gaugl, Sara C.
Sent: Monday, June 02, 2008 12:37 PM
To: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.
Cc: Thorn, Ann
Subject: Final Review: Richardson Response

All:

REDACTED

Questions:

- Has Ms. Richardson allowed WaMu to discuss her case publicly? Without violating Congresswoman Laura Richardson's privacy rights, can WaMu state unequivocally that Ms. Richardson has received no preferential treatment in the handling of her loan, and will not receive any preferential treatment in the future?
- Is WaMu aware of situations in which WaMu loans have been foreclosed improperly, either because a loan modification was signed prior to the auction or for some other reason, and if so, what steps is WaMu taking to correct that problem? Would a borrower in that situation be entitled to a refund of any payments made on the loan modification?
- If WaMu determines that a WaMu loan was foreclosed improperly, will WaMu, as a general practice, sue to overturn

the foreclosure? Has that ever happened and if so what was the outcome?

- Sara

Sara Gaugl
Home Loans Public Relations

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From: Owen, Jan L.
Sent: Monday, June 02, 2008 2:03:55 PM
To: Gaspard, Scott; Strom, Erik E.; Watson, Alison
Subject: FW: Additional Richardson Coverage

Just for your information.

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Gaugl, Sara C.
Sent: Monday, June 02, 2008 10:56 AM
To: Owen, Jan L.
Cc: Elias, Alan; Battaglia, Paul J.; Cook, Don
Subject: Additional Richardson Coverage

Jan -
As discussed on this morning's call, embedded below are links to articles that include comments made by both Mathews and Davis.

<http://latimesblogs.latimes.com/laland/2008/06/richardsons-oth.html>

<http://latimesblogs.latimes.com/laland/2008/05/richardson-oppo.html>

http://www.presstelegram.com/news/ci_9442767

<http://www.sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/05/31/politics/p105208D12.DTL&type=politics>

Additionally, here are a few statements Congresswoman Richardson issued on Saturday rather than interviewing for the LA Times article:

- "As I noted in my statements earlier this week, due to multiple job changes, divorce, illness/death, and nine campaigns over the last ten years, these major life-changing moments have come at great personal expense and at challenging financial strain," Richardson said in a statement Saturday.
- "Instead of politicizing a personal housing crisis (two personal properties that are current and the third that is being challenged by my lender questioning the validity of its sale), I have been transparent with this matter and share with my constituents the anguish that the housing industry is in a severe crisis," Richardson said.
- (Other commentary) Richardson has acknowledged using her money to finance her campaigns and falling behind in mortgage payments. She claimed her Sacramento house was sold into foreclosure without her knowledge, contending she had renegotiated her loan to pay it off.

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 2, 2008 1:36 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: FW: Richardson Statement (Draft)

REDACTED

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

-----Original Message-----

From: Elias, Alan
Sent: Sunday, June 01, 2008 12:35 PM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Subject: Re: Richardson Statement (Draft)

Perfect! And not a single mention of WaMu -- just the way this should be reported instead of taking the bait to try and blame us for her irresponsible behavior!

----- Original Message -----

From: Gaugl, Sara C.
To: Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Sent: Sun Jun 01 11:27:31 2008
Subject: RE: Richardson Statement (Draft)

Hi, Jan.

The Los Angeles Times published the article embedded below, which includes more comments made by York. It appears that Richardson initially agreed to be interviewed for the story, but then backed out.

I will forward additional coverage to you, which mostly focuses on commentary from her opponents (mainly Mathews).

Rep. Laura Richardson's foreclosure continues a pattern of financial straits

UPS, DOWNS: Rep. Laura Richardson moved from city council to Congress in a year but also lost a home to foreclosure.

By Jeff Gottlieb, Los Angeles Times Staff Writer
May 31, 2008

When news surfaced that Rep. Laura Richardson had lost her home through foreclosure, the Long Beach Democrat blamed the problem on her year-long rocket-ship rise from city councilwoman to Assembly member to congresswoman and the crumbling real estate market.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," she said in a news release.

But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from \$5,742 to almost \$20,000, according to documents on file with Los Angeles County.

"She has this habit of missing payments and then trying to catch up instead of doing it monthly," said Verla Saylor, who sold Richardson the Long Beach house and carried a second mortgage.

The defaults have come at a quick pace lately, five in the last 13 months and the most recent March 28. The five defaults totaled nearly \$71,000. During much of that time, Richardson was bankrolling her political career, lending her campaigns for Congress and Assembly a total of \$177,500.

Although candidates sometimes use their home equity to help finance campaigns, experts couldn't remember anyone losing a house over it. "It's very surprising a member of Congress would allow it to happen," said Bob Stern, president of the nonpartisan Center for Governmental Studies in Los Angeles. "It's also very embarrassing. That's an understatement."

News of Richardson's troubles with the Sacramento house was first reported this month by Capitol Weekly.

Not only has Richardson missed house payments, but she is behind on her property taxes, a lien was placed on her Sacramento house because of an unpaid utility bill, and she angered her neighbors by not keeping up her home.

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Subject: Re: Richardson Statement (Draft)

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From: Gaugl, Sara C.

To: Battaglia, Paul J.; Owen, Jan L.; Elias, Alan; Cook, Don

Sent: Fri May 30 18:18:18 2008

Subject: Richardson Statement (Draft)

REDACTED

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue 1 WMC401 Seattle WA 98101

206.500.2822 direct 1 206.228.1234 cell

sara.gaugl@wamu.net

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Gene

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Monday, June 2, 2008 11:19 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Richardson Statement (Draft)

Good morning, Jan. I just realized my email back to you has been sitting in my outbox. Sigh.

We actually were not contacted for this article, but we have been in fairly constant contact with the LA Times blogger, Peter Viles. I imagine he contributed to this story on some level.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228.2111 cell
sara.gaugl@wamu.net

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From: Owen, Jan L.
Sent: Sunday, June 01, 2008 12:07 PM
To: Gaugl, Sara C.
Subject: Re: Richardson Statement (Draft)

Great staff work, my dear. Were we contacted for the story? J

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By Jeff Gottlieb, Los Angeles Times Staff Writer May 31, 2008

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But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from \$5,742 to almost \$20,000, according to documents on file with Los Angeles County.

"She has this habit of missing payments and then trying to catch up instead of doing it monthly," said Verla Saylor, who sold Richardson the Long Beach house and carried a second mortgage.

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To: ssuchil [mailto:ssuchil@wamu.net]
Subject: Fw: Richardson Statement (Draft)

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This is a good overview. Again we are not the focus, thank goodness!

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She might want to tell that to James York, owner of Red Rock Mortgage, who bought the three-bedroom, 1 1/2 -bath Sacramento house at a public auction for \$388,000 on May 7. He recorded the deed May 19 and has had a crew at the house fixing it up.

Richardson, who bought the house in early 2007 for \$535,000, owed about \$9,000 in property taxes. She owes Sacramento \$154.03 after the city utilities department put a lien on the house for an unpaid bill.

Asked about the congresswoman's statement that she knew nothing about the sale, York said that's an excuse he hears all the time: "She doesn't know what happened, but she's an educated woman who hasn't made her payments for 12 months and she doesn't know why she lost her house? That's the joke."

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Padovan, 61, said that when the grass grew nearly a foot high, he knocked on her door. "I finally went down there and said, 'Would you mind if I mowed your lawn for you?' She said, 'I've been awful busy. Sure.'"

Padovan said his hand mower could barely make it through the grass.

Richardson's two-story craftsman-style house in Long Beach's historic Sunrise Boulevard district, where neighbors say she stays on weekends back from Washington, also has fallen into disrepair. The beige paint is peeling, a garage window is broken, and the grass has turned brown.

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Richardson won the council election in 2000 and worked for then-Lt. Gov. Cruz Bustamante until she won the Assembly seat in 2006, lending her campaign \$100,000, which eventually was paid back to her.

She barely had time to get a good meal in Sacramento, although she did have time to buy a house, before Rep. Juanita Millender-McDonald died in April 2007. In August, Richardson won a special election for the seat, this time lending her campaign \$77,500.

"She obviously extremely wanted to win this race, and this was the way she invested in it," said Stern from the Center for Governmental Studies.

Many blogs have pounced on the Richardson controversy. LA.cityzine.com called it "One of the more bizarre political scandals in recent years."

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Since she has moved on to Congress, Richardson doesn't have a mortgage to worry about there. She's renting.

From: Owen, Jan L.
Sent: Sat 05/31/2008 8:14 AM
To: Gaugl, Sara C.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Subject: Re: Richardson Statement (Draft)

I like it! Short and to the point! I have not seen any print media today, have any of you? Oh by the way- hi Paul! Thanks, J

----- Original Message -----
From: Gaugl, Sara C.
To: Battaglia, Paul J.; Owen, Jan L.; Elias, Alan; Cook, Don
Sent: Fri May 30 18:18:18 2008
Subject: Richardson Statement (Draft)

Good evening.

As an update to my note from earlier this morning, Gene Maddaus is in the process of writing yet another story on Ms. Richardson's financial situation. His questions are outlined below and his deadline is 5 p.m. on Monday.

Here is a first cut at a draft (and brief) response to Gene's questions. Looking forward to your thoughts/edits/revisions.

My preference continues to be that we attempt to limit WaMu's inclusion in the coverage to the extent possible. However, given that the Notice of Rescission has been sent for recording, it is likely that we'll receive additional media inquiries related to that action on Monday or Tuesday. And at that point, I think we should be prepared to expand our current statement (as appropriate).

Response:

We aren't in a position to discuss the specifics of Ms. Richardson's loan situation as we have not received any authorization from her to do so.

More broadly, if a loan has gone to foreclosure sale in error, we will honor commitments made to the customer and take appropriate measures to rectify the situation.

As a matter of policy, we don't comment on litigation. However, as you would expect, the conditions in which a lender would seek to

rescind a foreclosure sale are driven by the specific facts of each case.

Best,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228.1234 cell
sara.gaugl@wamu.net

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-----Original Message-----

From: Gene Maddaus [mailto:gene.maddaus@wamu.net]
Sent: Friday, May 30, 2008 10:28 AM
To: Gaugl, Sara C.
Subject: RE: follow-up

1. Is WaMu aware of situations in which WaMu loans have been foreclosed improperly, either because a loan modification was signed prior to the auction or for some other reason, and if so, what steps is WaMu taking to correct that problem? Would a borrower in that situation be entitled to a refund of any payments made on the loan modification?
2. If WaMu determines that a WaMu loan was foreclosed improperly, will WaMu, as a general practice, sue to overturn the foreclosure? Has that ever happened and if so what was the outcome?
3. Without violating Congresswoman Laura Richardson's privacy rights, can WaMu state unequivocally that Ms. Richardson has received no preferential treatment in the handling of her loan, and will not receive any preferential treatment in the future?
4. Has Ms. Richardson allowed WaMu to discuss her case publicly? (If yes, there will be some other questions.)

Gene

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Sunday, June 1, 2008 3:04 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson Statement (Draft)

Unbelievable we are not even mentioned. Couldn't be happier! Hope you are having a productive weekend- we are: tomatoes in-

----- Original Message -----

From: Gaugl, Sara C.
To: Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Sent: Sun Jun 01 11:27:31 2008
Subject: RE: Richardson Statement (Draft)

Hi, Jan.

The Los Angeles Times published the article embedded below, which includes more comments made by York. It appears that Richardson initially agreed to be interviewed for the story, but then backed out.

I will forward additional coverage to you, which mostly focuses on commentary from her opponents (mainly Mathews).

Rep. Laura Richardson's foreclosure continues a pattern of financial straits

UPS, DOWNS: Rep. Laura Richardson moved from city council to Congress in a year but also lost a home to foreclosure.

By Jeff Gottlieb, Los Angeles Times Staff Writer
May 31, 2008

When news surfaced that Rep. Laura Richardson had lost her home through foreclosure, the Long Beach Democrat blamed the problem on her year-long rocket-ship rise from city councilwoman to Assembly member to congresswoman and the crumbling real estate market.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," she said in a news release.

But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from \$5,742 to almost \$20,000, according to documents on file with Los Angeles County.

"She has this habit of missing payments and then trying to catch up instead of doing it monthly," said Verla Saylor, who sold Richardson the Long Beach house and carried a second mortgage.

The defaults have come at a quick pace lately, five in the last 13 months and the most recent March 28. The five defaults totaled

nearly \$71,000. During much of that time, Richardson was bankrolling her political career, lending her campaigns for Congress and Assembly a total of \$177,500.

Although candidates sometimes use their home equity to help finance campaigns, experts couldn't remember anyone losing a house over it. "It's very surprising a member of Congress would allow it to happen," said Bob Stern, president of the nonpartisan Center for Governmental Studies in Los Angeles. "It's also very embarrassing. That's an understatement."

News of Richardson's troubles with the Sacramento house was first reported this month by Capitol Weekly.

Not only has Richardson missed house payments, but she is behind on her property taxes, a lien was placed on her Sacramento house because of an unpaid utility bill, and she angered her neighbors by not keeping up her home.

Many state legislators and members of Congress have the added expense of needing two places to live, one in their district and one in Sacramento or Washington, D.C. California lawmakers receive a per diem of \$170 to defray the costs, in addition to their salary. Legislators in both capitals often will share a house or apartment in order to keep the costs down.

Despite her payment problems, a subject that has become a favorite in the political blogosphere, Richardson has few worries about Tuesday's Democratic primary, where she faces two relative unknowns. The 37th District is so solidly Democratic -- it went 74% for John Kerry in the last presidential election -- that no Republicans are running for the seat.

"She has a couple years to let it be forgotten and settle whatever problems are still alive," said Gary Jacobson, a UC San Diego political science professor and expert on congressional elections. "And assuming she does so, she'll probably be all right."

After telling a Times reporter she would be interviewed, Richardson declined the next day and instead offered two prepared statements.

"Earlier this year, I was notified that the mortgages on properties that I own were in default," she said. "At that time, I began continuous and ongoing discussions with the lenders to reinstate and modify these loans and to reinstate my ownership of the properties. Since those discussions were initiated, I was not notified of any preemptive sales of any of the properties."

She might want to tell that to James York, owner of Red Rock Mortgage, who bought the three-bedroom, 1 1/2 -bath Sacramento house at a public auction for \$388,000 on May 7. He recorded the deed May 19 and has had a crew at the house fixing it up.

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Sent: Sat 05/31/2008 8:14 AM
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Subject: Re: Richardson Statement (Draft)

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rescind a foreclosure sale are driven by the specific facts of each case.

Best,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228.2111 cell
sara.gaugl@wamu.net

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Gene

Subject: Accepted: Richardson Update
Location: 877-709 passcode:

Start: 6/2/2008 12:30 PM
End: 6/2/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode:

Subject: Accepted: Richardson Update
Location: 877-709- passcode:

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End: 6/2/2008 1:00 PM
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Subject: Richardson Update
Location: 877-709 passcode:

Start: 6/2/2008 12:30 PM
End: 6/2/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Cook, Don; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.;
GM QSM DTE

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Friday, May 30, 2008 3:47 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Option ARM Info

Hi, Jan. Don and I are back. Did you have the Richardson call at 12:30?

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228.1111 cell
sara.gaugl@wamu.net

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-----Original Message-----

From: Owen, Jan L.
Sent: Friday, May 30, 2008 12:38 PM
To: Hagan, Don; Gaugl, Sara C.
Subject: RE: Option ARM Info

Well, how did it go?

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

-----Original Message-----

From: Hagan, Don
Sent: Friday, May 30, 2008 12:54 AM
To: Gaugl, Sara C.
Cc: Owen, Jan L.
Subject: Re: Option ARM Info

Hi Sara,
Yes, of course. I'll call Jan at 7 AM and ask her to conference in the 3 of us together.
Thanks,
Don

Sent from my BlackBerry Wireless Handheld

----- Original Message -----

From: Gaugl, Sara C.
To: Hagan, Don
Cc: Owen, Jan L.
Sent: Thu May 29 18:41:24 2008
Subject: RE: Option ARM Info

Hi, Don.

Do you have a few minutes to chat this evening or tomorrow morning before your meeting with the Governor (7 a.m.)? Jan and I would like to quickly touch base with you.

I can be reached at 206-228-2282 or you can call Jan directly at (916) 804-2282

Just let us know what works best for you in terms of timing.

Many thanks!

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228-2282 cell sara.gaugl@wamu.net

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-----Original Message-----

From: Hagan, Don
Sent: Thursday, May 29, 2008 4:47 PM
To: Gaugl, Sara C.
Cc: Owen, Jan L.
Subject: Re: Option ARM Info

Hi Sara,

Thanks. I did speak with Bruce today. WaMu is the only lender that did not provide the data after receiving assurances about the confidentiality. The Dept. Was briefing the Governor this afternoon.

Bruce thinks it's still a good idea to respond in writing with our position regarding not sharing our info as opposed to not providing any response at this point to the Governor's request.

Don
602-315-2282 cell

Sent from my BlackBerry Wireless Handheld

----- Original Message -----

From: Gaugl, Sara C.
To: Hagan, Don
Cc: Owen, Jan L.
Sent: Thu May 29 14:29:39 2008
Subject: Option ARM Info

* Not for external distribution (hand-outs etc.).

Don,

For your reference, attached are documents the company prepared for Q1 2008 earnings that discuss the performance of Option ARMs. If you are pressed for specifics, as per our disclosure guidelines, we don't publicly provide/disclose data on a state-by-state basis.

I'd also be sure to point out, as discussed on yesterday's call, that WaMu did not offer Option ARMs through its subprime origination channel (Long Beach Mortgage, which no longer exists).

<<Prepared Remarks.pdf>> <<Q1 2008.pdf>>

Q1 2008 deck
See slides 4,5,16

Option ARMs (as outlined in attached document)

- * Recent delinquency and charge-off performance in the prime portfolio is directly related to the current adverse environment, including low housing sales, declining property values, and difficult liquidity conditions.
- * Option ARMs losses tend to be driven by the same attributes, leverage and FICO, that drive losses in other loans types.
- * Current evidence (as of Q1 2008) does not support the conclusion that negative amortization or payment shock from loan recasts are contributing to the recent deterioration in performance.
- * Further, expected recast dates have been pushed further into the future as a result of declines in Treasury yields which comprise the MTA index used for our Option ARMs.
- * Although the bulk of our Option ARMs are not expected recast until 2009 and 2010, we are already working with all of our ARM borrowers, including Option ARM borrowers, in a variety of ways, such as extending recast triggers, to avoid foreclosure.

Pending Payment Increases

- * We want our customers to be in the best possible position to anticipate and manage the challenges posed by payment adjustments.
- * Early intervention can be instrumental to many in avoiding foreclosure.
- * Accordingly, we have been very proactive in reaching out to customers prior to a rate reset on their adjustable rate mortgage (ARM).
- * Notification to ARM borrowers beginning 180 days prior to reset.
- * Provide various refinance offers or modification call-to-action for eligible customers.
- * In 2007 alone, we sent more than 5 million pieces of outreach mail, supported by outbound calling to help ensure our customers are aware of their options.

Sara Gaugl
Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228.1234 cell | sara.gaugl@wamu.net

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From: Oakley, Susan B. <susan.oakley@wamu.net>
Sent: Friday, May 30, 2008 2:58 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Richardson update

I called her and told her. Depending on where she is at the time of the meeting, she may or may not be on the call. Knowing her, she probably will be. She said she wasn't going to be on her email today either, but she has been.

Sue Robert
Executive Assistant to Ann Thorn
Washington Mutual
7255 Baymeadows Way JAXA2035
Jacksonville, FL 32256
(904) 886-5694

-----Original Message-----

From: Owen, Jan L.
Sent: Friday, May 30, 2008 2:38 PM
To: Oakley, Susan B.
Subject: FW: Richardson update

Susan: Will Ann get this? Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

-----Original Message-----

From: Thorn, Ann
Sent: Friday, May 30, 2008 11:07 AM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Richardson update

I will be out of the office Friday, May 30th. If you need immediate assistant, please contact Sue Oakley at susan.oakley@wamu.net

Thank you
Ann

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 30, 2008 2:38 PM
To: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: FW: Richardson update

Susan: Will Ann get this? Thanks, J

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Ann

Subject: Declined: Updated: Richardson update

Location: 877-709- passcode

Start: 5/30/2008 3:30 PM

End: 5/30/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- passcode

Subject: Tentative: Updated: Richardson update

Location: 877-709[] passcode[]

Start: 5/30/2008 3:30 PM

End: 5/30/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

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Start: 5/30/2008 3:30 PM

End: 5/30/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode []

Jan - can we please reschedule this meeting? Don has another meeting that will run until 1:00 (and then another one starting at 1:00 that he can't miss), so he won't be able to attend. Sorry for any confusion.

Thanks,
Liza Russo
Legal Assistant

Subject: Tentative: Updated: Richardson update

Location: 877-709- passcode

Start: 5/30/2008 3:30 PM

End: 5/30/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- passcode

Don needs to leave this call at 1:00 p.m. for another meeting he must attend...this will probably be the same for Paul Battaglia.

Thanks,
Liza Russo
Legal Assistant

Subject: Accepted: Undated: Richardson update

Location: 877-709[] passcode []

Start: 5/30/2008 3:30 PM

End: 5/30/2008 4:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode []

Subject: FW: Updated: Richardson update
Location: 877-709[] passcode[]#

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Owen, Jan L.
Resources: 877-709[] passcode[]#

When: Friday, May 30, 2008 12:30 PM-1:30 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where: 877-709[] passcode[]#

~~*~*~*~*~*~*~*~*

Hi, I have a meeting until 1 with David S. Can we move till 1 p.m.?

From: Owen, Jan L.
Sent: Friday, May 30, 2008 11:07 AM
To: Owen, Jan L.; Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.; Oakley, Susan B.; Gaugl, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann
Subject: Updated: Richardson update
When: Friday, May 30, 2008 12:30 PM-1:30 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where: 877-709[] passcode[]#

Subject: Accepted: Updated: Richardson update
Location: 877-709[] passcode[]#

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode[]#

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To: Owen, Jan L.
Subject: Out of Office AutoReply: Richardson update

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Thank you
Ann

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 30, 2008 10:17 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson Update: Daily Breeze

Ok- here is a press story from late yesterday. Interesting. J

----- Original Message -----

From: Gaugl, Sara C.
To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann
Sent: Thu May 29 17:50:16 2008
Subject: Richardson Update: Daily Breeze

All:
As an update, here's another article written by Gene Maddaus, which posted earlier today.

Gene contacted me a moment ago with follow-up questions - I'll update you after I am able to connect with him.

Best,

Sara

Representative had history of missed loan payments
By Gene Maddaus Staff Writer
Article Launched: 05/29/2008
Rep. Laura Richardson, whose housing woes have been national news for the past week, defaulted a total of eight times on three properties since 2004, a thorough review of county records indicates.

Records show she has defaulted five times on her primary residence in Long Beach - including three in the last year, as she diverted her private resources into her campaign for Congress.

Richardson's housing troubles are more extensive than previously reported, and include two defaults from 2004, when she was a Long Beach city councilwoman.

Her habit of missing payments caught up with her earlier this month, when her Sacramento home was sold at a foreclosure auction. Richardson has said she will try to reacquire that property, but the real estate broker who bought it is refusing to give it back, and the law appears to favor his position.

The newly discovered property records indicate that Richardson was already behind on her payments on her Long Beach house before Rep. Juanita Millender-McDonald died in April 2007. The veteran congresswoman's death opened up the seat for Richardson.

Richardson received a default notice on May 10, 2007, indicating she was \$12,326.78 behind on her Long Beach home. She had not made a payment since January, when she bought her Sacramento home with no money down for \$535,000.

The loan against the Long Beach property was issued the previous summer, when Richardson refinanced for a sum of \$446,250.

The original loan, issued in 1999, was for \$108,000. Richardson took \$100,000 of the proceeds from the refinancing, and lent it to her 2006 Assembly campaign. After winning the election, she raised some money to pay back the loan, but then turned around and put \$77,500 into her congressional campaign.

Richardson made a payment on the Long Beach property in May, and the default was rescinded. But she immediately stopped making

payments again and a second default notice, for \$15,101, was issued in October.

Once again, Richardson made a payment on the arrearage but stopped making further payments. The loan defaulted again in March, at which point she owed \$19,921.74.

The default notice was withdrawn again a few days later, and Richardson says she is now current on the Long Beach loan.

Richardson also defaulted twice on the original loan on the Long Beach property in 2004, in the wake of her divorce. She was \$8,376.49 behind on her payments in March 2004. She caught up, but quickly fell behind again and by September owed \$5,815.73. That arrearage was later repaid, and Richardson was able to stay current on the house until 2007.

Last summer and fall, Richardson defaulted twice on her San Pedro property. The first time, in September 2007, she owed \$12,410.71. She made a payment and was able to get that notice rescinded, but stopped making payments again, and a new default notice was issued in January.

That default led to a notice that an auction would be held on May 14. Before it got to that point, Richardson said she was able to negotiate a loan modification, and that auction has been put on hold until July.

Richardson has also stiff-armed smaller creditors.

In August 2007, she walked into Sir Speedy Printing in Signal Hill, and made a rush order for 380 invitations announcing her election to Congress.

The print shop dropped other orders and staffers put in overtime to meet the request. The order was filled on time the next day, but Richardson never paid the \$150 invoice, said the print shop's owner, Allen McLean.

McLean said he and his wife call about once a month to try to collect the debt, but are always told by staffers that Richardson doesn't have the money.

"It's just irritating," he said. "She's not just doing this to the big guys. She's doing it to the small guys, too."

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228.2111 cell
sara.gaugl@wamu.net

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From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Thursday, May 29, 2008 3:31 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: I will not be on the call

I figured you would not be on---you had other plans at this time..

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150 Seattle
202-347-9276 Washington DC

-----Original Message-----

From: Owen, Jan L.
Sent: Thursday, May 29, 2008 12:28 PM
To: Gaspard, Scott
Subject: I will not be on the call

Today if you are ok with that. Also we were on a call for much of the morning, regarding Richardson- we are instructing the trustee to file the notice of recession- should record on Monday. We are verbally reporting that to Richardson today and we are working on putting together a modification package for her. Call with any questions, i am on the cell. J

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 29, 2008 3:28 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: I will not be on the call

Today if you are ok with that. Also we were on a call for much of the morning, regarding Richardson- we are instructing the trustee to file the notice of recession- should record on Monday. We are verbally reporting that to Richardson today and we are working on putting together a modification package for her. Call with any questions, i am on the cell. J

Subject: Accepted: Undated: Richardson update

Location: 877-709[] passcode[]#

Start: 5/29/2008 2:00 PM

End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode[]#

Subject: Accepted: Updated: Richardson update

Location: 877-709- passcode

Start: 5/29/2008 2:00 PM

End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- basscode

Subject: Accepted: Updated: Richardson update

Location: 877-709- passcode

Start: 5/29/2008 2:00 PM

End: 5/29/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- passcode

Subject: Accepted: Updated: Richardson update
Location: 877-709[] passcode[]#

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode[]#

Subject: Accepted: Updated: Richardson update
Location: 877-709- passcode #

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- passcode #

Subject: Accepted: Updated: Richardson update
Location: 877-709[] passcode[]#

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode[]#

Subject: Accepted: Updated: Richardson update
Location: 877-709[] passcode[]#

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode[]#

Subject: Accepted: Updated: Richardson update
Location: 877-709[] passcode[]#

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode[]#

Subject: Accepted: Updated: Richardson update

Location: 877-709- passcode #

Start: 5/29/2008 1:00 PM

End: 5/29/2008 2:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- passcode #

Subject: Accepted; Updated: Richardson update
Location: 877-709- passcode #

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- passcode #

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 29, 2008 10:47 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Re: New Time Proposed: Updated: Richardson update

Sure- i can do 11- Susan do you want to send a change? I am traveling today and only on Blackberry. Thanks, J

----- Original Message -----

From: Oakley, Susan B.
To: Owen, Jan L.
Sent: Thu May 29 07:45:29 2008
Subject: New Time Proposed: Updated: Richardson update

Can we make it between 2 and 4? Ann has a conflict from 12:30 - 2 she can't break.

New Meeting Time Proposed:
Thursday, May 29, 2008 3:00 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).

Subject: New Time Proposed: Updated: Richardson update

Location: 877-709[] passcode[]#

Start: 5/29/2008 1:00 PM

End: 5/29/2008 2:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode[]#

Can we make it between 2 and 4? Ann has a conflict from 12:30 - 2 she can't break.

New Meeting Time Proposed:

Thursday, May 29, 2008 3:00 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).

Subject: Accepted: Updated: Richardson update

Location: 877-709[] passcode[]#

Start: 5/29/2008 1:00 PM

End: 5/29/2008 2:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode[]#

From: Oakley, Susan B.
Sent: Thursday, May 29, 2008 7:39:16 AM
To: Owen, Jan L.; Gaugl, Sara C.
Subject: Richardson Meeting Today

Is there a meeting about Richardson today? Ann Thorn thought maybe there was one about 1:00, but it's not on her calendar. If you could please forward it to her, we'd appreciate it.

Thanks!

Sue Robert
Executive Assistant to Ann Thorn
Washington Mutual
7255 Baymeadows Way JAXA2035
Jacksonville, FL 32256
(904) 886-5694

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 28, 2008 10:06 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson/CNN

In my opinion we are running on borrowed time-

----- Original Message -----

From: Gaugl, Sara C.
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Adams, Carolyn; Owen, Jan L.; Elias, Alan
Sent: Wed May 28 18:42:21 2008
Subject: Richardson/CNN

All:
So you are aware, I just received a call from a producer with CNN re: Congresswoman Richardson's "debacle." Apparently, CNN's Campbell Brown plans to discuss the Congresswoman's situation during tomorrow's 8 p.m Eastern broadcast.

The producer said she's been tasked with cross-checking the accuracy of Ms. Richardson's statements with WaMu, at which point I informed her that we have not received consent from Ms. Richardson that would allow us to discuss her loan situation.

At that point, she informed me that CNN has talked with a forensic accountant. Based on his/her analysis of Ms. Richardson's financial situation, the accountant has "determined" that the Congresswoman probably shouldn't have qualified for the (WaMu) loan in the first place.

I'll keep you informed as I learn more. I expect to receive an update from CNN tomorrow.

Best,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228.2222 cell
sara.gaugl@wamu.net

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Subject: Accepted: Richardson Update
Location: 877-709[] passcode: []#

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode: []#

Subject: Accepted: Richardson Update
Location: 877-709[] passcode: []#

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode: []#

Jan - Please note Ann Thorn's cell number is 414-418[]

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 1:38:34 PM
To: Owen, Jan L.
Subject: RE: Richardson

No, assistant

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Owen, Jan L.
Sent: Wednesday, May 28, 2008 1:33 PM
To: Thorn, Ann
Subject: RE: Richardson

Was the call from the Congresswoman? Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

REDACTED

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

Subject: Accepted: Richardson update
Location: 877-709- passcode #

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- passcode #

Subject: Accepted: Richardson Update
Location: 877-709- passcode: #

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- passcode: #

Subject: Accepted: Richardson Update
Location: 877-709- passcode: #

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- passcode: #

Subject: Richardson Update
Location: 877-709[] passcode: []#

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.; Woodcock, Wendy A.; Cook, Don

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

REDACTED

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 1:08:10 PM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

REDACTED

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

Subject: Accepted: Richardson update
Location: 877-709[] passcode[]#

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode[]#

Subject: Accepted: Richardson update
Location: 877-709[redacted] passcode[redacted]#

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[redacted] passcode[redacted]#

Subject: Accepted: Richardson update
Location: 877-709[] [] passcode[] [] [] [] #

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] [] passcode[] [] [] [] #

Subject: Accepted: Richardson update
Location: 877-709[]passcode[]#

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[]passcode[]#

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Wednesday, May 28, 2008 12:49 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Washington Mutual/Laura Richardson

REDACTED

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228. cell
sara.gaugl@wamu.net

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From: Owen, Jan L.
Sent: Wednesday, May 28, 2008 9:43 AM
To: Gaugl, Sara C.
Subject: FW: Washington Mutual/Laura Richardson

FYI- we will need too talk about this and the recent press when you get a chance. Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Martin T. McGuinn [mailto:]
Sent: Wednesday, May 28, 2008 9:34 AM
To: Battaglia, Paul J.
Cc: Owen, Jan L.
Subject: FW: Washington Mutual/Laura Richardson

Martin T. McGuinn
Kirby & McGuinn, A P.C.
600 B Street, Ste. 1950
San Diego, CA 92101

JPMC - 003901
CONFIDENTIAL
CSOC.RICH.005394

mmcguinn
Direct Dial: (619) 525
Direct Fax: (619) 525

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From: Beth Ward
Sent: Wednesday, May 28, 2008 9:09 AM
To: donna
Subject: Washington Mutual/Laura Richardson

Good morning, Ms. Parkinson. Attached is Mr. McGuinn's letter of today's date regarding the above matter.

Beth Ward
Paralegal to Martin T. McGuinn
& Kenneth C. Noorigian
Kirby & McGuinn, A P.C.
600 B Street, Suite 1950
San Diego, CA 92101
Direct Line: (619) 398
Direct Fax: (619) 398

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Subject: Accepted: Richardson update
Location: 877-709[] passcode[]#

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode[]#

Subject: Updated: Richardson update
Location: 877-709[] passcode[]#

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.;
Oakley, Susan B.; Gaugl, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann

Resources: 877-709[] passcode[]#

From: Google Alerts <googlealerts-noreply@google.com>
Sent: Wednesday, May 28, 2008 3:17 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

Richardson faces fight for house

Daily Breeze - Torrance,CA,USA

Richardson argues that she had previously made an agreement with her lender, **Washington Mutual**, to reinstate her loan, which should make the auction invalid ...

See all stories on this topic

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Remove this alert.

Create another alert.

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Tuesday, May 27, 2008 9:57 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

MORE Conflicting Stories Over US Representative Laura Richardson's ...

By Flap

To pay for her campaign expenses and personal loan debt to HER OWN campaign she collects additional campaign contributions AFTER **Washington Mutual** forecloses on her equity strapped Sacramento property and takes the loss. ...

FullosseousFlap's Dental Blog - <http://flapsblog.com>

chi-esto

By D(D)

May 31 – **Washington Mutual** Theater, Seattle, WA Jun 2 – Marquee Theater, Phoenix, AZ Jun 4 – Vanguard, Los Angeles, CA Jun 5 – Vanguard, Los Angeles, CA Jun 6 – Vanguard, Los Angeles, CA Jun 7 – 4th and B, San Diego, CA ...

DANCEBLOGGA : news that makes you move - <http://dancemusic.blogspot.com/>

Savings Account

By Admin(Admin)

Follow the link to **Washington Mutual**. They can help you to set up an account online. All you have to do is enter your zip code to find out what is available in your area. You can easily keep up with your account online. ...

Photographic Memories - <http://www.photos.raqmitch.com/>

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From: Capitol Alert <capitolalert@sacbee.com>
Sent: Tuesday, May 27, 2008 6:18 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Capitol Alert: Outside spending tops \$1.1 million in Migden race

To view this email as a web page, go [here](#).

The Sacramento Bee
CapitolAlert

Outside spending tops \$1.1 million in Migden race

Outside interest groups have poured more than \$1.1 million into the Migden-Leno-Nation Senate slugfest with one week left until the June 3 primary election.

The majority of the independent expenditure spending has not focused on Sen. Carole Migden or her initial upstart challenger, Assemblyman Mark Leno, but the third entrant in the race, former Assemblyman Joe Nation. [Read more](#).

Other headlines on Capitol Alert:

[Memorial weekend roundup](#)

[Richardson foreclosure story grows](#)

[Walters: Jury service mystifies many](#)

[Wiegand: What 11th commandment?](#)

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Sunday, May 25, 2008 7:41 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Google Alert - Washington Mutual

I did, Jan, but thanks for forwarding. I will add this to my coverage report (capturing key ones as there are so many). I doubt she will provide consent now.

- sara

Sent from my BlackBerry Wireless Handheld

----- Original Message -----

From: Owen, Jan L.
To: Gaugl, Sara C.
Sent: Sun May 25 08:20:33 2008
Subject: Fw: Google Alert - Washington Mutual

Did you see this , this am? My oh my!

----- Original Message -----

From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Sun May 25 03:52:05 2008
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American" <<http://theprovocateur.blogspot.com/2008/05/i-had-to-figure-out-just-like-every.html>>

By mike volpe(mike volpe)

Richardson provided the AP with an April letter, which appears to be from Washington Mutual Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...

The Provocateur - <http://theprovocateur.blogspot.com/> <<http://theprovocateur.blogspot.com/>>

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Create <<http://www.google.com/alerts?hl=en&gl=>>> another alert.
Manage <<http://www.google.com/alerts/manage?hl=en&gl=>>> your alerts.

From: Joe Rodota <joe[REDACTED]>
Sent: Sunday, May 25, 2008 5:52 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: curtis park short sale

Miss you xo

Enjoy your weekend

I need to joyride in your Mercedes still

Joseph D. Rodota
Forward Observer, Inc.
1111 L Street
Sacramento, CA 95814

(916) 444-0088
(916) 444-0818 fax (Note - this is a NEW fax number)

www.fwdobserver.com

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-----Original Message-----

From: Owen, Jan L. [<mailto:jan.owen@wamu.net>]
Sent: Sunday, May 25, 2008 2:49 PM
To: joe[REDACTED]
Subject: Re: curtis park short sale

Oh darling, i am so in the middle of this one- I was thinking about you and hoping we can get together for lunch soon. Hope all is well. J

----- Original Message -----

From: Joe Rodota [REDACTED]>
To: Owen, Jan L.
Sent: Sun May 25 14:44:03 2008
Subject: curtis park short sale

In case you're not watching the news reports, WAMU took a \$200,000 hit on Laura Richardson's house in Curtis Park..

Joseph D. Rodota

Forward Observer, Inc.

1111 L Street

Sacramento, CA 95814

(916) 444-0088

(916) 444-0818 fax (Note - this is a NEW fax number)

www.fwdobserver.com

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Sunday, May 25, 2008 5:49 PM
To: joe [mailto:joe@wamu.net]
Subject: Re: curtis park short sale

Oh darling, i am so in the middle of this one- I was thinking about you and hoping we can get together for lunch soon. Hope all is well. J

----- Original Message -----

From: Joe Rodota [mailto:joe@wamu.net]
To: Owen, Jan L.
Sent: Sun May 25 14:44:03 2008
Subject: curtis park short sale

In case you're not watching the news reports, WAMU took a \$200,000 hit on Laura Richardson's house in Curtis Park.

Joseph D. Rodota

Forward Observer, Inc.

1111 L Street

Sacramento, CA 95814

(916) 444-0088

(916) 444-0818 fax (Note - this is a NEW fax number)

www.fwdobserver.com

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From: Joe Rodota <joe [redacted]>
Sent: Sunday, May 25, 2008 5:44 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: curtis park short sale

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Sunday, May 25, 2008 11:21 AM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

Did you see this , this am? My oh my!

----- Original Message -----

From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Sun May 25 03:52:05 2008
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American" <<http://theprovocateur.blogspot.com/2008/05/i-had-to-figure-out-just-like-every.html>>

By mike volpe(mike volpe)

Richardson provided the AP with an April letter, which appears to be from Washington Mutual Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...

The Provocateur - <http://theprovocateur.blogspot.com/> <<http://theprovocateur.blogspot.com/>>

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Manage <<http://www.google.com/alerts/manage?hl=en&gl=>>> your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Sunday, May 25, 2008 11:20 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

A strong sentiment across the lines this am. J

----- Original Message -----

From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Sun May 25 03:52:05 2008
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American" <<http://theprovocateur.blogspot.com/2008/05/i-had-to-figure-out-just-like-every.html>>

By mike volpe(mike volpe)

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The Provocateur - <http://theprovocateur.blogspot.com/> <<http://theprovocateur.blogspot.com/>>

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Sunday, May 25, 2008 6:52 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

"I had to figure out just like every other American"

By mike volpe(mike volpe)

Richardson provided the AP with an April letter, which appears to be from **Washington Mutual** Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...

The Provocateur - <http://theeprovocateur.blogspot.com/>

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Sent: Saturday, May 24, 2008 10:52 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Credit Crisis I opened my **Washington Mutual** credit card statement ...

By Chris Howard(Chris Howard)

I opened my **Washington Mutual** credit card statement the other day. I pay the bulk of my bills on-line so the paper copies that arrive in the mail are generally thrown, unopened, into a cardboard box. I was in the car, ...

Chris Howard's Thoughts - <http://chrishowardsthoughts.blogspot.com/>

Congresswoman Richardson defaulted on 3 CA properties

By Morgan

The lender, **Washington Mutual** Bank, took a loss of nearly \$200000 on the deal, and the buyer, James York, agreed to pay her property tax bill. Richardson said that she was not aware the home had sold until she was contacted by reporters ...

Blown Mortgage - <http://blownmortgage.com>

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Sent: Saturday, May 24, 2008 6:57 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Trust her to get our nation's finances in order?

By steross

The lender, **Washington Mutual** Bank, took a loss of nearly \$200000 on the deal, and the buyer, James York, agreed to pay her property tax bill. The Long Beach home of former City Councilwoman and now 37th district Rep. ...

OrangePower.Com - <http://www.orangepower.com>

Housing woes mount for Mud Congresswoman

By Stan Sikorski

The lender, **Washington Mutual** Bank, took a loss of nearly \$200000 on the deal, and The Long Beach home of former City Councilwoman and now 37th district Rep. Laura Richardson went into default on March 28. She had not made a payment on ...

Vanguard News Network Forum - <http://www.vnnforum.com>

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 6:06 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

Although this has come from AP, the San Jose Merc says more. I have talked with Sara this am and she was not getting a lot of calls - that may have changed later on in the day.

----- Original Message -----

From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Sat May 24 11:25:03 2008
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

AP Interview: Calif. congresswoman says home sale 'improper' <http://www.mercurynews.com/ci_9363126?source=most_emailed>

San Jose Mercury News - CA, USA

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her ...

See all stories on this topic <http://news.google.com/news?hl=en&ncl=http://www.mercurynews.com/ci_9363126%3Fsource%3Dmost_emailed>

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Manage <<http://www.google.com/alerts/manage?hl=en&gl=>>> your alerts.

From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 2:25 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

[AP Interview: Calif. congresswoman says home sale 'improper'](#)

San Jose Mercury News - CA, USA

Richardson provided AP with an April letter that appears to be from **Washington Mutual** Home Loans telling her there was a hold on foreclosure sales on her ...

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 11:59 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Richardson says foreclosure of her home was 'improper'

By admin

The lender, **Washington Mutual**, told the AP it had not received permission from her to discuss the agreement. Analysis: There are still a number of unanswered question about the congresswoman's mortgages, and whether she received special ...

- <http://realestate.reviewnews.org>

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 11:20 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

I will not send all of these but I am sure this is not the spin she was looking for. J

----- Original Message -----

From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Sat May 24 00:31:12 2008
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Richardson says foreclosure of her home was "improper" <<http://latimesblogs.latimes.com/laland/2008/05/richardson-says.html>>

Los Angeles Times - CA,USA

The lender, Washington Mutual, told the AP it had not received permission from her to discuss the agreement. Analysis: There are still a number of ...

See all stories on this topic <<http://news.google.com/news?hl=en&ncl=http://latimesblogs.latimes.com/laland/2008/05/richardson-says.html>>

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Create <<http://www.google.com/alerts?hl=en&gl=>>> another alert.

Manage <<http://www.google.com/alerts/manage?hl=en&gl=>>> your alerts.

From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Saturday, May 24, 2008 11:03 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Confidential: Richardson Update

Thank you for the reading materials this morning!!

I was in bed early last night.

Try to have a good weekend.

Scott

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

----- Original Message -----

From: Owen, Jan L.
To: Gaspard, Scott
Sent: Fri May 23 22:38:59 2008
Subject: Fw: Confidential: Richardson Update

And trust me i am only forwridding ones that are useful- really. J

----- Original Message -----

From: Gaugl, Sara C.
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Sent: Fri May 23 22:29:17 2008
Subject: RE: Confidential: Richardson Update

REDACTED

Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Maddaus, Staff Writer

05/23/2008

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly \$9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for \$535,000, sold at auction on May 7 to a real estate investor for \$388,000. The lender, Washington Mutual Home Loans, took a loss of nearly \$200,000 on the deal, and the buyer, James York, agreed to pay her property tax bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by \$12,410.71, and had made no payments since June.

A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was \$367,436, on an original 2005 loan of \$359,000.

However, the auction was put on hold.

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to July 14, pending a workout of the loan.

Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.

The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed \$19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign \$100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow \$77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes \$169,300 a year. As a member of the Assembly, she made about \$116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself \$18,000 of the \$77,500 in personal loans. She still owes \$220,000 to her campaign consultant - which is unusual for a successful campaign - and about \$330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."

From: Gaugl, Sara C.
Sent: Fri 05/23/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she's claiming that the foreclosure auction of her Sacramento home was "improper" and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an "agreement."

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson's loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228. bell
sara.gaugl@wamu.net

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 7:34 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Lawmaker calls foreclosure of her home improper

By Ron Burgundy

Richardson provided the AP with an April letter, which appears to be from **Washington Mutual** Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...

The Liberty Lounge Political Forums - <http://www.libertylounge.net/forums>

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

Richardson says foreclosure of her home was "improper"

Los Angeles Times - CA,USA

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 1:39 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Confidential: Richardson Update

And trust me i am only forwrding ones that are useful- really. J

----- Original Message -----

From: Gaugl, Sara C.
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Sent: Fri May 23 22:29:17 2008
Subject: RE: Confidential: Richardson Update

REDACTED

Best,

Sara

Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Maddaus, Staff Writer

05/23/2008

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In her only admission of fault, she said she could have acted more quickly to correct the situation.

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Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for \$535,000, sold at auction on May 7 to a real estate investor for \$388,000. The lender, Washington Mutual Bank, took a loss of nearly \$200,000 on the deal, and the buyer, James York, agreed to pay her property tax bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by \$12,410.71, and had made no payments since June.

A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was \$367,436, on an original 2005 loan of \$359,000.

However, the auction was put on hold.

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to July 14, pending a workout of the loan.

Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.

The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed \$19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign \$100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow \$77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes \$169,300 a year. As a member of the Assembly, she made about \$116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself \$18,000 of the \$77,500 in personal loans. She still owes \$220,000 to her campaign consultant - which is unusual for a successful campaign - and about \$330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."

From: Gaugl, Sara C.
Sent: Fri 05/23/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.

Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she's claiming that the foreclosure auction of her Sacramento home was improper and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an agreement.

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson's loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228.2222 cell
sara.gaugl@wamu.net

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 1:14 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

Calif. congresswoman says home sale was improper

The Associated Press -

Richardson provided the AP with an April letter, which appears to be from **Washington Mutual Home Loans**, telling her there was a hold on foreclosure sales on ...

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 1:09 AM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Re: Google Alert - Washington Mutual Bank

Good work, my dear. J

----- Original Message -----

From: Gaugl, Sara C.
To: Owen, Jan L.
Sent: Fri May 23 22:07:52 2008
Subject: RE: Google Alert - Washington Mutual Bank

Wow - I will, thanks. Making a few calls as well..... :)

From: Owen, Jan L.
Sent: Fri 05/23/2008 10:01 PM
To: Gaugl, Sara C.
Subject: Fw: Google Alert - Washington Mutual Bank

Well, well- you may want to share this.

----- Original Message -----

From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Fri May 23 21:56:37 2008
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Congresswoman Richardson had defaulted on 3 homes, records show <http://www.presstelegram.com/ci_9363943>
Long Beach Press-Telegram - Long Beach,CA,USA
The lender, Washington Mutual Bank, took a loss of nearly \$200000 on the deal, and the buyer, James York, agreed to pay her property tax bill. ...

See all stories on this topic <http://news.google.com/news?hl=en&ncl=http://www.presstelegram.com/ci_9363943>

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Manage <<http://www.google.com/alerts/manage?hl=en&gl=>>> your alerts.

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Saturday, May 24, 2008 1:08 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Google Alert - Washington Mutual Bank

Wow - I will, thanks. Making a few calls as well..... :)

From: Owen, Jan L.
Sent: Fri 05/23/2008 10:01 PM
To: Gaugl, Sara C.
Subject: Fw: Google Alert - Washington Mutual Bank

Well, well- you may want to share this.

----- Original Message -----

From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Fri May 23 21:56:37 2008
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See all stories on this topic <http://news.google.com/news?hl=en&ncl=http://www.presstelegram.com/ci_9363943>

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Manage <<http://www.google.com/alerts/manage?hl=en&gl=>>> your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 1:03 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual Bank

I lied- there is more. Sara, I believe is going to share this with David and others. J

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Long Beach Press-Telegram - Long Beach,CA,USA

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Manage <<http://www.google.com/alerts/manage?hl=en&gl=>>> your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 12:57 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: **Washington Mutual Bank**

Congresswoman Richardson had defaulted on 3 homes, records show

Long Beach Press-Telegram - Long Beach, CA, USA

The lender, **Washington Mutual Bank**, took a loss of nearly \$200000 on the deal, and the buyer, James York, agreed to pay her property tax bill. ...

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Saturday, May 24, 2008 12:29 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Email from Richardson

I think so does. :) At any rate, I had a good chat with the AP reporter - will fill you in on Tuesday.

From: Owen, Jan L.
Sent: Fri 05/23/2008 9:04 PM
To: Gaugl, Sara C.
Subject: Re: Email from Richardson

I also do not think she fully understands. Také it easy, my dear. J

----- Original Message -----

From: Gaugl, Sara C.
To: Cook, Don; Owen, Jan L.; Elias, Alan; Baptista, Geri Ann S.; Thorn, Ann; Battaglia, Paul J.
Sent: Fri May 23 20:58:51 2008
Subject: Email from Richardson

I will limit my comments.....

FYI, below.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC401 Seattle WA 98101
206.500.2822 direct 1 206.228-1cell
sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: RichardsonMC, Laura [mailto:laura.richardson@wamu.net]
Sent: Fri 05/23/2008 8:34 PM
To: Gaugl, Sara C.; Thorn, Ann; Woodcock, Wendy A.
Cc: RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)
Subject: RE: WaMu Consent Form Attached

Sara,

Thank you for your response. At this point I think the communication with the media has been adequate. We covered print, ap and television outlets today. I provided the letter of April 17th and my consent to release that letter which addresses the questions we received. If any further information is needed I will contact you. If I can be of assistance or clarify any questions feel free to contact me on my cell phone @ 562-706 [redacted]

Sincerely,

Laura Richardson

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 23, 2008 11:53 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Confidential: Richardson Update

I hope this is the last one tonight. J

----- Original Message -----

From: Gaugl, Sara C.
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Sent: Fri May 23 20:48:24 2008
Subject: Confidential: Richardson Update

David, John and Steve:

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We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Bcst,

Sara

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AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER Associated Press Writer

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The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

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"We have to ensure that lenders and borrowers have the tools with proper timing to resolve this," she said.

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"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228.1234 cell
sara.gaugl@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 23, 2008 9:50 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Laura Richardson
Attach: ole0.bmp

This is the AP reporter that will be running a story as well.

----- Original Message -----

From: Gaugl, Sara C.
To: Owen, Jan L.
Sent: Fri May 23 18:35:37 2008
Subject: FW: Laura Richardson

Jan - FYI as an update.

From: Verdin, Tom [mailto:tom.verdin@wamu.net]
Sent: Fri 05/23/2008 6:27 PM
To: Gaugl, Sara C.
Subject: Laura Richardson

Sara, thank you for calling us back earlier this evening.

As it happens, our reporter in Washington who covers California's congressional delegation was on the phone with Laura Richardson while you and I were talking. In brief, Richardson is blaming WaMu. She claims she did not know her Sacramento house was being sold at auction and says WaMu told her no action would be taken on it until sometime next month.

She also claims to have documentation to support this claim but has yet to provide it to us.

We'll be moving a story based on Richardson's comments shortly.

Because AP did not have her statement when we spoke previously, I wanted to give WaMu an opportunity to respond.

We'll be sending our story in takes (individual bites will move before the final writethru), and I can send you those so you can see exactly what Richardson claims.

Regards,

Tom

Tom Verdin

Correspondent

Sacramento bureau

916-448-1211

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msk dccc60c6d2c3a6438f0cf467d9a4938



From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 23, 2008 9:41 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Re: Laura Richardson

Hang in there, remeber what Alan said....and it is going to run on Sat which is also good. Call if you want to talk. J

----- Original Message -----

From: Gaugl, Sara C.
To: Owen, Jan L.
Sent: Fri May 23 18:35:37 2008
Subject: FW: Laura Richardson

Jan - FYI as an update.

From: Verdin, Tom [mailto:tom.verdin@wamu.net]
Sent: Fri 05/23/2008 6:27 PM
To: Gaugl, Sara C.
Subject: Laura Richardson

Sara, thank you for calling us back earlier this evening.

As it happens, our reporter in Washington who covers California's congressional delegation was on the phone with Laura Richardson while you and I were talking. In brief, Richardson is blaming WaMu. She claims she did not know her Sacramento house was being sold at auction and says WaMu told her no action would be taken on it until sometime next month.

She also claims to have documentation to support this claim but has yet to provide it to us.

We'll be moving a story based on Richardson's comments shortly.

Because AP did not have her statement when we spoke previously, I wanted to give WaMu an opportunity to respond.

We'll be sending our story in takes (individual bites will move before the final writethru), and I can send you those so you can see exactly what Richardson claims.

Regards,

Tom

Tom Verdin

Correspondent

Sacramento bureau

916-448-1111

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[IP_US_DISC]

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 23, 2008 8:49 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Re: No real update on Richardson

Well, things have changed, just got off the phone with Sara- it appears the congresswoman held a 90 minute interview with the local rag, Daily Breeze- she has been counseled. We have been asked to provide general policy questions regarding the request for recission and she has made the statements that the property was improperly sold, and that she believed she had worked out an arrangement with WaMu.

Sara is attempting to get responses and is going to do a recap that I will send when i get it. Call with questions. J

----- Original Message -----

From: Gaspard, Scott
To: Owen, Jan L.
Sent: Fri May 23 17:33:34 2008
Subject: Re: No real update on Richardson

Ok--just got up. Not much more we can do.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

----- Original Message -----

From: Owen, Jan L.
To: Gaspard, Scott
Sent: Fri May 23 16:09:52 2008
Subject: No real update on Richardson

1. she has not returned calls from Ann Thom or emails from Ann
2. she has not signed release forms to allow for discussion of her relationship with WaMu
3. she has indicated today that she will have a statement
4. WaMu still has had only 5 press requests on over 134 stories, blogs and broadcasts - still amazing
5. Politics: she has a primary race against 2 other candidates on June 3rd. Although conventional wisdom believes she will win- we are sure this is really playing into this.

Call my cell if you need. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Friday, May 23, 2008 8:34 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: No real update on Richardson

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916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Owen, Jan L.
Sent: Friday, May 23, 2008 7:09:52 PM
To: Gaspard, Scott
Subject: No real update on Richardson

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jan.owen@wamu.net

Subject: 3:15 p.m. Call: Richardson/Media

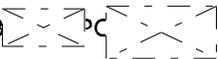
Start: 5/23/2008 6:15 PM

End: 5/23/2008 7:15 PM

Show Time As: Busy

Recurrence: (none)

From: Gaugl, Sara C.
Sent: Friday, May 23, 2008 3:04 PM
To: Battaglia, Paul J.; Cook, Don; Baptista, Geri Ann S.; Owen, Jan L.; Elias, Alan
Subject: 3:15 p.m. Call: Richardson/Media

Call-in number: (866) 723-

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228-cell
sara.gaugl@wamu.net

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From: Gaugl, Sara C.
Sent: Friday, May 23, 2008 6:04:08 PM
To: Battaglia, Paul J.; Cook, Don; Baptista, Geri Ann S.; Owen, Jan L.; Elias, Alan
Subject: 3:15 p.m. Call: Richardson/Media

Call-in number: (866) 723-1PQ

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228. cell
sara.gaugl@wamu.net

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Subject: Accepted: Update on Richardson
Location: 877-709[] passcode: []#

Start: 5/27/2008 12:00 PM
End: 5/27/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode: []#

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 23, 2008 5:19 PM
To: Suchil, Steve <[redacted]>
Subject: RE: And?

Very tough- Richardson is now saying publicly that we didn't give her correct foreclosure info. Left dogs inside with doors shut on all but our bedroom- they were very happy to be in the house- Pepper rolls on the woods chips did you know that? Left Rudy a note that said it was ok the dogs were in the house, there are ants in their dog bowls so I told him to clean them out and feed the dogs with wet food as well, told him to pick up poop and if there is no poop when we get home (we will check) then he is done with poop for the weekend. So he has work to do. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Suchil, Steve [redacted]
Sent: Friday, May 23, 2008 2:14 PM
To: Owen, Jan L.
Subject: And?

Saw Donna over lunch - she got badge. She's free from her family over the weekend - she said don't call her unless there's a death.....

How are things?

I've got a ton of (late) work - WA supreme court stuff.

SS.

STEVE SUCHIL
Assistant Vice President
State Affairs
Western Region
American Insurance Association
980 Ninth Street, Suite 2060
Sacramento, California 95814
916-442-[redacted]
916-266-[redacted]mobile

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Subject: Accepted: Update on Richardson
Location: 877-709- passcode:

Start: 5/27/2008 12:00 PM
End: 5/27/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

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Subject: Accepted: Update on Richardson
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End: 5/27/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode: []#

Subject: Accepted: Update on Richardson
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Start: 5/27/2008 12:00 PM
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Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[] passcode: []#

Subject: Accepted: Update on Richardson
Location: 877-709[] passcode: []#

Start: 5/27/2008 12:00 PM
End: 5/27/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode: []#

From: Gaugl, Sara C.
Sent: Friday, May 23, 2008 11:53:40 AM
To: Owen, Jan L.
Subject: FW: WaMu Consent Form Attached

Attachments: Consent Form.doc

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228. cell
sara.gaugl@wamu.net

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From: Gaugl, Sara C.
Sent: Thursday, May 22, 2008 6:18 PM
To: laura.richardson
Subject: WaMu Consent Form Attached

Congresswoman Richardson:

We appreciate your concern over media attention surrounding your loan situation. Please be aware that WaMu does not disclose our customers' personal financial information without written authorization from the customer.

If we are asked by the media to verify or discuss aspects of your loan situation outside of what is available in public records, we require your written consent to do so. Attached is our standard media consent form for your signature, which can be faxed to 206-377-

Thank you,
Sara Gaugl



Consent
Form.doc (27
kB)

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
sara.gaugl@wamu.net

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**AUTHORIZATION AND CONSENT
TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION**

Borrower Name _____

Loan Number _____

Address _____

I, _____, give Washington Mutual Bank, FA, ("Washington Mutual") authorization to discuss with the media the facts and circumstances surrounding my loan with Washington Mutual.

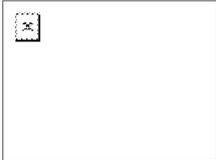
I understand that by doing so, I am authorizing Washington Mutual to disclose personal, non-public information concerning me and my loan, including any requests by me to refinance or modify my loan.

I nevertheless hereby give consent to Washington Mutual not only to discuss the facts and circumstances surrounding my loan, including any requests by me to refinance or modify my loan with Washington Mutual, but also to disclose and release my personal, non-public information.

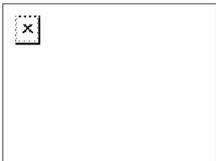
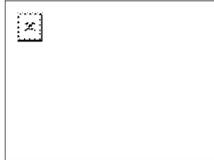
Executed this ____ day of _____, 2008, at _____, [State]

(Signature)

From: The Roundup <roundup@capitolbasement.com>
Sent: Friday, May 23, 2008 10:03 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: The Roundup for Friday May 23, 2008



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The Roundup for Friday May 23, 2008

Majority rules

May 23, 2008

The **Laura Richardson** saga continues, as [papers around the country pick up on the story of the Congresswoman who'se house went into default](#).

Capitol Weekly broke the story earlier this week, and follows up after the Congresswoman's statement about the property.

"A Long Beach congresswoman who fell behind in her payments on a \$535,000 mortgage in Sacramento said in a written statement that she owns the home, but financial documents show the house was sold at public auction and has been in the possession of the buyer for weeks.

"The auction for Rep. Laura Richardson's house, in Sacramento's Curtis Park neighborhood, took place on May 7. The transaction was detailed in public records filed with the county.

"In a carefully written statement released Wednesday evening, she challenged Capitol Weekly's story about "the residential property that I own in Sacramento." and said that it had not been subjected to foreclosure. She also said that she renegotiated a loan in connection with the transaction, but did not provide details.

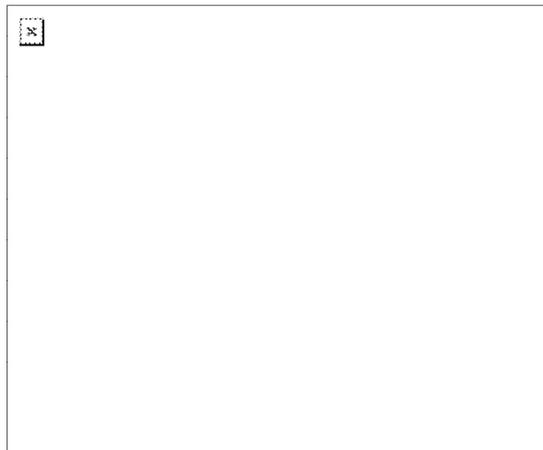
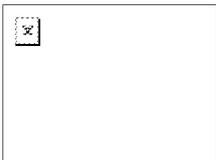
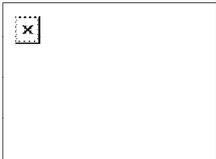
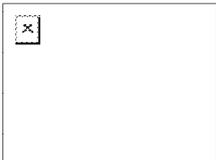
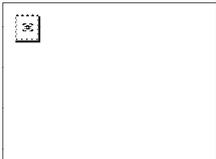
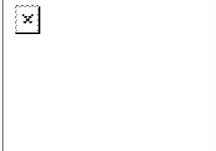
"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement – with no special provisions. I fully intend to fulfill all financial obligations of this property," she said.

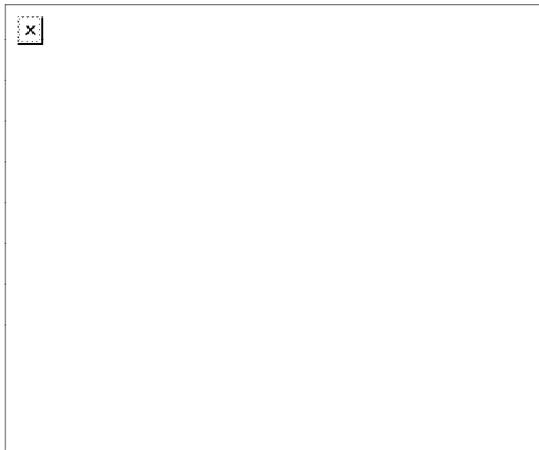
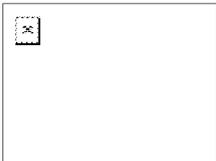
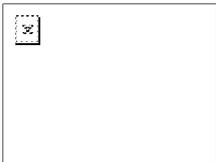
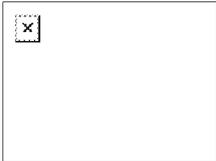
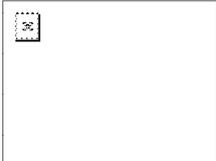
"But financial records on file with the county show that Richardson does not own the home. The house was sold on May 7 at a public foreclosure auction for \$388,001.

[Documents associated with the transaction can be viewed here.](#)

"That auction originally had been scheduled for April 7, but was delayed a month, said James York, a Sacramento real estate broker who purchased the house from the trustee, the California Reconveyance Company. That transaction was officially recorded on May 9, and the deed transfer and sale were recorded on May 19.

"It was a foreclosure auction. I took possession of the house as of May 7," said York, who has conducted numerous similar purchases, according to county records."





Meanwhile, "[b]y bare majorities, Californians reject the state Supreme Court's decision to allow same-sex marriages and back a proposed constitutional amendment aimed at the November ballot that would outlaw such unions, a Los Angeles Times/KTLA Poll has found," reports Cathleen Decker in the Times.

Do you approve or disapprove of the California Supreme Court's decision last week to allow same sex marriage in California?

Strongly approve: 29%
Somewhat approve: 12%
Somewhat disapprove: 10%
Strongly disapprove: 42%

On the constitutional amendment...

For: 54%
Against: 35%
Don't Know: 10%

"But the survey also suggested that the state is moving closer to accepting nontraditional marriages, which could create openings for supporters of same-sex marriage as the campaign unfolds.

"More than half of Californians said gay relationships were not morally wrong, that they would not degrade heterosexual marriages and that all that mattered was that a relationship be loving and committed, regardless of gender.

"Overall, the proportion of Californians who back either gay marriage or civil unions for same-sex couples has remained fairly constant over the years. But the generational schism is pronounced. Those under 45 were less likely to favor a constitutional amendment than their elders and were more supportive of the court's decision to overturn the state's current ban on gay marriage. They also disagreed more strongly than their elders with the notion that gay relationships threatened traditional marriage."

"Groups that fought San Francisco's lawsuit seeking marriage for same-sex couples have asked the California Supreme Court to delay its decision to allow the marriages," writes Wyatt Buchanan in the Chron.

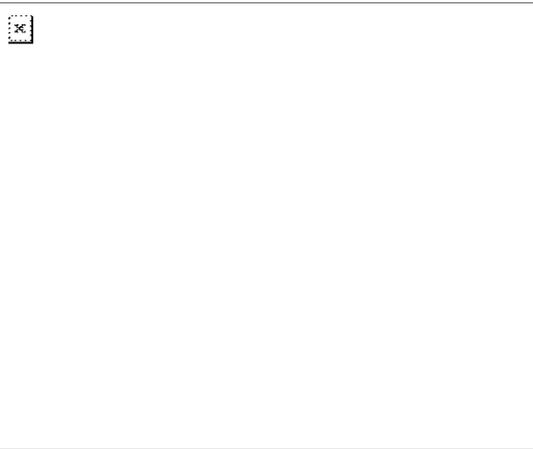
"The organizations, including the Proposition 22 Legal Defense Fund and the Alliance Defense Fund, filed a request with the court Thursday afternoon seeking the delay until after the November election. That's when the state's voters will likely decide a proposed constitutional amendment to limit marriage to opposite-sex couples.

"Permitting this decision to take effect immediately - in the light of the realistic possibility that the people of California might amend their constitution to reaffirm marriage as the union of one man and one woman - risks legal havoc and uncertainty of immeasurable magnitude," the filing states.

"A spokesman for San Francisco City Attorney **Dennis Herrera** said they would fight any delay in issuing the marriage certificates to gay couples. Lawyers for the city are expected to file a legal response next week."

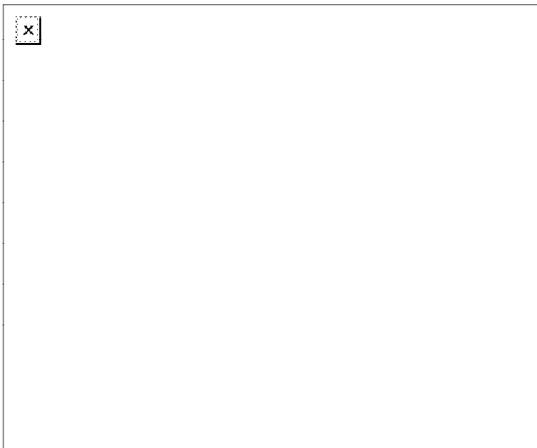
"A bipartisan measure that authorizes a large group of California Indian tribes to operate up to 2,000 slot machines each sailed out of the state Senate yesterday despite late opposition from San Diego County," reports the U-T's James Sweeney.

"The legislation would redefine terms of 61 compacts negotiated in 1999 to grant each of the tribes up to 2,000 slot machines. That includes local tribes such as Rincon, San Pasqual and Jamul, which are itching to expand or build new casinos.



"It's a truth-in-advertising measure,' said Sen. **Dennis Hollingsworth**, a Temecula Republican whose district includes the Rincon and San Pasqual reservations. 'The tribes were promised 2,000 machines in their compacts.'

"Most of the Senate agreed, voting 25-5 to approve the



bill by Sen. **Jim Battin**, R-Palm Desert.

"San Diego County, which has more tribes – 18 – than any other county in the nation, warned that the legislation would authorize gambling expansion under agreements that provided little leverage to force tribes to accept responsibility for off-reservation impacts of their casinos.

"Gov. Arnold Schwarzenegger has not taken a position but is expected to veto the legislation. The Republican governor has required tribes to pay more to the state and accept stronger environmental, employee and patron protections in compacts he has negotiated."

Dan Walters observes the annual legislative ballet, and boy, we're ready for intermission.

"The annual game ramped up again this month with the California Chamber of Commerce's release of its

latest "job killer" list of 33 bills, citing the state's languishing economy.

Hey, every ballet needs a good killer, right? Or in this case, 33 of them.

"The specific bills run true to historic form – imposing new regulations on environmental or consumer protection grounds, rolling back the 2004 workers' compensation overhaul, imposing new taxes or fees, adopting union-friendly working conditions, or increasing exposure to lawsuits.

"The "job killer" ritual exemplifies the wheel-spinning that dominates the Capitol and explains why the state has serious policy issues that go begging year after year, ranging from water to education to traffic congestion to, of course, a perpetually unbalanced budget. It also explains why the Legislature is held in such disrepute by the public and why the initiative measure has become the primary policy tool.

"To those in the building, it's just a game – please your political constituents, both voters and financial backers, by introducing their pet bills, even if you know that they have little or no chance of enactment, and then complain loudly when the bills stall and vow to try again next year. While Democrats introduce their array of liberal bills, Republicans go through the same ritual with right-wing nostrums that have even less chance of making it through the process.

"It's what substitutes for policy-making in a term-limited, gerrymandered – and largely irrelevant – Legislature."

"The Sacramento mayor's race remains wide open less than two weeks before the election, thanks to a large number of undecided voters, according to a new poll commissioned by The Bee and KXJZ News," reports Mary Lynne Vellinga in the Bee.

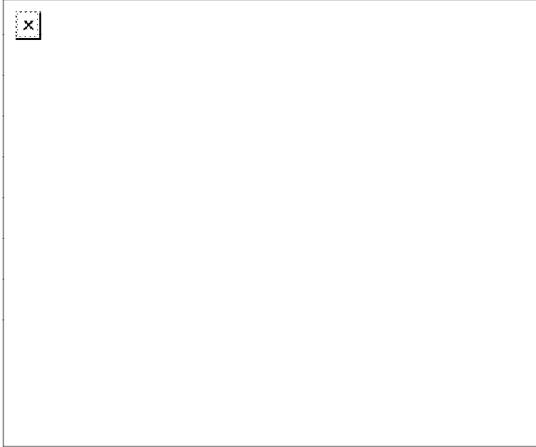
"Two-term Mayor **Heather Fargo** led challenger **Kevin Johnson** by seven percentage points among voters surveyed over a five-day period that ended Monday. **Thirty-seven percent said they supported Fargo, while 30 percent backed Johnson, a former NBA star turned developer and educator, the poll found.**

"But 29 percent of those polled said they still hadn't decided whom to support. If neither Fargo nor Johnson wins more than 50 percent of the vote in the June 3 primary, the pair will head to a November runoff.

"Right now it looks like it's going to be a cliffhanger," said **Cheryl Katz**, vice president of Baldassare Associates, the firm that conducted the poll.

"The other four candidates in the race have attracted less than 5 percent of the vote among them, the poll found. Bounty hunter **Leonard Padilla** ranked highest among this group, snagging support from 2 percent of those polled."

From our **Sex, Lies and Videotape Files**, "former Sheriff **Mike Carona** had a camera recording events in



his office, which was linked to a computer located in a secret compartment in a closet," the OC Register's Peggy Lowe reports.

"In yet another revelation in a case that never ceases to astonish, the hard drive of that computer was recently found in Carona's old office, acting Sheriff **Jack Anderson** informed the Board of Supervisors this morning in a confidential email. Anderson said he has shared the revelation with federal prosecutors who have charged Carona with public corruption.

"Anderson, who never moved in to Carona's office, told supervisors that he hasn't viewed the contents of the hard drive, as it's password protected, all my sources told me.

"**'It's like something out of 'Get Smart'**," said one of my sources, referring to the old TV series."

The Chronicle's Carolyn Jones reports, Vallejo officials, who are expected to file for bankruptcy today, have been quietly discussing a bailout plan with **Calvin Grigsby**, the politically connected San Francisco financier who was linked a decade ago to municipal bond scandals in Alameda County and Florida."

Not to mention Don Perata. Oh, oops. We just did.

"The City Council met in closed session this week to discuss a financial plan that Grigsby proposed, his partner said Thursday, adding that any bailout deal likely would be contingent on further cuts to salaries and benefits paid to the city's police officers and firefighters, whose compensation makes up three-quarters of the city's general fund.

"We're talking to Vallejo about an alternative means to possibly getting out of bankruptcy," said Grigsby's business partner, **Robert Ceresa**. "It's in discussion. But from what I understand they need more concessions from the labor unions. We're talking about a refinancing plan, and that's all I can say right now."

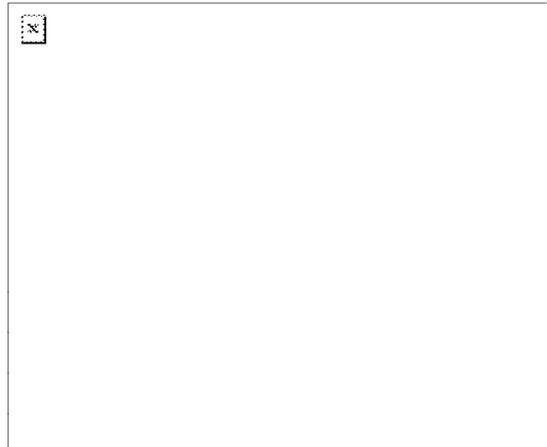
Speaking of refinancing, here are the top cash hogs reported on ElectionTrack yesterday:

Yes Prop. 98: \$548,920

Russ Bogh Leadership Committee: \$103,400

Dean Florez For Lieutenant Governor: \$72,000

San Diego County Republican Central Committee: \$55,000



Bob Blumenfield For Assembly: \$31,100

Isadore Hall For Assembly: \$27,500

Friends of Wilmer Amina Carter 2008: \$24,000

Greg Aghazarian For Senate: \$22,600

Merv Dymally For State Senate: \$22,100

Fran Florez For Assembly: \$16,400

Karen Bass For Assembly 2008: \$15,800

"After a day of chasing wind-whipped flames up and down ravines dried out by a rainless spring, firefighters in the Santa Cruz Mountains are counting on a break today," the Chronicle reports.

"The gales that pushed the Summit Fire across more than 3,000 acres of woods and brush Thursday between

Santa Cruz and Gilroy are forecast to die back to a gentle breeze, giving hope that the 500 firefighters on the lines can keep the blaze from consuming any more homes.

"It's the best we could hope for, dying winds and dropping temperatures," **George Hoyt**, a spokesman with the state Department of Forestry and Fire Protection, said Thursday night.

"At least 12 houses burned Thursday and hundreds of residents were evacuated after the fire broke out at 5:15 a.m. at Maymens Flat, off Summit Road in Santa Clara County. The area where the fire started is southeast of Highway 17 and northwest of Highway 152 near the Santa Cruz County border. The cause of the blaze remained under investigation."

And finally, from our **Leaded or Unleaded Files**: "A Missouri car dealer said on Thursday sales have soared at his auto and truck business since launching a promotion this week that promises buyers a free handgun or a \$250 (126 pound) gas card with every purchase.

 Click Here

"Max Motors, a small Butler, Missouri dealership that has as its logo a grimacing cowboy wielding a pistol, has sold more than 30 cars and trucks in the last three days, far more than its normal volume. And owner Mark Muller credits his decision to start offering buyers their choice of a \$250 gas card or a \$250 credit at a gun shop.

"This thing has taken off. **Sales have quadrupled**," said Muller. The store sells both used and new vehicles including General Motors and Ford products.

"**Every buyer so far "except one guy from Canada and one old guy" has elected to take the gun**, Muller said. Muller recommends his customers select a Kel-Tec .380 pistol."

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Subject: Accepted: Update on Congresswoman Richardson

Location: 877-709[] passcode:[]

Start: 5/23/2008 2:30 PM

End: 5/23/2008 3:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode:[]

From: Google Alerts <googlealerts-noreply@google.com>
Sent: Friday, May 23, 2008 3:28 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Congresswoman defaults on home

By mystery-ak

The real loser in the deal was **Washington Mutual** Bank, which issued Richardson a \$535000 loan with no money down in January 2007. By the time the default notice was issued, Richardson was underwater on the loan. She owed about \$575000, ...

[GOPachy - All Discussions - http://www.gopachy.com/forum/](http://www.gopachy.com/forum/)

Comment on Rant Corner by sms

The March 19 notice of trustee's sale also described the unpaid balance of Richardson's loan, held by **Washington Mutual**, at more than \$578000 - \$40000 more than the original mortgage. Tax records show \$8950 in unpaid property taxes. ...

[Comments for Hoboken 411 - http://hoboken411.com](http://hoboken411.com)

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From: Villegas, Peter R. <peter.villegas@wamu.net>
Sent: Friday, May 23, 2008 12:48 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison
<alison.watson@wamu.net>; Owen, Jan L. <jan.owen@wamu.net>; Rodriguez, Adrian
<adrian.rodriguez@wamu.net>; Kishner, Gary <gary.kishner@wamu.net>
Cc: Aghamirzadeh, Reza <reza.ghamirzadeh@wamu.net>; Wilkes, Bettye
<bettye.wilkes@wamu.net>
Subject: Congresswoman Richardson

Two local LA news teams ran the story of Congresswoman Richardson's foreclosure in Sacramento.

The segment mentioned that the Congresswoman is working with her lender; there was no mention of WaMu.

Sent from my BlackBerry Wireless Handheld

Subject: Accepted: Update on Congresswoman Richardson
Location: 877-709- passcode:

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- passcode:

Subject: Accepted: Update on Congresswoman Richardson
Location: 877-709[] passcode:[]#

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode:[]#

Subject: Accepted: Update on Congresswoman Richardson
Location: 877-709[redacted] passcode:[redacted]#

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[redacted] passcode:[redacted]

Subject: Accepted: Update on Congresswoman Richardson

Location: 877-709[] passcode: []#

Start: 5/23/2008 2:30 PM

End: 5/23/2008 3:30 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[] passcode: []

Subject: Update on Congresswoman Richardson
Location: 877-709- passcode: #

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Battaglia, Paul J.; Cook, Don; Thorn, Ann; Woodcock, Wendy A.;
Baptista, Geri Ann S.

Resources: 877-709- passcode: #

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 6:52 PM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: FW: Google Alert - Washington Mutual Bank

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Google Alerts [mailto:googlealerts-noreply@google.com]
Sent: Thursday, May 22, 2008 3:45 PM
To: Owen, Jan L.
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: **Washington Mutual Bank**

Man indicted in three Alameda County **bank** robberies

San Jose Mercury News - CA, USA

He is accused of using a semi-automatic handgun to rob a Castro Valley **Washington Mutual**, a Dublin Citibank and an Alameda Citibank between Feb. 14 and Feb. ...

[See all stories on this topic](#)

More on Rep. Richardson's Financial Woes

Washington Post - United States

The Associated Press, which reviewed her property records, reports Richardson received a default notice from her lender, **Washington Mutual Inc.** And ...

[See all stories on this topic](#)

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[See all stories on this topic](#)

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Thursday, May 22, 2008 6:43 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: FW: Communications regarding Richardson Loan

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228[redacted] cell
sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Richardson, Laura [redacted]
Sent: Thursday, May 22, 2008 3:35 PM
To: Thorn, Ann
Cc: Woodcock, Wendy A.; Gaugl, Sara C.
Subject: RE: Communications regarding Richardson Loan

Urgent,
Can I get Sara's phone #? It is not included and I must respond in 20 minET

From: Thorn, Ann [mailto:ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 5:53 PM
To: Richardson, Laura
Cc: Woodcock, Wendy A.; Gaugl, Sara C.
Subject: RE: Communications regarding Richardson Loan

Congresswoman Richardson, I will take this opportunity to introduce Sara Gaugl as your contact from our Communication Department. Her email contact is above.

Thank you

Ann

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Richardson, Laura [mailto:lrichard@jpmc.com]
Sent: Thursday, May 22, 2008 4:20 PM
To: Thorn, Ann
Cc: Woodcock, Wendy A.
Subject: Communications regarding Richardson Loan
Importance: High

Ann/Wendy,

Could you please forward ASAP your communications contact? Channel 9 and 2 (CBS) has shown up to film at the district office and we have received numerous calls from other affiliates; therefore a response is required.

Sincerely,

Laura Richardson

From: Google Alerts <googlealerts-noreply@google.com>
Sent: Thursday, May 22, 2008 6:40 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Conflicting Stories Over US Representative Laura Richardson Home ...

By Flap

If Flap were **Washington Mutual** (the mortgage holder) who lost over \$200K on this foreclosure and Sacramento County (property tax collector), I would be suing her ass for every penny she transfers back from her campaign account. ...

FullosseousFlap's Dental Blog - <http://flapsblog.com>

Congresswoman Walks Away From Home

By Barbara E. Hernandez

The real loser in the deal was **Washington Mutual** Bank, which issued Richardson a \$535000 loan with no money down in January 2007. By the time the default notice was issued, Richardson was underwater on the loan. She owed about \$575000, ...

Property Lines - <http://www.ibabuzz.com/propertylines>

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Subject: call on Richardson

Start: 5/22/2008 7:30 PM

End: 5/22/2008 8:00 PM

Show Time As: Busy

Recurrence: (none)

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 5:46 PM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Subject: FW: Communications regarding Richardson Loan

See below. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Thursday, May 22, 2008 1:40 PM
To: Gaugl, Sara C.; Owen, Jan L.; Cook, Don; Battaglia, Paul J.
Subject: FW: Communications regarding Richardson Loan
Importance: High

Sara, need you to call the Congresswoman

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Richardson, Laura [mailto:lrichard@wamu.net]
Sent: Thursday, May 22, 2008 4:20 PM
To: Thorn, Ann
Cc: Woodcock, Wendy A.
Subject: Communications regarding Richardson Loan
Importance: High

Ann/Wendy,

Could you please forward ASAP your communications contact? Channel 9 and 2 (CBS) has shown up to film at the district office and we have received numerous calls from other affiliates; therefore a response is required.

Sincerely,

Laura Richardson

From: Owen, Jan L.
Sent: Thursday, May 22, 2008 5:38:03 PM
To: Gaspard, Scott
Subject: If that is you callingi am on a

Phone- I am on yet another call regarding Richardson- I will call when I am done or please call my cell. Thanks, Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Capitol Weekly <alerts@capitolweekly.net>
Sent: Thursday, May 22, 2008 5:30 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Debate intensifies over Richardson default

 Capitol Weekly

Debate intensifies over Richardson default

A Long Beach congresswoman who walked away from a \$535,000 mortgage in Sacramento said in a written statement distributed by her office that she owns the home, but financial documents show the house was sold at public auction and has been in the possession of the buyer for weeks.

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From: Rob Lapsley <rlapsley@wamu.net>
Sent: Thursday, May 22, 2008 5:10 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Interesting Articles for your Review...

ROUGH & TUMBLE

Governor garners little support for plan to use lottery to fix budget / 56% of residents say they don't like proposal, poll finds -- The vast majority of Californians are skeptical of Gov. Arnold Schwarzenegger's proposal to borrow against future state lottery sales to help close the \$17.2 billion budget deficit, according to a new survey by the Public Policy Institute of California. **Matthew Yi** in the [San Francisco Chronicle](#) -- 5/22/08

Weintraub: Voters sour on governor but like his reform idea -- As Gov. Arnold Schwarzenegger grapples with a growing state budget deficit, Californians are taking an increasingly unfavorable view of the state's condition, its future and the governor's ability to cope with the fiscal mess that was the primary basis for his election more than four years ago, a new poll shows. **Daniel Weintraub** in the [Sacramento Bee](#) -- 5/22/08

California ethics panel urges new rules to better identify campaign donors -- Money spent in state elections outside voter-approved contribution limits is giving special interests undue influence, the state Fair Political Practices Commission says. **Patrick McGreevy** in the [Los Angeles Times](#) -- 5/21/08

Schwarzenegger could be a tough actor to follow -- I hope I'm not going soft, but I found myself thinking last week that we could do worse than Arnold. And unless the next governor learns from his mistakes, we probably will. **Steve Lopez** in the [Los Angeles Times](#) -- 5/21/08

Foreclosure tale shows that nobody is immune from crisis -- The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future. **Anthony York** in [Capitol Weekly](#) -- 5/21/08

You have received this message because you have subscribed to a mailing list of California Chamber of Commerce. If you do not wish to receive periodic emails from this source, please click below to unsubscribe.

<http://votervoice.net/unsubscribe.aspx?id=c:cacc:68203721>

From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Thursday, May 22, 2008 1:30 PM
To: Owen, Jan L. <jan.owen@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: RE: Google Alert - Washington Mutual

Two more stories :

<http://www.libertypost.org/cgi-bin/readart.cgi?ArtNum=225957> (Positions WaMu as the "victim")

<http://latimesblogs.latimes.com/laland/2008/05/report-lender-t.html> (points out contradiction with Richardson's statement)

Geri Ann

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.2222 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, May 22, 2008 10:01 AM
To: Owen, Jan L.; Gaugl, Sara C.
Cc: Hutchinson, Libby G.
Subject: RE: Google Alert - Washington Mutual

Jan and Sara,

Well if the Rep. didn't know the house was sold, she does now. There was a question yesterday as to the feasibility/difficulty of a rescission. This statement by York may be an indication of where that will go:

But James York, the Sacramento broker who bought Richardson's house at auction, told the [Long Beach Press-Telegram](#) that he planned to resell the home. The three-bedroom, 1.5-bathroom house sits on a 1,600 square foot parcel.

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.2222 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Hutchinson, Libby G.
Sent: Thursday, May 22, 2008 9:25 AM
To: Owen, Jan L.; Gaugl, Sara C.; Baptista, Geri Ann S.
Subject: FW: Google Alert - Washington Mutual

Assume all have seen this but if not.....

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu

206-500 

From: Google Alerts [mailto:googlealerts-noreply@google.com]

Sent: Thursday, May 22, 2008 9:24 AM

To: Hutchinson, Libby G.

Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

Congresswoman's Home Sold in Foreclosure Auction

Wall Street Journal Blogs - New York, NY, USA

The Southern California Democrat bought the house for \$535000 with no money down in January 2007 and owed nearly \$575000 to **Washington Mutual** when the ...

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From: Susan DeMars <[redacted]>
Sent: Thursday, May 22, 2008 1:24 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: WAMU customer

Well good luck - that's a tough one.

Susan DeMars
California Mortgage Bankers Association
(916) 446-[redacted] www.cmba.com

-----Original Message-----
From: Owen, Jan L. [mailto:jan.owen@wamu.net]
Sent: Thursday, May 22, 2008 9:45 AM
To: susan@cmba.com
Subject: Re: WAMU customer

I can't- thanks for asking- we are working thru it.

----- Original Message -----
From: Susan DeMars <[redacted]>
To: Owen, Jan L.
Sent: Thu May 22 09:42:18 2008
Subject: WAMU customer

OK, so Ill understand if you cant but are there any details you can give me on the Laura Richardson story? The whole thing seems unbelievable and todays story where shes trying to claim that she met her financial obligations put me over the edge!!

Best Regards,

Susan DeMars

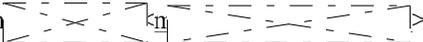
Executive Director

California Mortgage Bankers Association

"FINANCING REAL ESTATE FOR CALIFORNIA"

(916) 446-7100 VOICE

(916) 446-7105 FAX

E-MAIL: susan 

980 Ninth Street, Suite 2120

Sacramento, CA 95814

Visit our Web site at www.cmba.com <<http://www.cmba.com/>> for industry news and our online career center.

From: Gaugl, Sara C.
Sent: Thursday, May 22, 2008 1:12:46 PM
To: Kishner, Gary; Owen, Jan L.
Subject: RE: news of the day

Hi, Gary.

We're aware of it and have been researching this situation since yesterday morning. That said, thanks for forwarding. I'll give you a call today, however please feel free to direct any media calls to me.

Many thanks,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228.1234 cell
sara.gaugl@wamu.net

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From: Kishner, Gary
Sent: Thursday, May 22, 2008 10:10 AM
To: Gaugl, Sara C.; Owen, Jan L.
Subject: news of the day

Sara and Jan,

I'm sure you guys have already seen this, this morning. It has been circulating on the newspaper blogs. Do either of you know anything about this?

Sara- can you check into this? If we get calls, the questions will be why couldn't it be worked out? The congresswomen also issued a statement saying the house has not been repoed and that she did a loan modification with us and is making payments.

Calif. congresswoman's home threatened with repo
DON THOMPSON
21 May 2008
Associated Press Newswires

SACRAMENTO, Calif. (AP) - Rep. Laura Richardson has an unusual perspective on the housing foreclosure bills moving through Congress: One of her own homes was threatened with repossession after she failed to pay the mortgage. Richardson, a Southern California Democrat, bought a two-story home in a leafy, upper-middle-class neighborhood of Sacramento in January 2007, just months after winning a seat in the state Assembly. She bought the three-bedroom, 1 1/2-bath home in the state capital for \$535,500. The bill collectors started knocking soon after, according to records reviewed Wednesday by The Associated Press. The city utility department placed a lien on her property in June 2007 for \$154 in unpaid bills, according to documents at the Sacramento County recorder's office. In December, she received a default notice on the mortgage from the collection agency of **Washington Mutual Inc.**, her lender. At that point, she owed \$18,356. At the time, she had left the Legislature after a quick rise from the Long Beach City Council and moved to Washington after winning a special election to fill a vacant congressional seat. Richardson on Wednesday blamed the frequent job-shifting for financial problems related to the Sacramento property. A default notice in March this year put the "unpaid balance and other expenses" at \$578,384 and said her 1,639-square-foot house would be auctioned at a trustee sale. County records show the property was sold to a company called Red Rock Mortgage Inc. of Sacramento for \$388,000 -- although the county assessor's office continues to list Richardson as the owner. No listing could be found for Red Rock.

That sale was officially recorded Monday, according to the records. But Richards said the home was not in foreclosure and had not been seized.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement – with no special provisions," Richardson said in a statement Wednesday. "I fully intend to fulfill all financial obligations of this property."

Richardson's chief of staff, Kimberly Parker, told the AP that the mortgage on the home had been sold but that the house had not. The collection agency referred inquiries to **Washington Mutual**, which did not return a call.

A real estate agent's lock box hung Wednesday from the front door of the 1926-vintage house.

Records at a Sacramento County tax office also show Richardson is delinquent in paying \$8,950 in property taxes.

Richardson moved from the Long Beach City Council to her Assembly seat in 2006, and the next year won a special election to represent a heavily Democratic congressional district that includes Long Beach.

Congressional records show Richardson did not cast votes May 8 on three bills related to the Foreclosure Prevention Act.

In her statement, she said she was away from Washington because of her father's funeral.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," Richardson said in her statement.

http://www.huffingtonpost.com/2008/05/22/congresswomans-home-gets_n_103032.html

Gary Kishner, Vice President
National Public Relations, West Bureau

WaMu
9200 Oakdale Ave., Second Floor
Chatsworth, California 91311

Mail Stop: N110218

818.775.4234 office
818.775.4210 fax
818.618.2222 mobile
gary.kishner@wamu.net

"Don't let your ego get too close to your position, so that if your position gets shot down, your ego doesn't go with it." - Colin Powell

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Sent: Thursday, May 22, 2008 1:09:39 PM
To: Gaugl, Sara C.; Owen, Jan L.
Subject: news of the day

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DON THOMPSON

21 May 2008

Associated Press Newswires

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http://www.huffingtonpost.com/2008/05/22/congresswomans-home-gets_n_103032.html

Gary Kishner, Vice President
National Public Relations, West Bureau
WaMu
9200 Oakdale Ave., Second Floor
Chatsworth, California 91311

Mail Stop: N110218

818.775.4234 office
818.775.4210 fax

818.618[] mobile
gary.kishner@wamu.net

"Don't let your ego get too close to your position, so that if your position gets shot down, your ego doesn't go with it." - Colin Powell

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Sent: Thursday, May 22, 2008 1:01 PM
To: Owen, Jan L. <jan.owen@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Cc: Hutchinson, Libby G. <libby.hutchinson@wamu.net>
Subject: RE: Google Alert - Washington Mutual

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Well if the Rep. didn't know the house was sold, she does now. There was a question yesterday as to the feasibility/difficulty of a rescission. This statement by York may be an indication of where that will go:

But James York, the Sacramento broker who bought Richardson's house at auction, told the Long Beach Press-Telegram that he planned to resell the home. The three-bedroom, 1.5-bathroom house sits on a 1,600 square foot parcel.

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.2222 cell | 206.377.2023 fax | geriann.baptista@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Hutchinson, Libby G.
Sent: Thursday, May 22, 2008 9:25 AM
To: Owen, Jan L.; Gaugl, Sara C.; Baptista, Geri Ann S.
Subject: FW: Google Alert - Washington Mutual

Assume all have seen this but if not.....

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-2770

From: Google Alerts [mailto:googlealerts-noreply@google.com]
Sent: Thursday, May 22, 2008 9:24 AM
To: Hutchinson, Libby G.
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

Congresswoman's Home Sold in Foreclosure Auction

Wall Street Journal Blogs - New York, NY, USA

The Southern California Democrat bought the house for \$535000 with no money down in January 2007 and owed nearly \$575000 to **Washington Mutual** when the ...

[See all stories on this topic](#)

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Subject: Accepted: FW: Congresswoman Richardson Update
Location: 877-709-1234 #1234 passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709-1234 #1234 passcode

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 12:45 PM
To: susan@cmba.com
Subject: Re: WAMU customer

I can't- thanks for asking- we are working thru it.

----- Original Message -----

From: Susan DeMars <[redacted]>
To: Owen, Jan L.
Sent: Thu May 22 09:42:18 2008
Subject: WAMU customer

OK, so I'll understand if you can't but are there any details you can give me on the Laura Richardson story? The whole thing seems unbelievable and today's story where she's trying to claim that she met her financial obligations put me over the edge!!

Best Regards,

Susan DeMars

Executive Director

California Mortgage Bankers Association

"FINANCING REAL ESTATE FOR CALIFORNIA"

(916) 446-7100 VOICE

(916) 446-7105 FAX

E-MAIL: susan[redacted]<[redacted]>

980 Ninth Street, Suite 2120

Sacramento, CA 95814

Visit our Web site at www.cmba.com <<http://www.cmba.com/>> for industry news and our online career center.

From: Susan DeMars <[redacted]>
Sent: Thursday, May 22, 2008 12:42 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: WAMU customer

OK, so I'll understand if you can't but are there any details you can give me on the Laura Richardson story? The whole thing seems unbelievable – and today's story where she's trying to claim that she met her financial obligations put me over the edge!!

Best Regards,

Susan DeMars
Executive Director
California Mortgage Bankers Association
"FINANCING REAL ESTATE FOR CALIFORNIA"

(916) 446-7100 VOICE
(916) 446-7105 FAX
E-MAIL: susar[redacted]
980 Ninth Street, Suite 2120
Sacramento, CA 95814

Visit our Web site at www.cmba.com for industry news and our online career center.

From: Tim McGarry <[REDACTED]>
Sent: Thursday, May 22, 2008 12:40 PM
To: Owen, Jan L. <Jan.Owen@wamu.net>
Subject: L.A Land blog

There's an LAT real estate blogger who is playing close attention to the Laura Richardson matter.

Link is here: <http://latimesblogs.latimes.com/laland/>

BTW, Olivia knows Peter.

Good luck!

Tim

Tim McGarry
303 S. Norton Avenue
Los Angeles, CA 90020

timothy.mcgarry@ [REDACTED]

Subject: Accepted: FW: Congresswoman Richardson Update

Location: 877-709-#### passcode

Start: 5/22/2008 2:00 PM

End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L -

Resources: 877-709-#### passcode

Subject: Accepted: Congresswoman Richardson Update
Location: 877-709- # passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709- # passcode

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 11:18 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

I saw this on the Republican blog- her political challenge continues. J

----- Original Message -----

From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Thu May 22 08:13:16 2008
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Congresswoman's Home Gets Repossession Threat <http://www.huffingtonpost.com/2008/05/22/congresswomans-home-gets_n_103032.html>

By The Huffington Post News Editors(webmaster@huffingtonpost.com)

In December, she received a default notice on the mortgage from the collection agency of Washington Mutual Inc., her lender. At that point, she owed \$18356. At the time, she had left the Legislature after a quick rise from the Long ...

- http://www.huffingtonpost.com/raw_feed_index.rdf <http://www.huffingtonpost.com/raw_feed_index.rdf>

Celebrity mortgage victims: a congresswoman

<http://weblogs.baltimoresun.com/business/hancock/blog/2008/05/new_celebrity_mortgage_victim.html>

A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than \$578000 □\$40000 more than the original mortgage. Like many homes that have gone through ...

Jay Hancock's blog - <http://weblogs.baltimoresun.com/business/hancock/blog/>

<<http://weblogs.baltimoresun.com/business/hancock/blog/>>

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Remove <<http://www.google.com/alerts/remove?s=EAAAAIMpWvC0JFFH9ltdb2JKDmo&hl=en&gl=>>> this alert.

Create <<http://www.google.com/alerts?hl=en&gl=>>> another alert.

Manage <<http://www.google.com/alerts/manage?hl=en&gl=>>> your alerts.

From: Hutchison, Paula J. <paula.hutchison@wamu.net>
Sent: Thursday, May 22, 2008 11:15 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: at 11:00 am pdt

None that I am aware of. Thanks for the heads up.

Paula Hutchison
Government Relations Consultant
1301 Second Avenue
Mailstop: WMC 4201
Seattle, WA 98101
Phone: 206-500-4944
Fax: 206-377-2441

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From: Owen, Jan L.
Sent: Thursday, May 22, 2008 7:14 AM
To: Gaspard, Scott; Watson, Alison; Parker, Gary L.; Strom, Erik E.; Hutchison, Paula J.
Subject: at 11:00 am pdt

I have scheduled a conference call with our conference line call number. This meeting is to discuss and update on the Congresswoman Richardson challenge. Please contact me if there are conflicts. Thanks, Jan

From: Google Alerts <googlealerts-noreply@google.com>
Sent: Thursday, May 22, 2008 11:13 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Congresswoman's Home Gets Repossession Threat

By The Huffington Post News Editors(webmaster@huffingtonpost.com)

In December, she received a default notice on the mortgage from the collection agency of **Washington Mutual** Inc., her lender. At that point, she owed \$18356. At the time, she had left the Legislature after a quick rise from the Long ...
- http://www.huffingtonpost.com/raw_feed_index.rdf

Celebrity mortgage victims: a congresswoman

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Jay Hancock's blog - <http://weblogs.baltimoresun.com/business/hancock/blog/>

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 10:33 AM
To: Watson, Alison <alison.watson@wamu.net>
Subject: RE: at 11:00 am pdt

yes the 877-709[redacted] number,

From: Watson, Alison
Sent: Thu 05/22/2008 7:30 AM
To: Owen, Jan L.
Subject: Re: at 11:00 am pdt

GIR # for the call-in number?

----- Original Message -----

From: Owen, Jan L.
To: Gaspard, Scott; Watson, Alison; Parker, Gary L.; Strom, Erik E.; Hutchison, Paula J.
Sent: Thu May 22 07:13:47 2008
Subject: at 11:00 am pdt

I have scheduled a conference call with our conference line call number. This meeting is to discuss and update on the Congresswoman Richardson challenge. Please contact me if there are conflicts. Thanks, Jan

From: Watson, Alison <alison.watson@wamu.net>
Sent: Thursday, May 22, 2008 10:31 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: at 11:00 am pdt

GIR # for the call-in number?

----- Original Message -----

From: Owen, Jan L.
To: Gaspard, Scott; Watson, Alison; Parker, Gary L.; Strom, Erik E.; Hutchison, Paula J.
Sent: Thu May 22 07:13:47 2008
Subject: at 11:00 am pdt

I have scheduled a conference call with our conference line call number. This meeting is to discuss and update on the Congresswoman Richardson challenge. Please contact me if there are conflicts. Thanks, Jan

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 10:25 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: RE: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

Scott: in a quick review of the press and blogs this am- WaMu still remains not part of this story- The Congresswoman is getting lots of political, partisan and local press- none of it good. WaMu has provided a statement to AP late yesterday. More to come. J

From: Gaspard, Scott
Sent: Thu 05/22/2008 5:43 AM
To: Owen, Jan L.
Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

I have been updating Schneider this morning so keep me posted. Told him we may have some mistakes on our side.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

----- Original Message -----

From: Owen, Jan L.
To: Gaspard, Scott; Watson, Alison
Sent: Wcd May 21 22:16:44 2008
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

Shoot me now! At this point i have called the good Congresswoman and she was not returned my call. This gets more interesting which i will share on a call later. Please contact me with questions. J

----- Original Message -----

From: Battaglia, Paul J.
To: Schneider, David C.
Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan
Sent: Wed May 21 20:15:37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

David,

REDACTED

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 10:14 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>; Strom, Erik E. <erik.strom@wamu.net>; Hutchison, Paula J. <paula.hutchison@wamu.net>
Subject: at 11:00 am pdt

I have scheduled a conference call with our conference line call number. This meeting is to discuss and update on the Congresswoman Richardson challenge. Please contact me if there are conflicts. Thanks, Jan

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 9:35 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson/AP Article

I am on the New Jersey Mortgage Lending Committee meeting and will call later. Please see below. J

----- Original Message -----

From: Gaugl, Sara C.
To: Battaglia, Paul J.
Cc: Cook, Don; Owen, Jan L.; Elias, Alan
Sent: Wed May 21 23:18:55 2008
Subject: Richardson/AP Article

Good evening, Paul.

REDACTED

Jan - please note that Richardson's chief of staff told the AP that the mortgage on the home had been sold but that the house had not, though county records appear to indicate the property was sold to a third-party.

Calif. congresswoman's home threatened with repo

By DON THOMPSON

SACRAMENTO, Calif. (AP) □ Rep. Laura Richardson has an unusual perspective on the housing foreclosure bills moving through Congress: One of her own homes was threatened with repossession after she failed to pay the mortgage.

Richardson, a Southern California Democrat, bought a two-story home in a leafy, upper-middle-class neighborhood of Sacramento in January 2007, just months after winning a seat in the state Assembly.

She bought the three-bedroom, 1 1/2-bath home in the state capital for \$535,500. The bill collectors started knocking soon after, according to records reviewed Wednesday by The Associated Press.

The city utility department placed a lien on her property in June 2007 for \$154 in unpaid bills, according to documents at the Sacramento County recorder's office. In December, she received a default notice on the mortgage from the collection agency of Washington Mutual Inc., her lender. At that point, she owed \$18,356.

At the time, she had left the Legislature after a quick rise from the Long Beach City Council and moved to Washington after winning a special election to fill a vacant congressional seat. Richardson on Wednesday blamed the frequent job-shifting for financial problems related to the Sacramento property.

A default notice in March this year put the "unpaid balance and other expenses" at \$578,384 and said her 1,639-square-foot house would be auctioned at a trustee sale.

County records show the property was sold to a company called Red Rock Mortgage Inc. of Sacramento for \$388,000 □ although the county assessor's office continues to list Richardson as the owner. No listing could be found for Red Rock.

That sale was officially recorded Monday, according to the records. But Richards said the home was not in foreclosure and had not been seized.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement □ with no special provisions," Richardson said in a statement Wednesday. "I fully intend to fulfill all financial obligations of this property."

Richardson's chief of staff, Kimberly Parker, told the AP that the mortgage on the home had been sold but that the house had not. The collection agency referred inquiries to Washington Mutual, which did not return a call.

A real estate agent's lock box hung Wednesday from the front door of the 1926-vintage house.

Records at a Sacramento County tax office also show Richardson is delinquent in paying \$8,950 in property taxes.

Richardson moved from the Long Beach City Council to her Assembly seat in 2006, and the next year won a special election to represent a heavily Democratic congressional district that includes Long Beach.

Congressional records show Richardson did not cast votes May 8 on three bills related to the Foreclosure Prevention Act. In her statement, she said she was away from Washington because of her father's funeral.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," Richardson said in her statement.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.2822 direct | 206.228.1211 cell

sara.gaugl@wamu.net

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From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Thursday, May 22, 2008 8:44 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

I have been updating Schneider this morning so keep me posted. Told him we may have some mistakes on our side.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

----- Original Message -----

From: Owen, Jan L.
To: Gaspard, Scott; Watson, Alison
Sent: Wed May 21 22:16:44 2008
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

Shoot me now! At this point i have called the good Congresswoman and she was not returned my call. This gets more interesting which i will share on a call later. Please contact me with questions. J

----- Original Message -----

From: Battaglia, Paul J.
To: Schneider, David C.
Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan
Sent: Wed May 21 20:15:37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

David,



REDACTED

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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Subject: Accepted: Congresswoman Richardson Update

Location: 877-709- [redacted] # [redacted] passcode

Start: 5/22/2008 2:00 PM

End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L [redacted]

Resources: 877-709- [redacted] # [redacted] passcode

From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Thursday, May 22, 2008 6:57 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

Got your vm. All I can say is hang in there.
Off to the HPC meeting. Schneider and David Beck are also here.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

----- Original Message -----

From: Owen, Jan L.
To: Gaspard, Scott; Watson, Alison
Sent: Wed May 21 22:16:44 2008
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

Shoot me now! At this point i have called the good Congresswoman and she was not returned my call. This gets more interesting which i will share on a call later. Please contact me with questions. J

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From: Battaglia, Paul J.
To: Schneider, David C.
Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan
Sent: Wed May 21 20:15:37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

David,

REDACTED

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Thursday, May 22, 2008 4:54 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: [spam]:Google Alert - Washington Mutual Bank

Google News Alert for: **Washington Mutual Bank**

Local scientists track peregrine falcons' epic migration

Seattle Times - United States

By Sandi Doughton Two of three peregrine falcon chicks have hatched in a nest box atop the **Washington Mutual** Tower in Seattle. ...

[See all stories on this topic](#)

Congresswoman defaults

Daily Breeze - Torrance,CA,USA

The real loser in the deal was **Washington Mutual Bank**, which issued Richardson a \$535000 loan with no money down in January 2007. ...

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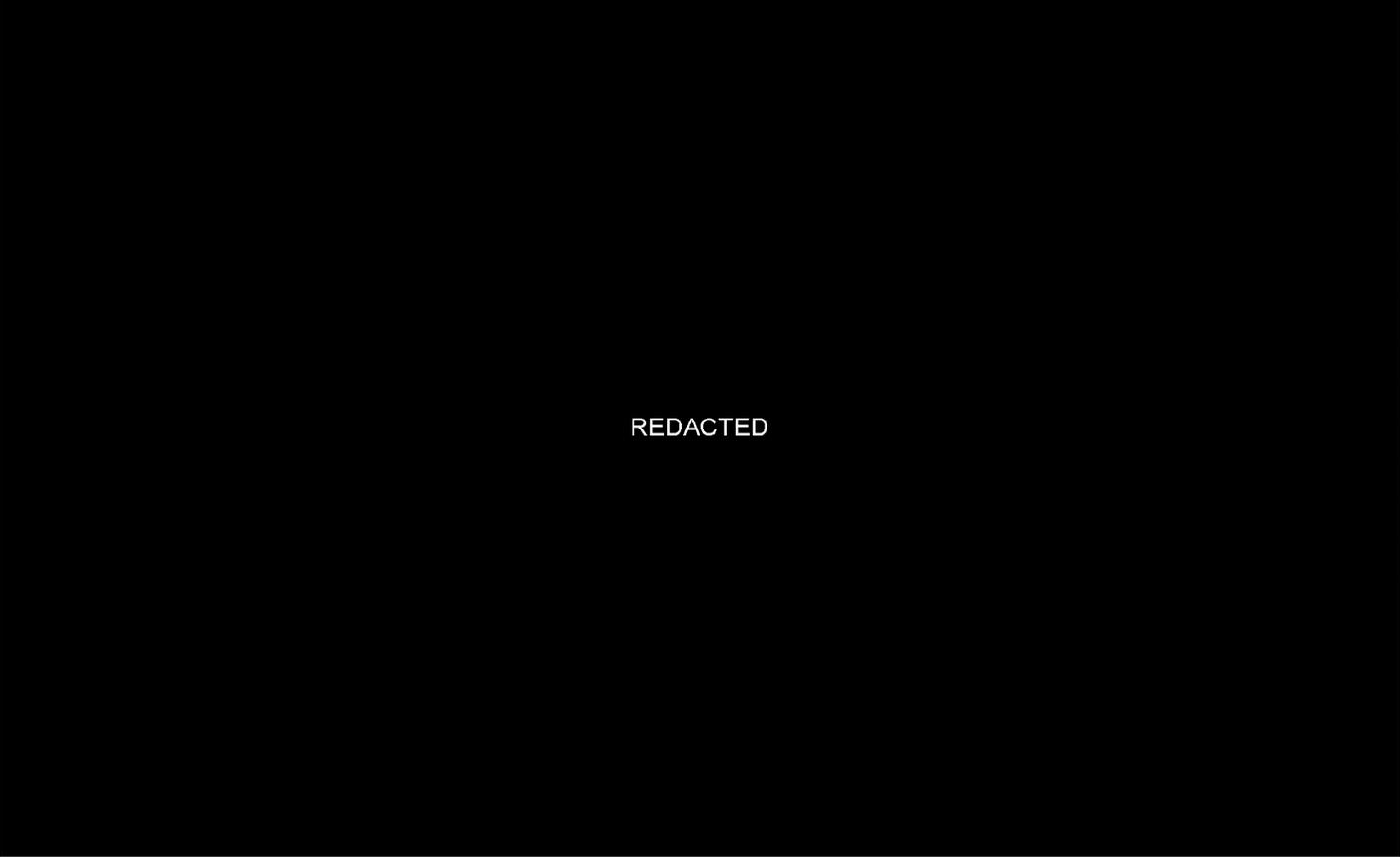
From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 1:17 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

Shoot me now! At this point i have called the good Congresswoman and she was not returned my call. This gets more interesting which i will share on a call later. Please contact me with questions. J

----- Original Message -----

From: Battaglia, Paul J.
To: Schneider, David C.
Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan
Sent: Wed May 21 20:15:37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

David,



REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank

JPMC - 004026
CONFIDENTIAL
CSOC.RICH.005519

1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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Subject: Accepted: Congresswoman Richardson Update

Location: 877-709[]# [] passcode

Start: 5/22/2008 2:00 PM

End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709[]# [] passcode

From: Gaugl, Sara C.
Sent: Wednesday, May 21, 2008 8:38:16 PM
To: Baptista, Geri Ann S.; Owen, Jan L.
Subject: RE: Richardson Statement

<http://latimesblogs.latimes.com/laland/?track=realestate-blogs>

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228- cell
sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Wednesday, May 21, 2008 5:33 PM
To: Owen, Jan L.; Gaugl, Sara C.
Subject: Richardson Statement
Sensitivity: Confidential

<http://latimesblogs.latimes.com/laland/2008/05/report-californ.html?cid=115876464#comments>

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Wednesday, May 21, 2008 8:33:00 PM
To: Owen, Jan L.; Gaugl, Sara C.
Subject: Richardson Statement

<http://latimesblogs.latimes.com/laland/2008/05/report-californ.html?cid=115876464#comments>

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

Subject: Accepted: Congresswoman Richardson Update
Location: 877-709[]# [] [] passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[]# [] [] passcode

Subject: Accepted: Congresswoman Richardson Update

Location: 877-709-#### # #### passcode

Start: 5/22/2008 2:00 PM

End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L. ####

Resources: 877-709-#### # #### passcode

From: Walker, Michele F.
Sent: Wednesday, May 21, 2008 8:30:53 PM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Congresswoman Richardson Update

I will be out of the office beginning the afternoon of May 21 - June 2, 2008. For any urgent matters regarding Loss Mit customer or loan level detail, please send to Christina Lopez or Julie Mathis.

On Friday May 23, 2008 please send to Matthew Kolkowski.

If you need assistance with office supplies or departmental issues, please contact Amy Norvell.

From: Kallner, Brad
Sent: Wednesday, May 21, 2008 8:30:52 PM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Congresswoman Richardson Update

I will be out of the office Thursday May 22 thru Wednesday May 28. If you have an urgent matter, please contact Wendy Woodcock at 904-886- or Matthew Kolkowski at 818-775-

Subject: Congresswoman Richardson Update
Location: 877-709[]# []passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Woodcock, Wendy A.; Battaglia, Paul J.; Cook, Don; Baptista, Geri Ann S.; GM QSM DTE; Kallner, Brad

Optional Attendees: Thorn, Ann

Resources: 877-709[]# []passcode

From: Watson, Alison <alison.watson@wamu.net>
Sent: Wednesday, May 21, 2008 6:52 PM
To: Villegas, Peter R. <peter.villegas@wamu.net>
Cc: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Richardson

Yes. Jan is dealing with the nightmare.

----- Original Message -----

From: Villegas, Peter R.
To: Gaspard, Scott; Watson, Alison
Sent: Wed May 21 15:34:56 2008
Subject: Richardson

Did a Congresswoman Richardson just go into foreclosure?

Sent from my BlackBerry Wireless Handheld

From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Wednesday, May 21, 2008 6:47 PM
To: Villegas, Peter R. <peter.villegas@wamu.net>
Cc: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Richardson

Jan is working it----all day long!!

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150 Seattle
202-347-9276 Washington DC

-----Original Message-----

From: Villegas, Peter R.
Sent: Wednesday, May 21, 2008 3:35 PM
To: Gaspard, Scott; Watson, Alison
Subject: Richardson

Did a Congresswoman Richardson just go into foreclosure?

Sent from my BlackBerry Wireless Handheld

From: GM QSM DTE <qsmdte@wamu.net>
Sent: Wednesday, May 21, 2008 6:22 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Update from Sacto

Aww that was nice of him. Thanks Jan. I hope we can resolve that other mess with Laura Richardson.

Rosie Alvarez

Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-
Fax (206) 

" I long to accomplish great and noble tasks, but it is my chief duty to accomplish humble tasks as though they were great and noble. The world is moved along, not only by the mighty shoves of its heroes, but also by the aggregate of the tiny pushes of each honest worker." Helen Keller-

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From: Owen, Jan L.
Sent: Wednesday, May 21, 2008 3:18 PM
To: GM QSM DTE
Cc: Gaspard, Scott
Subject: FW: Update from Sacto

Rosie: We thought you would like to see this. Talk to you soon. Thank you for everything. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: J.Scott Carpenter 
Sent: Wednesday, May 21, 2008 3:09 PM
To: Gaspard, Scott
Cc: Owen, Jan L.
Subject: Update from Sacto

Carpenter

PROPERTIES

(916) 267-SOLD

Dear M. Scott,

I have been nick-named "Houdini" here in Placer County.

I wish I could take credit for the magic, but that credit goes to you and your associates for the *unbelievable* speed with which I received a contact from Washington Mutual's Loss Mitigation Department. They have reviewed the file and taken the appropriate next-steps... on our way.

My heart-felt thanks for your intervention, and that of your wonderful associate, Jan Owen. The able work of Rosie Alvarez in SoCal helped, too. (*I'd like to put her up for a raise!*)

I would be honored by your request to return the favor in the future.

Kindest regards,

J.Scott Carpenter
Carpenter Properties
(916) 267-SOLD

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 5:18 PM
To: Woodcock, Wendy A. <wendy.woodcock@wamu.net>
Subject: FW: Research Needed: Congresswoman Richardson/Foreclosure

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

-----Original Message-----

From: Kallner, Brad
Sent: Wednesday, May 21, 2008 2:16 PM
To: Gaugl, Sara C.
Cc: Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan; Siedzik, Tasha A.; Smith, Kimberly
Subject: RE: Research Needed: Congresswoman Richardson/Foreclosure

I have checked with Kim, we tried to work a modification, unfortunately she had a deficit monthly of over \$2,100. We placed the original foreclosure sale date on hold for 30 days in April. The loan went to sale on 5/7/08, third party outbid.

Sara, please feel free to give Kim or I a call if you need to discuss.

Brad

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Importance: High

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Congresswoman Richardson initially declined to comment, however, Jan Owen has learned from the Congresswoman that she plans to communicate to The Washington Post that she has established a repayment plan with WaMu.

Would you please look into Congresswoman Richardson's situation as soon as possible so that we understand the facts? Her loan number is [REDACTED]

Many thanks,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct 1 |> |> |> |> |> ell sara.gaugl@wamu.net

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From: Owen, Jan L.
Sent: Wednesday, May 21, 2008 8:36 AM
To: Riley, Olivia; Gaugl, Sara C.; Gaspard, Scott; Watson, Alison
Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Here we go. I am am in meeting and will call in a minute.

----- Original Message -----

From: Kevin Gould <KGould@CalBankers.com>
To: FSIR Meeting Group <FSIRMeetingGroup@CalBankers.com>
Sent: Wed May 21 08:01:35 2008
Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Foreclosure tale shows that nobody is immune from crisis

By Anthony York (published Tuesday, May 20, 2008)

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

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Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

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While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign \$60,000 – money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

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The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that house at \$474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 3:04 PM
To: Sheila <[redacted]>
Subject: RE: you guys made the loan

This is what I was working on the blackberry at the breakfast. I will call later. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Sheila [redacted]
Sent: Wednesday, May 21, 2008 11:50 AM
To: Owen, Jan L.
Subject: you guys made the loan

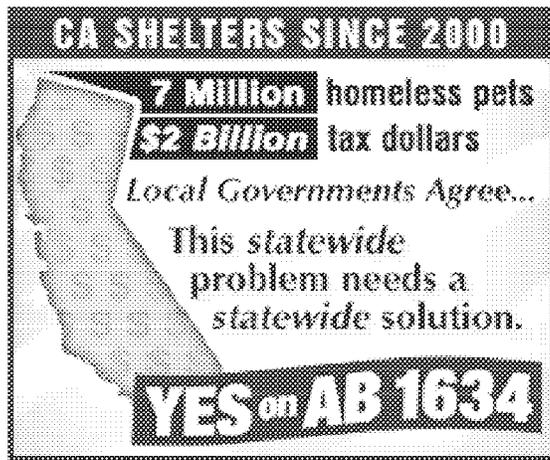
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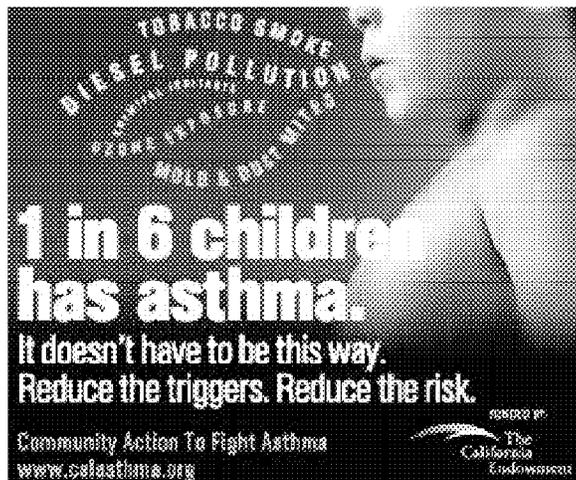
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Sheila S. Dey

Executive Director, WMA

455 Capitol Mall, Suite 800

Sacramento, CA 95814

916 448-

WMA: "Advancing and Protecting the Manufactured Housing Industry"

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Sent: Wednesday, May 21, 2008 3:03 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
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To: Owen, Jan L.
Subject:

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206-500-4150
202-347-9276 Washington DC

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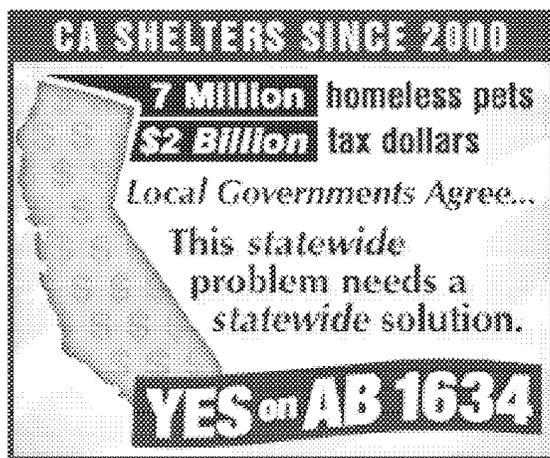
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Sheila S. Dey

Executive Director, WMA

455 Capitol Mall, Suite 800

Sacramento, CA 95814

916 448-

WMA: "Advancing and Protecting the Manufactured Housing Industry"

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Wednesday, May 21, 2008 1:26 PM
To: Woodcock, Wendy A. <wendy.woodcock@wamu.net>; Friedberg, Patricia E. <patricia.friedberg@wamu.net>
Cc: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Research Needed: Congresswoman Richardson/Foreclosure

Wendy and Pat -
Forwarding to you as well I received Brad's out of office.

Thanks for the help.

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct |  cell
sara.gaugl@wamu.net

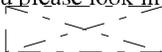
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

-----Original Message-----

From: Gaugl, Sara C.
Sent: Wednesday, May 21, 2008 10:24 AM
To: Kallner, Brad
Cc: Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan
Subject: Research Needed: Congresswoman Richardson/Foreclosure
Importance: High

Brad -
Please see the article embedded below for more detail, but long story short, Congresswoman Laura Richardson appears to have defaulted on her WaMu loan (second home) and on March 19, a notice was filed with the county that her property would be sold at auction.

Congresswoman Richardson initially declined to comment, however, Jan Owen has learned from the Congresswoman that she plans to communicate to The Washington Post that she has established a repayment plan with WaMu.

Would you please look into Congresswoman Richardson's situation as soon as possible so that we understand the facts? Her loan number is 

Many thanks,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct 1 206.228.2261 cell
sara.gaugl@wamu.net

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To: Riley, Olivia; Gaugl, Sara C.; Gaspard, Scott; Watson, Alison
Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

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Sent: Wednesday, May 21, 2008 12:52 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Foreclosure tale shows that nobody is immune from crisis

OK, Ok, this one costs at least 16-year old scotch or top shelf tequila so high I need a ladder. When I am ready to ask, I'll measure up to the price. ☺

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Sent: Wednesday, May 21, 2008 9:46 AM
To: LoFaso, Alan
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Jan Lynn Owen
First Vice President
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801 K Street Suite 110
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A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than \$578,000 -- \$40,000 more than the original mortgage.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that house at \$474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson has recused herself. She did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure.

Richardson also did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent \$587,000 out of her Congressional campaign committee since declaring her Congressional candidacy through March of this year. Of those expenditures, Richardson has spent \$18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

According to documents at the Sacramento County Clerk's office, Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

From: Kevin Gould <[redacted]>
Sent: Wednesday, May 21, 2008 11:02 AM
To: FSIR Meeting Group <[redacted]>
Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Foreclosure tale shows that nobody is immune from crisis

By Anthony York (*published Tuesday, May 20, 2008*)

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly \$600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign \$60,000 – money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.

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"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

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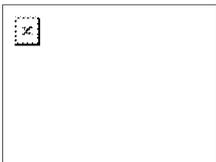
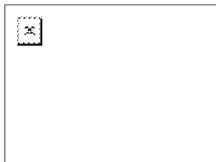
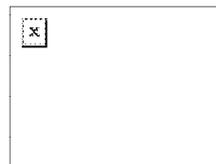
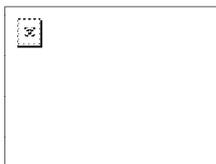
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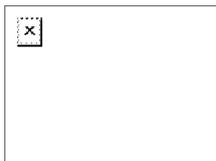
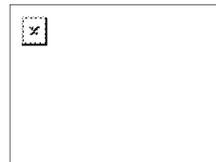
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From: The Roundup <roundup@capitolbasement.com>
Sent: Wednesday, May 21, 2008 10:25 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: [spam]:The Roundup for Wednesday May 21, 2008



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The Roundup for Wednesday May 21, 2008

Estate sale

May 21, 2008

We begin this morning with a tale from our **They're Just Like The Rest of Us Files**. Capitol Weekly reports on [Rep. Laura Richardson's financial woes](#). "As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

"What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

"The story of the foreclosure of Long Beach Democrat **Laura Richardson's** Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

"The neighbors are extremely unhappy with her,' said Sharon Helmar, who sold the home to Richardson. **'She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood.'**

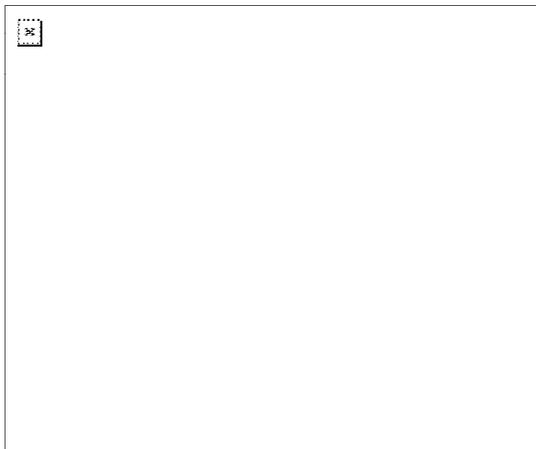
"And Helmar is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. **You would think people who are making decisions for others would be able to make good decisions for themselves,"** she said. **"She should have known what she could afford and not afford. In this neighborhood, you just don't do that."**

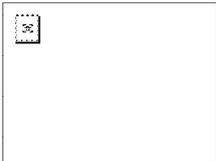
Capitol Weekly even has the [documents posted here](#).

Of course, many of you already knew about this story because you received notice in a breaking news alert from Capitol Weekly. For those Roundup readers who still read the Roundup on our [Web site](#) instead of in your e-mail inbox, you can [sign up for news updates from Capitol Weekly here](#).

In other signs of the difficult economy, not to mention an ever-uglier election season, the Bee's Jim Sanders reports: "Days after **[Christopher Cabaldon's** car got booted last month for \$567 in unpaid parking tickets, he [released a Yolo County lien on his boat by paying \\$195 in vessel taxes that were eight months overdue](#), records show.

"Anybody who's elected to public office at least should pass the first test – ability to follow the law,' said **Gale Kaufman**, a Democratic strategist leading



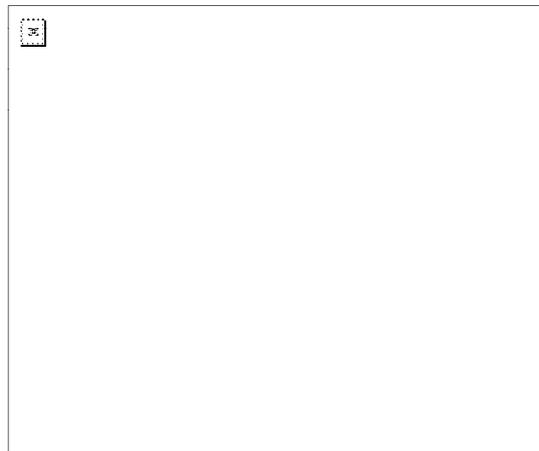


an independent campaign against Cabaldon by the California Teachers Association and labor groups.

"He can laugh about it, but it isn't funny,' Kaufman said.

"Cabaldon, West Sacramento mayor, blasted the controversy as "gotcha games."

"I've been in office for a dozen years, so my record in serving the public trust, doing the public's business, is unimpeachable,' he said.

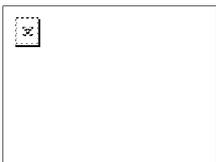
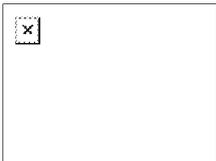


"Cabaldon, who is running for the seat of termed-out Assemblywoman **Lois Wolk**, said the two incidents really were one: He had neglected some personal business while juggling a full-time job, Assembly campaign and West Sacramento city matters.

"The booting of his Nissan 350Z apparently served as a wake-up call.

"Immediately after his vehicle was booted in downtown Sacramento, Cabaldon said he paid the 10 overdue parking tickets, went home, cleaned off his kitchen counter, discovered the delinquent vessel tax and resolved that, too.

"**"I see a continuing line of investigation into my personal life, the scrutiny of which no American citizen would survive,"** said Cabaldon, running in the Democratic primary for the 8th Assembly District in Yolo and Solano counties."



The Bee's Judy Line reports there may be a slight glitch in the governor's plan to have the lottery bail out the state budget deficit.

"California Lottery officials on Tuesday lowered revenue estimates for the year by \$275 million, just as Gov. Arnold Schwarzenegger said the state could double sales in a decade."

Now, that's Hollywood!

"Citing a flagging economy and poor brand image for the games, officials said the lottery's declining performance would reduce contributions to public education by \$94 million, about 8 percent less than expected in the fiscal year that ends June 30.

"Lottery officials said the numbers show the program needs to be untethered from arcane rules that are stunting its growth. Others suggested the slippage shows Schwarzenegger's reliance on improved sales to help balance the state budget is overly optimistic.

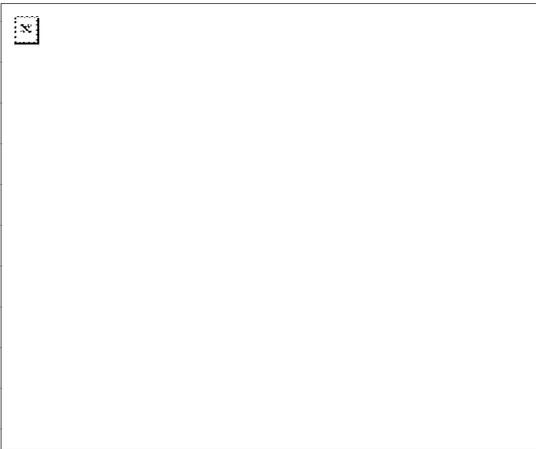
"It makes it more difficult for the lottery to meet the goals in the governor's scenario," said **Jason Dickerson** of the Legislative Analyst's Office. The revision means lottery sales will slip to levels similar to five years ago, Dickerson said.

"In the wake of the state Supreme Court's legalization of gay marriage, [Arnold Schwarzenegger] said Tuesday in San Francisco he hopes gay couples come to California for wedded bliss ." reports Kevin Yamamura in the Bee.

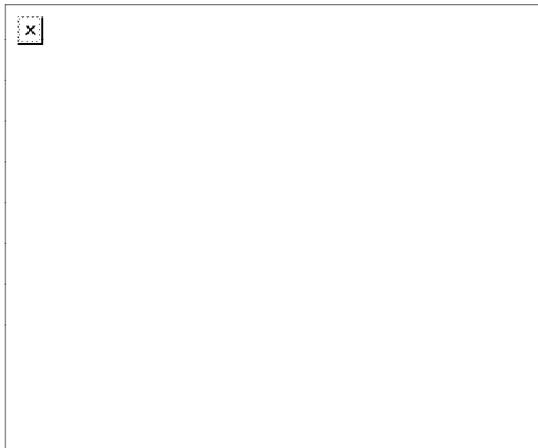
"**"You know, I'm wishing everyone good luck with their marriages and I hope that California's economy is booming because everyone is going to come here and get married,"** said Schwarzenegger, prompting laughs and applause, according to a recording."

Well, that should appease the Republican base...

"The San Francisco Convention and Visitors Bureau anticipates a tourism boom in the city this summer, said spokeswoman **Angela Jackson**. The bureau's Web site promotes a gay travel section and now explains that same-sex couples are "officially allowed to marry in the state of California."



"San Francisco has always welcomed same-sex couples and now they have an opportunity to legally tie the knot,' Jackson said. 'I think it only makes sense



that they will flock to San Francisco to do that and stay for an extended vacation or honeymoon.'

"The governor appeared Tuesday at an Environmental Defense Fund event to discuss practices that can help businesses become more environmentally sound. He responded to a question from a man who said he signed up to marry his partner of 22 years at San Francisco City Hall in June."

"Money spent in California elections outside voter-approved contribution limits is giving special interests undue influence, requiring new rules that better identify who is behind such efforts, the state's ethics agency said Tuesday," writes the LAT's Patrick McGreevy.

"Since 2001, such expenditures in state political campaigns have totaled \$88 million, a sum not subject to fundraising limits, according to a study

released Tuesday by the state Fair Political Practices Commission.

"The emergence of independent expenditures has thwarted the will of the people, dramatically undermined California's campaign finance laws and doubtlessly influenced the outcome of numerous statewide and legislative elections," the 66-page study concluded.

"The agency proposed banning independent expenditure campaigns unless the names of the treasurer and principal officers of the campaign committees, and their economic interests, are disclosed."

The LAT's Patrick McGreevy looks at the number of bills under recent consideration that seek to limit the behavior of drivers, including the proposal to prohibit lap dogs.

"One lawmaker wants to restrict driving by truants and high school dropouts. Another would regulate where global positioning system devices can be installed. Another wants a new state committee to study the danger that silent-running electric cars pose to blind pedestrians.

"These ideas follow new laws banning computer and cellphone use by teenagers while driving, restricting adult drivers to hands-free cellphones, and barring smoking in cars when minors are present. The blitz of existing and proposed laws regulating use of the automobile, symbol of freedom, has Messer and other Californians pounding on their steering wheels."

Dan Walters writes that the budget situation has at least put the issue of tax reform on the table.

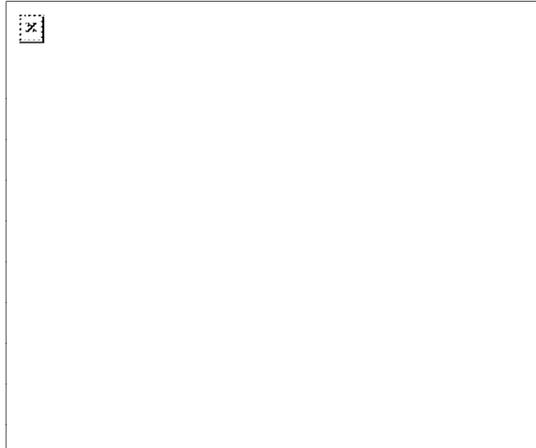
"Liberals fear that bringing more stability to a volatile revenue system might mean reducing the progressivity of the income tax, reducing the burden on the affluent and tapping more into the stable incomes of middle-income families. Conservatives fear that tax reform would be a smoke screen for raising taxes to cover the state's chronic deficits, perhaps through closing loopholes and/or changing Proposition 13, the state's landmark property tax limit ballot measure.

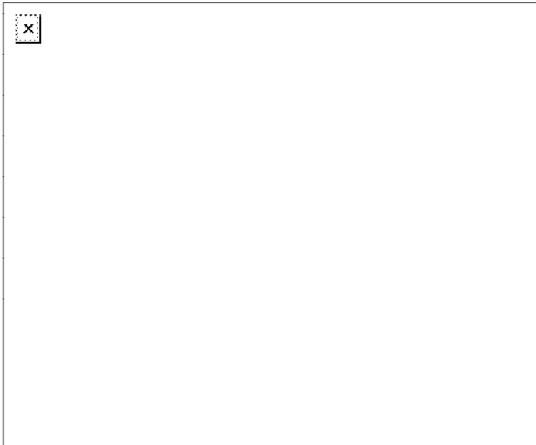
"The goal of tax reform should be twofold,' **Mark Paul** of the New America Foundation, a cheerleader for tax reform, has written. 'One is to generate a more reliable revenue stream. The other is to make the tax code more reflective of California's changing economy, which in turn could stimulate more growth.'

"Would a politically appointed commission confine itself to those limited, and presumably revenue-neutral, goals, especially during a budget crisis? But even if it did, it still would face the political impediment that any change in tax law benefits some and disadvantages others, and those in the latter group will always bitterly resist change."

Well, let's go ahead and check the track record of most political commissions aimed at political reform...

"Assuming that a tax reform commission could keep its focus and could overcome the natural resistance to change, it would have a target-rich environment in which to operate – closing loopholes that either have outlived their purpose or didn't have any in the first place, widening the sales tax to include at least some services to reflect changes in consumer spending, and aligning tax policy with larger societal goals of expanding the economy and encouraging job-producing investment.





"Regardless of how the current fiscal crisis plays out, tax reform is a cause whose time should have come."

Speaking of which, the Bee reports that **Abel Maldonado's Myspace friends list is about to get a little smaller.**

The Santa Maria Republican presents a bill to the Senate Rules Committee to **prohibit lawmakers from receiving raises as long as the state is running budget deficits.**

"Is it really too much to ask that our salaries be based on our job performance and the fiscal solvency of the state?" Maldonado said in a statement."

That's a rhetorical question, right, Senator?

And from our **Baby Mama Drama Files** , "The teenage birthrate in California increased in 2006 for the first time in 15 years and costs taxpayers \$1.7 billion a year - or \$2,493 per baby," reports the Chron's Erin Allday.

San Francisco was one of a handful of counties in the state where the teen birthrate continued to decline, but even there, births to teenage parents are placing a significant burden on taxpayers to the tune of \$9.3 million a year.

The financial losses cover a range of things, said the study's authors, from public assistance to foster care to diminished future taxable wages and spending power among the parents.

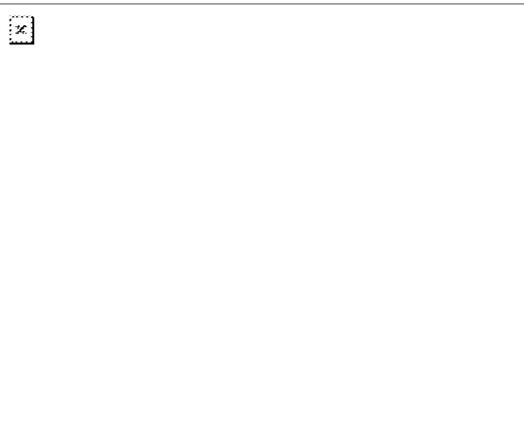
"The costs are really starting to climb now. That's not money we can afford to lose," said Dr. Norman Constantine, a clinical professor of public health at UC Berkeley and lead author of the Public Health Institute study.

Matier and Roiss give the post-game wrap up on the dirtiest 10K in America . "It's often called the world's longest party, but this year's Bay to Breakers race through San Francisco was anything but fun for the residents, cops and public workers who bore the brunt of the drunken young "runners" who staggered around Golden Gate Park and the city's west side, relieving themselves wherever it proved convenient.

"The media covers this as some kind of wonderful party, but at the end, there is a lot of crap and people urinating," Dennis said.

Is he talking about the Bay to Breakers, or Election Night?

"Much of the problem at Sunday's 97th running of the crosstown race was blamed on the early-20s crowd, which has been growing in recent years.



"They were stumbling around, hammered," Dennis said. "Peeing. Women with their boobs hanging out. Staggering around Balboa and 31st waiting for a bus to take them home."

Yeah, usually all the boobs hanging out happens in the Mission or the Castro...

Speaking of hanging out, here are they day's top election fundraisers, courtesy of ElectionTrack.com (hey, we don't know what that means, either...)

And judging from yesterday's fundraising numbers, **it looks like the money laundering, uh, we mean, political donations moving through the county party committees has begun...**

No 98/yes 99: \$625,000

Yes Prop. 98: \$148,938

California Republican Party / Victory 2006 : \$116,000

Russ Bogh Leadership Committee- SD37 : \$100,600

Friends of Jeff Denham Against The Recall: \$39,000

Monterey County Republican Central Committee: \$31,200

Ventura County Republican Party : \$30,200

Friends Of Lloyd Levine - SD23 (DEM): \$26,500

Californians For Neighborhood Protection: Yes On Prop 99, No On Prop 98: \$25,000

Charles Calderon For Assembly 2008- AD58 (DEM) : \$18,100

Dr. Ed Hernandez O.d. Democrat For Assembly 2008: \$17,599

Jim Beall For Assembly 2008: \$15,650

Republican Party Of Orange County: \$15,000

And finally, from our **Jury Duty Was Never Quite Like This Files** , CNN's Susan Roesgen reports on the latest from the R. Kelly child pornography trial. "The judge ordered the courtroom lights to be lowered and the blinds drawn. And then, **the 25-minute sex tape at the heart of the R. Kelly child pornography case played Tuesday before a packed house**: a Chicago courtroom.

"R&B superstar Kelly sat expressionless as the tape was played. He's charged with 14 counts of child pornography and faces 15 years in prison if convicted.



"Sketch artists were warned that if they drew any depiction of the acts on the tape, they, too, could be charged with child pornography."

But for those of you who are not reading the Roundup at work, we've obtained an exclusive copy of the tape, and have posted portions of it here.



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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, April 4, 2008 6:24 PM
To: Watson, Alison <alison.watson@wamu.net>
Subject: RE: Ladies

Yea, well this one is one for the books- I will share with you later. Have a good weekend. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

-----Original Message-----

From: Watson, Alison
Sent: Friday, April 04, 2008 10:29 AM
To: Owen, Jan L.
Subject: RE: Ladies

That's good news.

-----Original Message-----

From: Owen, Jan L.
Sent: Friday, April 04, 2008 1:25 PM
To: Gaspard, Scott; Watson, Alison
Subject: Fw: Ladies

This is the result for Congresswoman Richardson. J

----- Original Message -----

From: Owen, Jan L.
To: GM QSM DTE; Smith, Kimberly
Sent: Fri Apr 04 10:23:52 2008
Subject: Re: Ladies

I love you- i just called her and got her. Thanks for everything. J

----- Original Message -----

From: GM QSM DTE
To: Owen, Jan L.; Smith, Kimberly
Sent: Fri Apr 04 09:56:14 2008
Subject: RE: Ladies

Hi Jan,

Just to let you know, our default area has placed the foreclosure sale date on hold for 60 days and we should have the reinstatement figures for her by Monday. She has not returned my call and I spoke to her assistant yesterday when I called her cell number. I will try again today.

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3082

From: Owen, Jan L.
Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan [REDACTED]
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the \$\$ to pay the arrears and to pay this loan.

This one is sensitive. Contact numbers are: [REDACTED] Congressional office, 310-538-1190- District office in CA. Please keep me posted. Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: GM QSM DTE <qsmdte@wamu.net>
Sent: Friday, April 4, 2008 1:31 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Ladies

You are very welcome. :)

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
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Fax (206) 965-3082

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Subject: Ladies

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This one is sensitive. Contact numbers are: [REDACTED] cell, [REDACTED] Congressional office, 310-538-1190- District office in CA. Please keep me posted. Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Watson, Alison <alison.watson@wamu.net>
Sent: Friday, April 4, 2008 1:29 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Ladies

That's good news.

-----Original Message-----

From: Owen, Jan L.
Sent: Friday, April 04, 2008 1:25 PM
To: Gaspard, Scott; Watson, Alison
Subject: Fw: Ladies

This is the result for Congresswoman Richardson. J

----- Original Message -----

From: Owen, Jan L.
To: GM QSM DTE; Smith, Kimberly
Sent: Fri Apr 04 10:23:52 2008
Subject: Re: Ladies

I love you- i just called her and got her. Thanks for everything. J

----- Original Message -----

From: GM QSM DTE
To: Owen, Jan L.; Smith, Kimberly
Sent: Fri Apr 04 09:56:14 2008
Subject: RE: Ladies

Hi Jan,

Just to let you know, our default area has placed the foreclosure sale date on hold for 60 days and we should have the reinstatement figures for her by Monday. She has not returned my call and I spoke to her assistant yesterday when I called her cell number. I will try again today.

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3082

From: Owen, Jan L.
Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan # [REDACTED]
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the \$\$ to pay the arrears and to pay this loan.

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, April 4, 2008 1:25 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>
Subject: Fw: Ladies

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Subject: Ladies

Congresswoman Laura Richardson

Loan # 

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Sacramento, CA 95818

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, April 4, 2008 1:24 PM
To: GM QSM DTE <qsmdte@wamu.net>; Smith, Kimberly <kimberly.brown@wamu.net>
Subject: Re: Ladies

I love you- i just called her and got her. Thanks for everything. J

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To: Owen, Jan L.; Smith, Kimberly
Sent: Fri Apr 04 09:56:14 2008
Subject: RE: Ladies

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Rosie Alvarez

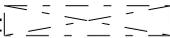
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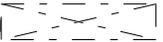
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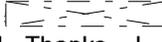
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From: Owen, Jan L.
Sent: Thursday, April 03, 2008 1:49:52 PM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan # 
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the \$\$ to pay the arrears and to pay this loan.

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jan.owen@wamu.net

From: GM PR
Sent: Tuesday, May 27, 2008 10:51:47 AM
Subject: Breaking News: Associated Press, National Mortgage News

WaMu Focused News

1. AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER
24 May 2008

Associated Press Newswires

Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months,"

Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from **Washington Mutual** Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from **Washington Mutual** that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A **Washington Mutual** spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Asked later to respond to Richardson's specific comments, she reiterated that the savings and loan could not discuss the matter without the congresswoman's consent.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing. "I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign -- suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

2. Was Lawmaker Foreclosed On?

By Jennifer Harmon

26 May 2008

National Mortgage News

LONG BEACH, CA -- The Press-Telegram here said that Rep. Laura Richardson made only a few payments on the Sacramento house she bought in 2007, failed to pay property taxes, defaulted on the mortgage and lost the house to foreclosure. The Press-Telegram also reported that Rep. Richardson's lender, **Washington Mutual**, took a loss of nearly \$200,000 when it sold the house at a public auction on May 7.

"They took a beating," James York, the Sacramento real estate broker who said he bought the house at a foreclosure auction, told the Press-Telegram.

The report is based on public documents the newspaper published on its website, and in an interview with Mr. York. It is at odds with Rep. Richardson's statement, in which the Long Beach Democrat said she had worked out a loan modification with her lender, and would "fulfill all financial obligations" on the property.

According to the Press-Telegram, "Rep. Laura Richardson lost her Sacramento home in a foreclosure auction two weeks ago, and left behind nearly \$9,000 in unpaid property taxes. Rep. Richardson, D-Long Beach, appears to have made only a few payments on the house, which she bought in January 2007 for \$535,000."

The newspaper's report - that the house was foreclosed and an auction took place - appears to conflict with Rep. Richardson's statement that the house "is not in foreclosure." Her office has not responded to a request from the Los Angeles Times for additional information about her mortgage and loan modification. The Press-Telegram said she declined to be interviewed about the controversy. The newspaper's report also calls into question her statement that she had worked out a loan modification with her lender and would fulfill all financial obligations related to the property. The Press-Telegram reports that the house sold for only \$388,000, far below the \$574,000 owed on the property, and that the new owner, Mr. York, "assumed responsibility for Ms. Richardson's unpaid property tax bill of \$8,950.79."

WaMu Related News

3. IRS Rule Aids Loan Mods

By Brian Collins

26 May 2008

National Mortgage News

WASHINGTON -- Servicers of residential mortgage-backed securities no longer have to wait for a borrower to miss a payment or even ask for help before they can offer the homeowner a loan modification, according to an Internal Revenue Service ruling.

The new IRS ruling encourages servicers to identify and assist borrowers that have a high risk of eventual foreclosure.

And it allows servicers to be proactive in preventing widespread foreclosures without jeopardizing the tax status of the Real Estate Mortgage Investment Corp.

"This is an important change that will allow more homeowners who may potentially get into trouble to have their loans modified prior to default," said Anne Canfield, executive director of the Consumer Mortgage Coalition.

In an example discussed in Revenue Procedure (2008-28), the servicer can elect to reduce the interest rate and principal on a loan for a borrower who has not responded to letters or phone calls and without the benefit of updated individual information.

The IRS recognizes that servicers have developed sophisticated programs to identify borrowers likely to default by using data such as high loan-to-value ratios, declining credit scores, falling house prices or approaching interest rate resets.

"Once the servicer forms a reasonable belief that there is significant risk of foreclosure, "then they can go ahead and contact the borrower before any payment goes late," IRS associate counsel Susan Baker told this newspaper.

In December, the IRS issued a revenue ruling to facilitate a Hope Now initiative for "fast-tracking" of subprime adjustable-rate borrowers into a refinancing or loan mod.

It allowed the servicers to quickly identify borrowers facing a reset and fast-tracking them into a loan modification where the starter rate is frozen for five years.

This Hope Now "teaser freezer" initiative has had limited success and the revenue ruling addressed a very narrow set of facts.

Revenue Procedure 2008-28 is not limited to subprime ARMs or freezing the interest rate. It permits interest rate and principal reductions. It seems to build on a March 2007 IRS ruling that allows servicers to modify commercial real estate loans in REMICs if default is "reasonably foreseeable."

Washington Mutual executive William Longbrake said last week the latest IRS ruling appears to be a "clarification" of the March 2007 ruling on CMBS. "Although the IRS guidance only addresses commercial real estate REMICs, it can be reasonably inferred that comparable treatment would be given to residential real estate REMICs," Mr. Longbrake said in a publication.

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From: Elias, Alan <alan.elias@wamu.net>
Sent: Friday, June 6, 2008 11:26 AM
To: Schneider, David C. <david.schneider@wamu.net>
Subject: Re: CNBC.com Article: Evander Holyfield's Mansion Under Foreclosure

Well, maybe he and Richardson can hook up? Thanks for the heads up.

Alan

----- Original Message -----

From: Schneider, David C.
To: Elias, Alan; Gaugl, Sara C.
Cc: Rotella, Steve
Sent: Fri Jun 06 08:14:48 2008
Subject: FW: CNBC.com Article: Evander Holyfield's Mansion Under Foreclosure

Alan,

You may get a call.

Steve, fyi

From: Berens, John
Sent: Friday, June 06, 2008 6:53 AM
To: Schneider, David C.; White, Don
Subject: CNBC.com Article: Evander Holyfield's Mansion Under Foreclosure

Evander Holyfield's Mansion Under Foreclosure
Former heavyweight champion Evander Holyfield is facing mounting financial and legal woes.
<http://www.cnbc.com/id/24998497/from/ET/>

fyi, this is ours. David, I'm sure you recall, he's on the top of our large balance loans.

From: Gaugl, Sara C.
Sent: Tuesday, May 27, 2008 4:45:38 PM
To: Schneider, David C.
CC: Champney, Steven D.; Hyde, Arlene M.
Subject: RE: Richardson Coverage: Calculated Risk Blog

Absolutely. This was discussed earlier this morning and origination documents are currently being reviewed.

- Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228. cell
sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Schneider, David C.
Sent: Tuesday, May 27, 2008 12:46 PM
To: Gaugl, Sara C.
CC: Champney, Steven D.; Hyde, Arlene M.
Subject: RE: Richardson Coverage: Calculated Risk Blog

Can you get me the information on the original loan? Today please.

You can have this done by the channel that originated the deal.

ds

From: Gaugl, Sara C.
Sent: Tuesday, May 27, 2008 12:31 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Thorn, Ann; Owen, Jan L.; Elias, Alan
Subject: Richardson Coverage: Calculated Risk Blog

All:

As expected, coverage on Congresswoman Richardson's financial situation has continued to evolve after it was reported on Friday that she has defaulted on other loans -- including her primary residence. I'm forwarding the blog posting embedded below in particular, as it reflects the current viewpoint among other journalists and links to key articles/postings published to date.

- Sara

UPDATED: A Congressional Speculator? – Calculated Risk
by Tanta
<http://calculatedrisk.blogspot.com/2008/05/congressional-speculator.html>

This is an update to post below on Rep. Laura Richardson's foreclosure woes.

Gene Maddaus of the Daily Breeze kindly forwarded today's additions to the saga. There are not two, but three homes owned by Richardson in foreclosure. And yes, she appears to have cashed out her primary residence back in 2006 to fund

her campaign for State Assembly. So it looks like a pattern.

* * * * *

I have been watching the story of Representative Laura Richardson and her foreclosure woes for a while now, while heretofore hesitating to post on it. For one thing, the original story--a member of Congress losing her expensive second home to foreclosure--had that kind of celebrity car-crash quality to it that I'm not especially interested in for the purposes of this blog. For another thing, posting about anything even tangentially related to politics invites the kind of comments that personally bore me to tears.

All that is still true, but the story has taken such an unfortunate turn that I feel obligated to weigh in on it. Specifically, Rep. Richardson is threatening us:

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

If Rep. Richardson is going to base legislative proposals on her own experience, then it matters to the rest of us what that experience was. So click the link below if you can stand to hear about it.

* * * * *

The story was originally reported in the Sacramento Capitol Weekly, and picked up by the Wall Street Journal, and thence covered by a number of blogs, with the storyline being that Rep. Richardson "walked away" from her home, a second home she purchased in Sacramento after being elected to the State Assembly. The "walk away" part came from a remark made by the real estate investor who purchased the home at the foreclosure auction, not Rep. Richardson or anyone who could be expected to understand her financial situation, but that didn't stop the phrase "walk away" from headlining blog posts.

Rep. Richardson has variously claimed at different times that the house was not in foreclosure, that she had worked out a modification with the lender, and that the lender improperly foreclosed after having agreed to accept her payments. Frankly, unless and until Rep. Richardson gives her lender, Washington Mutual, permission to tell its side of the story--I'm not holding my breath on that--we're unlikely to be able to sort out this mess of claims to my satisfaction, at least.

It's possible that WaMu screwed this up--that it accepted payments on a workout plan with the understanding that foreclosure was "on hold" and then sold the property at auction the next week anyway. It's possible that Richardson's version of what went on is muddled, too. Without some more hard information I'm not inclined to assume the servicer did most of the screwing up, if for no other reason that we didn't find out until late yesterday, courtesy of the L.A. Land and Foreclosure Truth blogs, that Richardson's other home--her primary residence--was also in foreclosure proceedings as recently as March of this year, a detail that as far as I can tell Richardson never disclosed in all the previous discussion of the facts surrounding the foreclosure of her second home.

What part of this I am most interested in, right now, is the question of what in the hell exactly Richardson was thinking when she bought the Sacramento home in the first place. Since the story is quite complex, let's get straight on a few details. Richardson was a Long Beach City Council member who was elected to the state legislature in November of 2006. In January of 2007 she purchased a second home in Sacramento, presumably to live in during the Assembly session. In April 2007, the U.S. Congressional Representative from Richardson's district died, and Richardson entered an expensive race for that seat, winning in a special election in August of 2007. By December 2007 the Sacramento home was in default, and it was foreclosed in early May of 2008. The consensus in the published reports seems to be that Richardson spent what money she had on her campaign, not her bills.

According to the AP:

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

It seems to me that all this focus on what happened after she bought the Sacramento home--running for the suddenly-

available Congressional seat, changing jobs, etc.--is obscuring the issue of the original transaction.

In November of 2006, Richardson already owned a home in Long Beach. As a newly-elected state representative, she would have been required to maintain her principal residence in her district, but she would also have had to make some arrangements for staying in Sacramento during Assembly sessions, given the length of the commute from L.A. County to the state capitol. She seems to have told the AP reporter that "Lawmakers are required to maintain two residences while other people don't have to," which is not exactly the way I'd have put it. Lawmakers are required to maintain one primary residence (which need not be owned) in their district. They are not required to buy a home at the capitol (of California or the U.S.); many legislators do rent. Richardson is a single woman with no children, yet she felt "required" to purchase a 3-bedroom, 1 1/2 bathroom home in what sounds like one of Sacramento's pricier neighborhoods for \$535,500, with no downpayment and with \$15,000 in closing cost contributions from the property seller. (The NAR median price in Sacramento in the first quarter of 2007 was \$365,300.)

I have no idea what loan terms Richardson got for a 100% LTV second home purchase in January 2007, but I'm going to guess that if she got something like a 7.00% interest only loan (without additional mortgage insurance), she got a pretty darn good deal. If she got that good a deal, her monthly interest payment would have been \$3123.75. Assuming taxes and insurance of 1.50% of the property value, her total payment would have been \$3793.13.

The AP reports that Richardson's salary as a state representative was \$113,000 in 2007, and she received \$20,000 in per diem payments (which are, of course, intended to offset the additional expense of traveling to and staying in the Capitol during sessions). I assume the per diem is non-taxable, so I'll gross it up to \$25,000. That gives me an annual income of \$138,000 or a gross monthly income of \$11,500.

The total payment on the second home, then, with my sunny assumptions about loan terms, comes to 33% of Richardson's gross income. I have no idea what the payment is for her principal residence in Long Beach. I have no idea what other debt she might have. I am ignoring her congressional race and job changes and all that because at the point she took out this mortgage, that was all in the future and Richardson didn't know that the incumbent would die suddenly and all that. I'm just trying to figure out what went through this woman's mind when she decided it was a wise financial move to spend one-third of her pre-tax income on a second home. (There's no point trying to figure out what went through the lender's mind at the time. There just isn't.)

Now, Richardson has this to say about herself:

"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

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--Real estate industry professionals have given her \$39,500 in campaign contributions in the current election cycle, according to Open Secrets.

No wonder she's blaming the lender.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228[] cell
sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Champney, Steven D.
Sent: Tuesday, May 27, 2008 3:45:30 PM
To: Schneider, David C.
Subject: Out of Office AutoReply: Richardson Coverage: Calculated Risk Blog

Thank you for contacting me. I am presently out of office 5/22 - 5/27, so if this is an urgent matter or an emergency please contact my assistant Susan Samuel at 904-886-  or susan.samuel@wamu.net, otherwise I will respond once I've returned. Thank you and have a WaMu day!

From: Schneider, David C.
Sent: Tuesday, May 27, 2008 3:45:30 PM
To: Gaugl, Sara C.
CC: Champney, Steven D.; Hyde, Arlene M.
Subject: RE: Richardson Coverage: Calculated Risk Blog

Can you get me the information on the original loan? Today please.

You can have this done by the channel that originated the deal.

ds

From: Gaugl, Sara C.
Sent: Tuesday, May 27, 2008 12:31 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Thorn, Ann; Owen, Jan L.; Elias, Alan
Subject: Richardson Coverage: Calculated Risk Blog

All:
As expected, coverage on Congresswoman Richardson's financial situation has continued to evolve after it was reported on Friday that she has defaulted on other loans -- including her primary residence. I'm forwarding the blog posting embedded below in particular, as it reflects the current viewpoint among other journalists and links to key articles/postings published to date.

- Sara

UPDATED: A Congressional Speculator? – Calculated Risk
by Tanta
<http://calculatedrisk.blogspot.com/2008/05/congressional-speculator.html>

This is an update to post below on Rep. Laura Richardson's foreclosure woes.

Gene Maddaus of the Daily Breeze kindly forwarded today's additions to the saga. There are not two, but three homes owned by Richardson in foreclosure. And yes, she appears to have cashed out her primary residence back in 2006 to fund her campaign for State Assembly. So it looks like a pattern.

* * * * *

I have been watching the story of Representative Laura Richardson and her foreclosure woes for a while now, while heretofore hesitating to post on it. For one thing, the original story--a member of Congress losing her expensive second home to foreclosure--had that kind of celebrity car-crash quality to it that I'm not especially interested in for the purposes of this blog. For another thing, posting about anything even tangentially related to politics invites the kind of comments that personally bore me to tears.

All that is still true, but the story has taken such an unfortunate turn that I feel obligated to weigh in on it. Specifically, Rep. Richardson is threatening us:

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

If Rep. Richardson is going to base legislative proposals on her own experience, then it matters to the rest of us what that experience was. So click the link below if you can stand to hear about it.

* * * * *

The story was originally reported in the Sacramento Capitol Weekly, and picked up by the Wall Street Journal, and thence covered by a number of blogs, with the storyline being that Rep. Richardson "walked away" from her home, a second home she purchased in Sacramento after being elected to the State Assembly. The "walk away" part came from a remark made by the real estate investor who purchased the home at the foreclosure auction, not Rep. Richardson or anyone who could be expected to understand her financial situation, but that didn't stop the phrase "walk away" from headlining blog posts.

Rep. Richardson has variously claimed at different times that the house was not in foreclosure, that she had worked out a modification with the lender, and that the lender improperly foreclosed after having agreed to accept her payments. Frankly, unless and until Rep. Richardson gives her lender, Washington Mutual, permission to tell its side of the story-- I'm not holding my breath on that--we're unlikely to be able to sort out this mess of claims to my satisfaction, at least.

It's possible that WaMu screwed this up--that it accepted payments on a workout plan with the understanding that foreclosure was "on hold" and then sold the property at auction the next week anyway. It's possible that Richardson's version of what went on is muddled, too. Without some more hard information I'm not inclined to assume the servicer did most of the screwing up, if for no other reason that we didn't find out until late yesterday, courtesy of the L.A. Land and Foreclosure Truth blogs, that Richardson's other home--her primary residence--was also in foreclosure proceedings as recently as March of this year, a detail that as far as I can tell Richardson never disclosed in all the previous discussion of the facts surrounding the foreclosure of her second home.

What part of this I am most interested in, right now, is the question of what in the hell exactly Richardson was thinking when she bought the Sacramento home in the first place. Since the story is quite complex, let's get straight on a few details. Richardson was a Long Beach City Council member who was elected to the state legislature in November of 2006. In January of 2007 she purchased a second home in Sacramento, presumably to live in during the Assembly session. In April 2007, the U.S. Congressional Representative from Richardson's district died, and Richardson entered an expensive race for that seat, winning in a special election in August of 2007. By December 2007 the Sacramento home was in default, and it was foreclosed in early May of 2008. The consensus in the published reports seems to be that Richardson spent what money she had on her campaign, not her bills.

According to the AP:

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

It seems to me that all this focus on what happened after she bought the Sacramento home--running for the suddenly-available Congressional seat, changing jobs, etc.--is obscuring the issue of the original transaction.

In November of 2006, Richardson already owned a home in Long Beach. As a newly-elected state representative, she would have been required to maintain her principal residence in her district, but she would also have had to make some arrangements for staying in Sacramento during Assembly sessions, given the length of the commute from L.A. County to the state capitol. She seems to have told the AP reporter that "Lawmakers are required to maintain two residences while other people don't have to," which is not exactly the way I'd have put it. Lawmakers are required to maintain one primary residence (which need not be owned) in their district. They are not required to buy a home at the capitol (of California or the U.S.); many legislators do rent. Richardson is a single woman with no children, yet she felt "required" to purchase a 3-bedroom, 1 1/2 bathroom home in what sounds like one of Sacramento's pricier neighborhoods for \$535,500, with no downpayment and with \$15,000 in closing cost contributions from the property seller. (The NAR median price in Sacramento in the first quarter of 2007 was \$365,300.)

I have no idea what loan terms Richardson got for a 100% LTV second home purchase in January 2007, but I'm going to guess that if she got something like a 7.00% interest only loan (without additional mortgage insurance), she got a pretty darn good deal. If she got that good a deal, her monthly interest payment would have been \$3123.75. Assuming taxes and insurance of 1.50% of the property value, her total payment would have been \$3793.13.

The AP reports that Richardson's salary as a state representative was \$113,000 in 2007, and she received \$20,000 in per diem payments (which are, of course, intended to offset the additional expense of traveling to and staying in the Capitol during sessions). I assume the per diem is non-taxable, so I'll gross it up to \$25,000. That gives me an annual income of \$138,000 or a gross monthly income of \$11,500.

The total payment on the second home, then, with my sunny assumptions about loan terms, comes to 33% of Richardson's gross income. I have no idea what the payment is for her principal residence in Long Beach. I have no idea what other debt she might have. I am ignoring her congressional race and job changes and all that because at the point she took out this mortgage, that was all in the future and Richardson didn't know that the incumbent would die suddenly and all that. I'm just trying to figure out what went through this woman's mind when she decided it was a wise financial move to spend one-third of her pre-tax income on a second home. (There's no point trying to figure out what went through the lender's mind at the time. There just isn't.)

Now, Richardson has this to say about herself:

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From: Schneider, David C.
Sent: Tuesday, May 27, 2008 3:37:27 PM
To: Rotella, Steve
Subject: RE: Breaking News: Associated Press, National Mortgage News

It was already assumed as part of our procedures around ASF. So, we are already taking advantage of this ruling.

ds

From: Rotella, Steve
Sent: Tuesday, May 27, 2008 10:31 AM
To: Schneider, David C.
Subject: FW: Breaking News: Associated Press, National Mortgage News

Does that last item change anything materially for us?

From: GM PR
Sent: Tuesday, May 27, 2008 7:52 AM
Subject: Breaking News: Associated Press, National Mortgage News

WaMu Focused News

1. AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER

24 May 2008

Associated Press Newswires

Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

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Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from **Washington Mutual** Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

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Richardson also provided an e-mail dated Thursday she said was from **Washington Mutual** that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A **Washington Mutual** spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Asked later to respond to Richardson's specific comments, she reiterated that the savings and loan could not discuss the matter without the congresswoman's consent.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

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In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign -- suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

2. Was Lawmaker Foreclosed On?

By Jennifer Harmon

26 May 2008

National Mortgage News

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"They took a beating," James York, the Sacramento real estate broker who said he bought the house at a foreclosure auction, told the Press-Telegram.

The report is based on public documents the newspaper published on its website, and in an interview with Mr. York. It is at odds with Rep. Richardson's statement, in which the Long Beach Democrat said she had worked out a loan modification with her lender, and would "fulfill all financial obligations" on the property.

According to the Press-Telegram, "Rep. Laura Richardson lost her Sacramento home in a foreclosure auction two weeks ago, and left behind nearly \$9,000 in unpaid property taxes. Rep. Richardson, D-Long Beach, appears to have made only a few payments on the house, which she bought in January 2007 for \$535,000."

The newspaper's report - that the house was foreclosed and an auction took place - appears to conflict with Rep. Richardson's statement that the house "is not in foreclosure." Her office has not responded to a request from the Los Angeles Times for additional information about her mortgage and loan modification. The Press-Telegram said she declined to be interviewed about the controversy. The newspaper's report also calls into question her statement that she had worked out a loan modification with her lender and would fulfill all financial obligations related to the property. The Press-Telegram reports that the house sold for only \$388,000, far below the \$574,000 owed on the property, and that the new owner, Mr. York, "assumed responsibility for Ms. Richardson's unpaid property tax bill of \$8,950.79."

WaMu Related News

3. IRS Rule Aids Loan Mods

By Brian Collins

26 May 2008

National Mortgage News

WASHINGTON -- Servicers of residential mortgage-backed securities no longer have to wait for a borrower to miss a payment or even ask for help before they can offer the homeowner a loan modification, according to an Internal Revenue Service ruling. The new IRS ruling encourages servicers to identify and assist borrowers that have a high risk of eventual foreclosure. And it allows servicers to be proactive in preventing widespread foreclosures without jeopardizing the tax status of the Real Estate Mortgage Investment Corp.

"This is an important change that will allow more homeowners who may potentially get into trouble to have their loans modified prior to default," said Anne Canfield, executive director of the Consumer Mortgage Coalition.

In an example discussed in Revenue Procedure (2008-28), the servicer can elect to reduce the interest rate and principal on a loan for a borrower who has not responded to letters or phone calls and without the benefit of updated individual information.

The IRS recognizes that servicers have developed sophisticated programs to identify borrowers likely to default by using data such as high loan-to-value ratios, declining credit scores, falling house prices or approaching interest rate resets.

"Once the servicer forms a reasonable belief that there is significant risk of foreclosure, "then they can go ahead and contact the borrower before any payment goes late," IRS associate counsel Susan Baker told this newspaper.

In December, the IRS issued a revenue ruling to facilitate a Hope Now initiative for "fast-tracking" of subprime adjustable-rate borrowers into a refinancing or loan mod.

It allowed the servicers to quickly identify borrowers facing a reset and fast-tracking them into a loan modification where the starter rate is frozen for five years.

This Hope Now "teaser freezer" initiative has had limited success and the revenue ruling addressed a very narrow set of facts.

Revenue Procedure 2008-28 is not limited to subprime ARMs or freezing the interest rate. It permits interest rate and principal reductions. It seems to build on a March 2007 IRS ruling that allows servicers to modify commercial real estate loans in REMICs if default is "reasonably foreseeable."

Washington Mutual executive William Longbrake said last week the latest IRS ruling appears to be a "clarification" of the March 2007 ruling on CMBS. "Although the IRS guidance only addresses commercial real estate REMICs, it can be reasonably inferred that comparable treatment would be given to residential real estate REMICs," Mr. Longbrake said in a publication.

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Sent: Tuesday, May 27, 2008 1:31:12 PM
To: Schneider, David C.
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The report is based on public documents the newspaper published on its website, and in an interview with Mr. York. It is at odds with Rep. Richardson's statement, in which the Long Beach Democrat said she had worked out a loan modification with her lender, and would "fulfill all financial obligations" on the property.

According to the Press-Telegram, "Rep. Laura Richardson lost her Sacramento home in a foreclosure auction two weeks ago, and left behind nearly \$9,000 in unpaid property taxes. Rep. Richardson, D-Long Beach, appears to have made only a few payments on the house, which she bought in January 2007 for \$535,000."

The newspaper's report - that the house was foreclosed and an auction took place - appears to conflict with Rep. Richardson's statement that the house "is not in foreclosure." Her office has not responded to a request from the Los Angeles Times for additional information about her mortgage and loan modification. The Press-Telegram said she declined to be interviewed about the controversy. The newspaper's report also calls into question her statement that she had worked out a loan modification with her lender and would fulfill all financial obligations related to the property. The Press-Telegram reports that the house sold for only \$388,000, far below the \$574,000 owed on the property, and that the new owner, Mr. York, "assumed responsibility for Ms. Richardson's unpaid property tax bill of \$8,950.79."

WaMu Related News

3. IRS Rule Aids Loan Mods

By Brian Collins

26 May 2008

National Mortgage News

WASHINGTON -- Servicers of residential mortgage-backed securities no longer have to wait for a borrower to miss a payment or even ask for help before they can offer the homeowner a loan modification, according to an Internal Revenue Service ruling. The new IRS ruling encourages servicers to identify and assist borrowers that have a high risk of eventual foreclosure. And it allows servicers to be proactive in preventing widespread foreclosures without jeopardizing the tax status of the Real Estate Mortgage Investment Corp.

"This is an important change that will allow more homeowners who may potentially get into trouble to have their loans modified prior to default," said Anne Canfield, executive director of the Consumer Mortgage Coalition.

In an example discussed in Revenue Procedure (2008-28), the servicer can elect to reduce the interest rate and principal on a loan for a borrower who has not responded to letters or phone calls and without the benefit of updated individual information.

The IRS recognizes that servicers have developed sophisticated programs to identify borrowers likely to default by using data such as high loan-to-value ratios, declining credit scores, falling house prices or approaching interest rate resets.

"Once the servicer forms a reasonable belief that there is significant risk of foreclosure, "then they can go ahead and contact the borrower before any payment goes late," IRS associate counsel Susan Baker told this newspaper.

In December, the IRS issued a revenue ruling to facilitate a Hope Now initiative for "fast-tracking" of subprime adjustable-rate borrowers into a refinancing or loan mod.

It allowed the servicers to quickly identify borrowers facing a reset and fast-tracking them into a loan modification where the starter rate is frozen for five years.

This Hope Now "teaser freezer" initiative has had limited success and the revenue ruling addressed a very narrow set of facts.

Revenue Procedure 2008-28 is not limited to subprime ARMs or freezing the interest rate. It permits interest rate and principal reductions. It seems to build on a March 2007 IRS ruling that allows servicers to modify commercial real estate loans in REMICs if default is "reasonably foreseeable."

Washington Mutual executive William Longbrake said last week the latest IRS ruling appears to be a "clarification" of the March 2007 ruling on CMBS. "Although the IRS guidance only addresses commercial real estate REMICs, it can be reasonably inferred that comparable treatment would be given to residential real estate REMICs," Mr. Longbrake said in a publication.

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From: Beck, David
Sent: Monday, May 26, 2008 10:44 PM
To: Schneider, David C. <u215416@wamu.com>
Subject: Capital Markets Report for the Week ending May 23, 2008

David, Happy Memorial Day!

WCBS Radio reported this weekend that Laura Richardson a congresswoman from Cal had been foreclosed and wanted to testify to congress about it. What the heck is this world coming to? Has she no shame?

We have a working fix for the SLiM glitch that fails to pass all locks to QRM timely. See below.

Doug's write up on credit operations is interesting. Don't miss.

MSR and pipeline had good weeks although the lag rate update hurt.

If you haven't heard, ERM pushed a VaR update for model risk through to will end up increasing capital allocated to MSR. We should discuss briefly at staff.

I spent time with bankers last week understanding the market for loans, liquidity and prices. I feel pretty strongly that we don't have sales opportunities that make sense.

Met with Beth on my team and RESTART changes. Waiting for more feedback from her if I'm OK on pay and leveling.

RESIDENTIAL

Market Overview

o Last week, Fannie Mae and Freddie Mac informed Congress that interest rates on agency jumbo loans will be brought down. A recent national survey showed that the average rate for a conforming 30-year fixed-rate loan was 6.17% while the average rate for a corresponding agency jumbo loan was 6.61%. The 0.44% spread is about one third of the 1.30% March spread.

Pricing

o Last week lock activity reports showed a modest 10% decline in week over week volume. However, the percentage is suspect since some new rate locks are being entered into corporate databases on a delayed basis. (See the third Operations bullet below.)

o Originations of agency jumbo loans continues to grow as a percentage of overall volume. Last week agency jumbo loans represented 5% of total locks. Capital Markets continues to work with Freddie Mac to get improved execution based upon the high current credit quality of these loans.

o WaMu implemented tighter agency jumbo pricing on May 12th. Currently WaMu is quoting 6.125% for a conforming 30 year fixed rate loan compared with 6.250% for the corresponding agency jumbo loan.

Trading

o A large number of non-agency bid lists hit the Street last week as investors who purchased distressed MBS at the March lows sought to capitalize on the recent tightening in spreads. Bid lists were still predominately super senior AAA's or mezzanine classes.

- o Contributing to the bid lists this week was a SIV liquidation which featured hybrid mezzanine securities. Only a few securities traded.

- o The Odyssey portfolio acquired the Luminent repo collateral last week. \$19 million of market value transferred from WCC to WMB.

Market Risk

- o Interest rate volatility continues in a 8-10bps daily range with the fixed income markets focused on oil prices at record levels of \$130 a barrel and the Federal Reserve committed to containing inflation by maintaining the federal funds rate at 2% through year-end. The tight 20-30bps trading range and agency sponsorship of loans continues to provide stability to the P/W hedging environment as evidenced by positive hedge cost of 4bps month-to-date. In addition, the agency MBS market continues to be supported by strong dollar rolls and implied financing rates in the 2.15-2.30% range. WaMu settled \$500 million of late issue pools that were financed at a 2.10-2.20% level which is approximately 100bps below internal funding levels.

Portfolio Management

- o Freddie Mac indicated L+350 with 40% subordination for a proposed \$7 billion trade of portfolio subprime loans, \$4.4 billion of which are fixed rate loans. Capital Markets countered in the area of swaps + 200. Freddie Mac asked for a sample term sheet. Capital Markets expects to get an offer from Freddie Mac next week on \$1.4 billion of seasoned hybrid loans.

- o Portfolio Management concluded that the LPRM results for the Odyssey portfolio are insufficient and has begun working with the Credit Modeling team on the calibration of the LPRM model. The primary concern is that LPRM is assuming faster than expected prepayments and, therefore, lower than expected losses.

- o Significant activities continue with respect to new loan modification rollouts and the Loss Mitt Optimizer. Last week, in addition to supporting development efforts for new mods, presentations were made to the OTS, Corporate Credit and McKinsey. Follow up questions by the aforementioned groups were addressed as well.

MSR

- o Month-to-date, MSR hedging has generated a \$3.2 million gain, ahead of short-run forecast and weekly results by +\$2.6 million, driven by carry, vega, yield curve and mortgage strength.

- o The market is trading between 3.75% and 4.05% in 5y swaps. \$50 million of hybrid MBS have been added to the portfolio as a first step in a multi-step larger program.

- o MRC approved ERM's proposal to increase the model risk assigned to MSR which specifically impacts the new SP2 valuation scenarios as well as the weekly and monthly reports.

- o Corrected origination channel data was issued in QRM and testing has confirmed the problem has been resolved.

Credit / Investor Relations

- o Executed a two year, 75% market share agreement with Freddie Mac, including waivers and pricing.

- o Awaiting Ameriquest's financials to determine if a \$2 million payment by Ameriquest to WaMu in exchange for WaMu's release of Ameriquest from its loan representation and warranty liability is reasonable. Fremont countered WaMu's proposed \$5.8 million payment to release Fremont from all loan representation and warranty liability with a \$480K offer. Fremont's offer was rejected.

o The Consumer Direct retention MOD initiative, which compares MODs with non-MODs of similar seasoning and pay status, is done. Loss mit MOD tracking is on-going.

o Continuing to work with Servicing to create and populate three default history databases for all WaMu subprime and prime asset and investor loans. Received liquidated (01/01/07 to 04/30/08) and outstanding (as of 04/30) REO populations. Expect to receive all foreclosures from 01/01/06 to 04/30/08 by May 28th.

o Queried ED for all loan modifications from January 2007 to April 2008. Data will enable loss and prepayment analysis based on modification type (i.e. step rate, re-amortization, etc.). The bifurcation of performance by modification type allows the Optimizer to properly determine what loss mitigation alternative (modification type) will provide best execution to the investor or portfolio.

o Recovered \$800K from former correspondent sellers for loans with breaches of representations and warranties.

Operations

o The "go-live" in production for the Lewtan Project is set for June 5th.

o As a result of the execution of the settlement agreement with Luminent, WCC books and records are now clear of all transactions, including trades, settlements & asset transfers to WMB. On or before May 30th, the Broker-Dealer Withdrawl Form will be filed with FINRA.

o Lock events are triggering in SLiM, but there is a lag in the delivery of data from SLiM to ETL with respect to a portion of the locks. ETL in turn feeds HI which feeds LLDM, QRM, ED, etc. Analysis is underway to determine root cause of this Severity 1 issue. The locks that are delayed are being identified via IDRI, so that the loans can be appropriately hedged.

o Capital Markets met with the Compliance Department to discuss the respective roles and responsibilities of each group in light of the "compliance blueprint". The Compliance Department generally agreed that the responsibility for compliance rests with Capital Markets and that in the future the Compliance Department will act primarily as an observer and reporter to senior management. The Compliance Department pointed out that Treasury has 5 FTE devoted to compliance activities, but has only about one third of Capital Markets overall staff. Current Capital Markets staffing plans include a 9 member compliance unit which steps down to 7 members within 6 months.

o Conducted a call with GT Servicing last week regarding the purchase of subprime servicing. GT Servicing requested additional summary data based on deal characteristics of the loans. The additional data includes the nature and extent of advancing obligations, the reimbursement rules for advances, ownership of float, compensating interest methodology and the extent to which servicing fees are subordinated to other payments. The lawyers will review the applicable transaction documents and provide the summary dat once the deals are identified by Master Servicing and the pooling agreements are provided by Transaction Management.

David Beck
WaMu Capital Markets

From: Schneider, David C.
Sent: Thursday, May 22, 2008 6:30 PM
To: Rotella, Steve <steve.rotella@wamu.net>
Subject: Fw: Congresswoman Richards & David S

Fyi

----- Original Message -----

From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 14:17:00 2008
Subject: Fw: Congresswoman Richards & David S

----- Original Message -----

From: Thorn, Ann
To: Berens, John; Champney, Steven D.
Sent: Thu May 22 13:48:58 2008
Subject: RE: Congresswoman Richards & David S

*****attorney/client privileged information, for internal use Only*****

Yes, it was reviewed prior to going to sale, but the notes were not real clear on the hold and LMT authorized the removal of the hold.

We are working through to see if we can tighten the process here since this was an executive complaint.

I will call you shortly as there is a lot of movement here with next steps regarding the media and jumping on a call with communications and legal in a minute. I have had several conversations with the Congresswoman and she is in damage control and wants to be on the same page with media. She is not at all blaming Wamu for what we have done----at least not to me.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----

From: Berens, John
Sent: Thursday, May 22, 2008 4:39 PM
To: Thorn, Ann; Champney, Steven D.
Subject: Fw: Congresswoman Richards & David S

Do we know if this was reviewed?

----- Original Message -----

From: Schneider, David C.
To: Berens, John
Sent: Thu May 22 13:15:37 2008
Subject: Re: Congresswoman Richards & David S

What about the process to look at all loans prior to foreclosure?

ds

----- Original Message -----

From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:58:28 2008
Subject: Re: Congresswoman Richards & David S

Human error. Loss mitigator working their exception report saw we had turned the customer down for loss mit and removed the code. They should have dug deeper. ERT letter went to customer the day after we removed the code.

I think we have a good case to rescind the sale. Customer will be put back in the same position as prior to the sale assuming she cooperates (we need her agreement to show the postponement letter to the third party). I'll send you an update when I get further info.

----- Original Message -----

From: Schneider, David C.
To: Berens, John
Sent: Thu May 22 12:41:31 2008
Subject: Re: Congresswoman Richards & David S

What went wrong in the process? ds

----- Original Message -----

From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:31:11 2008
Subject: Fw: Congresswoman Richards & David S

----- Original Message -----

From: Thorn, Ann
To: Berens, John; Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.
Sent: Thu May 22 12:26:28 2008
Subject: RE: Congresswoman Richards & David S

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----

From: Berens, John
Sent: Thursday, May 22, 2008 2:43 PM
To: Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Subject: Re: Congresswoman Richards & David S

REDACTED

----- Original Message -----

From: Samuel, Susan L.
To: Berens, John; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Sent: Thu May 22 09:55:00 2008
Subject: Congresswoman Richards & David S

REDACTED

REDACTED

Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Baymeadows Way, JAXB3182
Jacksonville, FL 32256

904-886-6251 direct,
susan.samuel@wamu.net

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From: Schneider, David C.
Sent: Thursday, May 22, 2008 4:16 PM
To: Berens, John <john.berens@wamu.net>
Subject: Re: Congresswoman Richards & David S

What about the process to look at all loans prior to foreclosure?

ds

----- Original Message -----

From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:58:28 2008
Subject: Re: Congresswoman Richards & David S

Human error. Loss mitigator working their exception report saw we had turned the customer down for loss mit and removed the code. They should have dug deeper. ERT letter went to customer the day after we removed the code.

I think we have a good case to rescind the sale. Customer will be put back in the same position as prior to the sale assuming she cooperates (we need her agreement to show the postponement letter to the third party). I'll send you an update when I get further info.

----- Original Message -----

From: Schneider, David C.
To: Berens, John
Sent: Thu May 22 12:41:31 2008
Subject: Re: Congresswoman Richards & David S

What went wrong in the process? ds

----- Original Message -----

From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:31:11 2008
Subject: Fw: Congresswoman Richards & David S

----- Original Message -----

From: Thorn, Ann
To: Berens, John; Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.
Sent: Thu May 22 12:26:28 2008
Subject: RE: Congresswoman Richards & David S

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----

From: Berens, John
Sent: Thursday, May 22, 2008 2:43 PM
To: Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Subject: Re: Congresswoman Richards & David S

REDACTED

----- Original Message -----

From: Samuel, Susan L.
To: Berens, John; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Sent: Thu May 22 09:55:00 2008
Subject: Congresswoman Richards & David S

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Susan Samuel
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susan.samuel@wamu.net

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From: Schneider, David C.
Sent: Thursday, May 22, 2008 3:42 PM
To: Berens, John <john.berens@wamu.net>
Subject: Re: Congresswoman Richards & David S

What went wrong in the process? ds

----- Original Message -----

From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:31:11 2008
Subject: Fw: Congresswoman Richards & David S

----- Original Message -----

From: Thorn, Ann
To: Berens, John; Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.
Sent: Thu May 22 12:26:28 2008
Subject: RE: Congresswoman Richards & David S

*****Attorney Client Information for Internal Use Only*****

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Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----

From: Berens, John
Sent: Thursday, May 22, 2008 2:43 PM
To: Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Subject: Re: Congresswoman Richards & David S

REDACTED

----- Original Message -----

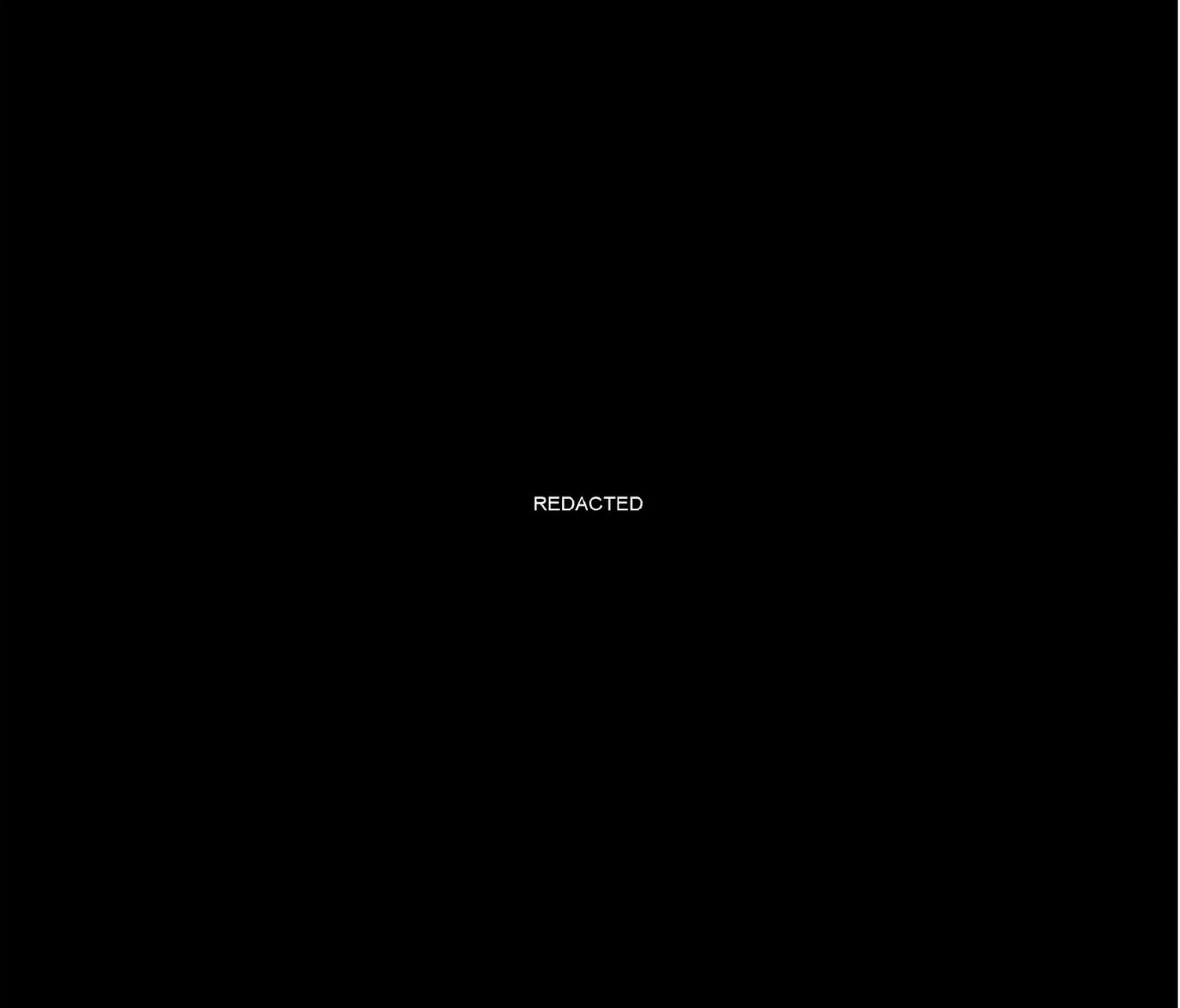
From: Samuel, Susan L.

To: Berens, John; Champney, Steven D.

Cc: Prince, Deanna K.; Thorn, Ann

Sent: Thu May 22 09:55:00 2008

Subject: Congresswoman Richards & David S



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Susan Samuel
Executive Assistant

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From: Schneider, David C.
Sent: Thursday, May 22, 2008 10:51 AM
To: Rotella, Steve <steve.rotella@wamu.net>
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

Fyi. I'm trying to get more info - I'll have more in a few hours.

ds

----- Original Message -----

From: Gaugl, Sara C.
To: Schneider, David C.
Sent: Wed May 21 22:47:45 2008
Subject: RE: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

David,

So far, WaMu is not a significant focus of this news cycle and we haven't been positioned in a negative light.

For your reference, embedded below is the AP article we were expecting - WaMu is only briefly mentioned as the lender consistent with earlier coverage. I placed a call to AP's newsroom but didn't receive a call back before they went to print. However, given that we don't yet have Congresswoman Richardson's consent to discuss her loan with the media (we've asked for it, though), we are limited to confirming information available in the public record - which the media has already uncovered.

Because the AP is a national wire service, expect this article to trigger additional media inquiries and news coverage tomorrow. I'll keep you informed of any new developments, including any statements we provide to the media.

Please feel free to call at any time if you'd like to further discuss. 206-228-

- Sara

From: Schneider, David C.
Sent: Wed 05/21/2008 8:51 PM
To: Gaugl, Sara C.
Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

Story doesn't seem to be too bad.

Are ther ripples with this one? ds

----- Original Message -----

From: Gaugl, Sara C.
To: Schneider, David C.
Cc: Battaglia, Paul J.; Elias, Alan; Cook, Don
Sent: Wed May 21 20:29:37 2008

David,

As a follow-up to Paul's message, Capitol Weekly broke this story today (full-text article embedded below for your reference). This news has since been reported by a LA Times blogger, and we know that the AP and Washington Post have picked up on the story as well. Additional coverage is expected tomorrow.

- Sara

Foreclosure tale shows that nobody is immune from crisis

By Anthony York (published Tuesday, May 20, 2008)

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly \$600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign \$60,000 — money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.

A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than \$578,000 — \$40,000 more than the original mortgage.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that house at \$474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came

back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson has recused herself. She did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure.

Richardson also did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent \$587,000 out of her Congressional campaign committee since declaring her Congressional candidacy through March of this year. Of those expenditures, Richardson has spent \$18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

According to documents at the Sacramento County Clerk's office, Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228.2111 cell
sara.gaugl@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, July 10, 2008 5:24 PM
To: Mathis, Julie A. <julie.mathis@wamu.net>
Subject: RE: [REDACTED] Richardson

What happened?

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [REDACTED]*

For Internal Use Only

From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 12:47 PM
To: Thorn, Ann; Lyman, Daryl W.; Rogers, Savannah L.
Cc: Battaglia, Paul J.
Subject: RE: [REDACTED] Richardson

Calling her again at 1:30.

From: Thorn, Ann
Sent: Thursday, July 10, 2008 10:32 AM
To: Lyman, Daryl W.; Rogers, Savannah L.
Cc: Mathis, Julie A.; Battaglia, Paul J.
Subject: RE: [REDACTED] Richardson

REDACTED

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [REDACTED]*

For Internal Use Only

From: Lyman, Daryl W.
Sent: Thursday, July 10, 2008 10:31 AM
To: Rogers, Savannah L.; Thorn, Ann
Cc: Mathis, Julie A.; Rattaglia, Paul J.
Subject: RE: [REDACTED] Richardson

REDACTED

Daryl W. Lyman
First Vice President & Senior Counsel

Washington Mutual
Legal Department
1301 Second Avenue, WMC 3501
Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax
daryl.lyman@wamu.net

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From: Rogers, Savannah L.
Sent: Thursday, July 10, 2008 6:17 AM
To: Thorn, Ann; Lyman, Daryl W.
Cc: Mathis, Julie A.
Subject: RE: [REDACTED] Richardson

REDACTED

Without the \$100,000 corporate advance the Mod terms would be adjusted to the following:

Current UPB \$533,455.31
Capitalized Amount \$63,875.45
Delinquent Interest 07/07-08/08 \$50,856.13
Escrow (Taxes) \$9,680.56
Foreclosure Fees \$3,338.76
New Modified UPB \$597,330.76
1st payment date 9/1/08 \$4,352.32
New P&I \$4,267.58
New Escrow \$84.74
Amortization term 480; Maturity term 342

REDACTED

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 8:41 AM
To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.; Pound, Robert A.
Subject: RE: [REDACTED] Richardson

Savannah, does this change your figures?

Thanks,

Julie

From: Thomas, Michelle M.
Sent: Thursday, July 10, 2008 8:39 AM
To: Mathis, Julie A.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.; Pound, Robert A.
Subject: RE: [REDACTED] Richardson

Julie

The taxes have been paid current. The negative escrow balance is the total amount paid for taxes which is \$9,087.44. Tax lines have been updated and are correct. The escrow analysis is handled in the escrow department.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 8:25 AM
To: Thorn, Ann; Thomas, Michelle M.; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: [REDACTED] Richardson
Importance: High

No, I had to leave a message and she has not called back yet.

Michelle, has the tax issue been resolved? We need to have a response asap please.

Thanks,

Julie

From: Thorn, Ann
Sent: Thursday, July 10, 2008 7:27 AM
To: Mathis, Julie A.; Thomas, Michelle M.; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: [REDACTED] Richardson

did you talk to her?

Is the tax issue resolved and the system is correct?

From: Mathis, Julie A.
Sent: Wed 07/09/2008 01:32 PM
To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: [redacted] Richardson

I just left a msg for Ms. Richardson to call me so we can schedule time to dicuss the mod. We obviously need the below tax issue resolved first though.

Thanks,

Julie

From: Rogers, Savannah L.
Sent: Wednesday, July 09, 2008 2:25 PM
To: Thomas, Michelle M.
Cc: Mathis, Julie A.
Subject: FW: [redacted] Richardson
Importance: High

Michelle,
Can you explain why the escrow required from ANA1 8/08 was \$10,031.70 yesterday and today the required amount shows \$593.12? Will it be adjusting again? I need to verify this for the Mod terms before we call the mtgr today.

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Mathis, Julie A.
Sent: Wednesday, July 09, 2008 2:17 PM
To: Rogers, Savannah L.
Cc: Coker, Darlene; Beal, Pamela S.; Thorn, Ann; Lyman, Daryl W.; Battaglia, Paul J.
Subject: RE: [redacted] Richardson
Importance: High

Savannah, please bring the file over.

thanks,

Julie

From: Thorn, Ann
Sent: Wednesday, July 09, 2008 1:39 PM
To: Lyman, Daryl W.; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.
Subject: RE: [REDACTED] Richardson

great

Julie, please call Richardson today and get documents out.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [REDACTED]*

For Internal Use Only

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:38 PM
To: Thorn, Ann; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.
Subject: RE: [REDACTED] Richardson

REDACTED

-Daryl

From: Thorn, Ann
Sent: Wednesday, July 09, 2008 10:31 AM
To: Lyman, Daryl W.; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [REDACTED] Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [REDACTED]

For Internal Use Only

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:24 PM
To: Thorn, Ann; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [REDACTED] Richardson

REDACTED

Daryl W. Lyman
First Vice President & Senior Counsel

Washington Mutual
Legal Department
1301 Second Avenue, WMC 3501
Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax
daryl.lyman@wamu.net

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From: Thorn, Ann
Sent: Tuesday, July 08, 2008 5:44 AM
To: Rogers, Savannah L.; Battaglia, Paul J.; Lyman, Daryl W.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [REDACTED] Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [REDACTED]

For Internal Use Only

From: Rogers, Savannah L.
Sent: Tuesday, July 08, 2008 8:42 AM
To: Battaglia, Paul J.
Cc: Thorn, Ann; Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [REDACTED] Richardson

Paul,



REDACTED

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann
Sent: Monday, July 07, 2008 6:12 PM
To: Thomas, Michelle M.; Pound, Robert A.; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.
Subject: RE: [REDACTED] Richardson

thank you for your help.

Savannah, let's get our part done tomorrow and get copies of new documents out and communicated to Richardson

From: Thomas, Michelle M.
Sent: Mon 07/07/2008 05:00 PM
To: Thorn, Ann; Pound, Robert A.
Cc: Coker, Darlene
Subject: RE: [redacted] Richardson

Done

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

From: Thorn, Ann
Sent: Monday, July 07, 2008 5:33 PM
To: Pound, Robert A.
Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: [redacted] Richardson

Remove the stop and pay the taxes

From: Pound, Robert A.
Sent: Mon 07/07/2008 04:16 PM
To: Thorn, Ann
Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: [redacted] Richardson

Ann,

In regards to your request, we have reached out to several people to have the disbursement stop 1 removed and have been unsuccessful. If you give me permission to remove the stop, we will be able to disburse taxes.

Thanks

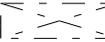
Robert Pound
Washington Mutual
LS Section Manager I
843-673-4007

From: Thorn, Ann
Sent: Monday, July 07, 2008 3:50 PM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.; Coker, Darlene
Subject: RE: [redacted] Richardson

Michelle, can you please get this changed today as this is a highly escalated matter.
Thank you.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell:* 

For Internal Use Only

From: Rogers, Savannah L.
Sent: Monday, July 07, 2008 3:39 PM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: FW:  Richardson
Importance: High

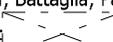
Michelle,
Please request the disbursement stop be removed so we can get this file out immediately. Ann Thorn is requesting we escalate this issue... in case you are not getting a response.

Please let us know this has been taken care of so Loss Mit can proceed.

Thank you,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thomas, Michelle M.
Sent: Thursday, July 03, 2008 10:51 AM
To: Rogers, Savannah L.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: RE:  Richardson

Savannah

There is now a disbursement stop 1 preventing me from disbursing these taxes. I am attempting to contact the appropriate person to have that stop removed. Also California tax offices are adding redemption amounts to their tax roll. I have to verify with them the new amount to be paid for the month of July after it becomes available.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726

email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 10:38 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.
Subject: FW:  Richardson

Hi Michelle,
Can you give us an idea on how long it will take for the escrow to appear? Can this be done today or will it take until Monday to see the changes in the system?

Thank you very much-

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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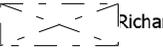
From: Thorn, Ann
Sent: Thursday, July 03, 2008 10:19 AM
To: Rogers, Savannah L.; Battaglia, Paul J.
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE:  Richardson

Ok, that is probably going to be a problem.....

What are the new numbers and what changes are being made? Paul, fyi.....

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150*

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 9:50 AM
To: Thorn, Ann
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE:  Richardson

Yes, you are correct.

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Thorn, Ann
Sent: Thursday, July 03, 2008 9:03 AM
To: Rogers, Savannah L.; Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [Richardson]
Importance: High

Ok, I need to understand something. We already talked to Richardson and told her the terms of the Modification as I understood. Then we realized taxes/insurance were not paid by Red Rock and now need to pay 2-3 weeks later and get back to her with new figures? Is that the case?

I need to understand this because it is my impression that Richardson thinks she has a new deal.....please clarify.

*****Please note my phone number has changed to 904-462-2150

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150*

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:56 AM
To: Thorn, Ann
Cc: Mathis, Julie A.; Beal, Pamela S.; Thomas, Michelle M.
Subject: RE: [Richardson]

Ann.
Once the taxes are disbursed and the escrow is set up I will work up the Modification terms. We will contact the mortgagor to verify the terms and have the documents sent.

Thanks,

Savannah Rogers

Homeownership Preservation

Washington Mutual

Toll Free 866 926 8937

Direct fax 469 549 5978

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From: Thorn, Ann
Sent: Thursday, July 03, 2008 8:47 AM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [REDACTED] Richardson

What is going on with the Mod?

*****Please note my phone number has changed to 904-462-2150

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150*

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:36 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Mathis, Julie A.; Beal, Pamela S.
Subject: FW: [REDACTED] Richardson

Hi Michelle,
Please see below, the foreclosure stop 7 has been removed. Please disburse the tax payment so we can proceed with the Mod.

Thanks

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann

Sent: Wednesday, July 02, 2008 3:39 PM
To: Mathis, Julie A.; Beal, Pamela S.; Rogers, Savannah L.
Subject: FW:  Richardson

*****Please note my phone number has changed to 904-462-2150

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150*

For Internal Use Only

From: Boulton, Elizabeth A.
Sent: Wednesday, July 02, 2008 3:37 PM
To: Thorn, Ann
Subject: RE:  richardson

Done.

Thank you,

Beth

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 1:01 PM
To: Boulton, Elizabeth A.
Subject: FW:  Richardson
Importance: High

Can you change back to presale stop code

*****Please note my phone number has changed to 904-462-2150

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150*

For Internal Use Only

From: Mathis, Julie A.
Sent: Wednesday, July 02, 2008 12:01 PM

To: Thorn, Ann
Cc: Rogers, Savannah L.; Beal, Pamela S.
Subject: FW: [redacted] Richardson
Importance: High

Ann, do you know how we can have the FC stop 7 removed?

From: Rogers, Savannah L.
Sent: Wednesday, July 02, 2008 10:57 AM
To: Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [redacted] Richardson

I sent an email to Chrissy 6/26/08 but didn't hear anything back. Do you know how/when the fc stop 7 will be removed? That is preventing us from getting the taxes disbursed and escrow set up.

<< Message: RE: [redacted] Richardson >>

Thank you,
Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Mathis, Julie A.
Sent: Tuesday, July 01, 2008 9:20 PM
To: Rogers, Savannah L.
Cc: Beal, Pamela S.
Subject: FW: [redacted] richardson

Are we ok with this one?

Thanks!

Julie

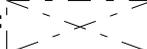
From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 11:03 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; Mathis, Julie A.
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Please see tax notes on the above reference loan number indicating I will not be able to disburse tax payment until the foreclosure stop 7 has been removed. I will monitor the account for the removal of the foreclosure stop.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 9:57 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; 'Jullie.Mathis@wamu.net'
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE:  Richardson

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:27 PM
To: Thomas, Michelle M.
Subject: FW:  Richardson

Michelle,

I am copying you on this email so you can respond to the original parties on the email.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@wamu.net

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Please refer to tax notes dated 06-26-08. I will not be able to disburse tax payment for the delinquent taxes until the foreclosure stop =7 is removed. I will monitor account for the removal of the stop.

From: Pound, Robert A.
Sent: Wednesday, June 25, 2008 2:23 PM
To: Springs, Sonya E.; Morris, Linda

Cc: Kirby, Louise L.
Subject: RE: [REDACTED] Richardson

I have reassigned this to Michelle Thomas. But until the FCL Stop 7 is removed she will not be able to pay taxes.

Robert Pound

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:08 PM
To: Morris, Linda
Cc: Pound, Robert A.; Kirby, Louise L.
Subject: RE: [REDACTED] Richardson
Importance: High

Louise,
There is already a NON123 task open and its assigned to Linda Morris.

Linda,
Can you go ahead and research this loan? Then e-mail a response to the all parties the e-mail below.

Thanks,
Sonya Springs

<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@Wamu.net

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From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 12:02 PM
To: Lopez, Christina; Rogers, Savannah L.
Cc: Springs, Sonya E.
Subject: RE: [REDACTED] richardson

Sonya,
Please assign this account to someone on the non/esc team to follow up and respond to Savannah and Christina.

Thanks.

LOUISE KIRBY
LS Section Manager II

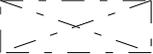
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Lopez, Christina
Sent: Wednesday, June 25, 2008 9:16 AM
To: Rogers, Savannah L.
Cc: Kirby, Louise L.
Subject: RE:  Richardson

Louise,

Loss Mit only blocks taxes on short sales. This is not a short sale and it doesn't appear that we placed the disbursement stop. Per SAF1, processor EDC placed the block on there on 5/14/08. It appears her name is Veronica McNeil-Ellis. Can you check with her to determine if the block can be removed?

Thanks

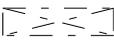
From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:56 AM
To: Lopez, Christina
Cc: Kirby, Louise L.
Subject: RE:  Richardson

Chrissy,
This fc sale was rescinded...what should I do to get this moving? Do you know if the fc dept should remove their stops?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 8:50 AM
To: Rogers, Savannah L.
Subject: RE:  Richardson

Savannah,
Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the man code is "w" with disbursement stop 1.

So with the codes that are on the account now, we are not able to pay any tax payments.

Also there is a foreclosure code 7--conveyed, which also prevents us from paying.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:35 AM
To: Kirby, Louise L.
Subject: FW: [Richardson
Importance: High

Louise,
Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 5/20/08 saying the taxes were not going to be paid because of the mancode. Now that the mancode is W - can this be taken care of? Do you have a timeframe for completion so I can let management know?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:39 AM
To: Johnson, Wonza L.
Cc: Haywood, Oriska S.; Mathis, Julie A.
Subject: [Richardson
Importance: High

Hi Wonza,
There were two checks returned 4/21/08 for delinquent property taxes \$8109.81 + \$405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, July 10, 2008 2:29 PM
To: Mathis, Julie A. <julie.mathis@wamu.net>
Subject: RE: [REDACTED] Richardson

Put this freakin thing to BED...

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [REDACTED]*

For Internal Use Only

From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 12:47 PM
To: Thorn, Ann; Lyman, Daryl W.; Rogers, Savannah L.
Cc: Battaglia, Paul J.
Subject: RE: [REDACTED] Richardson

Calling her again at 1:30.

From: Thorn, Ann
Sent: Thursday, July 10, 2008 10:32 AM
To: Lyman, Daryl W.; Rogers, Savannah L.
Cc: Mathis, Julie A.; Battaglia, Paul J.
Subject: RE: [REDACTED] Richardson

REDACTED

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [REDACTED]*

For Internal Use Only

From: Lyman, Daryl W.
Sent: Thursday, July 10, 2008 10:31 AM
To: Rogers, Savannah L.; Thorn, Ann
Cc: Mathis, Julie A.; Battaglia, Paul J.
Subject: RE: [REDACTED] Richardson

REDACTED

Daryl W. Lyman
First Vice President & Senior Counsel

Washington Mutual
Legal Department
1301 Second Avenue, WMC 3501
Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax
daryl.lyman@wamu.net

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From: Rogers, Savannah L.
Sent: Thursday, July 10, 2008 6:17 AM
To: Thorn, Ann; Lyman, Daryl W.
Cc: Mathis, Julie A.
Subject: RE: [REDACTED] Richardson

REDACTED

Current UPB \$533,455.31
Capitalized Amount \$63,875.45
Delinquent Interest 07/07-08/08 \$50,856.13
Escrow (Taxes) \$9,680.56
Foreclosure Fees \$3,338.76
New Modified UPB \$597,330.76
1st payment date 9/1/08 \$4,352.32
New P&I \$4,267.58
New Escrow \$84.74
Amortization term 480; Maturity term 342

REDACTED

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 8:41 AM
To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.; Pound, Robert A.
Subject: RE: [REDACTED] Richardson

Savannah, does this change your figures?

Thanks,

Julie

From: Thomas, Michelle M.
Sent: Thursday, July 10, 2008 8:39 AM
To: Mathis, Julie A.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.; Pound, Robert A.
Subject: RE: [REDACTED] Richardson

Julie

The taxes have been paid current. The negative escrow balance is the total amount paid for taxes which is \$9,087.44. Tax lines have been updated and are correct. The escrow analysis is handled in the escrow department.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 8:25 AM
To: Thorn, Ann; Thomas, Michelle M.; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: [REDACTED] Richardson
Importance: High

No, I had to leave a message and she has not called back yet.

Michelle, has the tax issue been resolved? We need to have a response asap please.

Thanks,

Julie

From: Thorn, Ann
Sent: Thursday, July 10, 2008 7:27 AM
To: Mathis, Julie A.; Thomas, Michelle M.; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: [REDACTED] Richardson

did you talk to her?

Is the tax issue resolved and the system is correct?

From: Mathis, Julie A.
Sent: Wed 07/09/2008 01:32 PM
To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: [REDACTED] Richardson

I just left a msg for Ms. Richardson to call me so we can schedule time to discuss the mod. We obviously need the below tax issue resolved first though.

Thanks,

Julie

From: Rogers, Savannah L.
Sent: Wednesday, July 09, 2008 2:25 PM
To: Thomas, Michelle M.
Cc: Mathis, Julie A.
Subject: FW: [REDACTED] Richardson
Importance: High

Michelle,
Can you explain why the escrow required from ANA1 8/08 was \$10,031.70 yesterday and today the required amount shows \$593.12? Will it be adjusting again? I need to verify this for the Mod terms before we call the mtgr today.

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Mathis, Julie A.
Sent: Wednesday, July 09, 2008 2:17 PM
To: Rogers, Savannah L.
Cc: Coker, Darlene; Beal, Pamela S.; Thorn, Ann; Lyman, Daryl W.; Battaglia, Paul J.
Subject: RE: [REDACTED] Richardson
Importance: High

Savannah, please bring the file over.

thanks,

Julie

From: Thorn, Ann
Sent: Wednesday, July 09, 2008 1:39 PM
To: Lyman, Daryl W.; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.
Subject: RE: [REDACTED] Richardson

great

Julie, please call Richardson today and get documents out.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [REDACTED]*

For Internal Use Only

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:38 PM
To: Thorn, Ann; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.
Subject: RE: [REDACTED] Richardson

REDACTED

-Daryl

From: Thorn, Ann
Sent: Wednesday, July 09, 2008 10:31 AM
To: Lyman, Daryl W.; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [REDACTED] Richardson

REDACTED

Ann Thorn, FVP

Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [REDACTED]

For Internal Use Only

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:24 PM
To: Thorn, Ann; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [REDACTED] Richardson

REDACTED

Daryl W. Lyman
First Vice President & Senior Counsel

Washington Mutual
Legal Department
1301 Second Avenue, WMC 3501
Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax
daryl.lyman@wamu.net

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From: Thorn, Ann
Sent: Tuesday, July 08, 2008 5:44 AM
To: Rogers, Savannah L.; Battaglia, Paul J.; Lyman, Daryl W.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [REDACTED] Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [REDACTED]

For Internal Use Only

From: Rogers, Savannah L.
Sent: Tuesday, July 08, 2008 8:42 AM
To: Battaglia, Paul J.
Cc: Thorn, Ann; Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [REDACTED] Richardson

REDACTED

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Thorn, Ann
Sent: Monday, July 07, 2008 6:12 PM
To: Thomas, Michelle M.; Pound, Robert A.; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.
Subject: RE: [REDACTED] Richardson

thank you for your help.

Savannah, let's get our part done tomorrow and get copies of new documents out and communicated to Richardson

From: Thomas, Michelle M.
Sent: Mon 07/07/2008 05:00 PM
To: Thorn, Ann; Pound, Robert A.
Cc: Coker, Darlene
Subject: RE: [REDACTED] Richardson

Done

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

From: Thorn, Ann
Sent: Monday, July 07, 2008 5:33 PM
To: Pound, Robert A.
Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: [REDACTED] Richardson

Remove the stop and pay the taxes

From: Pound, Robert A.
Sent: Mon 07/07/2008 04:16 PM
To: Thorn, Ann
Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: [REDACTED] Richardson

Ann,

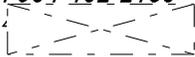
In regards to your request, we have reached out to several people to have the disbursement stop 1 removed and have been unsuccessful. If you give me permission to remove the stop, we will be able to disburse taxes.

Thanks

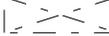
Robert Pound
Washington Mutual
LS Section Manager I
843-673-4007

From: Thorn, Ann
Sent: Monday, July 07, 2008 3:50 PM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.; Coker, Darlene
Subject: RE: [REDACTED] richardson

Michelle, can you please get this changed today as this is a highly escalated matter.
Thank you.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: 

For Internal Use Only

From: Rogers, Savannah L.
Sent: Monday, July 07, 2008 3:39 PM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: FW:  Richardson
Importance: High

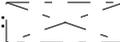
Michelle,
Please request the disbursement stop be removed so we can get this file out immediately. Ann Thorn is requesting we escalate this issue... in case you are not getting a response.

Please let us know this has been taken care of so Loss Mit can proceed.

Thank you,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Thomas, Michelle M.
Sent: Thursday, July 03, 2008 10:51 AM
To: Rogers, Savannah L.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: RE:  Richardson

Savannah

There is now a disbursement stop 1 preventing me from disbursing these taxes. I am attempting to contact the appropriate person to have that stop removed. Also California tax offices are adding redemption amounts to their tax roll. I have to verify with them the new amount to be paid for the month of July after it becomes available.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 10:38 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.
Subject: FW: [REDACTED] Richardson

Hi Michelle,
Can you give us an idea on how long it will take for the escrow to appear? Can this be done today or will it take until Monday to see the changes in the system?

Thank you very much-

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann
Sent: Thursday, July 03, 2008 10:19 AM
To: Rogers, Savannah L.; Battaglia, Paul J.
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: [REDACTED] Richardson

Ok, that is probably going to be a problem.....

What are the new numbers and what changes are being made? Paul, fyi.....

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150*

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 9:50 AM
To: Thorn, Ann
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: [REDACTED] Richardson

Yes, you are correct.

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann
Sent: Thursday, July 03, 2008 9:03 AM
To: Rogers, Savannah L.; Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE:  Richardson
Importance: High

Ok, I need to understand something. We already talked to Richardson and told her the terms of the Modification as I understood. Then we realized taxes/insurance were not paid by Red Rock and now need to pay 2-3 weeks later and get back to her with new figures? Is that the case?

I need to understand this because it is my impression that Richardson thinks she has a new deal.....please clarify.

*****Please note my phone number has changed to **904-462-2150**

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150*

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:56 AM
To: Thorn, Ann
Cc: Mathis, Julie A.; Beal, Pamela S.; Thomas, Michelle M.
Subject: RE:  Richardson

Ann.

Once the taxes are disbursed and the escrow is set up I will work up the Modification terms. We will contact the mortgagor to verify the terms and have the documents sent.

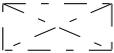
Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual

Toll Free 866 926 8937

Direct fax 469 549 5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann
Sent: Thursday, July 03, 2008 8:47 AM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Mathis, Julie A.; Beal, Pamela S.
Subject: RE:  Richardson

What is going on with the Mod?

*****Please note my phone number has changed to 904-462-2150

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150*

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:36 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Mathis, Julie A.; Beal, Pamela S.
Subject: FW:  Richardson

Hi Michelle,
Please see below, the foeclosure stop 7 has been removed. Please disburse the tax payment so we can proceed with the Mod.

Thanks

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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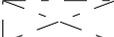
From: Thorn, Ann
Sent: Wednesday, July 02, 2008 3:39 PM
To: Mathis, Julie A.; Beal, Pamela S.; Rogers, Savannah L.

Subject: FW:  Richardson

*****Please note my phone number has changed to 904-462-2150

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150*

For Internal Use Only

From: Boulton, Elizabeth A.
Sent: Wednesday, July 02, 2008 3:37 PM
To: Thorn, Ann
Subject: RE:  Richardson

Done.

Thank you,

Beth

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 1:01 PM
To: Boulton, Elizabeth A.
Subject: FW:  Richardson
Importance: High

Can you change back to presale stop code

*****Please note my phone number has changed to 904-462-2150

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150*

For Internal Use Only

From: Mathis, Julie A.
Sent: Wednesday, July 02, 2008 12:01 PM
To: Thorn, Ann
Cc: Rogers, Savannah L.; Beal, Pamela S.

Subject: FW: {Richardson
Importance: High

Ann, do you know how we can have the FC stop 7 removed?

From: Rogers, Savannah L.
Sent: Wednesday, July 02, 2008 10:57 AM
To: Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: {Richardson

I sent an email to Chrissy 6/26/08 but didn't hear anything back. Do you know how/when the fc stop 7 will be removed? That is preventing us from getting the taxes disbursed and escrow set up.

<< Message: RE: {Richardson >>

Thank you,
Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Mathis, Julie A.
Sent: Tuesday, July 01, 2008 9:20 PM
To: Rogers, Savannah L.
Cc: Beal, Pamela S.
Subject: FW: {Richardson

Are we ok with this one?

Thanks!

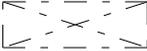
Julie

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 11:03 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; Mathis, Julie A.
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: {richardson

Please see tax notes on the above reference loan number indicating I will not be able to disburse tax payment until the foreclosure stop 7 has been removed. I will monitor the account for the removal of the foreclosure stop.

Michelle M. Thomas
Real Estate Tax Associate Sr.

1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 9:57 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; 'Jullie.Mathis@wamu.net'
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE:  Richardson

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:27 PM
To: Thomas, Michelle M.
Subject: FW:  Richardson

Michelle,

I am copying you on this email so you can respond to the original parties on the email.

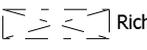
Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@Wamu.net

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Please refer to tax notes dated 06-26-08. I will not be able to disburse tax payment for the delinquent taxes until the foreclosure stop =7 is removed. I will monitor account for the removal of the stop.

From: Pound, Robert A.
Sent: Wednesday, June 25, 2008 2:23 PM
To: Springs, Sonya E.; Morris, Linda
Cc: Kirby, Louise L.
Subject: RE:  Richardson

I have reassigned this to Michelle Thomas. But until the FCL Stop 7 is removed she will not be able to pay taxes.

Robert Pound

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:08 PM
To: Morris, Linda
Cc: Pound, Robert A.; Kirby, Louise L.
Subject: RE: [REDACTED] Richardson
Importance: High

Louise,
There is already a NON123 task open and its assigned to Linda Morris.

Linda,
Can you go ahead and research this loan? Then e-mail a response to the all parties the e-mail below.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@Wamu.net

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From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 12:02 PM
To: Lopez, Christina; Rogers, Savannah L.
Cc: Springs, Sonya E.
Subject: RE: [REDACTED] Richardson

Sonya,
Please assign this account to someone on the non/esc team to follow up and respond to Savannah and Christina.

Thanks.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Lopez, Christina
Sent: Wednesday, June 25, 2008 9:16 AM
To: Rogers, Savannah L.
Cc: Kirby, Louise L.
Subject: RE: [REDACTED] Richardson

Louise,

Loss Mit only blocks taxes on short sales. This is not a short sale and it doesn't appear that we placed the disbursement stop. Per SAF1, processor EDC placed the block on there on 5/14/08. It appears her name is Veronica McNeil-Ellis. Can you check with her to determine if the block can be removed?

Thanks

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:56 AM
To: Lopez, Christina
Cc: Kirby, Louise L.
Subject: RE: [REDACTED] Richardson

Chrissy,
This fc sale was rescinded...what should I do to get this moving? Do you know if the fc dept should remove their stops?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 8:50 AM
To: Rogers, Savannah L.
Subject: RE: [REDACTED] Richardson

Savannah,
Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the man code is "w" with disbursement stop 1.

So with the codes that are on the account now, we are not able to pay any tax payments.

Also there is a foreclosure code 7--conveyed, which also prevents us from paying.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:35 AM
To: Kirby, Louise L.
Subject: FW: [redacted] Richardson
Importance: High

Louise,
Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 5/20/08 saying the taxes were not going to be paid because of the mancode. Now that the mancode is W - can this be taken care of? Do you have a timeframe for completion so I can let management know?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:39 AM
To: Johnson, Wonza L.
Cc: Haywood, Oriska S.; Mathis, Julie A.
Subject: [redacted] Richardson
Importance: High

Hi Wonza,
There were two checks returned 4/21/08 for delinquent property taxes \$8109.81 + \$405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual

Toll Free 866 926 8937

Direct fax 469 549 5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, July 10, 2008 2:17 PM
To: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: FW: FINAL VERSION OF RICHARDSON SETTLEMENT 7-8-08.pdf - Adobe Acrobat Professional
Attach: FINAL VERSION OF RICHARDSON SETTLEMENT 7-8-08.pdf

print two copies for my signature

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: 414-418-*

For Internal Use Only

From: Martin T. McGuinn [
Sent: Tuesday, July 08, 2008 3:12 PM
To: Thorn, Ann; Brignac, Deborah P.
Cc: Cook, Don; Battaglia, Paul J.
Subject: FINAL VERSION OF RICHARDSON SETTLEMENT 7-8-08.pdf - Adobe Acrobat Professional

REDACTED

Martin T. McGuinn
Kirby & McGuinn, A P.C.
600 B Street, Ste. 1950
San Diego, CA 92101
mmcguinn@kirbyandmcguinn.com
Direct Dial: (619) 525-
Direct Fax: (619) 525-

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ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

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JPMC - 004160
CONFIDENTIAL
CSOC.RICH.005653

SETTLEMENT AND RELEASE AGREEMENT

This Settlement and Release Agreement ("Agreement") is entered into as of June 18, 2008, by and between Washington Mutual Bank, , a federally chartered savings association ("WaMu"), California Reconveyance Company ("CRC"), James York ("York") and Red Rock Mortgage Inc. ("Red Rock"). York and Red Rock shall hereafter be collectively referred to as Red Rock. For purposes of this Agreement, the term "WaMu" shall also refer to all predecessors, successors, assigns and investors of WaMu, including, without limitation, any person or entity taking assignment of the Note and Deed of Trust originated by WaMu as described below, except as specifically identified herein. WaMu, CRC, York and Red Rock are at times referred to in this Agreement individually as a "Party" and, collectively, as the "Parties."

RECITALS

A. On or about January 4, 2007, WaMu made a loan to Laura Richardson, ("Richardson") evidenced by a promissory note in the sum of \$535,001.00 (the "Note").

B. On or about January 4, 2007, Richardson executed and delivered to WaMu a Deed of Trust (the "WaMu Deed of Trust") securing the real property located at 3622 West Curtis Drive, Sacramento, California 95818 ("the Property"). On or about January 10, 2007, the WaMu Deed of Trust was recorded in the County Recorder's Office for Sacramento County, California at Book 20070110, Page 1818.

C. Richardson became delinquent on the Note and on December 14, 2007, WaMu caused CRC to record a Notice of Default against the Property at Book 20071214, Page 358. Thereafter, CRC recorded a Notice of Sale on March 19, 2008 setting the original sale date for the Property on April 7, 2008 at Book 2008-0319, Page 352. CRC conducted a foreclosure sale on May 7, 2008, and Red Rock was the highest bidder at the sale. On or about May 19, 2008, Red Rock recorded a Trustees Deed Upon Sale, which was recorded, at Book 20080519, Page 0487 in the Official Records of the Sacramento County Recorder.

D. Prior to the foreclosure sale through which Red Rock claims title to the Property, WaMu claims it had agreed in writing to provide Richardson with a postponement of the foreclosure sale to June 4, 2008. Red Rock acknowledges that it received a copy of said letter after the foreclosure sale. WaMu and CRC contend that as a result of their purported agreement to postpone the foreclosure sale to June 4, 2008, CRC did not have the requisite legal authority to proceed with the foreclosure sale on May 7, 2008, and that the sale to Red Rock was invalid and could be rescinded. On June 2, 2008, CRC recorded a Notice of Rescission of Trustee's Deed Upon Sale at Book 20080602, Page 0885 in the Official Records of the Sacramento County Recorder.

E. Red Rock disagrees that CRC had the right to rescind the foreclosure sale conducted on May 7, 2008. Red Rock claims the foreclosure sale was final and that it was a bona fide purchaser for value and that it was not aware of the postponement issue until after May 7, 2008. On June 12, 2008, Red Rock filed a lawsuit in Sacramento County

Superior Court under cause number 34-2008.00013081-CU-OR-GDS (the "Action") seeking, among other things, to quiet title to the Property in Red Rock's name.

F. The parties wish to resolve their differences and avoid further litigation over the nature and extent of WaMu's and CRC's rights to rescind the foreclosure sale conducted on May 7, 2008, to confirm title to the Property in favor of Richardson subject to the lien of WaMu, and to reimburse Red Rock for its out of pocket expenses related to the Property and incurred in the Action and any related claims for loss arising over the quieting of title to the Property and any claims Red Rock may have against WaMu, CRC, or their agents or employees related to the rescission of the Trustee's Deed Upon Sale to Red Rock, and any dispute over title to the Property prior, during and after the foreclosure sale conducted on May 7, 2008.

G. The Parties desire to rescind the effect of the foreclosure sale through this Agreement whereby WaMu will pay a settlement to Red Rock and Red Rock will execute and deliver to WaMu a quitclaim deed from Red Rock to Richardson. Red Rock further agrees that by executing this Agreement, it is disclaiming any interest in the Property.

H. The Parties desire to clarify and confirm how the title to the Property will be held, resolve their differences, and confirm their understanding of how the foreclosure sale will be rescinded. The parties are entering into this Agreement in order to avoid the costs and uncertainty of litigation and settle all alleged claims Red Rock has against WaMu or CRC, known and unknown arising from the May 7, 2008 foreclosure sale and the rescission of the foreclosure sale and restoration of the viability of the Note and WaMu's Deed of Trust against the Property.

AGREEMENT

The Parties, on behalf of themselves and on behalf of their respective principals, officers, directors, investors, parents, affiliates, employees, trustees, attorneys, agents, predecessors and successors, and on behalf of all other nonparties, in consideration of the promises set forth below, agree as follows:

1. OBLIGATIONS OF WaMu AND CRC.

1.1. WaMu agrees to pay the sum of \$100,000.00 to Red Rock upon the execution of the Agreement by all Parties. The sum of \$100,000.00 includes sums to reimburse Red Rock for any out of pocket expenses it has incurred related to the Property, any interest on the funds paid by Red Rock at the foreclosure sale on May 7, 2008, Red Rock's anticipated profits on the resale of the Property and any legal fees incurred by Red Rock prior to and after the Action was filed.

1.2. WaMu, contemporaneously with the payment of the sum of \$100,000.00, shall also return the sum of \$388,000.01 paid by Red Rock at the foreclosure sale conducted on May 7, 2008.

1.3. WaMu and CRC agree to execute this Agreement and be bound by the terms of the Agreement.

2. Obligations of Red Rock and York under this Agreement.

2.1. Red Rock agrees to be bound by the terms of this Agreement and execute the Agreement.

2.2. Red Rock agrees to accept the sum of \$100,000.00, plus the return of the \$388,000.01 paid at the foreclosure sale on May 7, 2008.

2.3. Upon execution of the Agreement Red Rock also agrees to contemporaneously execute a quitclaim deed in recordable form for the Property to Richardson in the form attached hereto and incorporated herein by reference as Exhibit A.

2.4. Red Rock warrants and represents that it has not encumbered or transferred the Property to any third party after May 7, 2008 to, and including, the date of the execution of this Agreement.

2.5. Red Rock shall immediately file a dismissal of the Action with prejudice.

2.6. Red Rock will deliver with its signatures to this Agreement all sets of the keys to the Property in its possession or control.

3. Release of All Claims.

3.1. Upon execution of this Agreement by the Parties, and performance of all acts required to be done by each of them under this Agreement, the Parties release each other and all who acted in concert or participation with them, their officers, directors, employees, agents, attorneys, investors, predecessors, successors, assigns, parents, affiliates, and all others (the "Related Parties") from and against all claims, causes of action, liabilities, demands, obligations, damages, costs, expenses, and attorneys' fees, of whatever kind or nature, whether known or unknown, whether accrued or not yet accrued, based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Trustee's Deed from CRC to the Red Rock on or about May 19, 2008, all claims alleged in the Action, and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the foreclosure sale of May 7, 2008, and the rescission of the Trustees Deed Upon Sale by CRC.

3.2. In consideration of this Agreement, the Parties further waive and will not assert against the Related Parties, any claim, counterclaim, defense, offset, action, or cause of action under common law or any federal or state statute, rule, or regulation, that the Parties may have prior to the date of this Agreement, based on, arising out of, or relating to the foreclosure sale of May 7, 2008, and the delivery of the Trustee's Deed from CRC to Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the May 7, 2008 foreclosure sale and the rescission of the Trustees Deed Upon Sale by CRC.

4. Waiver of California Civil Code Section 1542.

4.1. It is the intention of the Parties to this Agreement that this Agreement shall be effective as a full and complete release of each and every claim that the Parties may have against each other and the Released Parties based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock and the rescission of the Trustees Deed Upon Sale by CRC, with the exception of obligations created under this Agreement.

4.2. The Parties acknowledge each of them have been advised, and is familiar with, Section 1542 of the California Civil Code, which provides as follows:

A general release does not extend to claims which the creditor does not know or suspect to exist in his or her favor at the time of executing the release, which if known by him or her must have materially affected his or her settlement with the debtor.

(York Red Rock WMB CRC

4.3. The Parties waive and release any right, claim, or benefit which each of them now has or may have under Civil Code Section 1542 to the full extent that each of them may lawfully waive all such rights and benefits in connection with the claims released in the Agreement.

5. Time of the Essence. The Parties agree time is of the essence in the Agreement.

6. Assumption of Risk. Each Party expressly elects to assume all risks arising prior to this Agreement based on, arising out of, or relating to the foreclosure sale of May 7, 2008 and the delivery of the Deed from CRC to the Red Rock on or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.

6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found hereafter to be other than or different from the facts now believed by them and their attorneys (if any) to be true, and expressly accept to assume the risks of such possible differences and facts and agree that the Agreement shall remain effective notwithstanding any such difference in facts.

7. Governing Law. This Agreement is made and entered into in the State of California and shall be enforced and governed by the laws of the State of California.

8. No Admission of Liability. This Agreement is entered into solely as a settlement and compromise of disputed claims; this Agreement shall not be deemed to constitute an admission of guilt or liability by any Party.

9. Drafting Ambiguities. The terms of this Agreement are contractual in nature and are not merely recitals. This Agreement shall not be construed in favor of or against any Party to this Agreement, but shall be construed as if all Parties prepared the Agreement. If any term, provision, covenant, or condition to this Agreement is determined by a court of competent jurisdiction to be invalid, void or unenforceable, the remainder of the provisions of this Agreement shall remain in full force and effect and shall in no way be affected, impaired, or invalidated, unless such invalid, void or unenforceable provision is determined to be material to this Agreement.

10. Entire Agreement. This Agreement, and all prior or contemporaneous agreements, understandings, representations and statements, whether oral or written, and whether by a Party or a Party's legal counsel, are merged herein. No modification, waiver, amendment, discharge, or change of this Agreement shall be valid unless the same is in writing and signed by all Parties hereto. This Agreement constitutes the entire Agreement between the Parties as to the subject matter contained in this Agreement.

11. Warranty of No Sale or Assignment. All Parties to this Agreement represent, agree, and warrant to each other that each has not sold, assigned, or otherwise transferred in any manner to any person or entity, any rights, duties, obligations, claims, causes of action or other interests which are the subject matter of this Agreement, either in whole or in part, and each agrees to indemnify and hold harmless each other from and against all claims of every nature whatsoever which are based on or arise out of or in any way relate to any such sale, assignment, or transfer.

12. Execution of Other Documents. The Parties agree to execute and deliver any and all further documents and shall do all acts which may be necessary and appropriate to fully implement the provisions of this Agreement within the time required by this Agreement.

13. Enforcement of the Agreement. In the event that any Party brings any action or proceeding against the other for the recovery of any sum due pursuant to this Agreement, or due to any provision of this Agreement, or for any other relief, declaratory or otherwise, including appeal, the prevailing Party in each such action or proceeding shall recover its reasonable attorneys' fees and all costs from other Party to the action or proceeding, and that the right to reasonable attorneys' fees and costs shall be enforceable whether or not the actual proceeding is prosecuted to final judgment.

14. Authority to Execute Agreement. Each individual signing this Agreement warrants and represents that the individual has full authority to execute the Agreement on behalf of the Party on whose behalf the individual signs.

15. Counterparts. This Agreement may be executed in counterparts, and the counterparts shall constitute one and the same document.

16. Costs and Attorneys' Fees. The Parties agree that they shall be responsible for their own respective costs and attorneys' fees in connection with the drafting and

negotiation of this Agreement, except as the parties may otherwise agree in a separate writing.

17. Venue. Should any dispute arise between the Parties as to the meaning and interpretation of this Agreement or should any of the parties be required to take legal action to enforce the terms of this Agreement, venue for any dispute shall be in Sacramento County, California.

18. Attorney Review. The Parties hereby represent and warrant and in executing this Agreement, that they have relied upon legal advice from an attorney of their choice; that the terms of this Agreement have been read and its consequences have been completely explained to them by that attorney; and that they fully understand the terms of this Agreement. The Parties further represent and warrant that in executing this Agreement, they have not relied on any inducements, promises or representations made by the other party or any person serving another party.

19. Survivability of Agreement. Any and all executory provisions under the Agreement and the documents referred to herein shall survive consummation of the Agreement and shall continue in full force and effect until fully performed and satisfied.

20. Notices. All notices under the Agreement shall be in writing and shall be deemed effective on the date of delivery (if delivered personally and a receipt obtained therefore), or on the third calendar day after mailing if mailed by first-class mail, registered or certified, postage prepaid, and shall be addressed as follows or as may be amended by written communication pursuant to this paragraph:

Washington Mutual Bank
California Reconveyance Company
c/o Martin McGuinn
Kirby & McGuinn A P.C.
600 B Street, Suite 1950
San Diego, CA 92101
Telephone: (619) 525-1659
Facsimile: (619) 525-1669

Washington Mutual Bank
California Reconveyance Company
Attn.: Paul Battaglia
1301 Second Avenue, WaMuT 3501
Seattle, WA 98101
Telephone: (206) 500-4261
Facsimile: (206) 377-2784

Red Rock Mortgage Inc.
James York
c/o Thomas B. Sheridan
Wagner Kirkman Blaine
Klomprens & Youmans LLC
10640 Mather Blvd., Suite 200I
Mather, CA 956554
Telephone: (916) 920-5286
Facsimile: (916) 920-8608

21. Other Agreements with WaMu or CRC. Nothing contained herein shall effect, amend or modify any provision of any checking account, savings account, loan agreement, deed of trust, mortgage or any other contract or agreement between Red Rock or York and WaMu or CRC except as expressly set forth herein.

22. Taxes. WaMu makes no representation or warranty as to effect of this Agreement upon Red Rock's liabilities pursuant to federal, state or local tax laws, including, but not limited to, real property taxes or regulations. Red Rock acknowledges that any and all tax consequences of this Agreement are their sole responsibility.

23. Confidentiality. This Agreement and its terms as recited herein are and shall be treated as strictly confidential so that no Party, nor his, her, or its counsel may disclose the fact or the terms of, or the negotiation or circumstances surrounding the negotiation of, this Agreement to anyone, except with respect to any disclosure necessary to record any document with the Sacramento County Recorder; to an insurer for purposes of obtaining insurance; or to a tax preparer/accountant for tax or financial reporting purposes (however, upon disclosure for such tax or financial reporting purposes, the person making the disclosure shall advise the person to whom disclosure is made of this confidentiality provision). A Party may disclose the fact and terms of this Agreement in order to satisfy disclosure or reporting requirements imposed by law or to enforce the terms of this Agreement. In response to any inquiry by a non-party to this Agreement concerning the Agreement, the terms of this Agreement, the negotiation or circumstances surrounding the negotiation of this Agreement, whether such inquiry is formal, at a deposition, in any proceeding, or otherwise, a Party or counsel may respond only that the Action was resolved to the satisfaction of all Parties. Furthermore, the Parties and their respective counsel agree that they will not discuss with or disclose to any non-party to this Agreement the facts, circumstances and documents relating, giving rise to or alleged in the Action, except as may be required to be provided in connection with testimony under oath by judicial process, or as required by law. Breach or the threatened breach of this confidentiality clause shall entitle the non-breaching party to seek any remedy available under the law, including injunctive relief and/or damages. Any other provision of this paragraph notwithstanding, Red Rock is authorized to: (i) file a dismissal with prejudice in the Sacramento Superior Court, such as it is a part of the record in the Action and available for public inspection; and (ii) disclose the amounts received and all other terms of this settlement in connection with reporting and accounting requirements under the Internal Revenue Code.

I CERTIFY THAT I HAVE READ AND FULLY UNDERSTAND THE ENTIRE AGREEMENT

WASHINGTON MUTUAL BANK

By: _____
Its: _____

CALIFORNIA RECONVEYANCE COMPANY

By: _____

Deborah Brignac

Its: Vice President

RED ROCK MORTGAGE INC.

By: _____

James York, President

James York

Subject: Richardson
Location: call her

Start: 6/23/2008 4:00 PM
End: 6/23/2008 4:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Rogers, Savannah L.

Optional Attendees: Thorn, Ann

Resources: call her

When: Monday, June 23, 2008 4:00 PM-4:30 PM (GMT-05:00) Eastern Time (US & Canada).

Where: call her

~~*~*~*~*~*~*~*~*

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, June 20, 2008 6:47 AM
To: Oakley, Susan B. <susan.oakley@wamu.net>; Mathis, Julie A. <julie.mathis@wamu.net>
Subject: FW: Follow-up on Loss Mit

Julie, need you to get Sue this morning the information faxed over

From: Laura Richardson [mailto:laura.richardson@wamu.net]
Sent: Thu 06/19/2008 06:38 PM
To: Mathis, Julie A.
Cc: Thorn, Ann
Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.

Again, I can be reached at 202-225-7924 or cell 562-706-

Thanks, Laura

----- Forwarded Message -----

From: Laura Richardson [mailto:laura.richardson@wamu.net]
To: "Thorn, Ann" <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:36:01 PM
Subject: Re: Follow-up on Loss Mit

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886- sent three emails to you yesterday and none of them were replied to.

Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706-

Thanks,
Laura

----- Original Message -----

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson [mailto:laura.richardson@wamu.net]
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 9:17 PM
To: Laura Richardson <[REDACTED]> Mathis, Julie A.
<julie.mathis@wamu.net>
Subject: RE: Follow-up on Loss Mit

Thank you

Julie and I will look at our schedules tomorrow and give you a call to ensure we have all the information needed.

Ann Thorn

From: Laura Richardson [REDACTED]
Sent: Thu 06/19/2008 06:38 PM
To: Mathis, Julie A.
Cc: Thorn, Ann
Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow. Again, I can be reached at 202-225-7924 or cell 562-706 [REDACTED]
Thanks, Laura

----- Forwarded Message -----
From: Laura Richardson [REDACTED]
To: "Thorn, Ann" <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:36:01 PM
Subject: Re: Follow-up on Loss Mit

Ann,
I just sent the WaMu borrower assistance form via fax to 904-886-[REDACTED] I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706 [REDACTED]

Thanks,
Laura

----- Original Message -----
From: "Thorn, Ann" <ann.thorn@wamu.net>

To: Laura Richardson <[redacted]>
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Laura Richardson
Sent: Thursday, June 19, 2008 7:39 PM
To: Mathis, Julie A. <julie.mathis@wamu.net>
Cc: Thorn, Ann <ann.thorn@wamu.net>
Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.

Again, I can be reached at 202-225-7924 or cell 562-706-

Thanks, Laura

----- Forwarded Message -----

From: Laura Richardson
To: "Thorn, Ann" <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:36:01 PM
Subject: Re: Follow-up on Loss Mit

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886-. I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706-

Thanks,
Laura

----- Original Message -----

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Laura Richardson <[redacted]>
Sent: Thursday, June 19, 2008 7:36 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Re: Follow-up on Loss Mit

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886-[redacted] I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706-[redacted].

Thanks,
Laura

----- Original Message -----

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <[redacted]>
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:21 AM
To: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: John's one/one
Attach: john one one june19.ppt

Use this versus one I sent last night.

6/19/08

Org Chart

Projects and Opportunities

- Loss Analysis Review
- Charge off Process
- Bidding Strategy---McKinsey
- Loss Mt Initiative with attorney offices
- Government/Conventional Reserve
- Servicing Advances
- Richardson
- Wells/Countrywide Lawsuit
- Vendor Performance and Audits
- Bankruptcy Project Plan and Best Practice
- FNMA Initiatives
 - *New reports
 - *Designated Counsel
- State Initiatives and changes
- Wells Indemnification
- Document Execution
- Additional Claim opportunities with LMT and State allowables
- Asset Recovery Marketing Campaign

Concerns

- Seattle and Audits
- FNMA Program if it hits

Subject: Updated: Richardson Update
Location: 888-595-  pc   

Start: 6/19/2008 1:00 PM
End: 6/19/2008 1:30 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann;
Owen, Jan L.

Resources: 888-595-  pc   

changing time to accommodate schedules

From: Laura Richardson <[redacted]>
Sent: Wednesday, June 18, 2008 7:35 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Notice of Pendency of Action

Ann,

Late yesterday, Red Rock Mortgage, sent a certified letter to my district office in Torrance where my office staff unknowingly signed for which included "Notice of Pendency of Action" papers.

Who in your operation/office should I follow-up with? Please advise at your earliest convenience.

Laura Richardson

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Wednesday, June 18, 2008 5:57 PM
To: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: FW:
Attach: John June 18.ppt

Please print this and the FINAL Internal MBR Metrics for May AND the latest key weekly. Print two copies of each for John's meeting tomorrow.

From: Thorn, Ann
Sent: Wed 06/18/2008 12:53 PM
To: Thorn, Ann
Subject:

<<John June 18.ppt>>

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

6/19/08

Org Chart

Projects and Opportunities

- Loss Analysis Review
- Loss Mit Initiative with attorney offices
- Government/Conventional Reserve
- Servicing Advances
- Richardson
- Wells/Countrywide Lawsuit
- Vendor Performance and Audits
- Bankruptcy Project Plan and Best Practice
- FNMA Initiatives
 - *New reports
 - *Designated Counsel
- State Initiatives and changes
- Wells Indemnification
- Document Execution
- Additional Claim opportunities with LMT and State allowables
- Asset Recovery Marketing Campaign

Concerns

- Seattle and Audits
- FNMA Program if it hits

From: Thorn, Ann
Sent: Wednesday, June 18, 2008 1:53:35 PM
To: Thorn, Ann
Subject:

Attachments: John June 18.ppt



John June
18.ppt (63
kB)

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

6/19/08

Org Chart

Projects and Opportunities

- Loss Analysis Review
- Loss Mit Initiative with attorney offices
- Government/Conventional Reserve
- Servicing Advances
- Richardson
- Wells/Countrywide Lawsuit
- Vendor Performance and Audits
- Bankruptcy Project Plan and Best Practice
- FNMA Initiatives
 - *New reports
 - *Designated Counsel
- State Initiatives and changes
- Wells Indemnification
- Document Execution
- Additional Claim opportunities with LMT and State allowables
- Asset Recovery Marketing Campaign

Concerns

- Seattle and Audits
- FNMA Program if it hits

Subject: FW: Laura Richardson - Counteroffer from foreclosure purchaser
Location: Dial in at 1-866-736- Participant passcode is

Start: 6/16/2008 3:30 PM
End: 6/16/2008 4:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Thorn, Ann
Resources: Dial in at 1-866-736- Participant passcode is

When: Monday, June 16, 2008 3:30 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).
Where: Dial in at 1-866-736- Participant passcode is

~~*~*~*~*~*~*~*~*

Ann, would you please attend on behalf of Steve Champney?

Thank you,
Susan Samuel
Assistant to Steven Champney
904-886-6251

From: Battaglia, Paul J.
Sent: Monday, June 16, 2008 2:44 PM
To: Battaglia, Paul J.
Subject: Laura Richardson - Counteroffer from foreclosure purchaser
When: Monday, June 16, 2008 3:30 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).
Where: Dial in at 1-866-736- Participant passcode is



REDACTED

Seattle Participants meet in small conference room on 34.

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Saturday, June 14, 2008 8:23 AM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>; Battaglia, Paul J. <paul.battaglia@wamu.net>; Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Buyer sues Calif. congresswoman over foreclosure

Sorry, missed all the other emails in my in-bin that came in last night on this subject.....

From: Thorn, Ann
Sent: Sat 06/14/2008 07:19 AM
To: Gaugl, Sara C.; Battaglia, Paul J.; Owen, Jan L.
Subject: FW: Buyer sues Calif. congresswoman over foreclosure

I am sure you all have seen.....

From: Gonseth, Nancy C.
Sent: Sat 06/14/2008 04:24 AM
To: Thorn, Ann
Subject: Fw: Buyer sues Calif. congresswoman over foreclosure

Fyi

----- Original Message -----

From: Forbes.com Alerts <alerts@forbesdigital.com>
To: Alerts Recipients <alerts-rept@forbesdigital.com>
Sent: Fri Jun 13 19:46:27 2008
Subject: Buyer sues Calif. congresswoman over foreclosure

Buyer sues Calif. congresswoman over foreclosure

Click the link below to read the full story:

<http://www.forbes.com/feeds/ap/2008/06/13/ap5116409.html?partner=alerts>

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Attn: Customer Service

90 5th Avenue
New York, NY 10011

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Saturday, June 14, 2008 8:19 AM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>; Battaglia, Paul J. <paul.battaglia@wamu.net>; Owen, Jan L. <jan.owen@wamu.net>
Subject: FW: Buyer sues Calif. congresswoman over foreclosure

I am sure you all have seen.....

From: Gonseth, Nancy C.
Sent: Sat 06/14/2008 04:24 AM
To: Thorn, Ann
Subject: Fw: Buyer sues Calif. congresswoman over foreclosure

Fyi

----- Original Message -----

From: Forbes.com Alerts <alerts@forbesdigital.com>
To: Alerts Rccipients <alerts-rept@forbesdigital.com>
Sent: Fri Jun 13 19:46:27 2008
Subject: Buyer sues Calif. congresswoman over foreclosure

Buyer sues Calif. congresswoman over foreclosure

Click the link below to read the full story:
<http://www.forbes.com/feeds/ap/2008/06/13/ap5116409.html?partner=alerts>

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Attn: Customer Service
90 5th Avenue
New York, NY 10011

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From: Gonseth, Nancy C. <nancy.gonseth@wamu.net>
Sent: Saturday, June 14, 2008 5:25 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Fw: Buyer sues Calif. congresswoman over foreclosure

Fyi

----- Original Message -----

From: Forbes.com Alerts <alerts@forbesdigital.com>
To: Alerts Recipients <alerts-rcpt@forbesdigital.com>
Sent: Fri Jun 13 19:46:27 2008
Subject: Buyer sues Calif. congresswoman over foreclosure

Buyer sues Calif. congresswoman over foreclosure

Click the link below to read the full story:

<http://www.forbes.com/feeds/ap/2008/06/13/ap5116409.html?partner=alerts>

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New York, NY 10011

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From: Mathis, Julie A. <julie.mathis@wamu.net>
Sent: Wednesday, June 11, 2008 8:13 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: FW: STORY - Richardson

More: "James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house. 'I'm just amazed they've done this,' York said. 'They never would have done this for anybody else.' "

Maddaus seeks out analysis from foreclosure expert Leo Nordine, who opines that a bank going to bat for a former homeowner in a situation such as this is "extremely unusual." "Unless [the borrower] filed bankruptcy beforehand, they'd never do it."

From: Lopez Family []
Sent: Tuesday, June 10, 2008 6:18 PM
To: Mathis, Julie A.
Subject: STORY

In an "extremely unusual" move, WaMU goes to bat for Rep. Richardson

Just when you thought you were safe from news about U.S. Rep. Laura Richardson, Democrat of Long Beach: **The Daily Breeze reports** that her lender, Washington Mutual, is trying to help her get her foreclosed house back (That's the house at right, located in Sacramento).

The Breeze's Gene Maddaus: "The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

Neither Richardson nor WaMu would talk to Maddaus about the situation. Richardson has yet to answer L.A. Land's questions, posed in writing on May 22, about the Sacramento mortgage, and the modification to the mortgage she says she received from WaMu.

Catching up: I must confess I failed to post a story about Richardson's car troubles. **Here's how the Long Beach Press-Telegram told it:** "In 2005, when she was still on the Long Beach City Council, she left one mechanic in a lurch with an unpaid bill, then later had her badly damaged BMW towed to an auto body shop but didn't pay for any work and abandoned the car there, owners of the businesses said this week. The next day, Richardson began using a city-owned vehicle -- putting almost 31,000 miles on it in about a year -- and continued driving the car five days after she had left the council to serve in the state Assembly, city records show."

In a terrific example of public service journalism, though, the Press-Telegram did manage to get some money for the mechanic. It reports that Richardson paid the 2-year-old, \$735 bill after the newspaper called seeking an interview about the unpaid debt.

Your thoughts? Comments? E-mail story tips to peter.viles@latimes.com.

Photo: Associated Press

More: "James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house. 'I'm just amazed they've done this,' York said. 'They never would have done this for anybody else.' "

Maddaus seeks out analysis from foreclosure expert Leo Nordine, who opines that a bank going to bat for a former homeowner in a situation such as this is "extremely unusual." "Unless [the borrower] filed bankruptcy beforehand, they'd never do it."

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, June 6, 2008 12:51 PM
To: Brignac, Deborah P. <deborah.brignac@wamu.net>
Subject: RE: Congresswoman

Yep and with more than one mortgage company!!!!

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----

From: Brignac, Deborah P.
Sent: Friday, June 06, 2008 11:18 AM
To: Thorn, Ann
Subject: Congresswoman

Hi Ann,

Looks like our customer has some other mortgage problems.

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax deborah.brignac@wamu.net

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-----Original Message-----

From: Mimi Kleiss [<mailto:gmcrcrcferrals@wamu.net>]
Sent: Friday, June 06, 2008 8:11 AM
To: Brignac, Deborah P.
Subject: Docs

Please open the attached document.

This document was sent to you using an HP Digital Sender.

Sent by: Mimi Kleiss <gmrcrreferrals@wamu.net>
Number of pages: 2
Document type: Color Document
Attachment File Format: Adobe PDF

To view this document you need to use the Adobe Acrobat Reader.
For free copy of the Acrobat reader please visit:

<http://www.adobe.com>

For more information on the HP Digital Sender please visit:

<http://www.digitalsender.hp.com>

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, June 6, 2008 10:47 AM
To: Brignac, Deborah P. <deborah.brignac@wamu.net>
Subject: RE: Congresswoman

Nothing, we are talking to her today about loss mit.....should continue to be on hold. We put Man L and Process L on it yesterday

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----
From: Brignac, Deborah P.
Sent: Friday, June 06, 2008 9:23 AM
To: Thorn, Ann
Subject: Re: Congresswoman

No, it is on hold pending instruction. What would you like done?

----- Original Message -----
From: Thorn, Ann
To: Brignac, Deborah P.
Sent: Fri Jun 06 05:44:55 2008
Subject: Congresswoman

Deborah, we have put the file on litigation hold. Was a new NOD or publication done on this file once the rescission was recorded?

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Thorn, Ann
Sent: Friday, June 06, 2008 8:44:55 AM
To: Brignac, Deborah P.
Subject: Congresswoman

Deborah, we have put the file on litigation hold. Was a new NOD or publication done on this file once the rescission was recorded?

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

Subject: Congresswoman Richardson
Location: Ann will join Wendy in her office

Start: 6/6/2008 12:00 PM
End: 6/6/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Thorn, Ann; Woodcock, Wendy A.; Mathis, Julie A.

Resources: Ann will join Wendy in her office

Subject: Updated: Richardson Update
Location: 877-709[] passcode: []

Start: 6/5/2008 7:00 PM
End: 6/5/2008 8:00 PM
Show Time As: Busy

Recurrence: (none)

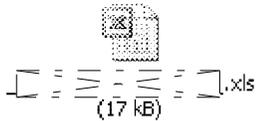
Meeting Status: Accepted

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Cook, Don; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.;

Resources: GM QSM DTE
877-709[] passcode: []

From: Boulton, Elizabeth A.
Sent: Wednesday, June 04, 2008 5:31:28 PM
To: Thorn, Ann
CC: Mena, Annie G.
Subject: [REDACTED].xls

Attachments: [REDACTED].xls



Ann, here is the Richardson reinstatement which includes CRC's \$9.00 outstanding costs.

	A	B	C	D	E	F	G	H
1								
2								
3								
4								
5								
6								
7	RE:	Loan Number:						
8		Borrower:		LAURA RICHARDSON				
9		Property Address:		3632 W CURTIS DR SACRAMENTO, CA 95818				
10				Reinstatement Quote				
11		Quote Type:						
12		Good Through:		6/15/2008				
13		Loan Type:		Conventional-Uninsured				
14		Foreclosure Sale Date:		12:00:00 AM				
15		Next Due Date will be:		7/8/2008				
16		Date Prepared:		6/4/2008				
17								
18		months at \$	4,227.94					\$
19		months at \$						\$
20		months at \$						\$
21		months at \$						\$
22		months at \$						\$
23		months at \$						\$
24		months at \$						\$
25		months at \$						\$
26								
27							Subtotal of Payments Due	\$
28								
29	Inspection Fees							\$
30	Appraisal Fees							\$
31	NSF Charges							\$
32	Late Charges							\$
33	Property Preservation							\$
34	Suspense Balance							(\$
35	Restricted Escrow							(\$
36	Corporate Advance Balance							\$
37	Liens							\$
38								\$
39	Other Fees							\$
40	Outstanding Fees & Costs**							\$
41								\$
42								
43	Total for Reinstatement							\$
44								
45								
46								

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27	46,507.78	
28		
29	0.00	
30	0.00	
31	0.00	
32	253.68	
33		
34	0.00)
35)
36	3,338,76	
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39	46.46	
40	3.00	
41		
42		
43	50,166.02	
44		
45		
46		

	A	B	C	D	E	F	G	H
47								
48								

		I	J
47			
48			

From: Thorn, Ann
Sent: Wednesday, June 04, 2008 8:38:03 AM
To: Mathis, Julie A.
Subject: RE: Congresswoman Richardson

Just tried to call you, we need to discuss

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Mathis, Julie A.
Sent: Wednesday, June 04, 2008 8:35 AM
To: Thorn, Ann
Subject: FW: Congresswoman Richardson
Importance: High

Ann, please let me know if you need me to be doing anything on this one.

Thanks,

Julie

From: Woodcock, Wendy A.
Sent: Monday, June 02, 2008 12:56 PM
To: Thorn, Ann; Mathis, Julie A.
Subject: Congresswoman Richardson
Importance: High

Julie,

There is a chance that the foreclosure rescission will be recorded while I'm out of the office tomorrow or the next day. If so, I need you to step in to provide Richardson with the Borrower's Financial form and cover letter to obtain her current financial information, in consideration of a workout.

Ann: I'm guessing you will want Julie to be present when you talk to Richardson this week.

Wendy Woodcock, VP
Division Manager
Homeownership Preservation Dept.

Washington Mutual
7255 Baymeadows Way
Jacksonville, FL 32256

904.886.1309 direct
904.886.1325 fax
wendy.woodcock@wamu.net

WaMu – Simpler banking and more smiles.



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Subject: Updated: Richardson update
Location: 877-709 passcode

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Tentative

Required Attendees: Owen, Jan L.; Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.;
Oakley, Susan B.; Gaugl, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann

Resources: 877-709 passcode

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 29, 2008 8:59 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: RE: Richardson Update: Daily Breeze

Sara, watching CNN and nothing has come across. Is it going to be on?

From: Gaugl, Sara C.
Sent: Thu 05/29/2008 07:50 PM
To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann
Subject: Richardson Update: Daily Breeze

All:

As an update, here's another article written by Gene Maddaus, which posted earlier today.

Gene contacted me a moment ago with follow-up questions - I'll update you after I am able to connect with him.

Best,

Sara

Representative had history of missed loan payments

By Gene Maddaus Staff Writer

Article Launched: 05/29/2008

Rep. Laura Richardson, whose housing woes have been national news for the past week, defaulted a total of eight times on three properties since 2004, a thorough review of county records indicates.

Records show she has defaulted five times on her primary residence in Long Beach - including three in the last year, as she diverted her private resources into her campaign for Congress.

Richardson's housing troubles are more extensive than previously reported, and include two defaults from 2004, when she was a Long Beach city councilwoman.

Her habit of missing payments caught up with her earlier this month, when her Sacramento home was sold at a foreclosure auction. Richardson has said she will try to reacquire that property, but the real estate broker who bought it is refusing to give it back, and the law appears to favor his position.

The newly discovered property records indicate that Richardson was already behind on her payments on her Long Beach house before Rep. Juanita Millender-McDonald died in April 2007. The veteran congresswoman's death opened up the seat for Richardson.

Richardson received a default notice on May 10, 2007, indicating she was \$12,326.78 behind on her Long Beach home. She had not made a payment since January, when she bought her Sacramento home with no money down for \$535,000.

The loan against the Long Beach property was issued the previous summer, when Richardson refinanced for a sum of \$446,250.

The original loan, issued in 1999, was for \$108,000.

Richardson took \$100,000 of the proceeds from the refinancing, and lent it to her 2006 Assembly campaign.

After winning the election, she raised some money to pay back the loan, but then turned around and put \$77,500 into her congressional campaign.

Richardson made a payment on the Long Beach property in May, and the default was rescinded. But she immediately stopped making payments again and a second default notice, for \$15,101, was issued in October.

Once again, Richardson made a payment on the arrearage but stopped making further payments. The loan defaulted again in March, at which point she owed \$19,921.74.

The default notice was withdrawn again a few days later, and Richardson says she is now current on the Long Beach loan.

Richardson also defaulted twice on the original loan on the Long Beach property in 2004, in the wake of her divorce. She was \$8,376.49 behind on her payments in March 2004. She caught up, but quickly fell behind again and by September owed \$5,815.73. That arrearage was later repaid, and Richardson was able to stay current on the house until 2007.

Last summer and fall, Richardson defaulted twice on her San Pedro property. The first time, in September 2007, she owed \$12,410.71. She made a payment and was able to get that notice rescinded, but stopped making payments again, and a new default notice was issued in January.

That default led to a notice that an auction would be held on May 14. Before it got to that point, Richardson said she was able to negotiate a loan modification, and that auction has been put on hold until July.

Richardson has also stiff-armed smaller creditors.

In August 2007, she walked into Sir Speedy Printing in Signal Hill, and made a rush order for 380 invitations announcing her election to Congress.

The print shop dropped other orders and staffers put in overtime to meet the request. The order was filled on time the next day, but Richardson never paid the \$150 invoice, said the print shop's owner, Allen McLean.

McLean said he and his wife call about once a month to try to collect the debt, but are always told by staffers that Richardson doesn't have the money.

"It's just irritating," he said. "She's not just doing this to the big guys. She's doing it to the small guys, too."

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228-- cell
sara.gaugl@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 29, 2008 8:54 PM
To: Berens, John <john.berens@wamu.net>; Champney, Steven D.
<steven.champney@wamu.net>
Subject: FW: Richardson Update: Daily Breeze

From: Gaugl, Sara C.
Sent: Thu 05/29/2008 07:50 PM
To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann
Subject: Richardson Update: Daily Breeze

All:

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Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228- cell
sara.gaugl@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 29, 2008 4:16:41 PM
To: Owen, Jan L.; Gaugl, Sara C.
Subject:

Left her messages, she is in CA.....

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 29, 2008 6:42 AM
To: Champney, Steven D. <steven.champney@wamu.net>; Samuel, Susan L.
<susan.samuel@wamu.net>
Subject: Richardson

Was on the phone last night with Richardson for about half hour and want to get with you and John this morning if you both have time to get direction/authorization before I meet with Don later today.

Thanks

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 29, 2008 6:42 AM
To: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: Calendar Today

We need some work on the calendar today and I need you to be aware when the section managers are on meetings and their Division/Dept. Managers are not included----but yet I am. This is starting to be an issue and I need you to step into it with calendar, meetings, "stop-bys", etc..... I just do not have time for a lot of this and my Division managers are fully capable.

Meeting at 10:30----Need Tracy and Erin to sit on this with Brian and John and they can report back to m

Meeting at 11:30----Not sure what this is, I believe it is the same meeting as last week that we kept moving and I thought I had indicated that I do not need to be involved---just want those guys talking about it as necessary. I believe this is on the payoff statements.

I believe there is a 1:00 or so meeting about Richardson and need you to get with Jan Owen or Sara Gaugle and see when that is today.

Also, I need you to please pick up my phone calls when I am in a meeting or if I am out of my office-----as long as you are at your desk----- I am getting a lot of attorneys looking for business or people looking to buy foreclosures, etc.....

Thanks, was there until 8 dealing with Richardson and need some time today since I am off tomorrow.

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 12:44:27 PM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so.....

Just wanted to pass this along.

Let me know...

Ann

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 5:06:02 PM
To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.
CC: Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**—62 in March and April. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes-----not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Brignac, Deborah P.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax
deborah.brignac@wamu.net

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From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel

Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Tuesday, May 27, 2008 12:57 PM
To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

REDACTED

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Chiu, Huey-Jen
Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.
Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

JPMC - 004211
CONFIDENTIAL
CSOC.RICH.005708

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775-2340 direct
huey-jen.chiu@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Tuesday, May 27, 2008 4:12 PM
To: Boulton, Elizabeth A. <elizabeth.boulton@wamu.net>
Subject: FW: WAMU: loan [REDACTED]

Here is the other one I was talking about----it was charged off and went to sale-----little different situation.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----

From: Mathis, Julie A.
Sent: Tuesday, May 27, 2008 11:58 AM
To: Thorn, Ann; Woodcock, Wendy A.
Subject: RE: WAMU: loan [REDACTED]

This is the same type situation we had with the Congresswoman's loan. The loan was in loss mit, denied and then put on hold by another area for charge off committee to make a decision on 10/26. The FC workstation was suspended due to loss mit (but it wasn't loss mit), so when we worked a clean up report the FC was restarted on 11/14/07.

Thanks,

Julie

-----Original Message-----

From: Thorn, Ann
Sent: Friday, May 23, 2008 1:39 PM
To: Woodcock, Wendy A.; Mathis, Julie A.
Subject: FW: WAMU: loan [REDACTED]

Not sure if prime or subprime, but just wanted to ensure you remind folks of charged off loans. Not sure if this was coded charged off or not, but it was documented and we restarted the foreclosure on a charged off loan.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----

From: Mena, Angie G.
Sent: Friday, May 23, 2008 1:24 PM
To: Thorn, Ann

Subject: WAMU: loan [REDACTED]

This is what occurred on this file:

On 11/2/07 bid team advised Fidelity that WAMU would walk away from this property and to close file. Before this occurred, loss mitt seemed to have been working on this file and, unfortunately, they opened a FORRST task on 11/12/07, which was after the file was closed on Process Management (Newtrak). Fidelity worked the task on 11/14/07, so file was reactivated on PM that day, atty proceed with foreclosure, and file went to sale (on 12/10/07). Let me know if you need anything else.

Thanks,

Angie.

Angie Mena
Section Manager of Foreclosure Escalation Washington Mutual
7255 Baymeadows Way
Jacksonville, FL 32256
Mail Stop: JAXA2035
Phone Number: 904-886-1407
E-mail: angie.mena@wamu.net

-----Original Message-----

From: Thorn, Ann
Sent: Tuesday, May 20, 2008 3:32 PM
To: Mena, Angie G.
Cc: Boulton, Elizabeth A.
Subject: FW: WAMU: loan [REDACTED]

Can you validate this.....did Wamu tell them to restart when we had already charged it off?

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----

From: Bill Newland [REDACTED]
Sent: Tuesday, May 20, 2008 2:04 PM
To: Thorn, Ann
Subject: FW: WAMU: loan [REDACTED]

Ann

I hope you are having a good day. We did the research on this loan and it was restarted due to the loan showing up on a report that we work for WAMU. Let me know if you have any questions.

Bill Newland
First Vice President - Operations Jacksonville, FL FIS Foreclosure Solutions Inc.

A Division of FIS Default Solutions
Office 904-470-7711
Cell 904-483-8208

-----Original Message-----

From: Joshua Baxley
Sent: Tuesday, May 20, 2008 1:52 PM
To: Bill Newland
Cc: Tara Engle; Eric Tate; Michael Cloin
Subject: FW: WAMU: loan [REDACTED]

Good afternoon Bill,

You had asked for some feedback on why the above file proceeded to sale when WAMU had provided instruction to kill/bill.

Apparently the loan ended up on a report generated by WAMU to restart the FCL (dated 11/14/07).
The file was subsequently referred out and proceeded along its normal course.

It would appear that there was a disconnect somewhere on WAMU's side between the issuing of the close/bill instruction, and a task being set up in MSP to have the foreclosure re-activated at a later date.

If there is anything additional that is needed, please let me know.

Thanks,
Joshua Baxley
Foreclosure Manager - Attorney Management FIS Foreclosure Solutions, Inc.
A Division of FIS Default Solutions
904.475 [REDACTED]

-----Original Message-----

From: Eric Tate
Sent: Tuesday, May 20, 2008 1:36 PM
To: Joshua Baxley
Subject: FW: WAMU: loan [REDACTED]

We restarted per the task report generated by Wamu - please let me know if you need anything further - thanks!

Eric C. Tate
Referral Manager - Operations Minnesota
FIS Foreclosure Solutions, Inc.
A Division of FIS Default Solutions
Office: 651-234-3796

-----Original Message-----

From: Joshua Baxley
Sent: Tuesday, May 13, 2008 6:46 AM
To: Bill Newland
Cc: Michael Cloin; Tara Engle; Eric Tate
Subject: WAMU: loan [REDACTED]

Good morning Bill,

Initial review shows that the file was restarted due to the loan appearing on the WAMU 9000 report on 11/14/07. I believe this to be a balancing report that the referral group handles daily, and as such have looped in Eric Tate for his input.

Eric,
WAMU had advised in November 2007 that they were walking away from the property and wanted the file charged off. On 11/14/07, the FC was restarted 'per the WAMU 900 FORRST report'.

Can you take a quick look and provide Bill with feedback?

Thank you!

Joshua Baxley
Foreclosure Manager - Attorney Management FIS Foreclosure Solutions, Inc.
A Division of FIS Default Solutions
904.475-1111

-----Original Message-----

From: Bill Newland
Sent: Monday, May 12, 2008 5:55 PM
To: Joshua Baxley; Michael Cloin; Tara Engle
Subject: Fw: loan 11111111

Tara and Josh can you review from our side. Michael can you review from yours

Bill Newland
FVP Operations
904-483-1111
Sent from my BlackBerry Wireless Handheld

-----Original Message-----

From: Thorn, Ann <ann.thorn@wamu.net>
To: Bill Newland
Sent: Mon May 12 16:49:57 2008
Subject: FW: loan 11111111

Would like to understand what happened on this loan. As I understand it, we sent a Kill and Bill on this loan and charged it off, but Fidelity still went to sale.

Please provide some information.

Thanks

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

</pre><i>

The information contained in this message is proprietary. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.</i>

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Tuesday, May 27, 2008 10:10 AM
To: Berens, John <john.berens@wamu.net>; Woodcock, Wendy A. <wendy.woodcock@wamu.net>
Subject: RE: Confidential: Richardson Update

REDACTED

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Berens, John
Sent: Tuesday, May 27, 2008 9:58 AM
To: Thorn, Ann; Woodcock, Wendy A.
Subject: RE: Confidential: Richardson Update

So we are progressing with the rescission of the sale? Does the third party want some cash?

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 9:38 AM
To: Berens, John; Woodcock, Wendy A.
Subject: RE: Confidential: Richardson Update

Since this came out, there has been no activity that I have gotten.
We have an update call at noon today with all the players and I will see if there has been anything happening to give you prior to that meeting.

She did send back the consent to me on Friday night to rescind the sale and provide the 3rd party with the letter we sent to her.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Berens, John
Sent: Tuesday, May 27, 2008 9:16 AM

To: Thorn, Ann; Woodcock, Wendy A.
Subject: FW: Confidential: Richardson Update

I need an update this morning.

From: Gaugl, Sara C.
Sent: Saturday, May 24, 2008 1:29 AM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: RE: Confidential: Richardson Update

Thought you'd be interested in reading the article embedded below, which has appeared in the Daily Breeze. I spoke with Gene earlier this evening -- he was one of the first to break the story earlier this week.

Don/Paul: there were a few assertions made by Ms. Richardson in this article that I'd like to further discuss/clarify with you.

Best,

Sara

Congresswoman Richardson had defaulted on 3 homes, records show
By Gene Maddaus, Staff Writer
05/23/2008

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly \$9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for \$535,000, sold at auction on May 7 to a real estate investor for \$388,000. The lender, Washington Mutual Bank, took a loss of nearly \$200,000 on the deal, and the buyer, James York, agreed to pay her property tax

bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by \$12,410.71, and had made no payments since June.

A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was \$367,436, on an original 2005 loan of \$359,000.

However, the auction was put on hold.

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to July 14, pending a workout of the loan.

Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.

The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed \$19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign \$100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow \$77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes \$169,300 a year. As a member of the Assembly, she made about \$116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself \$18,000 of the \$77,500 in personal loans. She still owes \$220,000 to her campaign consultant - which is unusual for a successful campaign - and about \$330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."

From: Gaugl, Sara C.
Sent: Fri 05/23/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she's claiming that the foreclosure auction of her Sacramento home was "improper" and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an "agreement."

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson's loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER Associated Press Writer

WASHINGTON (AP) — Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1½-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4

of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

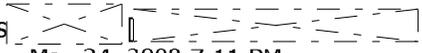
WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct 1 206.228.4666 cell
sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Garbis, Ann <ann.garbis@wamu.net>
Sent: Tuesday, May 27, 2008 9:47 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: FW: (no subject)
Attach: Congresswoman Battles Foreclosure.doc

AOL article I referenced this morning.

Ann Garbis
Vice President - Asset Recovery
Loss Prevention
Washington Mutual Home Loans
904-886-5413

From: BGarbis 
Sent: Saturday, May 24, 2008 7:11 PM
To: Garbis, Ann
Subject: (no subject)

Get trade secrets for amazing burgers. [Watch "Cooking with Tyler Florence" on AOL Food.](#)

Congresswoman Battles Foreclosure

By ERICA WERNER,

AP

Posted: 2008-05-24 11:41:29

Filed Under: [Nation News](#), [Politics News](#)

WASHINGTON (May 24) - Congresswoman Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender. But foreclosure buyer James York say the house is his now.

Richardson said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

Getty Images

Laura Richardson

Richardson said she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

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Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

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To: Berens, John <john.berens@wamu.net>; Woodcock, Wendy A.
<wendy.woodcock@wamu.net>
Subject: RE: Confidential: Richardson Update

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Subject: RE: Confidential: Richardson Update

REDACTED

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By Gene Maddaus, Staff Writer
05/23/2008

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"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

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A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for \$535,000, sold at auction on May 7 to a real estate investor for \$388,000. The lender, Washington Mutual Bank, took a loss of nearly \$200,000 on the deal, and the buyer, James York, agreed to pay her property tax bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by \$12,410.71, and had made no payments since June.

A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was \$367,436, on an original 2005 loan of \$359,000.

However, the auction was put on hold.

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to

July 14, pending a workout of the loan.

Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.

The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed \$19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign \$100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow \$77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes \$169,300 a year. As a member of the Assembly, she made about \$116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself \$18,000 of the \$77,500 in personal loans. She still owes \$220,000 to her campaign consultant - which is unusual for a successful campaign - and about \$330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."

From: Gaugl, Sara C.
Sent: Fri 05/23/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she's claiming that the foreclosure auction of her Sacramento home was "improper" and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an "agreement."

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson's loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'
By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1½-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct 1 206.228.4141 cell
sara.gaugl@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, May 23, 2008 6:35 AM
To: Berens, John <john.berens@wamu.net>; Champney, Steven D. <steven.champney@wamu.net>
Subject: FW: Update York Comment Re: Sale

See below-----3rd party has now "advertised" via WSJ that he will sell back Congresswoman's house to her for the same price she bought it in 2007-----\$175K profit for buyer.

I am available by cell until about 11:00 and then we have another update call around 2 or 3 today. We suspect Richardson was flying back to CA last night as congress let out for the long weekend.

From: Gaugl, Sara C.
Sent: Thu 05/22/2008 09:13 PM
To: Battaglia, Paul J.; Cook, Don; Owen, Jan L.; Woodcock, Wendy A.; Thorn, Ann; Baptista, Geri Ann S.
Cc: Rodriguez, Adrian; Elias, Alan
Subject: Update York Comment Re: Sale

All -
Please see below - York has now publicly offered to resell the home for \$535,000 -- the same price Richardson payed for it in 2007. I will scan recent coverage in an effort to uncover additional info and will route to the team in advance of tomorrow's meeting. It also appears that Richardson has refrained from making further comments at this time.



Buyer of Rep. Laura Richardson's house: She "walked away"

The Wall Street Journal quotes the buyer of U.S. Rep. Laura Richardson's Sacramento house as saying she walked away from the house, and can have it back if she wants it -- for the same price she paid for it in 2007.

Richardson (pictured) has denied a **published report that her house went into foreclosure**, saying she worked with her lender to renegotiate her mortgage.

But James York, the Sacramento broker listed on public documents as the new buyer of the home, tells the Journal's "Developments" blog the congresswoman walked away from the mortgage: **'She's walked away from the property,' he said. 'I would be happy to resell her the home for the \$535,000.'**

That would represent a tidy profit for York, who reportedly bought the Richardson house at auction for \$388,000.

Richardson's office has not answered questions about the Sacramento home. In a statement Wednesday, the Democrat from Long Beach said the house "is not in foreclosure" and that she had reached an agreement with her lender on a loan modification.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228- cell
sara.gaugl@wamu.net

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Subject: Update on Congresswoman Richardson
Location: 877-709- passcode:

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Battaglia, Paul J.; Cook, Don; Thorn, Ann; Woodcock, Wendy A.; Baptista, Geri
Ann S.

Resources: 877-709- passcode:

When: Friday, May 23, 2008 11:30 AM-12:30 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where: 877-709- passcode:

~~*~*~*~*~*~*~*~*

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 5:48 PM
To: Battaglia, Paul J. <paul.battaglia@wamu.net>
Subject: FW: Scan from a Xerox WorkCentre
Attach: Scan001.PDF

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----

From: Oakley, Susan B.
Sent: Thursday, May 22, 2008 5:39 PM
To: Oakley, Susan B.; Thorn, Ann
Cc: Oakley, Susan B.
Subject: Scan from a Xerox WorkCentre

Please open the attached document. It was scanned and sent to you using a Xerox WorkCentre.

Sent by: u258746 [susan.oakley@wamu.net] Number of Images: 2 Attachment File Type: PDF

WorkCentre Location: machine location not set Device Name: XRX0000AA7B4173

For more information on Xerox products and solutions, please visit <http://www.xerox.com>

April 17, 2008

Laura Richardson
717 East Vernon Street
Long Beach, CA 90806

RE: Washington Mutual Loan Number [REDACTED]
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818

WE MAY REPORT/HAVE REPORTED INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Dear Ms. Richardson:

Thank you for your recent contact with our Executive Office. Please find your reinstatement figures enclosed. Please remit the exact reinstatement amount in certified funds to us at the below address:

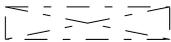
Washington Mutual
Default Cash Processing
7255 Baymeadows Way
Jacksonville, FL 32256

We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire June 4, 2008.

Should you have any further questions, please feel free to contact me at 904-732-[REDACTED]

Sincerely,

Allison Dolan
Default Specialist II – ERT
Washington Mutual Home Loans

RE: Loan Number: 
 Borrower: HELMAR FAMILY REVOCAB
 Property Address: 3622 W CURTIS DR
 SACRAMENTO, CA 95818
 Quote Type: Reinstatement Quote
 Good Through: 4/7/2008
 Loan Type: Conventional Uninsured
 Foreclosure Sale Date: 12:00:00 AM
 Next Due Date will be: 5/1/2008
 Date Prepared: 4/4/2008

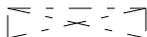
9 months at \$ 4,227.98	\$ 38,051.82
months at \$	\$

Subtotal of Payments Due \$ 38,051.82

Inspection Fees	\$ 0.00
Appraisal Fees	\$ 0.00
NSF Charges	\$ 0.00
Late Charges	\$ 253.68
Property Preservation	\$
Suspense Balance	(\$ (2,486.52))
Restricted Escrow	(\$)
Corporate Advance Balance	\$ 1,157.82
Liens	\$
	\$
Other Fees	\$ 46.80
Outstanding Fees & Costs**	\$

Total for Reinstatement \$ 37,023.60

prhoden



**Please add all collectable outstanding fees and costs to the above total.

**Please review the NewTrak Fees & Cost Module for any outstanding fees and cost do to parties other than yourself. Please include these amounts in your final quote.

From: Thorn, Ann
Sent: Thursday, May 22, 2008 5:41:20 PM
To: Owen, Jan L.
Subject: FW: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Attachments: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Battaglia, Paul J.
Sent: Thursday, May 22, 2008 4:20 PM
To: Thorn, Ann; Woodcock, Wendy A.; Gaugl, Sara C.
Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc



AUTHORIZATION
AND CONSENT
TO RELEASE OF
PERSONAL (14)
(2).doc (21 kB)

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

**AUTHORIZATION AND CONSENT
TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION**

Borrower Name _____

Loan Number _____

Address _____

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this ____ day of _____, 2008, at _____, [State]

(Signature)

From: Thorn, Ann
Sent: Thursday, May 22, 2008 5:09:10 PM
To: Owen, Jan L.
Subject: FW: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Attachments: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Battaglia, Paul J.
Sent: Thursday, May 22, 2008 4:20 PM
To: Thorn, Ann; Woodcock, Wendy A.; Gaugl, Sara C.
Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc



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(2).doc (21 kB)

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TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION**

Borrower Name _____

Loan Number _____

Address _____

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this ____ day of _____, 2008, at _____, [State]

(Signature)

From: Thorn, Ann
Sent: Thursday, May 22, 2008 4:50:24 PM
To: Oakley, Susan B.
Subject: FW: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Attachments: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Send this and the PDF you just sent me back in ONE email.

Thanks

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Battaglia, Paul J.
Sent: Thursday, May 22, 2008 4:20 PM
To: Thorn, Ann; Woodcock, Wendy A.; Gaugl, Sara C.
Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc



AUTHORIZATION
AND CONSENT
TO RELEASE OF
PERSONAL (14)
(2).doc (21 kB)

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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**AUTHORIZATION AND CONSENT
TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION**

Borrower Name _____

Loan Number _____

Address _____

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this ____ day of _____, 2008, at _____, [State]

(Signature)

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 4:49 PM
To: Berens, John <john.berens@wamu.net>; Champney, Steven D.
<steven.champney@wamu.net>
Subject: RE: Congresswoman Richards & David S

****attorney/client privileged information, for internal use Only*****

Yes, it was reviewed prior to going to sale, but the notes were not real clear on the hold and LMT authorized the removal of the hold.

We are working through to see if we can tighten the process here since this was an executive complaint.

I will call you shortly as there is a lot of movement here with next steps regarding the media and jumping on a call with communications and legal in a minute. I have had several conversations with the Congresswoman and she is in damage control and wants to be on the same page with media. She is not at all blaming Wamu for what we have done----at least not to me.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-1211

For Internal Use Only

-----Original Message-----

From: Berens, John
Sent: Thursday, May 22, 2008 4:39 PM
To: Thorn, Ann; Champney, Steven D.
Subject: Fw: Congresswoman Richards & David S

Do we know if this was reviewed?

----- Original Message -----

From: Schneider, David C.
To: Berens, John
Sent: Thu May 22 13:15:37 2008
Subject: Re: Congresswoman Richards & David S

What about the process to look at all loans prior to foreclosure?

ds

----- Original Message -----

From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:58:28 2008
Subject: Re: Congresswoman Richards & David S

Human error. Loss mitigator working their exception report saw we had turned the customer down for loss mit and removed the code.

They should have dug deeper. ERT letter went to customer the day after we removed the code.

I think we have a good case to rescind the sale. Customer will be put back in the same position as prior to the sale assuming she cooperates (we need her agreement to show the postponement letter to the third party). I'll send you an update when I get further info.

----- Original Message -----

From: Schneider, David C.
To: Berens, John
Sent: Thu May 22 12:41:31 2008
Subject: Re: Congresswoman Richards & David S

What went wrong in the process? ds

----- Original Message -----

From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:31:11 2008
Subject: Fw: Congresswoman Richards & David S

----- Original Message -----

From: Thorn, Ann
To: Berens, John; Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.
Sent: Thu May 22 12:26:28 2008
Subject: RE: Congresswoman Richards & David S

*****Attorney Client Information for Internal Use Only*****



Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-1212

For Internal Use Only

-----Original Message-----

From: Berens, John
Sent: Thursday, May 22, 2008 2:43 PM
To: Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Subject: Re: Congresswoman Richards & David S

REDACTED

----- Original Message -----

From: Samuel, Susan L.
To: Berens, John; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Sent: Thu May 22 09:55:00 2008
Subject: Congresswoman Richards & David S

REDACTED

REDACTED

Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Baymeadows Way, JAXB3182
Jacksonville, FL 32256

904-886-
susan.samuel@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 1:29 PM
To: Boulton, Elizabeth A. <elizabeth.boulton@wamu.net>
Subject: FW: Article: Calif. congresswoman's home threatened with repo

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-

For Internal Use Only

From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 12:58 PM
To: Thorn, Ann
Subject: FW: Article: Calif. congresswoman's home threatened with repo

So you have one of the articles circulating thru Wamu.

From: Jenne', Kevin M.
Sent: Thursday, May 22, 2008 12:19 PM
To: Champney, Steven D.; Kallner, Brad; Johnson, Renee T.; Gaugl, Sara C.
Cc: Walser, Michael; Scharf, Will D.
Subject: Article: Calif. congresswoman's home threatened with repo

You probably already know all about this, but I never want to assume. There's some confusion about whether her home has been sold or not, and WaMu hasn't responded about it as of this report.

Calif. congresswoman's home threatened with repo

Thursday May 22, 11:49 am ET

By Don Thompson, Associated Press Writer

Calif. congresswoman's home threatened with repossession after she fails to pay mortgage

SACRAMENTO, Calif. (AP) -- Rep. Laura Richardson has an unusual perspective on the housing foreclosure bills moving through Congress: One of her own homes was threatened with repossession after she failed to pay the mortgage.

Richardson, a Southern California Democrat, bought a two-story home in a leafy, upper-middle-class neighborhood of Sacramento in January 2007, just months after winning a seat in the state Assembly.

She bought the three-bedroom, 1 1/2-bath home in the state capital for \$535,500. The bill collectors started knocking soon after, according to records reviewed Wednesday by The Associated Press.

The city utility department placed a lien on her property in June 2007 for \$154 in unpaid bills, according to documents at the Sacramento County recorder's office. In December, she received a default notice on the mortgage from the collection agency of Washington Mutual Inc., her lender. At that point, she owed \$18,356.

At the time, she had left the Legislature after a quick rise from the Long Beach City Council and moved to Washington after winning a special election to fill a vacant congressional seat. Richardson on Wednesday blamed the frequent job-shifting for financial problems related to the Sacramento property.

A default notice in March this year put the "unpaid balance and other expenses" at \$578,384 and said her 1,639-square-foot house would be auctioned at a trustee sale.

County records show the property was sold to a company called Red Rock Mortgage Inc. of Sacramento for \$388,000 -- although the county assessor's office continues to list Richardson as the owner. No listing could be found for Red Rock.

That sale was officially recorded Monday, according to the records. But Richards said the home was not in foreclosure and had not been seized.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions," Richardson said in a statement Wednesday. "I fully intend to fulfill all financial obligations of this property."

Richardson's chief of staff, Kimberly Parker, told the AP that the mortgage on the home had been sold but that the house had not. The collection agency referred inquiries to Washington Mutual, which did not return a call.

A real estate agent's lock box hung Wednesday from the front door of the 1926-vintage house.

Records at a Sacramento County tax office also show Richardson is delinquent in paying \$8,950 in property taxes.

Richardson moved from the Long Beach City Council to her Assembly seat in 2006, and the next year won a special election to represent a heavily Democratic congressional district that includes Long Beach.

Congressional records show Richardson did not cast votes May 8 on three bills related to the Foreclosure Prevention Act. In her statement, she said she was away from Washington because of her father's funeral.

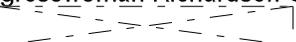
"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," Richardson said in her statement.

Associated Press writers Erica Werner in Washington and Samantha Young and Rich Pedroncelli in Sacramento contributed to this report.

Kevin Jenné | *FVP, Market Research Manager*
Research & Customer Insight
Washington Mutual
V: 206.500.1234 | E: kevin.jenne@wamu.net

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Subject: FW: Congresswoman Richardson Update

Location: 877-709-

Start: 5/22/2008 2:00 PM

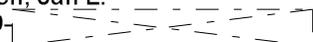
End: 5/22/2008 3:00 PM

Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Owen, Jan L.

Resources: 877-709-

From: Thorn, Ann
Sent: Thursday, May 22, 2008 10:26:40 AM
To: Samuel, Susan L.
Subject: RE: 5/23 & 5/23 daily by phone

I got beth on it already-----it is a freakin mess.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886*

For Internal Use Only

From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 8:28 AM
To: Thorn, Ann
Subject: RE: 5/23 & 5/23 daily by phone

Not a problem. Think we could have Beth B attend? Wendy W had started on working on the congress woman thing (which is a mess) and when I spoke to her this morning she said she'd need to include Asset Recovery in the research of the issue.

Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Baymeadows Way, JAXB3182
Jacksonville, FL 32256

904-886
susan.samuel@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 22, 2008 8:22 AM
To: Samuel, Susan L.; Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Tkachik, Joyce A.
Cc: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.; Oakley, Susan B.; Latek, Debbie
Subject: RE: 5/23 & 5/23 daily by phone

I will not be there today---McKinsey

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886*

For Internal Use Only

From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 8:21 AM
To: Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Thorn, Ann; Tkachik, Joyce A.
Cc: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.; Oakley,

Susan B.; Latek, Debbie

Subject: 5/23 & 5/23 daily by phone

Good morning! With Steve on vacation, we'll hold the daily by phone the next couple days. We've got a couple things to discuss such as Congress woman Richardson and the Board of Directors deck.

Talk to you soon,

Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Baymeadows Way, JAXB3182
Jacksonville, FL 32256

904-886-
susan.samuel@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 22, 2008 8:22:00 AM
To: Samuel, Susan L.; Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Tkachik, Joyce A.
CC: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.; Oakley, Susan B.; Latek, Debbie
Subject: RE: 5/23 & 5/23 daily by phone

I will not be there today---McKinsey

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-

For Internal Use Only

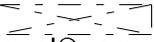
From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 8:21 AM
To: Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Thorn, Ann; Tkachik, Joyce A.
Cc: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.; Oakley, Susan B.; Latek, Debbie
Subject: 5/23 & 5/23 daily by phone

Good morning! With Steve on vacation, we'll hold the daily by phone the next couple days. We've got a couple things to discuss such as Congress woman Richardson and the Board of Directors deck.

Talk to you soon,

Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Baymeadows Way, JAXB3182
Jacksonville, FL 32256

904-886-
susan.samuel@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 8:22 AM
To: Samuel, Susan L. <susan.samuel@wamu.net>; Boulton, Elizabeth A. <elizabeth.boulton@wamu.net>
Cc: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: RE: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

Beth, I need answers this morning.....

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-1234

For Internal Use Only

-----Original Message-----

From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 8:15 AM
To: Thorn, Ann
Cc: Oakley, Susan B.
Subject: FW: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

So you're in the loop should this issue escalate further this week.
(Brad is on vacation starting today through next Wed - I'm going to ask Wendy Woodcock to join the daily on his behalf so we have Loss Mit representation)

Susan Samuel

-----Original Message-----

From: Berens, John
Sent: Thursday, May 22, 2008 7:26 AM
To: Kallner, Brad; Champney, Steven D.
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

This is a little different than the story I heard from you yesterday. Do we know why it went to sale?

----- Original Message -----

From: Battaglia, Paul J.
To: Schneider, David C.
Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan
Sent: Wed May 21 20:15:37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

David,

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-1234
Fax: 206-377-2784

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From: Mathis, Julie A.
Sent: Tuesday, June 24, 2008 4:49:11 PM
To: Thorn, Ann
Subject: Out of Office AutoReply:     Richardson

I will be out of the office Wednesday, June 25th. I will return on Monday, July 7th. If you need immediate attention, please contact Nicol Peters for short sale matters and Pam Beal on modification matters.

Thank you,

Julie Mathis

From: Mathis, Julie A.
Sent: Tuesday, June 24, 2008 4:12:29 PM
To: Thorn, Ann
CC: Rogers, Savannah L.; Beal, Pamela S.
Subject: FW: [REDACTED] Richardson

FYI, I will be out of the office until 7/7/08.

Thanks Savannah.

Julie

From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:24 AM
To: Mathis, Julie A.
Subject: RE: [REDACTED] Richardson

REDACTED

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Mathis, Julie A.
Sent: Tuesday, June 24, 2008 8:56 AM
To: Rogers, Savannah L.
Subject: RE: [REDACTED] Richardson
Importance: High

REDACTED

From: Battaglia, Paul J.
Sent: Monday, June 23, 2008 7:01 PM
To: Mathis, Julie A.; Thorn, Ann
Cc: 'Martin T. McGuinn'
Subject: RE: [REDACTED] Richardson

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101

Phone: 206-500-4261
Fax: 206-377-2784

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From: Gaugl, Sara C.
Sent: Monday, June 23, 2008 1:59 PM
To: Battaglia, Paul J.; Mathis, Julie A.; Thorn, Ann; Elias, Alan; Owen, Jan L.
Cc: Cook, Don; 'Martin T. McGuinn'
Subject: RE: [REDACTED] Richardson

REDACTED

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228[REDACTED] cell
sara.gaugl@wamu.net

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From: Battaglia, Paul J.
Sent: Monday, June 23, 2008 1:54 PM
To: Mathis, Julie A.; Thorn, Ann
Cc: Gaugl, Sara C.; Cook, Don; 'Martin T. McGuinn'
Subject: RE: [REDACTED] Richardson

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

From: Mathis, Julie A.
Sent: Monday, June 23, 2008 1:23 PM
To: Thorn, Ann
Cc: Gaugl, Sara C.; Battaglia, Paul J.

Subject: [REDACTED] Richardson
Importance: High

REDACTED

From: Mathis, Julie A.
Sent: Tuesday, June 24, 2008 9:53:52 AM
To: Thorn, Ann
Subject: FW: [REDACTED] Richardson

FYI

From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:39 AM
To: Johnson, Wonza L.
Cc: Haywood, Oriska S.; Mathis, Julie A.
Subject: [REDACTED] Richardson
Importance: High

Hi Wonza,

There were two checks returned 4/21/08 for delinquent property taxes \$8109.81 + \$405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: AmericanBanker.com Newsroom <morningscan-abonline@list.sourcemediacom.com>
Sent: Tuesday, June 24, 2008 9:12 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: American Banker's Morning Scan for Tuesday, June 24, 2008



Morning Scan

TUESDAY, JUNE 24, 2008

Morning Scan

The news you need from the major dailies

By **Harry Terris**, with contributions from Matt Ackermann, Joe Adler, Todd Davenport, and Marissa Fajt

Updated every business day, circa 9 a.m. ET. Links may require registration/subscription.

Breaking News This Morning ...

"OneWebster" Update: Webster Financial said it expects its ongoing cost-cutting and revenue-boosting program to **lift annual pre-tax earnings by \$50 million** within two years.

Receiving Wide Coverage ...

Inflation, Growth, and Central Banks: An article in the *Times* said the European Central Bank, facing strong labor unions in search of higher wages, has so far taken the lead in fighting worries that **expectations of high long-term inflation are setting in**, with the Fed more preoccupied with recession concerns.

The *Post* said Fed policymakers, which start a two-day FOMC meeting today, are getting together "at a time of **exceptional internal disagreement** over what approach the central bank should take," unlike "the consensus that characterized the Fed for most of the past 20 years."

The *FT* said "the eurozone yesterday slid closer to **stagflation**."

Also in the *Post*, columnist Robert J. Samuelson wrote that, instead of the housing collapse, the credit crunch and higher oil prices, "**the real economic menace may be resurgent inflation**." "There are eerie parallels" between the current situation and when "inflationary psychology... took hold" in the mid-1960s. Arguments for delaying interest rate hikes were similar then, and the results were "disastrous."

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- Window Open; So Is Question of Oversight**
- Pennsylvania Court Case Could Change the Tax Rules for Bank M&A**

Which institutions outperformed and which lagged?

Head to the **Bank Benchmark** tool for bank profiles and peer-group analyses, now updated with 2Q data. Compare Loss Given Default, Defaults to Total Loans, and a dozen other metrics. Users may compare up to 20 institutions.

Wall Street Journal

A front-page article looked at **down-payment assistance programs**, under which nonprofits arrange to provide seller funds to borrowers to cover the required 3% down-payment for FHA loans. "Home builders are again embracing the program" because of poor sales and the collapse of the private subprime loan market. D.R. Horton "is touting '100% financing'" for condos in Maui that start at \$498,000. Advocates of the programs "say they help the FHA fulfill its goal of assisting first-time home buyers" and stimulate the economy, and Rep. Gary Miller, D-Calif., said problems should be addressed by regulation instead of an elimination of the practice. About a third of FHA loans involved downpayments from nonprofits so far this year, compared to less than 2% in 2000, and such loans are "two to three times as likely to default," according to the FHA.

The SEC will propose rules on Wednesday that would allow money-market funds to buy debt without regard to ratings, among other steps that would "**diminish the importance**" of rating agencies. "Regulators have grown concerned that the reliance on ratings in various market rules gives investors a sense of false comfort."

The Senate Banking Committee is scheduled to vote Wednesday on **two Democrats and a Republican nominated to the SEC** by President Bush. The five-member commission "has been without Democrats for months" and the recommendation "could clear the way" for confirmation before the July 4 holiday.

Jeff Lane, who Bear Stearns hired to lead its asset management arm last June but whose tenure was "cut short" by the firm's recent collapse, was **named chief executive of Modern Bank**, a New York private bank. "Mr. Lane says Bear Stearns's issues made it difficult for him to restore credibility to the asset-management unit, which oversaw about \$40 billion when he was there."

Despite backing from "core shareholder Cerberus Group," Aozora Bank is bedeviled by "**uncertainty...about its**

strategy as neither a commercial nor a pure investment bank." The stocks of Japanese peers have gained an average 25% since a nadir in the Tokyo Stock Exchange in March, but Aozora's shares slid 14% and are now trading at less than half the price at which they were sold in an IPO 19 months ago.

Addressing the crisis roiling Wall Street in "The Game," Dennis K. Berman wrote that "the best way to protect the public may be the most ironic one of all: to **push commercial and investment banks ever closer together.**" "Three or four years out, the investment-banking model is coming to an end," said one investment banker. "If it walks like a bank and quacks like a bank, it's going to have capital ratios like a bank."

"Breakingviews" looked at a mechanism that would lift TPG's \$7 billion investment in WaMu **back above water**: if the thrift company sells a significant amount of additional shares in the next 18 months, it will have to make up the difference on any discount to the price of the securities TPG bought. TPG "could even end up owning most of the thrift's shares."

"Heard on the Street" column said Barclays could announce a deal to sell an \$8 billion stake to Asian and Middle Eastern investors as early as Wednesday, but investor "**calls for a change in management could follow**" anyway because of a slump in its shares. Still, "a wholesale managerial shake-up, for now, doesn't appear to be in the works."

An item in Personal Journal said **an end to the housing slump is still likely a long way off** according to an annual report by Harvard's Joint Center for Housing Studies.

New York Times

American corporations repatriating overseas profits got **\$265 billion in tax deductions** under a one-time tax break.

Financial Times

The paper led with a story about **short selling in U.K. banks** disclosed by hedge funds, including Harbinger's 3.29% short position in HBOS and Tiger's short position in Bradford & Bingley. The FSA's new rules on short sales forced the funds to report the positions. A **Q&A** inside the paper tackles the new disclosures and the FSA's motivation for requiring them.

The front of Companies & Markets said Daiwa SMBC is setting up a derivatives business in London and Asia, joining the **broad push by Japanese banks** to seize the advantage conferred by their relative strength in current markets. It has poached talent from Calyon and JPMorgan Cazenove for its trading desks.

Another story on the front of Companies & Markets said banks funding the \$34 billion leveraged buyout of Canada's BCE want **changes to the deal**, possibly including a higher rate, more equity, and stronger covenants. The article said Toronto-Dominion "finds itself in a complicated position because it has also committed to provide equity for the deal."

An unidentified group of investors has made it known that they want to buy a **20% stake in Spain's Banco Popular**.

An incipient effort in the U.S. to establish a **Libor alternative** is running into Libor-like problems, which an article said could remove "some heat from allegations" that Libor is misleading.

A consulting shop's study found that 9 of 42 foreign banks in China expect to **double their revenues** in the country this year.

China's only legitimate global financial center is in Hong Kong, but three other cities — Beijing, Shanghai, and Shenzhen — are all **pushing plans to build themselves into hubs**. Shanghai apparently has the early edge.

The intergovernmental Financial Action Task Force warned yesterday that **financing of weapons of mass destruction** posed a "real and ongoing threat" to the international financial system. The group's report, which will be published this week, said financial institutions need to do more to reveal dealers doing business under aliases.

Dexia has set up a \$5 billion **line of credit for FSA**, its bond insurance subsidiary.

An article noted the continuing **market pain of regional U.S. banks**, which it said are facing writedowns.

An analytical piece offered the latest look at **dark pools of liquidity**.

An article said banks and monolines continue to discuss the **costs of commuting credit default swaps worth billions**, and one analyst is sure that banks are going to take second-quarter charges related to monoline downgrades. "Lex" concludes that regulators are **primarily worried about municipal finance** — and will always choose Main Street over Wall Street.

"Lex" wonders **whether the U.K. needs a Fannie Mae**, and concludes that no such "Gordon Mac" is necessary. The housing market should correct itself, the column says, and it's no great loss if 25 year olds without down payments can't buy houses.

In an opinion piece, CFTC Commissioner Bart Chilton addressed the "**London loophole**" in oil commodities, which he said allows traders to arbitrage between London and New York, and effectively put half the market beyond CFTC regulation.

An editorial has the beginnings of a Goldilocks analogy in **recommending that the ECB raises rates once — but only once**.

Washington Post

The European Union **froze the assets of Bank Melli**, Iran's largest bank, as a part of a package of sanctions that reflect impatience over negotiations to stop the country's uranium enrichment program. The U.S. imposed sanctions on three Iranian banks, including Bank Melli, in October.

Financial services are among the things that are increasingly being **marketed to young people in India** as outsourced jobs bring more income. "Studies show that they are eager to put the latest iPods, brand-name sunglasses and cellphones on their credit cards, take out a loan to get an apartment or car, and worry about it all later."

"In the Loop" said 20 executives from major credit card companies descended on Washington last week as a part of the **lobbying war over interchange**. The column also tried to gauge whether Rep. Laura Richardson, D-Calif., whose financial troubles include a foreclosure of her Sacramento home, has the support of her party. House Majority Leader Steny Hoyer gave backing to the idea of an Ethics Committee investigation, but is also scheduled to host a fundraising reception "to help pay her campaign's substantial debt."

"Deals" columnist Allan Sloan offered some **observations on Lehman Brothers**: regardless of his ultimate fate as chief executive, Dick Fuld has been paid a lot of money; the Fed probably will not let the firm fail, but that doesn't make its stock attractive; and "size doesn't matter — competence does."

We missed **Sen. Kent Conrad's letter** to the *Post* in Monday's paper. Similar to the **one** he sent to the *WSJ*,

Mr. Conrad said that he "did not ask for, expect or receive preferential treatment in the pricing of my loans."

For further information please call our customer service department at (800) 221-1809, 8:30 AM - 5:30 PM (EST) or e-mail custserv@americanbanker.com

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 SourceMedia

Subject: Richardson
Location: call her

Start: 6/23/2008 4:00 PM
End: 6/23/2008 4:30 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Mathis, Julie A.; Rogers, Savannah L.

Optional Attendees: Thorn, Ann

Resources: call her

When: Monday, June 23, 2008 4:00 PM-4:30 PM (GMT-05:00) Eastern Time (US & Canada).

Where: call her

~~*~*~*~*~*~*~*~*

Subject: Updated: Richardson Update
Location: 888-595[]

Start: 6/19/2008 1:00 PM
End: 6/19/2008 1:30 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Baptista, Geri Ann S.; Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann; Owen, Jan L.

Resources: 888-595[]

changing time to accommodate schedules

Subject: Richardson Update
Location: 888-595-

Start: 6/19/2008 12:00 PM
End: 6/19/2008 12:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann;
Owen, Jan L.

Resources: 888-595-

When: Thursday, June 19, 2008 9:00 AM-9:30 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.

Where: 888-595-

~~*~*~*~*~*~*~*~*

Subject: Updated: Richardson Update

Location: 888-595-[redacted]

Start: 6/19/2008 1:00 PM

End: 6/19/2008 1:30 PM

Show Time As: Tentative

Recurrence: (none)

Meeting Status: Declined

Required Attendees: Baptista, Geri Ann S.; Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann; Owen, Jan L.

Resources: 888-595-[redacted]

changing time to accommodate schedules

From: Laura Richardson <laurarichardson@wamu.net>
Sent: Wednesday, June 18, 2008 10:30 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Fw: Loss Mit
Attach: Borrower Assistance Form 5.08.pdf

Ann,
FYI---
NO REFERENCE TO TIME DEADLINES.
Laura Richardson

----- Forwarded Message -----

From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: laurarichardson@wamu.net
Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>
Sent: Friday, June 6, 2008 12:10:05 PM
Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,

Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-1325
904 886-1325 fax

14. Have you already spoken to a debt counseling service?

- Yes No

15. How many cars do you own?

- 1 2 3 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER	CO-BORROWER
Other Home Loans, Rent & Liens	\$	\$
Auto Loan(s)	\$	\$
Auto Insurance & Other Expenses	\$	\$
Credit Cards & Installment Loans	\$	\$
Health Insurance	\$	\$
Medical Expenses	\$	\$
Child Care, Child Support & Alimony	\$	\$
Food & Miscellaneous Spending Money	\$	\$
Utilities	\$	\$
Other _____	\$	\$
Other _____	\$	\$
TOTAL	\$ 0	\$ 0

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	\$	\$
Other Income (unemployment, child support, etc.)	\$	\$
Other _____	\$	\$
Other _____	\$	\$
TOTAL	\$ 0	\$ 0

18. Please enter how much money you have in the assets below, and total them in the last row.

ASSET	BORROWER	CO-BORROWER
Checking Account(s)	\$	\$
Savings & Money Market Account(s)	\$	\$
Stocks, Bonds & CDs	\$	\$
Retirement Account(s)	\$	\$
Home Equity	\$	\$
Other Real Estate Equity	\$	\$
Cars (with no loan payments)	\$	\$
Other _____	\$	\$
TOTAL	\$ 0	\$ 0

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

X

Borrower

X

Date

Co-borrower

Date

WaMu Cares Borrower Assistance Checklist

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

DON'T FORGET! DID YOU...

- Fully complete all questions?
Remember: If you have a co-borrower, we need his or her information, too.
- Sign and date this form?
- Include copies of your:
 - Checking account statement(s)
 - Savings account statement(s)
 - Income history:
 - If you are self-employed—your past six months' profit-and-loss statements and most recent Federal tax return
 - If you receive regular paychecks—your two most recent pay stubs
- Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

- * **Fax:** 904-886-1328 or 904-886-1329
- * **Mail:** WaMu Home Ownership Preservation,
7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

From: Laura Richardson <laurarichardson@wamu.net>
Sent: Wednesday, June 18, 2008 10:28 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Re: Loss Mit

FYI---

My notice of delay AND NO REFERENCE TO TIME DEADLINES.

Laura Richardson

----- Original Message -----

From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: Laura Richardson <laurarichardson@wamu.net>
Sent: Thursday, June 12, 2008 1:05:34 PM
Subject: RE: Loss Mit

Thanks, I will let them both know.

Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-1325
904 886-1325 fax

From: Laura Richardson [mailto:laurarichardson@wamu.net]
Sent: Thursday, June 12, 2008 10:20 AM
To: Mathis, Julie A.
Subject: Re: Loss Mit

Please advise Ann Thorne that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it.

I will be in touch.

Laura

----- Original Message -----

From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: laurarichardson@wamu.net
Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>
Sent: Friday, June 6, 2008 12:10:05 PM
Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,

Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-
904 886-1325 fax

From: Laura Richardson <laurarichardson@wamu.net>
Sent: Wednesday, June 18, 2008 10:24 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Re: Follow-up on Loss Mit

Ms. Thorn,

Due to the numerous issues that have surrounded my agreement and the improper sale of my property, I am working with my original broker to complete the application accurately. I am limited to his availability therefore it is taking longer than I expected. I advised Ms. Mathis of my delay via email and was told you would be notified.

I was quite surprised with your attached letter that requires submittal by Friday which I do not believe was expressed before. If you recall, it was I, that suggested we begin the process prior to the completion of the recession not WAMU.

I will meet your deadline; however, in the future clear indications of time deadlines is needed.

Laura Richardson

----- Original Message -----

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <laurarichardson@wamu.net>
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-1234

For Internal Use Only

Full Name: Laura Richardson
Last Name: Richardson
First Name: Laura

E-mail: laurarichardson@ [REDACTED]
E-mail Display As: laurarichardson@ [REDACTED]

From: Woodcock, Wendy A.
Sent: Monday, June 02, 2008 12:56:27 PM
To: Thorn, Ann; Mathis, Julie A.
Subject: Congresswoman Richardson

Julie,

There is a chance that the foreclosure rescission will be recorded while I'm out of the office tomorrow or the next day. If so, I need you to step in to provide Richardson with the Borrower's Financial form and cover letter to obtain her current financial information, in consideration of a workout.

Ann: I'm guessing you will want Julie to be present when you talk to Richardson this week.

Wendy Woodcock, VP
Division Manager
Homeownership Preservation Dept.

Washington Mutual
7255 Baymeadows Way
Jacksonville, FL 32256

904.886.1325
904.886.1325 fax
wendy.woodcock@wamu.net

WaMu – Simpler banking and more smiles.



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From: Graves, Tracy A. <tracy.graves@wamu.net>
Sent: Friday, May 30, 2008 4:23 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: RE: Laura Richardson Foreclosure Rescission ([REDACTED])

After the last two weeks you have had, a pool day is well deserved and NEEDED!!! ENJOY!

-----Original Message-----

From: Thorn, Ann
Sent: Friday, May 30, 2008 4:22 PM
To: Battaglia, Paul J.; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'MMcguinn@kirbymac.com'; Graves, Tracy A.; Hawk, Amanda L.; Cook, Don
Subject: Re: Laura Richardson Foreclosure Rescission ([REDACTED])

U guys are the best. Thank u. Sorry I have been sitting by the pool all day without you!!!

Sent from my BlackBerry Wireless Handheld

----- Original Message -----

From: Battaglia, Paul J.
To: Thorn, Ann; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'MMcguinn@kirbymac.com'; Graves, Tracy A.; Hawk, Amanda L.; Cook, Don

Sent: Fri May 30 12:50:25 2008
Subject: RE: Laura Richardson Foreclosure Rescission ([REDACTED])

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

-----Original Message-----

From: Thorn, Ann
Sent: Friday, May 30, 2008 12:39 PM

To: Battaglia, Paul J.; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'MMcguinn'; Graves, Tracy A.
Subject: Re: Laura Richardson Foreclosure Rescission

Beth get with amanda hawk or guy to get this cut today.

Sent from my BlackBerry Wireless Handheld

----- Original Message -----

From: Battaglia, Paul J.
To: Thorn, Ann; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'Martin T. McGuinn'
Sent: Fri May 30 12:17:19 2008
Subject: Laura Richardson Foreclosure Rescission

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Friday, May 30, 2008 4:26 AM
To: Chiu, Huey-Jen
Cc: Battaglia, Paul J.
Subject: Recission

REDACTED

Subject: Richardson Update
Location: 877-709[]

Start: 6/2/2008 12:30 PM
End: 6/2/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Cook, Don; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.; GM QSM DTE
Resources: 877-709[]

When: Monday, June 02, 2008 9:30 AM-10:00 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where: 877-709[]

~~*~*~*~*~*~*~*~*

From: Boulton, Elizabeth A. <elizabeth.boulton@wamu.net>
Sent: Friday, May 30, 2008 3:55 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: RE: Laura Richardson Foreclosure Rescission

Amanda, has handled.

Thank you,

Beth

-----Original Message-----

From: Thorn, Ann
Sent: Friday, May 30, 2008 3:39 PM
To: Battaglia, Paul J.; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'MMcguinnl'; Graves, Tracy A.
Subject: Re: Laura Richardson Foreclosure Rescission'

Beth get with amanda hawk or guy to get this cut today.

Sent from my BlackBerry Wireless Handheld

----- Original Message -----

From: Battaglia, Paul J.
To: Thorn, Ann; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'Martin T. McGuinn' <>
Sent: Fri May 30 12:17:19 2008
Subject: Laura Richardson Foreclosure Rescission

REDACTED

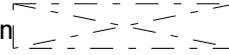
Paul J. Battaglia
First Vice President and Senior Counsel Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Friday, May 30, 2008 4:26 AM
To: Chiu, Huey-Jen
Cc: Battaglia, Paul J.
Subject: Recission

REDACTED

From: Brignac, Deborah P.
Sent: Friday, May 30, 2008 3:39:00 PM
To: Thorn, Ann
Subject: Out of Office AutoReply: Laura Richardson Foreclosure Rescission



I will be out of the office Friday, 5/30. If you require immediate assistance please contact Huey-Jen Chiu at (818) 775-2340 or huey-jen.chiu@wamu.net. Thank you.

NOTE: Please direct all DIL, Senior Lien Monitoring and TDUS inquiries to crcreferrals@wamu.net. Thank you.

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Thursday, May 29, 2008 9:16 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: RE: Richardson Update: Daily Breeze

I was just watching CNN as well, and Campbell Brown didn't end up covering the story. Odd. I'll watch for it again tomorrow night and will back.

Perhaps they weren't able to get their facts straight in time. :)

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500. [redacted]
sara.gaugl@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 29, 2008 5:59 PM
To: Gaugl, Sara C.
Subject: RE: Richardson Update: Daily Breeze

Sara, watching CNN and nothing has come across. Is it going to be on?

From: Gaugl, Sara C.
Sent: Thu 05/29/2008 07:50 PM
To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann
Subject: Richardson Update: Daily Breeze

All:
As an update, here's another article written by Gene Maddaus, which posted earlier today.

Gene contacted me a moment ago with follow-up questions - I'll update you after I am able to connect with him.

Best,

Sara

Representative had history of missed loan payments

By Gene Maddaus Staff Writer
Article Launched: 05/29/2008

Rep. Laura Richardson, whose housing woes have been national news for the past week, defaulted a total of eight times on three properties since 2004, a thorough review of county records indicates.

Records show she has defaulted five times on her primary residence in Long Beach - including three in the last year, as she diverted her private resources into her campaign for Congress.

Richardson's housing troubles are more extensive than previously reported, and include two defaults from 2004, when she was a Long Beach city councilwoman.

Her habit of missing payments caught up with her earlier this month, when her Sacramento home was sold at a foreclosure auction. Richardson has said she will try to reacquire that property, but the real estate broker who bought it is refusing to give it back, and the law appears to favor his position.

The newly discovered property records indicate that Richardson was already behind on her payments on her Long Beach house before Rep. Juanita Millender-McDonald died in April 2007. The veteran congresswoman's death opened up the seat for Richardson.

Richardson received a default notice on May 10, 2007, indicating she was \$12,326.78 behind on her Long Beach home. She had not made a payment since January, when she bought her Sacramento home with no money down for \$535,000.

The loan against the Long Beach property was issued the previous summer, when Richardson refinanced for a sum of \$446,250.

The original loan, issued in 1999, was for \$108,000.

Richardson took \$100,000 of the proceeds from the refinancing, and lent it to her 2006 Assembly campaign. After winning the election, she raised some money to pay back the loan, but then turned around and put \$77,500 into her congressional campaign.

Richardson made a payment on the Long Beach property in May, and the default was rescinded. But she immediately stopped making payments again and a second default notice, for \$15,101, was issued in October.

Once again, Richardson made a payment on the arrearage but stopped making further payments. The loan defaulted again in March, at which point she owed \$19,921.74.

The default notice was withdrawn again a few days later, and Richardson says she is now current on the Long Beach loan.

Richardson also defaulted twice on the original loan on the Long Beach property in 2004, in the wake of her divorce. She was \$8,376.49 behind on her payments in March 2004. She caught up, but quickly fell behind again and by September owed \$5,815.73. That arrearage was later repaid, and Richardson was able to stay current on the house until 2007.

Last summer and fall, Richardson defaulted twice on her San Pedro property. The first time, in September 2007, she owed \$12,410.71. She made a payment and was able to get that notice rescinded, but stopped making payments again, and a new default notice was issued in January.

That default led to a notice that an auction would be held on May 14. Before it got to that point, Richardson said she was able to negotiate a loan modification, and that auction has been put on hold until July.

Richardson has also stiff-armed smaller creditors.

In August 2007, she walked into Sir Speedy Printing in Signal Hill, and made a rush order for 380 invitations announcing her election to Congress.

The print shop dropped other orders and staffers put in overtime to meet the request. The order was filled on time the next day, but Richardson never paid the \$150 invoice, said the print shop's owner, Allen McLean.

McLean said he and his wife call about once a month to try to collect the debt, but are always told by staffers that Richardson doesn't have the money.

"It's just irritating," he said. "She's not just doing this to the big guys. She's doing it to the small guys, too."

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500[REDACTED]
sara.gaugl@wamu.net

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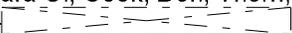
Subject: Updated: Richardson update
Location: 877-709-8394 passcode 660080#

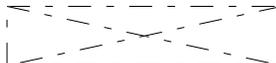
Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.; Oakley, Susan B.;
Gaugl, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann

Resources: 877-709-



Subject: Updated: Richardson update
Location: 877-709-[redacted]

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Tentative

Required Attendees: Gaugl, Sara C.; Battaglia, Paul J.; Woodcock, Wendy A.; Cook, Don; GM QSM DTE; Baptista, Geri Ann S.; Thorn, Ann; Thorn, Ann; Oakley, Susan B.

Resources: 877-709-[redacted]

From: Champney, Steven D. <steven.champney@wamu.net>
Sent: Thursday, May 29, 2008 6:55 AM
To: Thorn, Ann <ann.thorn@wamu.net>; Samuel, Susan L. <susan.samuel@wamu.net>
Subject: RE: Richardson

Ann/Susan maybe at 9:50. Johns dailys are only lasting about 10-15 mins

Steven Champney, SVP
National Default Servicing

Washington Mutual
7301 Baymeadows Way
Mailstop: JAXB3182
Jacksonville, FL 32256

904.886.1111   
steven.champney@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 29, 2008 6:42 AM
To: Champney, Steven D.; Samuel, Susan L.
Subject: Richardson

Was on the phone last night with Richardson for about half hour and want to get with you and John this morning if you both have time to get direction/authorization before I meet with Don later today.

Thanks

From: Kolkowski, Matthew
Sent: Wednesday, May 28, 2008 5:06:25 PM
To: Thorn, Ann; Kallner, Brad; Woodcock, Wendy A.
Subject: RE: Sale Invalidations - Loss Mit

Right off the bat there is a 35 SP to 27 Prime spilt...Wendy FYI, im checking into the CRC stuff.

From: Berberovic, Janna E.
Sent: Wednesday, May 28, 2008 10:46 AM
To: Thorn, Ann; Kolkowski, Matthew; Kallner, Brad; Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit

Here is the loan-level list.

The largest categories by reason for LMT sale reversals are:

Short Sale	19
Repayment Plan	7
Reinstated	13
Modification	15

<< File: March - April 2008 - LMT Sale Reversals.xls >>

Thanks,

Janna Berberovic
Washington Mutual Bank
AR MIS
904-886- 
janna.berberovic@wamu.net

<< OLE Object: Picture (Metafile) >>

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From: Thorn, Ann
Sent: Wednesday, May 28, 2008 1:08 PM
To: Kolkowski, Matthew; Kallner, Brad; Boulton, Elizabeth A.; Berberovic, Janna E.
Subject: RE: Sale Invalidations - Loss Mit

Beth/Janna, please send the prime/subprime reversals due to LMT to Matt and Brad

Thanks

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886- *

For Internal Use Only

From: Kolkowski, Matthew
Sent: Wednesday, May 28, 2008 11:31 AM
To: Kallner, Brad; Thorn, Ann
Subject: RE: Sale Invalidations - Loss Mit

All sales that we rescind have to come through me, I can only think of a hand full over the last 30/60 days...not the volumes below.

Ann - when you get the detail please send it to me.

From: Kallner, Brad
Sent: Wednesday, May 28, 2008 5:33 AM
To: Kolkowski, Matthew
Subject: FW: Sale Invalidations - Loss Mit
Importance: High

Matt,

You own the subprime California stuff, are we rescinded sales, look at opportunities and discuss with your teams please.

Brad

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 5:06 PM
To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.
Cc: Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**—62 in March and April. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes-----not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-

For Internal Use Only

From: Brignac, Deborah P.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775- (818) 775-2510 fax
deborah.brignac@wamu.net

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JPMC - 004295
CONFIDENTIAL
CSOC.RICH.005792

From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Tuesday, May 27, 2008 12:57 PM
To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

REDACTED

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-*

For Internal Use Only

From: Chiu, Huey-Jen
Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.
Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

REDACTED

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775-
huey-jen.chiu@wamu.net

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From: Berberovic, Janna E.
Sent: Wednesday, May 28, 2008 1:45:40 PM
To: Thorn, Ann; Kolkowski, Matthew; Kallner, Brad; Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit

Attachments: March - April 2008 - LMT Sale Reversals.xls; Picture (Metafile)

Here is the loan-level list.

The largest categories by reason for LMT sale reversals are:

Short Sale	19
Repayment Plan	7
Reinstated	13
Modification	15



March - April
2008 - LMT
Sale
Reversals.xls
(44 kB)

Thanks,

Janna Berberovic
Washington Mutual Bank
AR MIS
904-886-
janna.berberovic@wamu.net

The Elite Group
BE RECOGNIZED

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From: Thorn, Ann
Sent: Wednesday, May 28, 2008 1:08 PM
To: Kolkowski, Matthew; Kallner, Brad; Boulton, Elizabeth A.; Berberovic, Janna E.
Subject: RE: Sale Invalidations - Loss Mit

Beth/Janna, please send the prime/subprime reversals due to LMT to Matt and Brad

Thanks

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-

For Internal Use Only

From: Kolkowski, Matthew
Sent: Wednesday, May 28, 2008 11:31 AM
To: Kallner, Brad; Thorn, Ann
Subject: RE: Sale Invalidations - Loss Mit

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Ann - when you get the detail please send it to me.

From: Kallner, Brad
Sent: Wednesday, May 28, 2008 5:33 AM
To: Kolkowski, Matthew
Subject: FW: Sale Invalidations - Loss Mit
Importance: High

Matt,

You own the subprime California stuff, are we rescinded sales, look at opportunities and discuss with your teams please.

Brad

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 5:06 PM
To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.
Cc: Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**—62 in March and April. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes-----not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886- *

For Internal Use Only

From: Brignac, Deborah P.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-   (818) 775-2510 fax
deborah.brignac@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-
Fax: 206-377-2784

NOTICE: This communication may contain legally privileged or other confidential information. If you have received it in error, please advise the sender by reply e-mail and immediately delete the message and any attachments without copying or disclosing the contents. Thank You.

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 12:57 PM
To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

REDACTED

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-*

For Internal Use Only

From: Chiu, Huey-Jen
Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.
Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775--
huey-jen.chiu@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

	A	B
1	TOTAL LMT SALE REVERSALS - 03.08-04.08	
2		
3	BY REASON FOR SALE REVERSAL	
4		
5	Comments	Total
6	Three Month Stip MOD	1
7	Short Sale	19
8	Repayment Plan	7
9	Reinstated	13
10	Modification	15
11	Freddie Mac is requesting that this loan be rescinded so that we can complete the workout.	1
12	FNMA Special forbearance	1
13	FMAC FB	1
14	FB Plan	1
15	90-DAY SPECIAL FORBEARANCE	1
16	90 day forbearance plan was completed	1
17	???????Emailed Vanja at FIS	1
18	Grand Total	62

TOTALS

	A	B	C	D	E	F	G	H	I
	LOAN NUMBER	ZONE CATEGORY	Root Cause	Comments	REESTABLISHMENT MEMO SENT ACTUAL 182	FC SALE REVERSED ACTUAL 789	NEXT PAYMENT DUE DATE	Total FIRST PRINCIPAL BALANCE	PROPERTY ALPHA STATE CODE
1									
2		1	Loss Mitigation	Reinstated		4/28/2008	5/1/2008	231539.04	CO
3		1	Loss Mitigation	Repayment Plan		4/28/2008	8/1/2007	1374192.21	CA
4		1	Loss Mitigation	Short Sale		4/4/2008	8/1/2007	315240.21	CA
5		1	Loss Mitigation	Repayment Plan		4/7/2008	8/1/2007	754693	CA
6		1	Loss Mitigation	FMAC FB		4/28/2008	8/1/2007	2137500	CA
7		1	Loss Mitigation	Repayment Plan		4/23/2008	5/1/2007	263405.42	CA
8		1	Loss Mitigation	Reinstated		4/18/2008	5/1/2008	287394.9	NV
9		1	Loss Mitigation	90-DAY SPECIAL FORBEARANCE		4/4/2008	8/1/2007	39510.15	TX
10		1	Loss Mitigation	Modification		4/17/2008	1/1/2007	324074.8	CO
11		1	Loss Mitigation	Reinstated		4/26/2008	1/1/2008	86264.06	NC
12		1	Loss Mitigation	Reinstated		4/3/2008	5/1/2008	373953.77	NV
13		1	Loss Mitigation	FNMA Special forbearance		4/9/2008	8/1/2007	36844.24	MI
14		1	Loss Mitigation	Short Sale		4/11/2008	11/1/2007	231127.63	GA
15		1	Loss Mitigation	Repayment Plan		4/25/2008	10/1/2007	171587.08	NH
16		1	Loss Mitigation	Reinstated		4/24/2008	9/1/2007	194208.63	WA
17		1	Loss Mitigation	Modification		4/7/2008	5/1/2008	41822.83	MI
18		1	Loss Mitigation	FB Plan		4/11/2008	8/1/2007	78551.52	PA
19		1	Loss Mitigation	Reinstated		4/18/2008	5/1/2008	79789.79	IL
20		2	Loss Mitigation	Short Sale	4/1/2008	4/9/2008	7/1/2007	452235.03	AZ
21		2	Loss Mitigation	Modification	4/17/2008	4/17/2008	8/1/2007	375075.11	CA
22		2	Loss Mitigation	Modification	4/8/2008	4/8/2008	7/1/2007	587694.78	CA
23		2	Loss Mitigation	Modification	4/3/2008	4/3/2008	8/1/2008	88584.3	TN
24		2	Loss Mitigation	Modification	4/14/2008	4/14/2008	9/1/2007	69828.28	GA
25		2	Loss Mitigation	Three Month Stip MOD	4/8/2008	4/7/2008	8/1/2007	85603.97	MO
26		2	Loss Mitigation	Short Sale	4/9/2008	4/9/2008	7/1/2007	248407.51	RI
27		2	Loss Mitigation	Short Sale	4/22/2008	4/22/2008	8/1/2007	438375.47	CA
28		2	Loss Mitigation	Short Sale	2/22/2008	4/14/2008	7/1/2007	190763.52	CO
29		2	Loss Mitigation	Short Sale	4/9/2008	4/6/2008	10/1/2007	517953.44	VA
30		2	Loss Mitigation	Modification	3/25/2008	4/25/2008	8/1/2007	258645.32	CT
31		2	Loss Mitigation	????????Emailed Vanja at FIS		4/5/2008	10/1/2007	221266.64	GA
32		2	Loss Mitigation	Short Sale	4/14/2008	4/15/2008	7/1/2007	229051.41	WA
33		2	Loss Mitigation	Reinstated	4/14/2008	4/14/2008	5/1/2008	115712.43	CA
34		2	Loss Mitigation	Modification		4/28/2008	10/1/2008	110949.75	OH
35		2	Loss Mitigation	Repayment Plan	3/26/2008	4/18/2008	3/1/2007	110536.59	TX
36		1	Loss Mitigation	Reinstated		3/7/2008	3/1/2008	222208.27	NC
37		1	Loss Mitigation	Freddie Mac is requesting that this loan be rescinded so that we can complete the workout.		3/16/2008	1/1/2007	101817.66	MI
38		1	Loss Mitigation	Repayment Plan		3/26/2008	12/1/2007	47627.92	MI
39		1	Loss Mitigation	Repayment Plan		3/10/2008	9/1/2007	194298.09	CA
40		1	Loss Mitigation	Reinstated		3/28/2008	5/1/2007	54543.38	MA
41		1	Loss Mitigation	Short Sale		3/17/2008	7/1/2007	382304.43	CA
42		1	Loss Mitigation	Reinstated		3/20/2008	3/1/2008	83141.8	TN
43		1	Loss Mitigation	90 day forbearance plan was completed		3/4/2008	6/1/2007	317668.69	CA
44		1	Loss Mitigation	Reinstated		3/14/2008	4/1/2008	79135.62	MD
45		2	Loss Mitigation	Short Sale	3/4/2008	3/4/2008	8/1/2007	107925.5	GA
46		2	Loss Mitigation	Short Sale	2/25/2008	3/6/2008	7/1/2007	79778.64	TN
47		2	Loss Mitigation	Modification	3/27/2008	3/28/2008	10/1/2008	487209.49	CA

	J	K	L	M	N	O	P	Q
	FC ATTORNEY NAME	FC Investor Category	FC STATUS CODE	MAN CODE	ZONE	FC START DATE	FC SALE DATE	FC STOP CODE
1								
2	ARONOWITZ & FORD, LLP	FHLMC	R	F	00	4/26/2008		0
3	QUALITY LOAN SERV CORP	PRIV	S	W	00	11/9/2007		3
4	QUALITY LOAN SERV CORP	WAMU	S	W	00	11/13/2007		3
5	CALIFORNIA RECONVEYANCE	WAMU	S	W	00	8/22/2007		3
6	CALIFORNIA RECONVEYANCE	PRIV	S	W	00	9/7/2007		3
7	CALIFORNIA RECONVEYANCE	PRIV	S	W	00	8/16/2007		3
8	CALIFORNIA RECONVEYANCE	FHLMC	R	0	00	4/22/2008		0
9	CODILIS & STAWIARSKI, PC	FHLMC	S	W	00	11/20/2007		3
10	CASTLE, MEINHOLD &	FNMA	S	F	00	4/6/2007		3
11	SHAPIRO & INGLE	FNMA	R	F	00	4/29/2008		0
12	CALIFORNIA RECONVEYANCE	WAMU	R	0	00	4/11/2008		0
13	ORLANS ASSOCIATES PC	FNMA	A	F	00	10/19/2007		3
14	SHAPIRO & SWERTFESER	WAMU	A	F	00	2/26/2008		3
15	ORLANS MORAN PLLC	FHLMC	S	W	10	2/11/2008		3
16	QUALITY LOAN SERV CORP	PRIV	S	F	00	12/7/2007		3
17	TROTT & TROTT	FNMA	S	0	00	4/6/2008		3
18	PHELAN HALLINAN & SCHMIEG	FHLMC	S	W	00	8/24/2007		3
19	PIERCE & ASSOCIATES	WAMU	C	0	00	4/17/2008		3
20	CALIFORNIA RECON. CO.	WAMU	S	W	47	11/23/2007		2
21	CALIFORNIA RECON. CO.	PRIV	R	W	47	12/12/2007		0
22	CALIFORNIA RECON. CO.	PRIV	A	F	43	11/6/2007		4
23	SHAPIRO & KIRSCH LLP	PRIV	R	W	41	2/11/2008		0
24	MC CURDY & CANDLER L.L.C.	PRIV	S	W	47	2/4/2008		2
25	MARTIN, LEIGH & LAWS	WAMU	S	W	47	3/5/2008		2
26	ORLANS MORAN PLLC	PRIV	S	W	40	11/12/2007		2
27	CALIFORNIA RECON. CO.	PRIV	S	F	47	12/26/2007		2
28	CASTLE, MEINHOLD &	PRIV	S	F	47	11/6/2007		2
29	SHAPIRO & BURSON	PRIV	S	W	47	2/13/2008		2
30	REINER, REINER AND	PRIV	S	W	43	12/20/2007		2
31	MORRIS SCHNEIDER & PRIOR	WAMU	S	W	47	2/26/2008		2
32	MCCARTHY HOLTHUS	PRIV	S	W	47	11/19/2007		2
33	CALIFORNIA RECON. CO.	PRIV	C	0	47	4/14/2008		2
34	LEINER, SAIMPSON &	PRIV	S	W	45	2/23/2007		3
35	CODILIS & STAWIARSKI, PC	PRIV	A	F	47	8/11/2008		2
36	SHAPIRO & INGLE	FNMA	R	0	00	3/6/2008		0
37	TROTT & TROTT	FHLMC	S	F	00	4/4/2007		3
38	ORLANS ASSOCIATES PC	FNMA	S	W	00	12/4/2007		3
39	MORRIS SCHNEIDER & PRIOR	FNMA	S	F	00	12/6/2007		1
40	HARMON LAW OFFICES P.C.	WAMU	R	F	00	2/16/2007		0
41	QUALITY LOAN SERV CORP	PRIV	A	F	10	10/19/2007		4
42	MORRIS SCHNEIDER & PRIOR	FNMA	R	0	10	3/24/2008		0
43	CALIFORNIA RECONVEYANCE	FHLMC	S	W	10	9/12/2007		3
44	SHAPIRO & BURSON	FNMA	R	0	12	1/3/2008		0
45	SHAPIRO & SWERTFESER	PRIV	R	I	47	1/14/2008		0
46	MC CURDY & CANDLER L.L.C.	PRIV	S	W	40	1/16/2008		2
47	CALIFORNIA RECON. CO.	PRIV	S	W	40	2/12/2007		3

	A	B	C	D	E	F	G	H	I
1	LOAN NUMBER	ZONE CATEGORY	Root Cause	Comments	REESTABLISHMENT MEMO SENT ACTUAL 182	FC SALE REVERSED ACTUAL 789	NEXT PAYMENT DUE DATE	Total FIRST PRINCIPAL BALANCE	PROPERTY ALPHA STATE CODE
48		2	Loss Mitigation	Modification	3/6/2008	3/6/2008	5/1/2008	136828.48	TX
49		2	Loss Mitigation	Modification	3/4/2008	3/14/2008	4/1/2007	799910.82	MD
50		2	Loss Mitigation	Modification	3/21/2008	3/28/2008	5/1/2006	765796.49	CA
51		2	Loss Mitigation	Short Sale	3/7/2008	3/7/2008	7/1/2007	560161.93	CA
52		2	Loss Mitigation	Short Sale	3/5/2008	3/14/2008	7/1/2007	488000	VA
53		2	Loss Mitigation	Short Sale	3/12/2008	3/12/2008	9/1/2007	137296.25	VA
54		2	Loss Mitigation	Short Sale		3/10/2008	7/1/2007	396285.65	VA
55		2	Loss Mitigation	Short Sale	3/6/2008	3/6/2008	7/1/2007	486925.5	CA
56		2	Loss Mitigation	Reinstated	3/28/2008	3/28/2008	1/1/2008	82278.5	MI
57		2	Loss Mitigation	Modification	3/17/2008	3/16/2008	3/1/2007	116648.43	AL
58		2	Loss Mitigation	Reinstated	1/8/2008	3/14/2008	4/1/2008	250139.28	MD
59		2	Loss Mitigation	Short Sale	3/10/2008	3/11/2008	5/1/2007	327493.01	CA
60		2	Loss Mitigation	Modification	2/22/2008	3/5/2008	5/1/2008	136693.5	MI
61		2	Loss Mitigation	Short Sale	2/23/2008	3/7/2008	3/1/2007	399311.67	TX
62		2	Loss Mitigation	Short Sale	3/25/2008	3/25/2008	12/1/2008	537315.91	CA
63		2	Loss Mitigation	Modification		3/10/2008	6/1/2007	213270.7	AZ

	J	K	L	M	N	O	P	Q
1	FC ATTORNEY NAME	FC Investor Category	FC STATUS CODE	MAN CODE	ZONE	FC START DATE	FC SALE DATE	FC STOP CODE
	MCCARTHY HOLTHUS							
48	ACKERMA	PRIV	R	W	47	10/11/2007		0
49	SHAPIRO & BURSON	PRIV	S	W	47	9/6/2007		2
50	CALIFORNIA RECON. CO.	PRIV	S	F	47	2/22/2007		2
51	CALIFORNIA RECON. CO.	PRIV	R	I	47	11/6/2007		0
52	BIERMAN & GEESING LLC	PRIV	S	W	47	11/28/2007		2
53	SHAPIRO & BURSON	PRIV	S	W	47	1/18/2008		2
54	BIERMAN & GEESING LLC	PRIV	R	I	47	11/29/2007		0
55	CALIFORNIA RECON. CO.	PRIV	S	W	47	11/5/2007		2
56	FIDELITY NFS	PRIV	R	W	47	3/26/2008		0
57	SIROTE & PERMUTT P.C.	PRIV	A	F	47	7/11/2007		2
58	FUTROVSKY, NITKIN, SCHERR	PRIV	R	O	47	3/17/2008		0
59	CALIFORNIA RECON. CO.	PRIV	S	W	47	9/24/2007		2
60	TROTT & TROTT	PRIV	R	W	43	11/19/2007		0
61	CODILIS & STAWIARSKI, PC	PRIV	S	W	47	8/17/2007		2
62	CALIFORNIA RECON. CO.	PRIV	S	W	47	7/17/2007		1
63	CALIFORNIA RECON. CO.	PRIV	S	W	43	10/26/2007		2

From: Owen, Jan L.
Sent: Wednesday, May 28, 2008 1:32:39 PM
To: Thorn, Ann
Subject: RE: Richardson

Was the call from the Congresswoman? Thanks, J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so.....

Just wanted to pass this along.

Let me know...

Ann

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-*

For Internal Use Only

Subject: Richardson Update
Location: [redacted]

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.; Woodcock, Wendy A.; Cook, Don
Resources: [redacted]

When: Wednesday, May 28, 2008 3:00 PM-4:00 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where: [redacted]

~~*~*~*~*~*~*~*~*

<<Richardson>>

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so.....

Just wanted to pass this along.

Let me know...

Ann

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 1:08:10 PM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so.....

Just wanted to pass this along.

Let me know...

Ann

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

To: Owen, Jan L.; Gaugl, Sara C.; Battaglia, Paul J.
Subject: RE: Richardson

I am booked right now until 5 EST so anytime after that is fine with me.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Owen, Jan L.
Sent: Wednesday, May 28, 2008 1:19 PM
To: Thorn, Ann; Gaugl, Sara C.; Battaglia, Paul J.
Subject: RE: Richardson

Ann: I will try and get a call in today- how late for you this pm tonite? That being said- I am having a tendency to agree with the new thought process. Thanks, Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so.....

Just wanted to pass this along.

Let me know...

Ann

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

Subject: Richardson update
Location: [Redacted]

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Gaugl, Sara C.; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.; Cook, Don; GM QSM DTE;
Baptista, Geri Ann S.

Resources: [Redacted]

When: Thursday, May 29, 2008 10:00 AM-11:00 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.

[Redacted]

From: Kolkowski, Matthew
Sent: Wednesday, May 28, 2008 11:30:57 AM
To: Kallner, Brad; Thorn, Ann
Subject: RE: Sale Invalidations - Loss Mit

All sales that we rescind have to come through me, I can only think of a hand full over the last 30/60 days...not the volumes below.

Ann - when you get the detail please send it to me.

From: Kallner, Brad
Sent: Wednesday, May 28, 2008 5:33 AM
To: Kolkowski, Matthew
Subject: FW: Sale Invalidations - Loss Mit
Importance: High

Matt,

You own the subprime California stuff, are we rescinded sales, look at opportunities and discuss with your teams please.

Brad

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 5:06 PM
To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.
Cc: Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**—62 in March and April. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes-----not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Brignac, Deborah P.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company

9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax
deborah.brignac@wamu.net

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From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Tuesday, May 27, 2008 12:57 PM
To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

REDACTED

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Chiu, Huey-Jen
Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.

Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775-2340 direct
huey-jen.chiu@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From:
Sent: Wednesday, May 28, 2008 6:31 AM
To: Gaugl, Sara C. <u192170@wamu.com>
Subject: RE: Update: Congresswoman obtains spokesperson

All:

FYI - it appears that Congresswoman Richardson has now engaged a spokesperson -- William Marshall. Among other things, he states that Ms. Richardson is awaiting clarification from WaMu as to whether she had secured new loan terms in time, but that she is still in fact the owner of her Sacramento home (though public records state otherwise).

I'll continue to let you know of any other new developments as reported by the media.

- Sara

Rep. Richardson defaulted on three Calif. home loans – *The Hill*

By Jared Allen
05/27/08

The tale of Rep. Laura Richardson's (D) personal housing crisis got even more captivating Tuesday as her office said the freshman lawmaker defaulted on loans she took out for not just one, but three, California homes.

The news of one of Richardson's properties recently being sold at auction captured widespread attention last week in the wake of the nation's housing crisis. But that was only part of the story.

Richardson's office said Tuesday she has caught up on her payments and renegotiated the terms of loans she took out to purchase homes in San Pedro and Long Beach, Calif. Her office confirmed that the lawmaker defaulted on both of these homes and was risking foreclosure when she went months without making payments.

A third home that Richardson borrowed heavily to move into in Sacramento was sold at auction earlier this month — at a \$150,000 loss to the bank that issued her the \$535,000 loan.

William Marshall, a spokesman for Richardson, said on Tuesday that she was still awaiting clarification from her lender, Washington Mutual, as to whether she had secured new loan terms in time and was still, in fact, the owner of the home.

Richardson told The Associated Press on Friday that she was surprised to learn that the home was sold at the May 7 auction. She claimed that the sale never should have happened because she had renegotiated her loan to pay it off.

Even as that was happening, ethics watchdogs were crying foul over Richardson's personal finances and questioning how she was able to lend her campaign to Congress \$77,500 in the midst of multiple home loan defaults.

Federal Election Commission (FEC) reports show that Richardson loaned her campaign a total of \$77,500 — in three installments — between June and July of 2007.

Richardson's year-end FEC filing showed that her campaign still had \$331,000 worth of debt but \$116,000 cash-on-hand.

Marshall was unable to immediately answer questions about whether Richardson borrowed against any of her

home equity — from homes she defaulted on — to finance her House campaign.

But he did not dispute reports that Richardson had done the very same thing the year prior when she borrowed \$100,000 against her Long Beach home — whose mortgage she later defaulted on — to loan to her campaign for the California General Assembly. She repaid that personal loan in its entirety, according to Los Angeles media outlets.

Melanie Sloan, executive director of the Citizens for Responsibility and Ethics in Washington, criticized Richardson for falling deeper into debt while choosing to spend more than \$77,500 of her own money on her campaign. She suggested that Richardson's actions only demonstrated her belief that winning a seat in Congress is more important than practicing personal fiscal responsibility.

Sloan added Richardson should not be in the situation she is while making a congressional salary when homeowners around the country making \$50,000 or less are struggling to pay their debts.

“Truthfully, it’s appalling,” Sloan said.

Meredith McGehee, policy director for the Campaign Legal Center, said it would be reasonable for the FEC to look into the timing of the loan against the timeline of Richardson's home loan defaults.

“In situations like this it’s very important for whoever loaned her the money to demonstrate that they treated her equitably, not favorably,” McGehee said. “Otherwise, you’re getting into a situation of a corporate underwriting of a campaign.”

Richardson's FEC reports do not spell out the terms of her personal loans to her campaign.

Richardson originally came under scrutiny last week when it was learned that a home she owned in Sacramento was sold at auction after it went into foreclosure.

As well as her \$535,000 home in Sacramento, a home that Richardson owned in San Pedro — which she borrowed \$359,000 to obtain — went into default in September 2007 when she became more than \$12,000 behind in her payments.

In addition, Richardson's primary residence in Long Beach went into default just two months ago after she failed to make a payment for four months and owed nearly \$20,000 on the property.

Marshall declined to give details of the new loans that he said Richardson was able to secure.

Richardson last week told reporters in California that her experience makes her particularly well-suited to help Congress legislate a solution to the nation's housing crisis, saying she hoped to testify before congressional committees on the issue.

And when Congress returns following the Memorial Day recess, reconciling the House and Senate versions of the legislation designed to help the housing market rebound will be on the top of the agenda.

Richardson did not vote on the version of the Foreclosure Prevention Act that passed the House, but said she missed the vote only because she was attending her father's funeral.

Richardson was a member of the Long Beach City Council when she won a California General Assembly seat in November 2006, months before she purchased the home in Sacramento. She won the congressional seat the following year in the special election to replace the late Rep. Juanita Millender-McDonald (D).

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.2822 direct |    cell

sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.
CC: Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes-----not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Brignac, Deborah P.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax
deborah.brignac@wamu.net

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From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501

Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Tuesday, May 27, 2008 12:57 PM
To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

REDACTED

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

From: Chiu, Huey-Jen
Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.
Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

JPMC - 004315
CONFIDENTIAL
CSOC.RICH.005817

818-775-2340 direct
huey-jen.chiu@wamu.net

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From:
Sent:
To: Berens, John <john.berens@wamu.net>; Woodcock, Wendy A.
<wendy.woodcock@wamu.net>
Subject: RE: Confidential: Richardson Update

Yes and he has not asked for any yet, but we are anticipating that he will. Seattle is working with outside counsel to discuss with him. York—the third party has not hired an attorney.

*Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644*

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Since this came out, there has been no activity that I have gotten.
We have an update call at noon today with all the players and I will see if there has been anything happening to give you prior to that meeting.

She did send back the consent to me on Friday night to rescind the sale and provide the 3rd party with the letter we sent to her.

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Washington Mutual
National Asset Recovery Manager
904-886-5644*

For Internal Use Only

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Sent: Saturday, May 24, 2008 1:29 AM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: RE: Confidential: Richardson Update

Thought you'd be interested in reading the article embedded below, which has appeared in the Daily Breeze. I spoke with Gene earlier this evening -- he was one of the first to break the story earlier this week.

REDACTED

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Sara

Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Maddaus, Staff Writer
05/23/2008

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly \$9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for \$535,000, sold at auction on May 7 to a real estate investor for \$388,000. The lender, Washington Mutual Bank, took a loss of nearly \$200,000 on the deal, and the buyer, James York, agreed to pay her property tax

bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by \$12,410.71, and had made no payments since June.

A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was \$367,436, on an original 2005 loan of \$359,000.

However, the auction was put on hold.

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to July 14, pending a workout of the loan.

Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.

The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed \$19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign \$100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow \$77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes \$169,300 a year. As a member of the Assembly, she made about \$116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself \$18,000 of the \$77,500 in personal loans. She still owes \$220,000 to her campaign consultant - which is unusual for a successful campaign - and about \$330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."

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Sent: Fri 05/23/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she's claiming that the foreclosure auction of her Sacramento home was "improper" and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an "agreement."

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson's loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER Associated Press Writer

WASHINGTON (AP) — Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1½-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4

of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

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From: Gaugl, Sara C.
Sent: Fri 05/23/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she's claiming that the foreclosure auction of her Sacramento home was "improper" and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an "agreement."

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson's loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'
By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But

Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly \$9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1½-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid \$388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at \$578,384.

Richardson, 46, makes nearly \$170,000 as a member of Congress and was paid \$113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of \$20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around \$50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than \$75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making \$50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct 1 [] cell
sara.gaugl@wamu.net []

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: Berens, John <john.berens@wamu.net>
Sent: Tuesday, May 27, 2008 9:16 AM
To: Thorn, Ann <ann.thorn@wamu.net>; Woodcock, Wendy A. <wendy.woodcock@wamu.net>
Subject: FW: Confidential: Richardson Update

I need an update this morning.

From: Gaugl, Sara C.
Sent: Saturday, May 24, 2008 1:29 AM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: RE: Confidential: Richardson Update

REDACTED

Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Maddaus, Staff Writer
05/23/2008

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly \$9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she

had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for \$535,000, sold at auction on May 7 to a real estate investor for \$388,000. The lender, Washington Mutual Bank, took a loss of nearly \$200,000 on the deal, and the buyer, James York, agreed to pay her property tax bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by \$12,410.71, and had made no payments since June.

A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was \$367,436, on an original 2005 loan of \$359,000.

However, the auction was put on hold.

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to July 14, pending a workout of the loan.

Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.

The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed \$19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign \$100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow \$77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes \$169,300 a year. As a member of the Assembly, she made about \$116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself \$18,000 of the \$77,500 in personal loans. She still owes \$220,000 to her campaign consultant - which is unusual for a successful campaign - and about \$330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."

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Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
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By ERICA WERNER Associated Press Writer

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"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

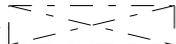
WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct 1 [redacted] cell
sara.gaugl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.

From: RichardsonMC, Laura <laura.richardsonmc@mail.house.gov>
Sent: Friday, May 23, 2008 10:49 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Cc: Woodcock, Wendy A. <wendy.woodcock@wamu.net>; RichardsonMC, Laura <laura.richardsonmc@mail.house.gov>; Hernandez, Rosa (Rep. Richardson) <rosahernandez@mail.house.gov>
Subject: RE: Consent
Attach: LR Auth Consent.jpg

Ann,

Well... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.

I can be reached at anytime on my cell at 

Thank you,
Laura Richardson

-----Original Message-----

From: Thorn, Ann [<mailto:ann.thorn@wamu.net>]
Sent: Thursday, May 22, 2008 3:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent

Congresswoman Richardson, per our conversation, attached is the consent form needed to be signed by you in order to release the attached letter to the third party purchaser to facilitate the rescission of foreclosure sale. If you can please sign and scan back to my attention, I would appreciate it.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

AUTHORIZATION AND CONSENT
TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name LAURA RICHARDSON

Loan Number [REDACTED]

Mailing
Address

TIT E. VERNON
LONG BEACH, CA 90801

PROPERTY
ADDRESS

3422 WEST CURTIS DRIVE
SACRAMENTO, CA 95818

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this 23rd day of MAY, 2008, at CALIFORNIA, [State]


(Signature)

Subject: Update on Richardson
Location: []

Start: 5/27/2008 12:00 PM
End: 5/27/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Baptista, Geri Ann S.; Thorn, Ann; Woodcock, Wendy A.; Cook, Don; Battaglia, Paul J.

Resources: []

When: Tuesday, May 27, 2008 9:00 AM-10:00 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.

Where: []

~~*~*~*~*~*~*~*~*

Subject: Loss Mit FC Holds on Non Loss Mit Issues
Location: Beth: We'll call you at your desk

Start: 5/22/2008 9:30 AM
End: 5/22/2008 10:00 AM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Woodcock, Wendy A.; Boulton, Elizabeth A.; Mathis, Julie A.

This is a perfect example of why it is dangerous for the FC folks to put the Man Code W on a loan for which someone other than Loss Mit has requested the hold. In this case, a rep from the Executive response group asked for the hold on 4/3/08. It was set up as a Loss Mit hold, so when the loan pulled on our Man Code W clean up report, we looked at it, saw that we had denied our workout in March and removed the MC W and sent the FORRST task on 4/15/08, without the knowledge that the FC hold (initiated by Tasha's group) was good thru the 1st of June. FC/3rd party sale on 5/7. Huge mess. This process needs to be fixed, to keep this scenario from happening again and also, because I'm tired of reviewing non Loss Mit holds on a weekly basis.

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Wednesday, May 21, 2008 1:26 PM
To: Woodcock, Wendy A. <wendy.woodcock@wamu.net>; Friedberg, Patricia E. <patricia.friedberg@wamu.net>
Cc: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Research Needed: Congresswoman Richardson/Foreclosure

Wendy and Pat -
Forwarding to you as well I received Brad's out of office.
Thanks for the help.

Sara
Sara Gaugl
Home Loans Public Relations
WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | [redacted] cell
sara.gaugl@wamu.net

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-----Original Message-----

From: Gaugl, Sara C.
Sent: Wednesday, May 21, 2008 10:24 AM
To: Kallner, Brad
Cc: Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan
Subject: Research Needed: Congresswoman Richardson/Foreclosure
Importance: High

Brad -
Please see the article embedded below for more detail, but long story short, Congresswoman Laura Richardson appears to have defaulted on her WaMu loan (second home) and on March 19, a notice was filed with the county that her property would be sold at auction. Congresswoman Richardson initially declined to comment, however, Jan Owen has learned from the Congresswoman that she plans to communicate to The Washington Post that she has established a repayment plan with WaMu.

Would you please look into Congresswoman Richardson's situation as soon as possible so that we understand the facts? Her loan number is [redacted]

Many thanks,

Sara
Sara Gaugl
Home Loans Public Relations
WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | [redacted] cell
sara.gaugl@wamu.net

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-----Original Message-----

From: Owen, Jan L.
Sent: Wednesday, May 21, 2008 8:36 AM
To: Riley, Olivia; Gaugl, Sara C.; Gaspard, Scott; Watson, Alison
Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"
Here we go. I am in meeting and will call in a minute.

----- Original Message -----

From: Kevin Gould <KGould@CalBankers.com>
To: FSIR Meeting Group <FSIRMeetingGroup@CalBankers.com>
Sent: Wed May 21 08:01:35 2008
Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"
Foreclosure tale shows that nobody is immune from crisis
By Anthony York (published Tuesday, May 20, 2008)
As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.
What makes this story different from the thousands like it is that the owner of this house was a member of Congress.
The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.
While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly \$600,000 in unpaid loans and fees.
Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.
Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.
While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign \$60,000 + money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.
Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.
Richardson declined to comment for this story.
But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.
A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than \$578,000 + \$40,000 more than the original mortgage.
The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom

house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that house at \$474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said. And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson has recused herself. She did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure.

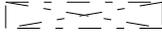
Richardson also did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$15 billion to purchase, rehab and resell foreclosed properties. While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent \$587,000 out of her Congressional campaign committee since declaring her Congressional candidacy through March of this year. Of those expenditures, Richardson has spent \$18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign. According to documents at the Sacramento County Clerk's office, Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

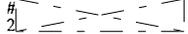
Washington Mutual Bank
Customer Service: Toll free 1.866.926.8937 Se habla español
TDD: Dial 7-1-1 for relay assistance
www.wamu.com

Annual Escrow

Account Statement

Statement Date: August 17, 2009
Review Period: March 2009 to September 2009
Your Loan Number: 

#BWNCLNN


LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806-2726

10021387

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are due.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

	Current	New Payment (effective 10/01/09) if you select Option A below	New Payment (effective 10/01/09) if you select Option B below
Principal & Interest	\$ 4,267.58	\$ 4,267.58	\$ 4,267.58
Escrow Account Deposit	\$ 617.61	\$ 488.45*	\$ 488.45*
Plus: Account Balancer/Shortage	\$ 0.00	\$ 0.00	\$ 129.16**
Total Payment Amount	\$ 4,885.19	\$ 4,756.03	\$ 4,885.19

Your new total payment includes an updated monthly escrow deposit, based on projected amounts to be paid from your Escrow Account, of \$488.45* and, if applicable, an amount needed to repay the escrow shortage of \$129.16**.

Please review the detailed information provided on the back of this page.

Here are your shortage repayment options. You may select one of the following options.

Option A: Pay Entire Shortage Now

* Pay the entire \$3,745.53 escrow account shortage using the Escrow Account Balancer Payment Coupon below for a new total payment of \$4,756.03. See chart above.
* Pay a portion of your shortage - every \$12 paid reduces your total payment by \$1.
* NOTE: The new payment amount will be effective the month after the shortage amount is received. Any remaining increase in the escrow payment is to cover the projected increase in your bills for the upcoming year.

Option B: Pay Shortage Over 29 Months

Pay the \$3,745.53 escrow account shortage in 29 Account Balancer payments of \$129.16 each. To choose this option, no action is required. The 29 payments will be automatically added to your home loan payment for October 2009 through February 2012.

If you select this option, your new monthly home loan payment (effective 10/01/09) will be \$4,885.19. See chart above.

7760 0413 J5G 001 07 0 240908 PAGE 1 OF 4

COLD056B

10021387

156-E



156-E

Escrow Account Balancer/Shortage Payment Coupon

LAURA RICHARDSON

Statement Date: August 17, 2009

Loan Number: 

Total Escrow Shortage Amount: \$3,745.53



Please write your loan number on your check. Make check payable to Washington Mutual.

To pay your entire Escrow Account Shortage and lower your payment, please return this coupon and a check for \$3,745.53 to the address shown on this coupon. It is important for you to include this coupon to ensure timely processing of your escrow shortage payment.

850628148486
WASHINGTON MUTUAL
PO BOX 78148
PHOENIX AZ 85062-8148

If you choose not to pay the shortage amount, no response is needed.

Escrow Shortage Amount
Enclosed _____

JPMC-004343
CONFIDENTIAL

Loan Number



Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Shortage of \$3,745.53. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

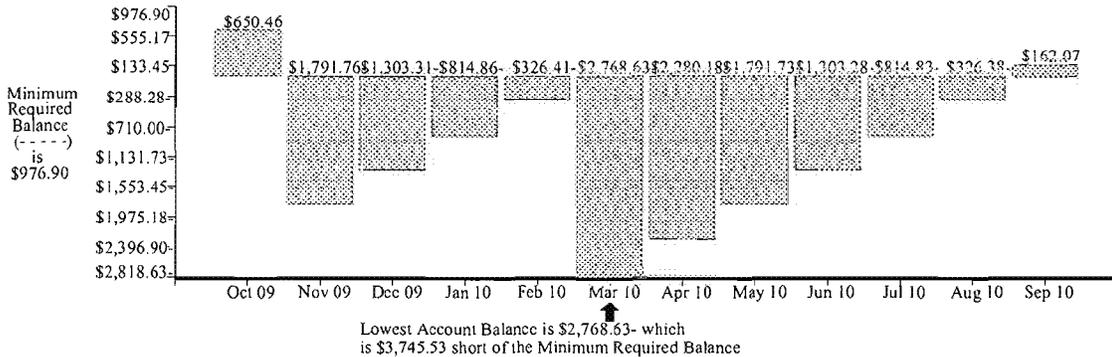
As shown in the information in the box and graph below, you will reach your lowest account balance of \$2,768.63 in March 10. This is subtracted from your minimum required balance of \$976.90 resulting in an Escrow Account Shortage of \$3,745.53.

In order to pay your Escrow Account Shortage and bring your account into balance, you may pay the \$3,745.53 shortage in full (Option A on front) or pay the shortage over 29 months (Option B on front). It's your choice.

Escrow Account Balancer	
Minimum Required Balance	\$ 976.90
Less: Lowest Account Balance (Mar 10)	\$ 2,768.63-
Annual Account Balancer/Shortage	\$ 3,745.53
Monthly Account Balancer/Shortage	\$ 129.16

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of \$488.45 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of \$162.01 is based on anticipated deposits and disbursements.



If you have questions, please call our Customer Service

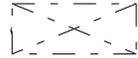
team toll free at 1.866.926.8937 or
visit www.wamu.com

By sending your check, you are authorizing Washington Mutual to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the exact amount of your check. Your check will not be returned to your financial institution. Please contact Customer Service toll free at 1.866.926.8937 to establish a different payment option if you prefer not to have your check used in this way.



JPMC-004344
CONFIDENTIAL

Loan Number

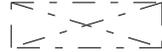


Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	\$ 2,930.67	November 09			
COUNTY TAX	\$ 2,930.67	March 10			
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = \$ 488.45					

Loan Number



Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was \$4,885.19, of which \$4,267.58 was for principal and interest and \$617.61 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was \$976.90. In reviewing your account activity, your actual low escrow balance was \$-4,161.26.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

Month	Deposits to Escrow (credits to escrow)		Payments from Escrow (debits from escrow)			Escrow Balance		
	Anticipated	Actual	Anticipated	Actual	Description	Projected	Actual	
						Starting Balance	3,419.12	1,400.07-
Mar 09	488.45	169.48 *	2,930.67	2,930.67	COUNTY TAX	976.90	4,161.26-	
Apr 09	488.45	*				1,465.35	4,161.26-	
May 09	488.45	*				1,953.80	4,161.26-	
Jun 09	488.45	617.61 *				2,442.25	3,543.65-	
Jul 09	488.45	*				2,930.70	3,543.65-	
Aug 09	488.45	3,088.05 E			E	3,419.15	455.60-	
Sep 09	488.45	617.61 E			E	3,907.60	162.01	
Oct 09	488.45	*				4,396.05	0.00	
Nov 09	488.45	*	2,930.67		* COUNTY TAX	1,953.83	0.00	
Dec 09	488.45	*				2,442.28	0.00	
Jan 10	488.45	*				2,930.73	0.00	
Feb 10	488.45	*				3,419.18	0.00	
Total	5,861.40	4,492.75	5,861.34	2,930.67				

NO RECORDS DECLARATION
DECLARATION OF WITNESS THAT THERE ARE
NO DOCUMENTS OR RECORDS WITH
THE DEPARTMENT OF WATER AND POWER OF THE CITY OF LOS ANGELES
MADE UNDER PROVISIONS OF EVIDENCE CODE

Title of Court: UNITED STATES HOUSE OF REPRESENTATIVES,
COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT
Address of Court: SUITE HT-2, THE CAPITOL, WASHINGTON, D.C. 20515
Title of Action: NOT LISTED/re: Laura Richardson, Angela Parsons
Case Number: UNASSIGNED
Date of Subpoena: DECEMBER 10, 2009
Date Received: DECEMBER 17, 2009

The undersigned declares:

1. I am an employee of the DEPARTMENT OF WATER AND POWER, and one of the persons duly authorized to have custody of the original records hereinafter described.
2. I have authority to certify and do hereby certify that the attached letter in relation to subpoena records was prepared by the personnel of the DEPARTMENT OF WATER AND POWER CUSTOMER SERVICE UNIT, in the ordinary course of business near or at the time of the facts, conditions or events recorded.
3. The attached letter was completed by the DEPARTMENT OF WATER AND POWER CUSTOMER SERVICE UNIT.
4. The attached letter is submitted in response to the subpoena received by the LOS ANGELES DEPARTMENT OF WATER AND POWER CUSTODIAN OF RECORDS.

I declare under penalty of perjury that the foregoing is true and correct.

EXECUTED ON 12-22-09, at Los Angeles, California.



CUSTODIAN-OF-RECORDS

CSOC.LRich.DWPLA.00000061

CSOC.RICH.005849

CITY OF LOS ANGELES
DEPARTMENT OF WATER AND POWER
INTRADEPARTMENTAL CORRESPONDENCE

Date: 12/22/2009
To: Billy Kinsey
From: Eduardo Quezada
Subject: Record Request

This memo is meant to document that after thorough investigation the information that was requested regarding 3623 S Parker St. for Laura Richardson or Angela Parsons could not be located. We were unable to retrieve any recorded conversations meeting the forwarded criteria.

EQ

CSOC.LRich.DWPLA.00000062

CSOC.RICH.005850

DECLARATION OF WITNESS THAT DOCUMENTS ATTACHED HERETO
ARE TRUE COPIES OF BUSINESS RECORDS OF
THE DEPARTMENT OF WATER AND POWER OF THE CITY OF LOS ANGELES
MADE UNDER PROVISIONS OF EVIDENCE CODE

Title of Court: UNITED STATES HOUSE OF REPRESENTATIVES, COMMITTEE
ON STANDARDS OF OFFICIAL CONDUCT

Address of Court: SUITE HT-2, THE CAPITOL, WASHINGTON, D.C. 20515

Title of Action: NOT LISTED/re: Laura Richardson; Angela Parsons

Case Number: UNASSIGNED

Date of Subpoena: DECEMBER 10, 2009

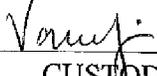
Date Received: DECEMBER 17, 2009

The undersigned declares:

1. I am an employee of the DEPARTMENT OF WATER AND POWER, and one of the persons duly authorized to have custody of the original records hereinafter described.
2. I have authority to certify and do hereby certify that the attached copies of the original records are true and correct copies of the original business records kept in the regular course of business by the DEPARTMENT OF WATER AND ACCOUNT CUSTOMERS SERVICE UNIT, and were prepared by the personnel of the DEPARTMENT OF WATER AND POWER ACCOUNT SERVICES UNIT, in the ordinary course of business near or at the time of the facts as conditions or events recorded.
3. The attached copies are copies or summaries of the original records of the DEPARTMENT OF WATER AND POWER ACCOUNT SERVICES UNIT.
4. The attached certified copies of the records are submitted in response to the subpoena received by the CUSTODIAN OF RECORDS, DEPARTMENT OF WATER AND POWER.

I declare under penalty of perjury that the foregoing is true and correct.

EXECUTED ON December 21, 2009, at Los Angeles, California.



CUSTODIAN-OF-RECORDS

CSOC.LRich.DWPLA.00000063

CSOC.RICH.005851



MEMORANDUM

CUSTOMER SERVICES

MEMO BY V FRANCIS TO _____ DATE December 21, 2009
FILE TITLE _____ LAURA RICHARDSON
_____ ANGELA PARSONS

The records of the Department of Water and Power indicate that Maryann Richardson is the customer of record during the period of January 1, 2005 through present.

Subscriber information is summarized below:

Customer of Record:	Maryann Richardson
Service Address:	3623 S Parker St
Telephone Number:	(310) 532- <input type="text"/>
Employer:	Not Provided
Spouse's Name:	Not Provided
Social Security Number:	Not Provided
Driver's License:	<input type="text"/>

A copy of billing statements issued January 1, 2005 through present is provided as Exhibit #1-30.

Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at <http://www.ladwp.com>

MARYANN RICHARDSON
3623 S PARKER ST

CAN

PAGE 1

ACCT#

Bill Issued 04/05/05 Due Date 04/27/05
Amount Of Previous Bill \$ 97.79
Payments Since 02/04/05 \$ 97.79-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 02/02/05 To 04/01/05.
Energy Used 317 KWH* Meter 02-Electric Total \$ 33.49
\$ 0.58 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 02/02/05 To 04/01/05.
First Tier 3 HCF**
Total Water 3 HCF Meter 01-Water Total \$ 7.46
\$ 0.13 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 40.95

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	86459	0065
Previous Read	86142	0062
Constant	1	1
This Year-Use	317 KWH	3 HCF
Days Billed	58	58
Daily Average	5 KWH	39 GAL
Last Year-Use	331 KWH	2 HCF
Days Billed	58	58
Daily Average	6 KWH	26 GAL

*KWH (KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

*****AUTO** 5-DIGIT 90731 066/3561
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 2

Los Angeles Department of Water and Power

P.O. Box 10808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON
3623 S PARKER ST

CAN []

ACCT# [] PAGE 1

Bill Issued 06/03/05 Due Date 06/27/05
Amount Of Previous Bill \$ 71.18
Payments Since 04/05/05 \$ 71.18-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 04/01/05 To 06/01/05.
Energy Used 288 KWH* Meter 02-Electric Total \$ 30.48
\$ 0.50 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 04/01/05 To 06/01/05.
First Tier 6 HCF**
Total Water 6 HCF Meter 01-Water Total \$ 13.64
\$ 0.22 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 44.12

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	85747	0071
Previous Read	85459	0065
Constant	1	1
This Year-Use	288 KWH	6 HCF
Days Billed	61	61
Daily Average	5 KWH	74 GAL
Last Year-Use	310 KWH	10 HCF
Days Billed	61	61
Daily Average	5 KWH	123 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS. ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

*****AUTO** 5-DIGIT 90731 067/3461
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 3



Los Angeles Department of Water and Power

P.O. Box 30803, Los Angeles CA 90030-0803 Web site at http://www.ladwp.com

MARYANN RICHARDSON
3623 S PARKER ST

CAN []

PAGE 1

ACCT# []

Bill Issued 06/05/06 Due Date 06/27/06
Amount Of Previous Bill \$ 78.78
Past Due Balance As Of 06/05/06 \$ 78.78

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 04/03/06 To 06/01/06.
Energy Used 300 KWH* Meter 02-Electric Total \$ 31.72
\$ 0.54 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 04/03/06 To 06/01/06.
First Tier 5 HCF**
Total Water 5 HCF Meter 01-Water Total \$ 10.91
\$ 0.18 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 42.63

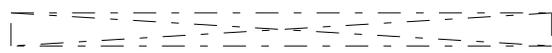
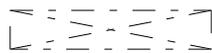
METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	88900	0110
Previous Read	88600	0105
Constant	1	1
This Year-Use	300 KWH	5 HCF
Days Billed	59	59
Daily Average	5 KWH	63 GAL
Last Year-Use	288 KWH	6 HCF
Days Billed	61	61
Daily Average	5 KWH	74 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

*****AUTO** 5-DIGIT 90731 067/4048
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433



H



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EXHIBIT#

9



Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at <http://www.ladwp.com>

MARYANN RICHARDSON
3623 S PARKER ST

CAN []

PAGE 1

ACCT# []

Bill Issued 08/03/06 Due Date 08/25/06
Payments Since 06/05/06 \$ 154.70-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 06/01/06 To 08/01/06.
Energy Used 320 KWH* Meter 02-Electric Total \$ 33.80
\$ 0.55 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 06/01/06 To 08/01/06.
First Tier 12 HCF**
Total Water 12 HCF Meter 01-Water Total \$ 26.23
\$ 0.43 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 60.03

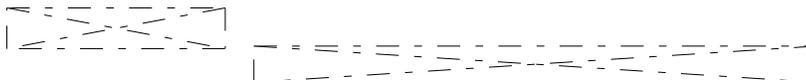
METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	89220	0122
Previous Read	88900	0110
Constant	1	1
This Year-Use	320 KWH	12 HCF
Days Billed	61	61
Daily Average	5 KWH	147 GAL
Last Year-Use	303 KWH	10 HCF
Days Billed	61	61
Daily Average	5 KWH	123 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

*****AUTO** 5-DIGIT 90731 065/3215
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433



H



THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT # 10



City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON
3623 S PARKER ST

CAN []

PAGE 2

ACCT# []

Bill Issued 06/04/07

Due Date 06/26/07

SEWER SERVICE CHARGE (SSC)	1(800)540-0952		
The sewage volume is based on the prior Winter Water Use. The 05-06 Rainy Season was 10/15/05 - 05/03/06. Your lowest 05-06 Winter Water Use (WWU) was below the City Minimum of 4 HCF/60 days. The City Minimum Daily Sewage Volume of 0.06667 HCF/day is substituted. Your SSC this bill is: (0.06667 HCF/day X 59 days = 4 HCF) X \$2.850/HCF \$ 11.40 Low Income Sewer Surcharge ((SSC = \$ 11.40) X 0.0084) 0.10			
CITY UTILITY TAX	1(800)215-6277	10.0%	3.56
SOLID RESOURCES FEE	1(800)773-2489		18.00
STATE ENERGY SURCHARGE	1(800)342-5397	328 KWH	0.07
L.A. MUNICIPAL SERVICES SUBTOTAL	\$ 33.13		

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE \$ 95.91

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

- *ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 06/26/07 \$ 95.91

*****AUTO**5-DIGIT 90731 067/3820
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

PROJECT
ANGEL
DONATION
\$ _____

H



THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 15



City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at <http://www.ladwp.com>

MARYANN RICHARDSON
3623 S PARKER ST

Bill Issued 08/02/07

CAN []

ACCT# []

Due Date 08/24/07

PAGE 2

SEWER SERVICE CHARGE (SSC)	1(800)540-0952		
The sewage volume on this bill is based on the prior Winter Water Use (WWU). Since this bill covers a period including July 1, your SSC is proportionally based on both new and old WWUs. Your next bill will show the 06-07 WWU only. Your SSC this bill is:			
Low Income Sewer Surcharge ((SSC = \$	3 HCF X \$2.951/HCF	\$	8.85
	8.85) X 0.0084)		0.07
CITY UTILITY TAX	1(800)215-6277	10.0%	3.59
SOLID RESOURCES FEE	1(800)773-2489		40.00
STATE ENERGY SURCHARGE	1(800)342-5397	329 KWH	0.07
L.A. MUNICIPAL SERVICES SUBTOTAL	\$	52.58	

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE \$ 124.04

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

- *ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF YOUR SPRINKLERS. VISIT WWW.BEWATERWISH.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 08/24/07 \$ 124.04

*****AUTO**5-DIGIT 90731 065/3050
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

PROJECT
ANGEL
DONATION
\$ _____

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THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT#

16



Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON
3623 S PARKER ST

CAN []

PAGE 1

ACCT# []

Bill Issued 12/05/07 Due Date 12/27/07
Payments Since 10/02/07 \$ 124.04-
Past Due Balance As Of 12/05/07 \$ 120.79

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 09/28/07 To 12/03/07.
Energy Used 413 KWH* Meter 02-Electric Total \$ 45.50
\$ 0.69 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 09/28/07 To 12/03/07.
First Tier 7 HCF**
Total Water 7 HCF Meter 01-Water Total \$ 18.10
\$ 0.27 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 63.60

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	92095	0195
Previous Read	91682	0188
Constant	1	1
This Year-Use	413 KWH	7 HCF
Days Billed	66	66
Daily Average	6 KWH	79 GAL
Last Year-Use	368 KWH	9 HCF
Days Billed	63	63
Daily Average	6 KWH	107 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

*****AUTO**5-DIGIT 90731 067/3496
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433



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THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 18



City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON
3623 S PARKER ST

CAN []

PAGE 2

ACCT# []

Bill Issued 04/04/08

Due Date 04/28/08

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
 The sewage volume is based on the prior Winter Water Use.
 The 06-07 Rainy Season was 11/12/06 - 05/05/07. Your
 lowest 06-07 Daily Average Winter Water Use (WWU) period
 during the Rainy Season was from 02/01/07 - 04/02/07.
 The WWU is calculated as:
 (3 HCF/ 60 DAYS) X 0.75 *** = 0000.03750 HCF/day
 Your SSC this bill is:
 (0000.03750 HCF/day X 61 days = 2 HCF) X \$3.050/HCF \$ 6.10
 Low Income Sewer Surcharge ((SSC = \$ 6.10) X 0.0084) 0.05

CITY UTILITY TAX	1(800)215-6277	10.0%	4.56
SOLID RESOURCES FEE	1(800)773-2489		52.00
STATE ENERGY SURCHARGE	1(800)342-5397	410 KWH	0.09
L.A. MUNICIPAL SERVICES SUBTOTAL	\$	62.80	

*KWH (KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
 ***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
 - Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE \$ 119.31

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

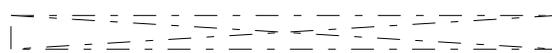
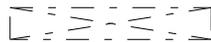
WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
 *FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
 *THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
 *YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 04/28/08 \$ 119.31

*****AUTO**5-DIGIT 90731 068/3303
 MARYANN RICHARDSON
 3623 S PARKER ST
 SAN PEDRO CA 90731-6433



H



THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 20



City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON

3623 S PARKER ST

Bill Issued 12/05/08

CAN []

ACCT# [] PAGE 2

Due Date 12/29/08

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
 The sewage volume is based on the prior Winter Water Use.
 The 07-08 Rainy Season was 09/21/07 - 04/14/08. Your
 lowest 07-08 Winter Water Use (WWU) was below the City
 Minimum of 4 HCF/60 days. The City Minimum Daily Sewage
 Volume of 0.06667 HCF/day is substituted.
 Your SSC this bill is:
 (0.06667 HCF/day X 64 days = 4 HCF) X \$3.270/HCF \$ 13.08
 Low Income Sewer Surcharge ((SSC = \$ 13.08) X 0.0084) 0.11

CITY UTILITY TAX 1(800)215-6277 10.0% 4.81

SOLID RESOURCES FEE 1(800)773-2489 108.96

STATE ENERGY SURCHARGE 1(800)342-5397 397 KWH 0.09

L.A. MUNICIPAL SERVICES SUBTOTAL \$ 127.05

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
 ***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
 - Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE \$ 201.93

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
 AUTHORIZE LADWP TO PROCESS
 YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
 CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
 *FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
 *THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
 *YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 12/29/08 \$ 201.93

*****AUTO**5-DIGIT 90731 068/4072
 MARYANN RICHARDSON
 3623 S PARKER ST
 SAN PEDRO CA 90731-6433

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THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 24



City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 02/05/09

CAN [] PAGE 2
ACCT# []
Due Date 02/27/09

SEWER SERVICE CHARGE (SSC)	1(800)540-0952		
The sewage volume is based on the prior Winter Water Use. The 07-08 Rainy Season was 09/21/07 - 04/14/08. Your lowest 07-08 Winter Water Use (WWU) was below the City Minimum of 4 HCF/60 days. The City Minimum Daily Sewage Volume of 0.06667 HCF/day is substituted. Your SSC this bill is:			
(0.06667 HCF/day X 62 days =	4 HCF) X \$3.270/HCF	\$	13.08
Low Income Sewer Surcharge ((SSC = \$	13.08) X 0.0084)		0.11
CITY UTILITY TAX	1(800)215-6277	10.0%	5.57
SOLID RESOURCES FEE	1(800)773-2489		72.64
STATE ENERGY SURCHARGE	1(800)342-5397	458 KWH	0.10
L.A. MUNICIPAL SERVICES SUBTOTAL	\$	91.50	

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE \$ 158.97

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 02/27/09 \$ 158.97

*****AUTO**5-DIGIT 90731 066/4142
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H



THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT#

25



Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at <http://www.ladwp.com>

MARYANN RICHARDSON
3623 S PARKER ST

CAN []

PAGE 1

ACCT# []

Bill Issued 08/04/09 Due Date 08/26/09
Amount Of Previous Bill \$ 154.34
Payments Since 06/04/09 \$ 154.34-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 06/02/09 To 07/31/09.
Meter 02-Electric Total \$ 35.87
\$ 0.61 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 06/02/09 To 07/31/09.
First Tier 10 HCF**
Total Water 10 HCF
Meter 01-Water Total \$ 32.14
\$ 0.54 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL \$ 68.01

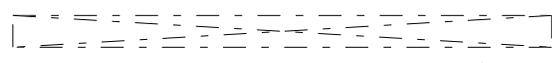
METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	95695	0270
Previous Read	95405	0260
Constant	1	1
This Year-Use	290 KWH	10 HCF
Days Billed	59	59
Daily Average	5 KWH	127 GAL
Last Year-Use	325 KWH	15 HCF
Days Billed	59	59
Daily Average	6 KWH	190 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

*****AUTO**5-DIGIT 90731 067/3808
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433



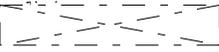
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THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 28

DECLARATION OF CUSTODIAN OF RECORDS

REGARDING:  Laura Richardson

LOCATION: Long Beach, CA

The undersigned declares:

1. I am the duly authorized custodian of the records or other qualified witness and have authority to certify these records.
2. These documents are a true copy of the records described in the Subpoena Duces Tecum or Authorization.
3. The records were prepared by the personnel of the business in the ordinary course of business at or near the time of the act, condition or event.
4. The records described in the Subpoena Duces Tecum or Authorization were delivered to the attorney or his/her representative for copying at the custodian's or witness' place of business, pursuant to Evidence Code, Section 1560(e).
5. No documents, records or other things have been withheld in order to avoid their being photocopied.
6. Certain records were omitted because: 1. Marjorie Washington - No records available. 2. Deborah Washington - No records available.
7. I declare under penalty of perjury that the foregoing is true.

Executed on December 18, 2009, at Long Beach, CA.

Maribel Nieves
Signature

Maribel Nieves
Print Name

DECLARATION OF NO RECORDS

A thorough search has been made for the documents, records or other things called for in the Subpoena Duces Tecum or Authorization, and based upon the information provided no such items were found.

I declare under penalty of perjury that the foregoing is true.

Executed on _____, at Long Beach, CA.

Signature

Print Name

THIS FORM MUST BE SIGNED IN BLACK INK

Billing Register

1. Account number
2. Account holder Name
3. Service Address
4. Total Due: total balance
5. Bill Type
 - a. R = Regular Bill
 - b. B = Balance Forward Bill
6. Bill Date

All other data is billing information

See attached billing register sample for item numbers

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 64.66 BILL TYPE: R BILL DATE: 12/07/09 SVC ADDR: 717 VERNON ST
 PRIOR TRANS: 00 DEPOSIT HOLD: 0 CREDIT HOLD: 129.02 RATE: 6 ACT: 3 111809 R 112509 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3
 SPEC HAND: 0 DEPOSIT HOLD: 0 NOTICE PENDING: 0 NOTICE DATE: 11/25/09 PA RCC BANK 182.47-
 PRIOR CREDIT HIST: 11/04/09 BAL FWD 0 NOTICE DATE: 11/25/09 NOTICE AMT: .00 TAX CD: 0
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=00 300=00 OWNER BIN= 00 CITY BINS: 00 2-YARD BIN: 00 3-YARD BIN: 00 RECYCLE: 001 ROLL: UNITS: 001
 GAS THERM FACTOR: 1.0210 COMMODITY RATE: 0.46299 SWR ALLOC: 0.048 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 .00 .00 12.97 1 0 033 3 10 10 5.43 2.91 4.63
 WTR 0 .00 .00 18.18 1 0 033 3 2 10 13.79 7.19 4.39
 SMR 0 .00 .00 7.80 1 0 033 1 2 0 7.19 4.61
 REF 0 .00 .00 24.15 01 0 033 1 2 0 4.03 20.12
 TAX .00 .00 1.56 1.56 GAS TAX: .91
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES WTR TAX: .91
 GAS: 0275 028621 07/23/99 12/02/09 1 SE 0000951 1.000 10/30/09 1 09/30/09 1
 WTR: NS1321832 00 07/23/99 12/02/09 1 SE 0000157 0000155 10/30/09 1 09/30/09 1
 SMR: 00 07/23/99 12/02/09 1 10/30/09 1 09/30/09 1
 REF: 07/23/99 12/02/09 1 10/30/09 1 09/30/09 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 MAIL: 1) 1212 S VICTORY BLVD BURBANK CA
 CUSTOMER COMMENTS: 08/28/08 C18SLA DB RECD CALLED TO REPORT DUMPED ITEMS IN FRONT OF HER PROPERTY.
 05/06/08 C07DXG PM WR CMP 050308 12:00 SCE READ: 0000004
 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
 10/02/07 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT

915022551

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 119.55 BILL TYPE: B BILL DATE: 02/07/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 02/07/05 15 GWSR 62.25 02) 02/04/05 PM 39 LT CHG 4.00
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 01/06/05 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 01/06/05 REGULAR 53.30 RATE: 6 ACT: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REP CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 CITY BINS: 00 RENT ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0211 COMMODITY RATE: 0.59047 SWR ALLOC: 0.000 USE THRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC GAS TAX: .83 WTR TAX: .97
 GAS 0 14.52 0.00 16.59 31.11 1 0 032 0 13 5.26 3.65 7.68 1
 WTR 0 15.32 0.00 19.39 34.71 1 0 032 0 7 8.86 10.53 1
 SWR 0 3.99 0.00 4.63 8.62 1 0 032 1 7 3.55 1.08 1
 REF 0 17.98 0.00 19.84 37.82 01 0 032 1 7 3.30 16.54 SWR SIZE: 00
 TAX 1.49 0.00 1.80 3.29 GAS TAX: .83 WTR TAX: .97
 SPEC HND .00 ON DATE 07/23/99 CUR DATE 01/31/05 CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 SVC MTR NBR/SIZE 07/23/99 01/31/05 1 0000490 1.000 12/30/04 1 0000477 1.000 12/01/04 1 0000466 1.000
 GAS: 0275 028621 07/23/99 01/31/05 1 0000698 12/30/04 1 0000691 12/01/04 1 0000686
 WTR: N48152152 00 07/23/99 01/31/05 1 0000698 12/30/04 1 0000691 12/01/04 1 0000686
 SWR: 00 07/23/99 01/31/05 1 12/30/04 1 12/01/04 1
 REF: 07/23/99 01/31/05 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

CASH

100.00-

2-15-08

WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0258 COMMODITY RATE: 0.58216 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 16.59 .00 14.42 31.01 1 0 030 0 11 11 4.93 3.09 6.40 1
 WTR 0 2.96 .00 12.68 15.64 1 0 030 0 3 0 8.31 4.37 1
 SWR 0 .00 .00 3.79 3.79 1 0 030 1 3 3 3.33 3.33 .46 1
 REF 0 .00 .00 18.60 18.60 01 0 030 1 3 09 3.09 15.51 SWR SIZE: 00
 TAX .00 .00 1.36 1.36 GAS TAX: .73 WTR TAX: .63
 SPEC HND .00 4.00
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 03/02/05 1 0000501 1.000 01/31/05 1 0000490 1.000 12/30/04 1 0000477 1.000
 WTR: N48152152 00 07/23/99 03/02/05 1 0000701 01/31/05 1 0000698 12/30/04 1 0000691
 SWR: 00 07/23/99 03/02/05 1 01/31/05 1 12/30/04 1 12/30/04 1
 REF: 07/23/99 03/02/05 1 01/31/05 1 12/30/04 1

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMTS: 1) 1 03/08/05 39 4.00

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 74.40 BILL TYPE: R BILL DATE: 03/09/05 SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 PRIOR TRANS: 01) 03/09/05 15 GMSR 50.85 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 02/15/05 LT CHG 4.00
 PRIOR CREDIT HIST: 02/07/05 BAL FWD 66.25 RATE: 6 ACT: R 021505 NOTICE AMT: .00 TAX CD: 0

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 133.09 BILL TYPE: B BILL DATE: 04/07/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 04/07/05 15 GMSR 54.69 (02) 04/06/05 FM 39 LT CHG 4.00 TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 1 NOTICE PENDING: 1 NOTICE DATE: 03/09/05 NOTICE AMT: .00
 PRIOR CREDIT HIST: 03/09/05 REGULAR 54.85 RATE: 6 ACT: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 SMR ALLOC: 0.247 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0240 COMMODITY RATE: 0.55680 TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 31.01 .00 12.31 43.32 1 0 029 0 9 4.77 2.53 5.01 1
 WTR 0 15.64 .00 18.56 34.20 1 0 029 0 7 8.03 10.53 1.08 1
 SMR 0 3.79 .00 4.30 8.09 1 1 0 029 1 7 3.22 3.22 1.08 SMR SIZE: 00
 REF 0 18.60 .00 17.98 36.58 01 0 029 .62 WTR TAX: 2.99 14.99
 TAX 1.36 .00 1.54 2.90 GAS TAX: .92
 SPEC HND 4.00 ON DATE 07/23/99 CUR DATE 03/31/05 CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 SVC MTR NBR/SIZE 07/23/99 03/31/05 1 0000510 1.000 03/02/05 1 0000501 1.000 01/31/05 1 0000490 1.000
 GAS: 0275 028621 07/23/99 03/31/05 1 0000708 03/02/05 1 0000701 01/31/05 1 0000698
 WTR: N48152152 00 07/23/99 03/31/05 1 03/02/05 1 01/31/05 1
 SMR: 00 07/23/99 03/31/05 1 03/02/05 1 01/31/05 1
 REF: 07/23/99 03/31/05 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMTS: 1) 1 04/06/05 39 4.00

PY A UB0271 UB0271 00/00/00 BATCH DATE: 04/14/05 BATCH NBR: 05 PAYMENT AMOUNT: 133.09
CASH DATE: 04/14/05 MAIL DATE: 04/14/05 CASH IND: CARRYBACK: AUDIT DATE TIME FUNCTION TERMINAL
DO NOT PAY: DOC NBR: 136 04/13/05 1511 ADDED UB0271 OPERATOR
FILLER: UB0271

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 53.86 BILL TYPE: R BILL DATE: 05/06/05 MAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 05/06/05 15 GMSR 53.86 02) 05/02/05 FM SWR ALLOC .00 TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 04/14/05 NOTICE AMT: .00
 PRIOR CREDIT HIST: 04/07/05 BAL FWD 58.69 RATE: 6 ACT: R 041405 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY ALLOC: 00 RENTAL ALLOC: 00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0269 COMMODITY RATE: 0.66571 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELIND BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 00 .00 .00 13.29 1 0 029 0 9 4.77 2.53 5.99 1
 WTR 0 00 .00 .00 16.94 1 0 029 0 6 8.03 8.91 14.99 1
 SWR 0 00 .00 .00 4.14 1 0 029 1 6 3.22 3.22 1
 REF 0 00 .00 .00 17.98 01 0 029 1 9 2.99 2.99 1
 TAX 00 .00 .00 1.51 1.51 GAS TAX: .66 WTR TAX: .85
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 04/29/05 1 0000519 1.000 03/31/05 1 0000510 1.000 03/02/05 1 0000501 1.000
 WTR: N48152152 00 07/23/99 04/29/05 1 0000714 03/31/05 1 0000708 03/02/05 1 0000701
 SWR: 00 07/23/99 04/29/05 1 03/31/05 1 03/31/05 1 03/02/05 1
 REF: 07/23/99 04/29/05 1 03/31/05 1 03/02/05 1

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 162.92 BILL TYPE: B BILL DATE: 06/07/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 06/07/05 15 GMSR S. EST 105.06 02) 06/06/05 PM 39 LT CHG 4.00 TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 05/06/05 NOTICE AMT: .00
 PRIOR CREDIT HIST: 05/06/05 REGULAR 53.86 RATE: 6 ACT: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 1 PERIOD ALLOC: 0 RENTAL BINS: 00 RECYCLE BINS: 01 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 SWR ALLOC: 0.281 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0251 COMMODITY RATE: 0.68329 TOTAL RT CD DAYS CC USE THRW/BNK SVC CHG SALES COST #M
 SVC ST WY DELINQ EAL FWD CURRENT TOTAL RT CD DAYS CC USE THRW/BNK SVC CHG SALES COST #M
 GAS 0 13.29 .00 35.22 48.51 1 0 032 3 28 5.26 10.14 19.82 1
 WTR 0 16.94 .00 41.24 58.18 1 0 032 3 19 8.86 32.38 1
 SWR 0 4.14 .00 4.94 9.08 1 0 032 1 9 3.55 1.39 1
 REF 0 17.98 .00 19.84 37.82 01 0 032 1 9 3.30 16.54 0
 TAX 1.51 .00 3.82 5.33 GAS TAX: 1.76 WTR TAX: 2.06
 SPEC HND .00 ON DATE 07/23/99 CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 SVC MTR NBR/SIZE 07/23/99 05/31/05 1 SE 0000547 1.000 04/29/05 1 0000519 1.000 03/31/05 1 0000510 1.000
 GAS: 0275 028621 07/23/99 05/31/05 1 SE 0000733 04/29/05 1 0000714 03/31/05 1 0000708
 WTR: N48152152 00 07/23/99 05/31/05 1 SE 0000733 04/29/05 1 0000714 03/31/05 1 0000708
 SWR: 00 07/23/99 05/31/05 1 04/29/05 1 03/31/05 1
 REF: 07/23/99 05/31/05 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMTS: 1) 1 06/06/05 39 4.00

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CR A YB01 UBC07KMB 00/00/00 EFFECTIVE DATE: 07/11/05 RESET PREBILL: UPDATE CODE: 2
CANCEL BILL DATE G W R S CANCEL BILL DATE G W R S CANCEL BILL DATE G W R S CANCEL BILL DATE G W R S
(01) 06/07/05 X (02) 05/06/05 (03) 04/07/05 (04) 03/09/05
X REBILL SVC: G MTR: 1 REBILL SVC: W MTR: 1 REBILL SVC: R MTR: 1 REBILL SVC: S MTR: 1
DATE RC EC READ FACTOR DATE RC EC READ FACTOR DATE RC EC READ FACTOR DATE RC EC READ FACTOR
062905 1 RB 0000537 01.000 062905 1 0000743 062905 1 062905 1
053105 1 D SE 0000547 01.000 053105 1 0000714 053105 1 053105 1
042905 1 0000519 01.000 042905 1 0000714 042905 1 042905 1
033105 1 0000510 01.000 033105 1 0000708 033105 1 033105 1
030205 1 0000501 01.000 030205 1 0000701 030205 1 030205 1
013105 1 0000490 01.000 013105 1 0000698 013105 1 013105 1
123004 1 0000477 01.000 123004 1 0000691 123004 1 123004 1

AUDIT DATE 07/11/05 TIME 0822 FUNCTION ADDED TERMINAL OPERATOR
YB01 UBC07KMB

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* * * CANCELLED SERVICE ORDER * * *
CT H UB0260 UB0260

07/12/05

EFFECTIVE DATE: 07/22/05

AUDIT DATE
07/12/05
06/29/05

POST DAYS:
TIME 2029
1927

FUNCTION
CANCELLED
ADDED

FNP DATE:
TERMINAL
UB0260
UB0260

OPERATOR
UB0260
UB0260

RESET:

PA A Y174
CASH AMOUNT: 132.46
TOTAL PYMT: 132.46
CEC10JAS 00/00/00
NEW ACCT: 07/12/05
AUDIT DATE: 07/12/05
PAYMENT DATE: 07/12/05
TIME: 0824
FUNCTION: ADDED
TERMINAL: Y174
WMDW: 5
OPERATOR: CEC10JAS
TELLER: CHB
RECEIPT: 00022
CANCEL: BY:

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL#: 06

TOTAL DUE: 207.51 BILL TYPE: P BILL DATE: 07/12/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25

PRIOR TRANS: 01) 07/12/05 15 GMSR LT CHG 75.05 02) 07/11/05 CR REBL C07KMB 36.98-

06) 07/06/05 PM 39 6.52 07) 06/07/05 15 GMSR S. EST 105.06

SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 109.06 RATE: 6 ACT: 3 062105 4 062905 A 071105 NOTICE AMT: 53.86 TAX CD: 0

PRIOR CREDIT HIST: 06/07/05 BAL FWD 109.06 NOTICE PENDING: 4 NOTICE DATE: 06/29/05 NOTICE AMT: 53.86

WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001

REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001

GAS THERM FACTOR: 1.0260 COMMODITY RATE: 0.63644 SWR ALLOC: 0.298 LOW INCOME DISCOUNT: 00 GAS LIFELINE: 130001

SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M

GAS 0 13.29 .00 26.54 39.83 1 7 061 0 18 10.03 5.05 11.46 1

WTR 0 58.18 .00 23.42 81.60 1 0 029 0 10 8.03 15.39 1

SWR 0 9.08 .00 4.61 13.69 1 0 029 1 9 3.22 1.39 1

REF 0 37.82 .00 17.98 55.80 01 0 029 1 9 2.99 14.99 1

TAX 3.57 .00 2.50 6.07 GAS TAX: 1.33 WTR TAX: 1.17

SPEC HND 4.00 ON DATE 6.52 CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR

SVC MTR NBR/SIZE 07/23/99 06/29/05 1 RB 0000537 1.000 04/29/05 1 0000519 1.000 03/31/05 1 0000510 1.000

GAS: 0275 028621 07/23/99 06/29/05 1 0000743 05/31/05 1 SE 0000733 04/29/05 1 0000714

WTR: N48152152 00 07/23/99 06/29/05 1 05/31/05 1 04/29/05 1

SMR: 00 07/23/99 06/29/05 1 05/31/05 1

REF: 07/23/99 06/29/05 1

PAYMENTS: NO PAYMENTS

DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

ADJUSTMENTS: 1) 9 07/11/05 12 36.98- 2) 1 07/06/05 39 6.52 3) 1 06/06/05 39 4.00

CUSTOMER COMMENTS: 07/11/05 C07KMB DB C/R DUE TO INCORR MAY SE RD.

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 153.81 BILL TYPE: B BILL DATE: 08/05/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 08/05/05 15 GMSR S. EST 74.76 NOTICE PENDING: 0 NOTICE DATE: 07/12/05 NOTICE AMT: .00 TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 1 NOTICE PENDING: 0 NOTICE DATE: 07/12/05 NOTICE AMT: .00
 PRIOR CREDIT HIST: 07/12/05 PENDTRM 81.57 RATE: 6 ACT: R 071205
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 1 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0289 COMMODITY RATE: 0.64541 SWR ALLOC: 0.298 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 26.54 .00 12.34 38.88 1 0 030 3 8 17 8 4.93 2.25 28.34 1.39 15.51 5.16 1
 WTR 0 23.42 .00 36.65 60.07 1 0 030 3 1 9 9 8.31 3.33 3.09 1.83 15.51 5.16 1
 SWR 0 4.61 .00 4.72 9.33 1 0 030 1 1 9 9 3.33 3.09 1.83 15.51 5.16 1
 REF 0 17.98 .00 18.60 36.58 01 0 030 1 1 9 9 3.33 3.09 1.83 15.51 5.16 1
 TAX 2.50 .00 2.45 4.95 .62 WTR TAX: 1.83
 SPEC HND 00 .00 4.00 4.00 .62 WTR TAX: 1.83
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 07/29/05 1 SE 0000545 1.000 06/29/05 1 RB 0000537 1.000 04/29/05 1 SE 0000519 1.000
 WTR: N48152152 00 07/23/99 07/29/05 1 SE 0000760 06/29/05 1 0000743 05/31/05 1 SE 0000733
 SMR: 00 07/23/99 07/29/05 1 06/29/05 1 05/31/05 1
 REF: 07/23/99 07/29/05 1 06/29/05 1 05/31/05 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMTS: 1) 1 08/04/05 39 4.00 35.00 09/24/99 00/00/00

PA A Y174
CASH AMOUNT: 153.81
TOTAL PYMT: 153.81
CEC10JAS 00/00/00
NEW ACCT: 08/16/05
PAYMENT DATE: 08/16/05
AUDIT DATE: 08/16/05
TIME: 1457
FUNCTION: ADDED
TERMINAL: Y174
WMDW: 5
OPERATOR: CEC10JAS
TELLER: CHB
CANCEL: BY:
RECPY: 00064

GAS :	0275	028621		07/23/99		08/29/05	1		0000554	1.000	07/29/05	1	SE	0000545	1.000	06/29/05	1	RB	0000537	1.000
WTR :	N48152152	00		07/23/99		08/29/05	1		0000808		07/29/05	1	SE	0000760		06/29/05	1		0000743	
SMR :		00		07/23/99		08/29/05	1				07/29/05	1				06/29/05	1			
REF :				07/23/99		08/29/05	1				07/29/05	1				06/29/05	1			
PAYMENTS :	NO	PAYMENTS																		
DEPOSITS :	1) R	0		15.00	09/24/99	00/00/00	2)	G	0	35.00	09/24/99	00/00/00	3)	W	0	25.00	09/24/99	00/00/00		

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 155.87 BILL TYPE: R BILL DATE: 09/06/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 09/06/05 15 GWSR 06) 08/16/05 M2 C07IMM 07) 08/16/05 M1 021
 SPEC HAND: 3 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 08/16/05 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 08/05/05 BAL FWD 78.76 RATE: 6 ACT: R 081605 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 PRIOR ADDL ALLOC: 0 EXCESS USE CNT: 2 PERIOD ALLOC: 0 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 SWR ALLOC: 0.298 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0290 COMMODITY RATE: 0.63699 TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 .00 .00 13.36 1 0 031 0 9 5.10 2.53 5.73 1
 WTR 0 .00 .00 112.19 1 0 031 0 48 8.59 103.60 1
 SWR 0 .00 .00 4.83 1 0 031 1 9 3.44 1.39 1
 REF 0 .00 .00 19.21 0 0 031 1 9 3.19 16.02 1
 TAX .00 .00 6.28 GAS TAX: .67 WTR TAX: 5.61
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 233.51 BILL TYPE: B BILL DATE: 10/05/05 SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 PRIOR TRANS: 01) 10/05/05 15 GMSR S. EST 77.64 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 SPEC HAND: 3 DEPOSIT HOLD: 0 CREDIT HOLD: 1 NOTICE PENDING: 1 NOTICE DATE: 09/13/05 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 09/13/05 REGULAR 155.87 RATE: 6 ACT: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 3 PERIOD ALLOC: 15 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 SWR ALLOC: 0.298 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0254 COMMODITY RATE: 0.82217 TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELINO BAL FWD CURRENT 26.02 1 0 030 3 7 4.93 1.97 5.76 1
 GAS 0 0 00 13.36 12.66 151.26 1 0 030 3 18 8.31 30.76 1
 WTR 0 0 00 112.19 39.07 9.55 1 0 030 1 9 3.33 1.39 15.51 1
 SMR 0 0 00 4.83 4.72 37.81 01 0 030 1 18 3.09 3.09 15.51 1
 REF 0 0 00 19.21 18.60 8.87 00 030 1 18 1.96 1.96 15.51 1
 TAX 0 0 00 6.28 2.59 8.87 00 030 1 18 1.96 1.96 15.51 1
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES WTR TAX: PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 09/28/05 1 SE 0000561 1.000 08/29/05 1 0000554 1.000 07/29/05 1 SE 0000545 1.000
 WTR: N48152152 00 07/23/99 09/28/05 1 SE 0000826 08/29/05 1 0000808 07/29/05 1 SE 0000760
 SMR: 00 07/23/99 09/28/05 1 08/29/05 1
 REF: 07/23/99 09/28/05 1 08/29/05 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

SPEC HND .00
 SVC MTR MBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 10/29/05 1 0000572 1.000 09/28/05 1 SE 0000561 1.000 08/29/05 1 0000554
 WTR: N48152152 00 07/23/99 10/29/05 1 0000857 09/28/05 1 SE 0000826 08/29/05 1 0000808
 SMR: 00 07/23/99 10/29/05 1 09/28/05 1 08/29/05 1
 RBF: 07/23/99 10/29/05 1 09/28/05 1 08/29/05 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMNTS: 1) 1 11/02/05 39 4.00

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 203.75 BILL TYPE: B BILL DATE: 11/03/05 SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 PRIOR TRANS: 06) 10/05/05 15 GMSR S. EST 77.64
 06) 10/05/05 15 GMSR 122.11
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 10/19/05 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 10/05/05 BAL FWD 233.51 RATE: 6 ACT: R 101905
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 4 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0232 COMMODITY RATE: 1.01126 SMR ALLOC: 0.298 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 12.66 .00 19.31 31.97 1 0 031 0 11 11 5.10 3.09 11.12 1
 WTR 0 39.07 .00 73.47 112.54 1 0 031 0 31 11 8.90 64.57 1.39 1
 SWR 0 4.72 .00 4.83 9.55 1 0 031 1 9 0 3.44 1.39 SWR SIZE: 00
 REF 0 18.60 .00 19.86 38.46 01 0 031 .97 WTR TAX: 3.30
 TAX 2.59 .00 4.64 7.23 GAS TAX: .97 WTR TAX: 3.67

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 297.25 BILL TYPE: P BILL DATE: 12/06/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 12/06/05 15 GMSR S. EST 85.35 (02) 12/05/05 FM 39 LT CHG 8.15
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 1 NOTICE PENDING: 4 NOTICE DATE: 11/29/05 NOTICE AMT: 77.64 TAX CD: 0
 PRIOR CREDIT HIST: 11/03/05 BAL FWD 126.11 RATE: 6 ACT: 3 111705 4 112905
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0239 COMMODITY RATE: 0.97721 SWR ALLOC: 0.298 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 31.97 .00 20.53 52.50 1 0 033 3 12 12 5.43 3.37 11.73 1
 WTR 0 112.54 .00 35.59 148.13 1 0 033 3 16 16 9.50 26.09 1.54 1
 SMR 0 9.55 .00 5.20 14.75 1 0 033 1 10 10 3.66 3.66 17.69 1
 REF 0 38.46 .00 21.22 59.68 01 0 033 1 10 10 3.53 3.53 1.78 1
 TAX 7.23 .00 2.81 10.04 GAS TAX: 1.03 WTR TAX: 1.78
 SPEC HND 4.00 .00 8.15 12.15
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 12/01/05 1 SE 0000584 1.000 10/29/05 1 0000572 1.000 09/28/05 1 SE 0000561 1.000
 WTR: N48152152 00 07/23/99 12/01/05 1 SE 0000873 10/29/05 1 0000857 09/28/05 1 SE 0000826
 SMR: 00 07/23/99 12/01/05 1 10/29/05 1
 REF: 07/23/99 12/01/05 1

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMTS: 1) 1 12/05/05 39 8.15

PA A Z154
CASH AMOUNT: 298.00
TOTAL PYMT: 298.00
CEC10AHG 00/00/00
NEW ACCT: 00/00/00
PAYMENT DATE: 12/14/05
AUDIT DATE: 12/14/05
TIME: 0906
FUNCTION: ADDED
TERMINAL: Z154
WMDW: 3
OPERATOR: CEC10AHG
TELLER: AIG
CANCEL: BY:
RECEIPT: 00416

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 71.56 BILL TYPE: R BILL DATE: 01/06/06 SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 PRIOR TRANS: 01) 01/06/06 15 GWSR DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 ACT: R 121405 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 SPEC HAND: 0 DEPOSIT HOLD: 0 PENDING: 0 NOTICE DATE: 12/14/05 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 12/06/05 PENDING: 0 NOTICE DATE: 12/14/05 NOTICE AMT: .00 TAX CD: 0
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 00 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0210 COMMODITY RATE: 0.86050 SWR ALLOC: 0.298 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 0 .00 .75- 17.33 16.58 1 0 029 0 11 4.77 3.09 9.47 1
 WTR 0 0 .00 .00 29.39 29.39 1 1 029 0 13 8.35 21.04 1.39 1
 SMR 0 0 .00 .00 4.61 4.61 1 0 029 1 9 3.22 1.39 SWR SIZE: 00
 REF 0 0 .00 .00 18.64 18.64 01 0 029 1 1 3.10 15.54
 TAX 0 0 .00 .00 2.34 2.34 GAS TAX: .87 WTR TAX: 1.47
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 12/30/05 1 0000595 1.000 12/01/05 1 SE 0000584 1.000 10/29/05 1 0000572 1.000
 WTR: N48152152 00 07/23/99 12/30/05 1 0000886 12/01/05 1 SE 0000873 10/29/05 1 0000857
 SMR: 00 07/23/99 12/30/05 1
 REF: 07/23/99 12/30/05 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 160.43 BILL TYPE: R. EST BILL DATE: 02/07/06 MATCS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 02/07/06 15 GMSR 02/01/11/06 50' MATT 297.25 TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 01/06/06 NOTICE AMT: .00
 PRIOR CREDIT HIST: 01/06/06 REGULAR 71.56 RATE: 6 ACT: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: 1 R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 CITY BINS: 00 RENTAL LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0238 COMMODITY RATE: 0.87513 SWR ALLOC: 0.000 PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 0.00 225.69- 17.98 207.71- 1 0 032 3 11 5.26 3.09 1
 WTR 0 0.00 20.17 20.17 1 0 032 3 7 9.22 10.95 1
 SWR 0 0.00 4.63 4.63 1 0 032 1 7 3.55 1.08 SWR SIZE: 00
 REF 0 0.00 20.57 20.57 01 0 032 1 7 0 17.15
 TAX 0.00 1.91 1.91 GAS TAX: .90 WTR TAX: 1.01
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 01/31/06 1 SR 0000606 1.000 12/30/05 1 0000595 1.000 12/01/05 1 SE 0000584 1.000
 WTR: M48152152 00 07/23/99 01/31/06 1 SE 0000893 12/30/05 1 0000886 12/01/05 1 SE 0000873
 SWR: 00 07/23/99 01/31/06 1 12/30/05 1 12/01/05 1
 REF: 07/23/99 01/31/06 1 12/30/05 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

ID: 0 NAME: RICHARDSON, LAURA
 BILL TYPE: R BILL DATE: 09/09/99 SVC ADDR: 717 VERNON ST ZIP: 90806-2726
 COUNCIL: 06
 PRIOR TRANS: 01) 03/09/06 15 GMSR 54.62 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 1 NOTICE PENDING: 1 NOTICE DATE: 02/07/06 JE 29 SVCADJ .00 TAX CD: 0
 PRIOR CREDIT HIST: 02/07/06 REGULAR 160.43- RATE: 6 ACT: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTL BINS: 00 INCOME DISCOUNT: 00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0305 COMMODITY RATE: 0.71233 SMR ALLOC: 0.000 LOW DISCOUNT: 00 GAS CHG 4.93 SALES 3.37 COST #M
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 00 160.43- 143.58- 1 0 030 0 12 12 4.55 4.55 8.55 1
 WTR 0 00 13.19 13.19 1 0 030 0 3 3 8.64 8.64 16.08 1
 SMR 0 00 3.79 3.79 1 0 030 1 3 3 3.33 3.33 16.08 1
 REF 0 00 19.29 19.29 01 0 030 1 3 3 3.21 3.21 16.08 1
 TAX 00 00 1.50 1.50 GAS TAX: 84 WTR TAX: 66
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 03/02/06 1 0000618 1.000 01/31/06 1 SE 0000606 1.000 12/30/05 1 0000595 1.000
 WTR: N48152152 00 07/23/99 03/02/06 1 0000896 01/31/06 1 SE 0000893 01/31/06 1 0000886
 SMR: 00 07/23/99 03/02/06 1 01/31/06 1 01/31/06 1 12/30/05 1
 REF: 07/23/99 03/02/06 1 01/31/06 1 12/30/05 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

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ID:	0	NAME:	RICHARDSON, LAURA	BILL DATE:	06/07/06	SVC ADDR:	717 VERNON ST	PREBILL CDS:	G-3	ZIP:	90806-2726	COUNCIL:	06
TOTAL DUE:	66.20	BILL TYPE:	R	BILL DATE:	71.04	NAICS:	000001	PREBILL CDS:	W-3	ZIP:	90806-2726	READ DAY:	25
PRIOR TRANS:	01)	06/07/06	15 GMSR	S. EST	71.04	NAICS:	02)	05/10/06	JE 29	SVCADJ	R-3	S-3	.00

SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 1 NOTICE PENDING: 1 NOTICE DATE: 05/10/06 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 05/10/06 REGULAR 4.84- RATE: 5 ACT: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 CTTY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 SWR ALLOC: 0.383 LOW INCOME DISCOUNT: .00 GAS LIFE LINE: 130001
 GAS THERM FACTOR: 1.0240 COMMODITY RATE: 0.63050 TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELINQ BAL FWD CURRENT 8.29 1 0 030 3 9 14 0 4.93 2.53 5.67 1
 GAS 0 0 .00 4.84- 13.13 31.37 5.02 1 0 030 1 11 1.69 1.69 16.08 1
 WTR 0 0 .00 .00 31.37 5.02 1 0 030 3 9 0 0 8.64 22.73 5.67 1
 SWR 0 0 .00 .00 5.02 19.29 01 0 030 1 11 3.21 3.21 3.33 1.69 5.67 1
 REF 0 0 .00 .00 19.29 2.23 2.23 1.000 05/01/06 1 RB 0000901 3.21 1.57 16.08 1
 TAX MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR GAS TAX: WTR TAX: PV-2 DATE CD ES READ FACTOR
 SVC 0275 028621 07/23/99 05/31/06 1 SE 0000646 1.000 05/01/06 1 RB 0000901 1.000 03/02/06 1 0000618 1.000
 WTR: N48152152 00 07/23/99 05/31/06 1 SE 0000915 05/01/06 1 RB 0000901 1.000 03/02/06 1 0000896
 SWR: 00 07/23/99 05/31/06 1 SE 0000915 05/01/06 1 RB 0000901 1.000 03/02/06 1 0000896
 REF: 00 07/23/99 05/31/06 1 SE 0000915 05/01/06 1 RB 0000901 1.000 03/02/06 1 0000896

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 118.08 BILL TYPE: B BILL DATE: 07/07/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 07/07/06 15 GWSR 47.88
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 1 NOTICE PENDING: 1 NOTICE DATE: 06/07/06 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 06/07/06 REGULAR 65.20 RATE: 5 ACT:

WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0269 COMMODITY RATE: 0.55741 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: 00 GAS LIFE LINE: 130001
 SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 8.29 0.00 8.12 16.41 1 0 029 0 4 4.77 1.12 2.23 1
 WTR 0 31.37 0.00 15.93 47.30 1 0 029 0 5 8.35 7.58 1
 SWR 0 5.02 0.00 3.99 9.01 1 0 029 1 5 3.22 3.77 1
 REF 0 19.29 0.00 18.64 37.93 01 0 029 1 5 3.10 15.54 SWR SIZE: 00
 TAX 2.23 0.00 1.20 3.43 GAS TAX: .41 WTR TAX: .79
 SPEC HND 00 00 4.00 4.00
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 06/29/06 1 0000650 1.000 05/31/06 1 SE 0000646 1.000 05/01/06 1 0000637 1.000
 WTR: N48152152 00 07/23/99 06/29/06 1 0000920 05/31/06 1 SE 0000915 05/01/06 1 RB 0000901
 SWR: 00 07/23/99 06/29/06 1 05/31/06 1 05/01/06 1
 REF: 07/23/99 06/29/06 1 05/31/06 1

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMIS: 1) I 07/06/06 39 4.00

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 134.75 BILL TYPE: R BILL DATE: 08/07/06 SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 PRIOR TRANS: 01) 08/07/06 15 GMSR S. EST 134.75 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 07/31/06 PA C10AXC 118.08-
 PRIOR CREDIT HIST: 07/07/06 BAL FWD 51.88 RATE: 6 ACT: 3 072106 R 073106 NOTICE AMT: .00 TAX CD: 0
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 1 PERIOD ALLOC: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0279 COMMODITY RATE: 0.96833 SWR ALLOC: 0.383 LOW INCOME DISCOUNT: .00 GAS LIFE LINE: 130001
 SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 .00 .00 15.26 1 0 032 3 3 8 0 5.26 2.25
 WTR 0 .00 .00 88.34 1 0 032 3 3 37 0 9.22 7.75
 SWR 0 .00 .00 5.40 1 0 032 1 1 12 0 3.55 1.85
 REF 0 .00 .00 20.57 01 0 032 1 1 12 0 3.42 1.85
 TAX .00 .00 5.18 GAS TAX: .76 WTR TAX: 4.42
 SVC MTR. NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 07/31/06 1 SE 0000658 1.000 06/29/06 1 0000650 1.000 05/31/06 1 SE 0000646 1.000

WTR: M48152152 00 07/23/99 07/31/06 1 SE 0000957
 SWR: 00 07/23/99 07/31/06 1
 REF: 07/23/99 07/31/06 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 06/29/06 1 0000920 05/31/06 1 SE 0000915
 06/29/06 1
 06/29/06 1

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 182.38 BILL TYPE: B BILL DATE: 09/06/06 NAICS: 0000001 PREBILL CDS: G-3 W-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 09/06/06 15 GMSR 021) 09/06/06 15 W 021
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: I NOTICE DATE: 08/07/06 NOTICE AMT: .00 TAX CD: 0

PRIOR CREDIT HIST: 08/07/06 REGULAR RATE: 6 ACT: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 134.75
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: 1 R-UNITS: 001
 GAS THERM FACTOR: 1.0270 COMMODITY RATE: 0.64600 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 15.26 .00 9.40 24.66 1 0 029 0 5 4.77 1.40 3.23 1
 WTR 0 88.34 .00 9.87 98.21 1 0 029 0 1 8.35 1.52 .15 SWR SIZE: 00
 SWR 0 5.40 .00 3.37 8.77 1 0 029 1 1 3.22 3.10 15.54
 REF 0 20.57 .00 18.64 39.21 01 0 029 .47 WTR TAX: .49
 TAX 5.18 .00 .96 6.14 GAS TAX: .49
 SPEC HND .00 ON DATE .00 CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 SVC MTR NBR/SIZE 07/23/99 08/29/06 1 0000663 1.000 07/31/06 1 SE 0000658 1.000 06/29/06 1 0000650 1.000
 GAS: 0275 028621 07/23/99 08/29/06 1 0000958 07/31/06 1 SE 0000957 06/29/06 1 0000920
 WTR: N48152152 00 07/23/99 08/29/06 1 07/31/06 1 06/29/06 1
 SWR: 00 07/23/99 08/29/06 1 07/31/06 1
 REF: 07/23/99 08/29/06 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMTS: 1) 1.09/05/06 39 5.39 35.00 09/24/99 00/00/00

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 102.10 BILL TYPE: R BILL DATE: 10/05/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRAMS: 01) 10/05/06 15 GMSR S. EST 102.10 02) 10/03/06 PA C10JAS 182.38-
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 1 NOTICE PENDING: 0 NOTICE DATE: 10/03/06 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 09/06/06 BAL FWD 47.63 RATE: 6 ACT: 3 092006 4 092806 R 100306 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 1 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0225 COMMODITY RATE: 0.64403 SWR ALLOC: 0.383 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELIND BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SALES COST #M
 GAS 0 .00 .00 13.26 1 0 030 3 9 4.93 2.53 5.80 1
 WTR 0 .00 .00 60.83 1 0 030 3 26 8.64 1.69 16.08
 SWR 0 .00 .00 5.02 1 0 030 1 11 3.33 5.80 1
 REF 0 .00 .00 19.29 01 0 030 1 11 3.21 3.21
 TAX .00 .00 3.70 GAS TAX: .66 WTR TAX: 3.04
 ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 SVC 0275 028621 07/23/99 09/28/06 1 SE 0000672 1.000 08/29/06 1 0000663 1.000 07/31/06 1 SE 0000658 1.000
 WTR: N48152152 00 07/23/99 09/28/06 1 SE 0000984 08/29/06 1 0000958 07/31/06 1 SE 0000957
 SWR: 00 07/23/99 09/28/06 1 08/29/06 1 07/31/06 1
 REF: 07/23/99 09/28/06 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 327.79 BILL TYPE: G BILL DATE: 12/06/06 SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 PRIOR TRANS: 01) 12/06/06 15 R EST 20.89 NAICS: 000001 PREBILL CDS: G-0 W-0 R-3 S-0 READ DAY: 25
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 110.19 NOTICE PENDING: 9 NOTICE DATE: 12/04/06 NOTICE AMT: 187.10 TAX CD: 0
 PRIOR CREDIT HIST: 12/05/06 SVC OPF RATE: 6 ACT: 0 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 CITY BINS: 00 RENT LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 0.0000 COMMODITY RATE: 0.00000 SWR ALLOC: 0.000 SWR ALLOC: 0.000 SWR ALLOC: 0.000 SWR ALLOC: 0.000
 SVC ST MY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 1 F 25.19 16.09 .00 41.28 1 000 0 0 0 .00 .00 .00
 WTR 1 F 71.57 31.85 .00 103.42 1 000 0 0 0 .00 .00 .00
 SWR 1 F 8.72 6.79 .00 15.51 1 000 0 0 0 .00 .00 .00
 REF 0 40.77 .00 20.89 61.66 01 0 031 0 0 0 3.47 .00 17.42
 TAX 4.83 2.40 .00 7.23 13.69
 SPEC HND 4.08 .00 9.61 50.00
 MISC GAS 50.00 .00 35.00
 MISC WTR 35.00 .00 35.00
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 12/04/06 1 SE 0000690 1.000 12/04/06 9 F 0000690 1.000 10/30/06 1 0000680 1.000
 WTR: N48152152 00 07/23/99 12/04/06 1 SE 0000998 1.000 12/04/06 9 F 0000998 1.000 10/30/06 1 0000985
 SWR: 00 07/23/99 11/30/06 1 10/30/06 9 09/28/06 1
 REF: 07/23/99
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMNTS: 1) 1 12/05/06 39 9.61

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 48.09 BILL TYPE: R BILL DATE: 01/08/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 01/08/07%15 GMSR 48:09# 02) 12/08/06 TN GMS COSTCN
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 0 NOTICE DATE: 12/07/06 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 12/06/06 REMNANT 87.63 RATE: 6 ACT: R 120706 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 11 BANK ALLOC: 0 RECYLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 CITY BINS: 00 RENTAL BINS: 00 DISCOUNT: 00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0330 COMMODITY RATE: 0.73360 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: 00 SALES GAS LIFELINE: 130001
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 .00 .00 12.75 1 6 022 0 9 3.62 2.53 4.68 6.60 1
 WTR 0 .00 .00 11.21 1 6 022 0 3 0 6.53 4.68 6.60 1
 SMR 0 .00 .00 3.38 1 6 022 1 3 0 2.84 2.53 4.68 6.60 1
 REF 0 .00 .00 19.55 01 0 029 1 3 0 3.25 2.84 2.53 4.68 6.60 1
 TAX .00 .00 1.20 1.20 GAS TAX: .64 WTR TAX: .56
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 12/29/06 1 0000699 1.000 12/07/06 2 0000690 1.000 12/04/06 1 SE 0000690 1.000
 WTR: N48152152 00 07/23/99 12/29/06 1 0001001 12/07/06 2 0000998 12/04/06 1 SE 0000998
 SMR: 00 07/23/99 12/29/06 1 11/30/06 2 10/30/06 1
 REF: 07/23/99 12/29/06 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 67.15 BILL TYPE: R BILL DATE: 02/07/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 02/07/07 15 GMSR 67.15 MAIL 48.09
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 48.09 RATE: 6 ACT: 0 NOTICE PENDING: 1 NOTICE DATE: 01/08/07 NOTICE AMT: 0.00 TAX CD: 0
 PRIOR CREDIT HIST: 01/08/07 REGULAR
 MTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0321 COMMODITY RATE: 0.66427 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: 0.00 GAS LIFE LINE: 130001
 SVC ST WY: DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 00 .00 19.43 19.43 1 0 032 3 15 5.26 4.21 9.54 9.96 1
 WTR 0 00 .00 19.04 19.04 1 0 032 3 6 5.50 1.07 17.98 1
 SWR 0 00 .00 5.20 5.20 1 0 032 1 6 4.13 3.58 11/30/06 2
 REF 0 00 .00 21.56 21.56 01 0 032 1 6 3.58 11/30/06 1
 TAX 00 .00 1.92 1.92 GAS TAX: .97 WTR TAX: .95
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES SE READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 01/30/07 1 SE 0000714 1.000 12/29/06 1 0000699 1.000 12/07/06 2 0000690 1.000
 WTR: N48152152 00 07/23/99 01/30/07 1 SE 0001007 12/29/06 1 0001001 12/07/06 2 0000998
 SWR: 00 07/23/99 01/30/07 1 12/29/06 1
 REF: 07/23/99 01/30/07 1 12/29/06 1

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 17.64 BILL TYPE: R BILL DATE: 03/09/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 03/09/07 15 GMSR 50.49 MAIL 100.00
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 67.15 RATE: 6 ACT: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 PRIOR CREDIT HIST: 02/07/07 REGULAR NOTICE PENDING: 1 NOTICE DATE: 02/07/07 NOTICE AMT: .00 TAX CD: 0
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0264 COMMODITY RATE: 0.73877 TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELIMO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 .00 32.85- 11.04 21.81- 1 0 030 0 6 4.93 1.68 4.43 1
 WTR 0 .00 .00 13.59 13.59 1 0 030 0 3 8.91 4.68 4.68 1
 SMR 0 .00 .00 4.41 4.41 1 0 030 1 3 3.87 3.87 3.87 1
 REF 0 .00 .00 20.22 20.22 01 0 030 1 3 3.36 3.36 3.36 1
 TAX .00 .00 1.23 1.23 1.23 GAS TAX: .55 WTR TAX: .68
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 03/01/07 1 0006720 1.000 01/30/07 1 SE 0000714 1.000 12/29/06 1 0000699 1.000
 WTR: N48152152 00 07/23/99 03/01/07 1 0001010 01/30/07 1 SE 0001007 12/29/06 1 0001001
 SMR: 00 07/23/99 03/01/07 1 01/30/07 1 12/29/06 1
 REF: 07/23/99 03/01/07 1 01/30/07 1 12/29/06 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 CUSTOMER COMMENTS: 12/08/06 C08TCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 71.91 BILL TYPE: R BILL DATE: 04/09/07 SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 PRIOR TRANS: 01) 04/09/07 15 GMSR S. EST 50.27 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 17.64 NOTICE PENDING: 1 NOTICE DATE: 03/09/07 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 03/09/07 REGULAR RATE: 6 ACT:

WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0270 COMMODITY RATE: 0.73600 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 0 .00 11.89 1 0 029 3 7 4.77 1.97 5.15 1
 WTR 0 0 13.59 13.29 26.88 1 0 029 3 3 8.61 4.68 1
 SWR 0 0 4.05 4.28 8.33 1 0 029 1 3 3.74 .54 SWR SIZE: 00
 REF 0 0 .00 19.55 19.55 01 0 029 1 3 3.25 16.30
 TAX .00 .00 1.26 4.00 .59 WTR TAX: .67
 SPEC HND .00 ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 SVC MTR NBR/SIZE 07/23/99 03/30/07 1 SE 0000727 1.000 03/01/07 1 0000720 1.000 01/30/07 1 SE 0000714 1.000
 GAS: 0275 028621 07/23/99 03/30/07 1 SE 0001013 03/01/07 1 0001010 01/30/07 1 SE 0001007
 WTR: M48152152 00 07/23/99 03/30/07 1 03/01/07 1 01/30/07 1
 SWR: 00 07/23/99 03/30/07 1 03/01/07 1 01/30/07 1
 REF: 07/23/99 03/30/07 1 03/01/07 1 01/30/07 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMENTS: 1) 1 04/06/07 39 4.00
 CUSTOMER COMMENTS: 12/08/06 C08TCN PP TN ORDERED 12/07/06 16:26 BY CUSP\TCN
 12/07/06 C07EFL D6 PER PW FOR TN FOLLOW BUREAU'S POLICY
 12/04/06 0260 PP TF ORDERED 12/01/06 19:17 BY CREDIT
 11/28/06 C07LKN PQ REM I HOLD NO LONGER ON COUNCIL
 09/12/05 C07LMM DB C/R 2GIVE NEW BILL DATE
 09/01/05 C05AXT PM WR CWP 083105 12:00 SCF READ: 0000809

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 158.62 BILL TYPE: B BILL DATE: 05/08/07 SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 PRIOR TRANS: 01) 05/08/07 15 GMSR OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: 1 W-UNITS: 001
 SPCG HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 54.27 RATE: 6 ACT: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 R-UNITS: 001
 PRIOR CREDIT HIST: 04/09/07 REGULAR NOTICE PENDING: 1 NOTICE DATE: 04/09/07 NOTICE AMT: .00 TAX CD: 0
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 1 PERIOD ALLOC: 0 RT CD DAYS CC USE THRM/BNK SVC CHG SALES #M
 REF CONTAINERS: 64=00 100=01 300=00 SWR ALLOC: 0.383 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0261 COMMODITY RATE: 0.64750 SWR ALLOC: 0.383 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES #M
 GAS 0 11.89 .00 13.46 25.35 1 0 031 0 9 5.10 2.53
 WTR 0 26.88 .00 39.56 66.44 1 0 031 0 17 9.21 30.35
 SWR 0 8.33 .00 14.48 14.48 1 0 031 1 12 4.00 2.15
 REF 0 19.55 .00 20.89 40.44 01 0 031 .67 WTR TAX: 3.47 17.42
 TAX 1.26 .00 2.65 3.91 GAS TAX: .67 WTR TAX: 1.98
 SPCG HND 4.00 .00 4.00 8.00
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 04/30/07 1 0000736 1.000 03/30/07 1 SE 0000727 1.000 03/01/07 1 0000720 1.000
 WTR: N48152152 00 07/23/99 04/30/07 1 0001030 03/30/07 1 SE 0001013 03/01/07 1 0001010
 SMR: 00 07/23/99 04/30/07 1 03/30/07 1 03/01/07 1
 REF: 07/23/99 04/30/07 1 03/30/07 1 03/01/07 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMTS: 1) 1 05/07/07 39 4.00
 CUSTOMER COMMENTS: 12/08/06 C08TCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN

PA A UB0272 UB0272 00/00/00 PAYMENT DATE: 06/06/07 TIME: 08:45:12 WNDW: C TELLER: C1 RECPY: 005
CASH AMOUNT: 243.62 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:
TOTAL PYMT: 243.62 06/06/07 0845 ADDED UB0272 CREDIT

10-6-07

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 66.06 BILL TYPE: R S. EST BILL DATE: 06/07/07 NAICS: 000001 PREBILL CDS: G-0 W-0 R-3 S-0 READ DAY: 25
 PRIOR TRANS: 01) 06/07/07 15 R DEPOSIT HOLD: 0 CREDIT HOLD: 132.55 NOTICE PENDING: 0 NOTICE DATE: 06/06/07 PA RCC BANK 243.62 TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT OFF 132.55 RATE: 6 ACT: R 060607 NOTICE AMT:
 PRIOR CREDIT HIST: 06/06/07 SVC OFF 132.55 RATE: 6 ACT: R 060607 NOTICE AMT:
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 0.0000 COMMODITY RATE: 0.00000 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001

SVC	ST	WY	DELINQ	BAL	FWD	CURRENT	TOTAL	RT	CD	DAYS	CC	USE	THRM	BANK	SVC	CHG	SALES	COST	#M	
GAS	1	F	.00	14.85	.00	14.85	1	1	000	0	0	0	0	0	.00	.00	.00	.00	1	
WTR	1	F	.00	23.53	.00	23.53	1	1	000	0	0	0	0	0	.00	.00	.00	.00	1	
SMR	1	F	.00	5.54	.00	5.54	1	1	000	0	0	0	0	0	.00	.00	.00	.00	1	
REF	0		.00	1.92	20.22	20.22	01	0	030						3.36	16.86				
TAX			.00																	
SVC	MTR	NBR/SIZE	ON DATE	CUR DATE	CD	ES	READ	FACTOR	PV-1	DATE	CD	ES	READ	FACTOR	PV-2	DATE	CD	ES	READ	FACTOR
GAS:	0275	028621	07/23/99	06/05/07	1	SE	0000745	1.000	06/05/07	9	F	0000745	1.000	04/30/07	1				0000736	1.000
WTR:	N48152152	00	07/23/99	06/05/07	1	SE	0001038		06/05/07	9	F	0001038		04/30/07	1				0001030	
SMR:		00	07/23/99	06/05/07	1				06/05/07	9				04/30/07	1					
REP:			07/23/99	05/30/07	1				04/30/07	1				03/30/07	1					
PAYMENTS: NO PAYMENTS																				
DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00																				
CUSTOMER COMMENTS: 06/05/07 0260 PP TF ORDERED 06/04/07 19:19 BY CREDIT																				

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 116.99 BILL TYPE: B BILL DATE: 07/09/07 MAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 07/09/07 15 GMSR 46.93 (02) 07/06/07 15 FM 39 LT CHG 4.00 TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 1 NOTICE DATE: 06/07/07 NOTICE AMT: .00
 PRIOR CREDIT HIST: 06/07/07 REGULAR PERIOD ALLOC: 66.06 RATE: 6 ACT: 11 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 COMMODITY RATE: 0.73490 SMR ALLOC: 0.145 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0260 BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELIND 0.00 8.36 23.21 1 6 020 0 5 3.29 1.40 16.30
 GAS 0 14.85 23.53 38.03 1 6 022 0 5 6.53 7.97 54
 WTR 0 23.53 3.38 8.92 1 6 022 1 3 2.84 16.30
 SMR 0 5.54 19.55 39.77 01 0 029 1 3 3.25 .72
 REF 0 20.22 1.14 3.06 GAS TAX: .42 WTR TAX: .72
 TAX 1.92 .00 4.00
 SPEC HND .00 ON DATE 07/23/99 CUR DATE 06/28/07 CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 SVC MTR NBR/SIZE 07/23/99 06/28/07 1 0000750 1.000 06/08/07 2 0000745 1.000 06/05/07 1 SE 0000745 1.000
 GAS: 0275 028621 07/23/99 06/28/07 1 0001043 06/06/07 2 0001038 06/05/07 1 0001038
 WTR: N48152152 00 07/23/99 06/28/07 1 05/30/07 1
 SMR: 00 07/23/99 06/28/07 1
 REP: 07/23/99 06/28/07 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTM: 1) 1 07/06/07 39 4.00
 CUSTOMER COMMENTS: 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN

PA A UB0272 UB0272 00/00/00 PAYMENT DATE: 07/27/07 TIME: 09:45:12 WNDW: C TELLER: C1 RECPT: 007
 CASH AMOUNT: 116.99 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:
 TOTAL PYMT: 116.99 07/27/07 0945 ADDED UB0272 CREDIT

7-27-07

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 97.34 BILL TYPE: R BILL DATE: 08/07/07 SVC ADDR: 717 VERNON ST
 PRIOR TRANS: 01) 08/07/07 15 GMSR S. EST 97.34 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 50.93 NOTICE PENDING: 0 NOTICE DATE: 07/27/07 PARCC BANK 116.99
 PRIOR CREDIT HIST: 07/09/07 BAL FWD NOTICE RATE: 6 ACT: 3 072307 R 072707 NOTICE AMT: 00 TAX CD: 0
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 1 PERIOD ALLOC: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0224 COMMODITY RATE: 0.79462 SWR ALLOC: 0.145 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELIMO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 .00 .00 12.79 1 0 032 3 7 5.26 1.97 5.56
 WTR 0 .00 .00 54.59 1 0 032 3 23 9.50 45.09 1
 SWR 0 .00 .00 5.03 1 0 032 1 5 4.13 .90 SWR SIZE: 00
 REF 0 .00 .00 21.56 01 0 032 1 5 3.58 17.98
 TAX .00 .00 3.37 GAS TAX: 2.73
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES WTR TAX: 2.73
 GAS: 0275 028621 07/23/99 07/30/07 1 SE 0000757 1.000 06/28/07 1 0000750 1.000 PV-2 DATE CD ES READ FACTOR
 WTR: N48152152 00 07/23/99 07/30/07 1 SE 0001066 06/28/07 1 0001043 06/06/07 2 0000745 1.000
 SWR: 00 07/23/99 07/30/07 1 06/28/07 1 05/30/07 2 0001038
 REF: 07/23/99 07/30/07 1

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 CUSTOMER COMMENTS: 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FMP TN

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 172.15 BILL TYPE: B BILL DATE: 09/06/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 09/06/07 15 GMSR NOTICE PENDING: 1 NOTICE DATE: 08/07/07 NOTICE AMT: 4.00 TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 97.34 RATE: 6 ACT: 15 BANK ALLOC: 00 WTR SIZE: 00 W-DWELL: 1 W-UNITS: 001
 PRIOR CREDIT HIST: 08/07/07 REGULAR NOTICE PENDING: 1 NOTICE DATE: 08/07/07 NOTICE AMT: 4.00
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 SWR ALLOC: 0.145 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0211 CCMODIVITY RATE: 0.58182 RT CD DAYS CC USE TRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELINO BAL FMD CURRENT TOTAL 1 0 029 0 0 7 4.77 1.97 4.07 1
 GAS 0 12.79 .00 23.60 1 0 029 0 0 15 8.61 25.15
 WTR 0 54.59 .00 88.35 1 0 029 1 1 4 3.74 3.74
 SMR 0 5.03 .00 9.49 1 0 029 1 1 4 3.25 3.25
 REF 0 21.56 .00 41.11 01 0 029 .54 WTR TAX: 1.69
 TAX 3.37 .00 5.60 GAS TAX: .54
 SPEC HND .00 4.00
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 08/28/07 1 0000764 1.000 07/30/07 1 SE 0000757 1.000 06/28/07 1 0000750 1.000
 WTR: N48152152 00 07/23/99 08/28/07 1 0001081 07/30/07 1 SE 0001066 06/28/07 1 0001043
 SMR: 00 07/23/99 08/28/07 1
 REF: 07/23/99 08/28/07 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMS: 1) 1 09/05/07 39 4.00

Service off bill
10/15/07 - Reg/Remand bill

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 304.83 BILL TYPE: F BILL DATE: 10/03/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-0 S-3 READ DAY: 25
 PRIOR TRANS: 01) 10/03/07 15 GWS 47.68 02) 10/02/07 TF FFF 0260 182.34 TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 9 NOTICE DATE: 10/02/07 NOTICE AMT: 0260
 PRIOR CREDIT HIST: 09/06/07 BAL FWD 74.81 RATE: 6 ACT: 3 092007 8 092807 9 100207 WTR SIZE: 00 W-DWBL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 R-UNITS: 001
 GAS THERM FACTOR: 1.0184 COMMODITY RATE: 0.57719 SWR ALLOC: 0.145 LOW INCOME DISCOUNT: 00 GAS LIFE LINE: 130001
 SVC ST MY DELING BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 F 12.79 10.81 11.76 35.36 1 8 035 0 7 7 5.75 1.97 4.04 1
 WTR 0 F 54.59 33.76 28.47 116.82 1 8 035 0 11 10.41 18.06 1
 SWR 0 F 5.03 4.46 5.44 14.93 1 8 035 9 5 4.54 4.90 .90 SWR SIZE: 00
 REF 0 21.56 19.55 2.23 41.11 01 000 .59 WTR TAX: 1.42
 TAX 3.37 2.23 2.01 7.61 GAS TAX: .59
 SPEC HND 50.00 .00 4.00
 MISC GAS 50.00 .00 50.00
 MISC WTR 35.00 .00 35.00
 SVC WTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 10/02/07 9 F 0000771 1.000 08/28/07 1 0000764 1.000 07/30/07 1 SE 0000757 1.000
 WTR: N48152152 00 07/23/99 10/02/07 9 F 0001092 08/28/07 1 0001081 07/30/07 1 SE 0001066
 SMR: 00 07/23/99 08/28/07 9 07/23/07 1 08/28/07 1 06/28/07 1
 REF: 07/23/99 08/28/07 1

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMTS: 1) 9 10/02/07 11 50.00 2) 7 10/02/07 11 35.00
 CUSTOMER COMMENTS: 10/02/07 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 20.22 BILL TYPE: R BILL DATE: 10/05/07 SVC ADDR: 717 VERNON ST
 PRIOR TRANS: 01) 10/05/07 15 R S. EST NAICS: 000001 PREBILL CDS: G-0 W-0 R-3 S-0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 122.49 NOTICE PENDING: 0 NOTICE DATE: 10/04/07 PA RCC BANK 304 83-3
 PRIOR CREDIT HIST: 10/03/07 SVC OFF RATE: 6 ACT: R 100407 ZIP: 90806-2726 COUNCIL: 06
 TAX CD: 0

WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 R-UNITS: 001
 GAS THERM FACTOR: 0.0000 COMMODITY RATE: 0.00000 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINO BAL FWD CURRNT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 1 F .00 .00 .00 .00 .00 1 1 000 0 0 0 .00 .00 .00
 WTR 1 F .00 .00 .00 .00 .00 1 1 000 0 0 0 .00 .00 .00
 SWR 1 F .00 .00 .00 .00 .00 1 1 000 0 0 0 .00 .00 .00
 REF 0 .00 .00 .00 .00 .00 1 1 000 0 0 0 .00 .00 .00
 TAX .00 .00 .00 .00 .00 1 1 000 0 0 0 .00 .00 .00
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES WTR TAX: PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 10/02/07 1 SE 0000771 1.000 10/02/07 9 F 0000771 1.000 08/28/07 1 0000764 1.000
 WTR: N48152152 00 07/23/99 10/02/07 1 SE 0001092 10/02/07 9 F 0001092 08/28/07 1 0001081
 SWR: 00 07/23/99 09/27/07 1 08/28/07 1 07/30/07 1
 REF:

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 CUSTOMER COMMENTS:

10/02/07	0260	PP	TF	ORDERED	10/02/07	19:20	BY	CREDIT
06/08/07	C18DSC	PP	TN	ORDERED	06/06/07	08:17	BY	FNP TN
06/08/07	C18DSC	PP	TN	ORDERED	06/06/07	08:16	BY	FNP TN
06/05/07	0260	PP	TF	ORDERED	06/04/07	19:19	BY	CREDIT
12/08/06	C08TCN	PP	TN	ORDERED	12/07/06	16:26	BY	CUST\FCN
12/04/06	0260	PP	TF	ORDERED	12/01/06	19:17	BY	CREDIT

PA A UB0272 UB0272 00/00/00 PAYMENT DATE: 10/04/07 TIME: 16:15:13 WNDW: C TELLER: C1 RECPT: 010
CASH AMOUNT: 304.83 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:
TOTAL PYMT: 304.83 10/04/07 1615 ADDED UB0272 CREDIT

10-4-07

ID: 0 NAME: RICHARDSON, LAURA BILL DATE: 11/05/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 COUNCIL: 06
 TOTAL DUE: 81.29 BILL TYPE: R BILL DATE: 11/05/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 11/05/07 15 GMSR 57.07
 SVC ADDR: 717 VERNON ST ZIP: 90806-2726
 SPCG HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 20.22 NOTICE PENDING: 1 NOTICE DATE: 10/05/07 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 10/05/07 REGULAR 0 EXCESS USE CNT: 0 PERIOD ALLOC: 12 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 WTR ADDL ALLOC: 0 CITY BINS: 00 RENTAL BINS: 00 REGCYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 SWR ALLOC: 0.145 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0190 COMMODITY RATE: 0.56620 TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 00 .00 9.03 1 6 024 0 6 6 3.95 1.68 3.40 1
 WTR 0 00 .00 19.90 1 6 025 0 7 7 7.83 12.07 18.43
 SMR 0 00 .00 4.56 1 6 025 1 4 4 3.73 .83
 REF 0 20.22 .00 42.35 01 0 032 1 45 WTR TAX: 3.70 1.00
 TAX .00 .00 1.45 GAS TAX: .45 WTR TAX: 1.00
 SPCG HND .00 .00 4.00
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 10/29/07 1 0006777 1.000 10/05/07 2 0000771 1.000 10/02/07 1 SE 0000771 1.000
 WTR: N48152152 00 07/23/99 10/29/07 1 0001099 10/04/07 2 0001092 10/02/07 1 SE 0001092
 SMR: 00 07/23/99 10/29/07 1 09/27/07 1
 REF: 07/23/99 10/29/07 1

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMENTS: 1) 1 11/02/07 39 4.00
 CUSTOMER COMMENTS: 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FMP TN

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 182.70 BILL TYPE: B BILL DATE: 12/06/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 12/06/07 15 GMSR S. EST 97.41 (02) 12/05/07 FM 39 LT CHG 4.00
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 61.07 NOTICE PENDING: 1 NOTICE DATE: 11/05/07 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 11/05/07 REGULAR PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 OWNER BIN: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 LOW INCOME DISCOUNT: .00 GAS LIFE LINE: 130001
 GAS THERM FACTOR: 1.0190 COMMODITY RATE: 0.69599 SWR ALLOC: 0.145 SWR DISCOUNT: .00 GAS SALES COST #M
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 9.03 .00 36.36 45.39 1 0 031 3 31 32 5.10 8.99 22.27 1
 WTR 0 19.90 .00 30.73 50.63 1 0 031 3 12 0 9.70 21.03 1
 SMR 0 4.56 .00 5.45 10.01 1 0 031 1 4 4.62 .83 SWR SIZE: 00
 RFF 0 42.35 .00 21.52 63.87 01 0 031 1 17.92
 TAX 1.45 .00 3.35 4.80 GAS TAX: 1.81 WTR TAX: 1.54
 SPEC HND 4.00 .00 4.00 8.00
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 11/29/07 1 SE 0000808 1.000 10/29/07 1 0000777 1.000 10/05/07 2 0000771 1.000
 WTR: N48152152 00 07/23/99 11/29/07 1 SE 0001111 10/29/07 1 0001099 10/04/07 2 0001092
 SMR: 00 07/23/99 11/29/07 1 10/29/07 1 09/27/07 1
 REF: 07/23/99 11/29/07 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMNTS: 1) 1 12/05/07 39 4.00
 CUSTOMER COMMENTS: 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
 10/02/07 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT
 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:16 BY FNP TN
 06/05/07 0260 PP TF ORDERED 06/04/07 19:19 BY CREDIT

ID: 0 NAME: RICHARDSON, LAURA
 BILL DATE: 01/10/08
 NAICS: 000001
 PREBILL CDS: G-3 W-3 R-3 S-3
 ZIP: 90806-2726
 COUNCIL: 06

TOTAL DUE: 6.49
 PRIOR TRANS: 01) 01/10/08 15 GMSR 121.20
 06) 12/18/07 50 100.00-
 SVC ADDR: 717 VERNON ST
 BILL TYPE: R
 RATE: 6 ACT: R 121807 A 010908
 NOTICE PENDING: 0
 NOTICE DATE: 12/18/07
 NOTICE AMT: .00
 TAX CD: 0

SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 101.41
 PRIOR CREDIT HIST: 12/06/07 BAL FWD MAIL
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 31 BANK ALLOC: 0
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001
 GAS THERM FACTOR: 1.0204 COMMODITY RATE: 0.69258 SWR ALLOC: 0.145 LOW INCOME DISCOUNT: .00
 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 GAS LIFELINE: 130001

GAS 0 DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 WTR 0 .00 53.66- 26.90 26.76- 1 7 063 0 17 10.36 4.77 11.77 1
 SWR 0 .00 30.73- 36.18 5.45 1 7 063 0 10 19.72 16.46 1.86 SWR SIZE: 00
 REF 0 .00 5.45- 5.80 5.80 1 7 063 1 9 9.39 7.31 36.41
 TAX .00 21.52- 43.72 22.20 01 7 063
 GAS TAX: 1.35 WTR TAX: 1.80

SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 12/31/07 1 RB 0000794 1.000 10/29/07 1 0000777 1.000 10/05/07 2 0000771 1.000
 WTR: N48152152 00 07/23/99 12/31/07 1 RB 0001109 10/29/07 1 0001099 10/04/07 2 0001092
 REF: 07/23/99 12/31/07 1
 07/23/99 12/31/07 1

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMENTS: 1) 3 01/09/08 12 21.52- 2) 5 01/09/08 12 5.45- 4- 3) 7 01/09/08 12 32.27-
 4) 3 01/09/08 12 38.17- 5) 5 12/05/07 12 4.00

CUSTOMER COMMENTS: 10/08/07 COSDSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
 10/08/07 COSDSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
 10/02/07 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT
 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:16 BY FNP TN
 06/05/07 0260 PP TF ORDERED 06/04/07 19:19 BY CREDIT

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 68.57 BILL TYPE: CR BILL DATE: 02/07/08 SVC ADDR: 717 VERNON ST
 PRIOR TRANS: 01) 02/07/08 15 GMSR S. EST 58.08 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 COUNCIL: 06
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 6.49 RATE: 6 ACT: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 PRIOR CREDIT HIST: 01/10/08 REGULAR 0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 WTR ADDL ALLOC: 0 COMMODITY RATE: 0.77848 SWR ALLOC: 0.145 LOW INCOME DISCOUNT: 00 GAS LIFELINE: 130001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 CTR ALLOC: 0.145 LOW INCOME DISCOUNT: 00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0220 BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELINO 00 00 14.47 1 0 030 3 9 4.93 2.53 7.01 1
 GAS 0 00 15.97 1 0 030 3 4 9.39 6.58 1
 WTR 0 00 5.30 1 0 030 1 4 4.47 4.47 1
 SMR 0 00 20.82 01 0 030 1 4 3.48 17.34 1
 REF 0 00 1.52 1.52 GAS TAX: .72 WTR TAX: .80
 TRAX 00 00 4.00 4.00
 SPEC HND 00 00 4.00 4.00
 SVC MTR NBR/SIZE ON DATE CUR DATE CD BS READ FACTOR PV-1 DATE CD BS READ FACTOR PV-2 DATE CD BS READ FACTOR
 GAS: 0275 028621 07/23/99 01/30/08 1 SE 0000803 1.000 12/31/07 1 RB 0000794 1.000 10/29/07 1 0000777 1.000
 WTR: N48152152 00 07/23/99 01/30/08 1 SE 0001113 12/31/07 1 RB 0001109 10/29/07 1 0001099
 SMR: 00 07/23/99 01/30/08 1 12/31/07 1 10/29/07 1
 REF: 07/23/99 01/30/08 1 12/31/07 1 10/29/07 1
 PAYMENTS: NO PAYMENTS

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 40.30 BILL TYPE: R BILL DATE: 03/12/08 SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 PRIOR TRAMS: 01) 03/12/08 15 GMSR 62.37 MAIL 68-57- 02) 03/12/08 15 W 021 READ DAY: 25
 06) 02/29/08 50 121.20 07) 02/20/08 EM OLD 289 WSDNXP
 11) 01/10/08 15 GMSR

SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 0 NOTICE PENDING: 1 NOTICE DATE: 02/07/08 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 02/07/08 REGULAR 62.08 RATE: 6 ACT: A 031108
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 30 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CTTY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0239 COMMODITY RATE: 0.76816 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINO BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 GAS 0 00 .00 12.28 12.28 1 0 030 0 7 0 4.93 1.97 .00 .00
 WTR 0 00 .00 15.97- 18.78 2.81 1 7 060 4 0 18.78 .00 .00
 SWR 0 00 .00 5.30- 8.94 3.64 1 7 060 1 0 8.94 8.94 17.34
 REF 0 00 .00 20.82 20.82 0 0 030 1 0 3.48 3.48
 TAX 0 00 .00 80- 1.55 75 GAS TAX: .61 WTR TAX: 94
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 02/29/08 1 0000810 1.000 01/30/08 1 SE 0000803 1.000 12/31/07 1 RB 0000794 1.000
 WTR: N51321832 00 07/23/99 02/29/08 1 RB 0000000 02/19/08 4 0000000 02/19/08 6 00 0001109
 SWR: N48152152 00 07/23/99 02/29/08 1 0001108 01/30/08 1 SE 0001113 12/31/07 1 RB 0001109
 REF: 00 07/23/99 02/29/08 1 0001108 12/31/07 1 10/29/07 1 12/31/07 1

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMENTS: 1) 5 03/11/08 12 5.30- 2) 7 03/11/08 12 16.77- 3) 1 02/06/08 39 4.00

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ID: 0	NAME: RICHARDSON, LAURA	SVC ADDR: 717 VERNON ST	ZIP: 90806-2726	COUNCIL: 06				
TOTAL DUE: 149.29	BILL TYPE: R	BILL DATE: 04/08/08	MAICS: 000001	PREBILL CDS: G-3	W-3	R-3	S-3	READ DAY: 25
PRIOR TRANS: 01)	04/08/08 15 CWSR	S. EST	74.99	02)	04/07/08 FM 39	LT	CHG	4.00

SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 1 NOTICE DATE: 03/12/08 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 03/12/08 REGULAR 40.30 RATE: 6 ACT: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 16 RENTAL BINS: 00 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 SWR ALLOC: 0.145 SWR ALLOC: 0.00 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0250 COMMODITY RATE: 0.85778 TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELINO BAL FWD CURRENT 27.79 1 0 032 3 9 5.26 19.20 7.72 1
 GAS 0 12.28 .00 15.51 29.22 32.03 1 0 032 3 11 10.02 1.04 18.50
 WTR 0 2.81 .00 5.81 9.45 9.45 1 0 032 1 5 4.77 3.71 1.04
 SWR 0 3.64 .00 5.81 9.45 9.45 1 0 032 1 5 4.77 3.71 1.04
 REF 0 20.82 .00 22.21 43.03 43.03 01 0 032 1 5 4.77 3.71 1.04
 TAX .75 .00 2.24 2.99 4.99 4.99 0 0 032 1 5 4.77 3.71 1.04
 SPEC HND .00 .00 4.00 4.00 4.00 4.00 0 0 032 1 5 4.77 3.71 1.04
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 04/01/08 1 SE 0000819 1.000 02/29/08 1 RB 0000810 1.000 01/30/08 1 SE 0000803 1.000
 WTR: N51321832 00 07/23/99 04/01/08 1 SE 0000011 02/29/08 1 RB 0000000 02/19/08 4 0000000
 N48152152 00 07/23/99 04/01/08 1 SE 0001108 01/30/08 1 SE 0001113 12/31/07 1 RB 0001109
 SMR: N48152152 00 07/23/99 04/01/08 1 02/29/08 1 01/30/08 1 12/31/07 1 01/30/08 1
 REF: 07/23/99 04/01/08 1 02/29/08 1 01/30/08 1 12/31/07 1 01/30/08 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 ADJUSTMTS: 1) 1 04/07/08 39 4.00
 CUSTOMER COMMENTS: 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
 10/02/07 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT
 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:16 BY FNP TN
 06/05/07 0260 PP TF ORDERED 06/04/07 19:19 BY CREDIT

10700 TR. A WARD. MATTYARD WOODS CITY ARND. THE YOUNG CM RTN. 00000 0000 00000001 . 00

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 87.47- BILL TYPE: R BILL DATE: 05/09/08 SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 PRIOR TRANS: 01) 05/09/08 15 GWSR 106.81 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 06) 05/06/08 WR VR C07DXG 62.37 07) 05/01/08 FM SWR 021
 11) 03/12/08 15 GWSR 52.37 12) 03/12/08 15 W MAIL ALLOC
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 78.99 NOTICE PENDING: 1 NOTICE DATE: 04/08/08 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 04/08/08 REGULAR WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 30 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 30 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 GAS THERM FACTOR: 1.0245 COMMODITY RATE: 0.87980 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG SALES COST #M

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 15.00 BILL TYPE: R BILL DATE: 06/06/08 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 06/06/08 15 GMSR S. EST 53.96 (02) 05/09/08 JE 29 SVCADJ .00 TAX CD: 0
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 87.47- RATE: 5 ACT: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 PRIOR CREDIT HIST: 05/09/08 REGULAR NOTICE PENDING: 1. NOTICE DATE: 05/09/08 NOTICE AMT: .00
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 CITY BINS: 00 RENTAL BINS: 00 INCOME DISCOUNT: 00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0221 COMMODITY RATE: 1.03760 SMR ALLOC: 0.000 LOW USE THRM/BNK SVC CHG .00 GAS LIFELINE: 130001
 SVC ST WY DELIMO BAL FWD CURRNT TOTAL RT CD DAYS CC USE THRM/BNK SALES COST #M
 GAS 0 .00 87.47- 14.23 73.24- 1 0 030 3 7 4.93 2.04 7.26
 WTR 0 .00 12.68 12.68 1 0 030 3 2 9.39 3.29 4.41
 SMR 0 .00 4.88 4.88 1 0 030 1 2 4.47 4.47 17.34
 REF 0 .00 20.82 20.82 0 0 030 1 2 3.48 3.48
 TAX .00 1.35 1.35 1.35 GAS TAX: .72 WTR TAX: .63
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 05/30/08 1 SE 0000831 1.000 04/30/08 1 RB 0000004 02/29/08 1 RB 0000000
 WTR: N51321832 00 07/23/99 02/19/08 6 00 0000006 01/30/08 1 RB 0000004 12/31/07 1 RB 0000000
 N48152152 00 07/23/99 05/30/08 1 04/30/08 1 SE 0001108 04/30/08 1 RB 0001109
 SMR: 00 07/23/99 05/30/08 1 04/30/08 1 02/29/08 1

PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: \$6.46 BILL TYPE: R BILL DATE: 07/08/08 SVC ADDR: 717 VERNON ST
 PRIOR TRANS: 01) 07/08/08 15 GMSR NAICS: 000001 PREBILL CDS: G-3 W-3 ZIP: 90806-2726
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 33.51- RATE: 5 ACT: 15 BANK ALLOC: 0 WTR SIZE: 00 COUNCIL: 06
 PRIOR CREDIT HIST: 06/06/08 REGULAR NOTICE PENDING: 1 NOTICE DATE: 06/06/08 NOTICE AMT: .00 R-3 S-3 READ DAY: 25
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: CTTY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64-00 100-01 300-00 OWNER BIN=00 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS SALES 1.46 W-UNITS: 001
 GAS THERM FACTOR: 1.0211 COMMODITY RATE: 1.10375 TOTAL RT CD DAYS CC USE THRM/BNK SVC CHG 5.10 GAS LIFELINE: 130001
 SVC ST MY DELINO BAL FWD CURRRENT 21.43- 1 0 031 0 5 5.10 COST #M 5.52 1
 GAS 0 .00 33.51- 12.08 21.43- 1 0 031 0 0 15 9.70 26.52
 WTR 0 .00 36.22 7.73 7.73 1 0 031 1 15 4.62 3.11 SWR SIZE: 00
 SWR 0 .00 21.52 2.42 2.42 01 0 031 1 17.92
 REF 0 .00 2.42 GAS TAX: .60 WTR TAX: 1.82
 TAX 0 .00

SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 06/30/08 1 0000836 1.000 05/30/08 1 SE 0000831 1.000 04/30/08 1 RB 0000824 1.000
 WTR: N51321832 00 07/23/99 06/30/08 1 0000021 05/30/08 1 SE 0000006 04/30/08 1
 SMR: 00 07/23/99 06/30/08 1 05/30/08 1 04/30/08 1
 REF: 07/23/99 06/30/08 1 05/30/08 1 04/30/08 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
 CUSTOMER COMMENTS: 05/06/08 C07DXG PM WR CMP 050308 .12:00 SCB READ: 0000004

ID: 0 NAME: RICHARDSON, LAURA
 TOTAL DUE: 94.29 BILL TYPE: R BILL DATE: 08/06/08 SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 PRIOR TRANS: 01) 08/06/08 15 GMSR S. EST 94.29 NAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 46.46 NOTICE PENDING: 1 NOTICE DATE: 07/08/08 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 07/08/08 REGULAR 46.46 RATE: 5 ACT: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 PRIOR ADDL ALLOC: 0 EXCESS USE CNT: 1 PERIOD ALLOC: 15 RENTAL BINS: 00 REGCYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 CITY BINS: 00 0.529 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0171 COMMODITY RATE: 1.24324 SWR ALLOC: 0
 SVC ST WY DELINQ BAL FWD CURRENT TOTAL RT CD DAYS CC USB THRM/BNK SVC CHG SALES COST #M
 GAS 0 .00 .00 15.67 15.67 1 0 030 3 7 4.93 2.04 8.70 1
 WTR 0 .00 .00 46.89 46.89 1 0 030 3 19 9.39 37.50 1
 SWR 0 .00 .00 7.78 7.78 1 0 030 1 16 4.47 4.47 3.31 1
 REF 0 .00 .00 20.82 20.82 01 0 030 1 16 3.48 3.48 17.34 1
 TAX .00 .00 3.13 3.13 GAS TAX: .78 WTR TAX: 2.35
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ READ FACTOR PV-1 DATE CD ES READ FACTOR PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 07/30/08 1 SE 0000843 1.000 06/30/08 1 0000836 1.000 05/30/08 1 SE 0000831 1.000
 WTR: N51321832 00 07/23/99 07/30/08 1 SE 0000040 06/30/08 1 0000021 05/30/08 1 SE 0000006
 REF: 00 07/23/99 07/30/08 1 07/30/08 1

8908

\$53.74

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: []
PAST DUE ON: 09/20/08 * A 4.0% LATE CHARGE (\$4.00 MIN.) APPLIES ON 10/03/08 *
BILL PREPARED: 09/05/08
NEXT METER READ: 10/30/08
BUSINESS OFFICE: (562) 570-5700

GAS READ: 07/30/08 08/28/08 29 0843 0847 4 X 1.0179 4
WATER READ: 07/30/08 08/28/08 29 0040 0045 5 5
REFUSE: 07/30/08 08/28/08 29 5
SEWER: 07/30/08 08/28/08 29 5

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE: 29 DAYS @ 0.16440 = 4.77
BASELINE USAGE: 4 THERMS @ 0.29190 = 1.17
COST OF GAS: 4 THERMS @ 0.91580 = 3.66 \$9.60
WATER SERVICE CHARGE: 29 DAYS @ 0.31300 = 9.08
TIER 1 USAGE: 5 USAGE @ 1.64600 = 8.23 \$17.31
UTILITY USE TAX: (\$9.60 + \$17.31) @ 0.05000 = \$1.35
REFUSE SERVICE CHARGE: 29 DAYS @ 0.69380 = \$20.12
SEWER SERVICE CHARGE: 29 DAYS @ 0.14900 = 4.32
SEWER USAGE: 5 USAGE @ 0.20700 = 1.04 \$5.36
TOTAL AMOUNT DUE: \$53.74

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

--- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
--- OF WATER EACH MONTH, GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
--- WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

8409

\$70.07

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: []
PAST DUE ON: 12/20/08 * A 6.0% LATE CHARGE (\$6.00 MIN.) APPLIES ON 01/06/09 *
BILL PREPARED: 12/05/08
NEXT METER READ: 12/31/08
BUSINESS OFFICE: (562) 570-5700

*GAS READ: 10/30/08 12/02/08 33 0858 0866 8 X 1.0190 8
*WTR READ: 10/30/08 12/02/08 33 0053 0059 6 6
REFUSE: 10/30/08 12/02/08 33
SEWER: 10/30/08 12/02/08 33 6

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE: 33 DAYS @ 0.16440 = 5.43
BASELINE USAGE: 8 THERMS @ 0.27700 = 2.22
COST OF GAS: 8 THERMS @ 0.69861 = 5.59 \$13.24
WATER SERVICE CHARGE: 33 DAYS @ 0.36000 = 11.88
TIER I USAGE: 5 USAGE @ 1.89300 = 9.47
TIER II USAGE: 1 USAGE @ 2.10300 = 2.10 \$23.45
UTILITY USE TAX: (\$13.24 + \$23.45) @ 0.05000 = \$1.83
REFUSE SERVICE CHARGE: 33 DAYS @ 0.73180 = \$24.15
SEWER SERVICE CHARGE: 33 DAYS @ 0.17900 = 5.91
SEWER USAGE: 6 USAGE @ 0.24800 = 1.49 \$7.40
TOTAL AMOUNT DUE: \$70.07

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

6277

\$45.73

CORRECTED, REGULAR BILL.

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: 
PAST DUE ON: 01/27/09 * A 6.0% LATE CHARGE
BILL PREPARED: 01/12/09
NEXT METER READ: 03/03/09
BUSINESS OFFICE: (562) 570-5700
APPLIES ON 02/05/09 *

GAS READ: 10/30/08 12/31/08 62 0858 0874 16 X 1.0195 16
WATER READ: 10/30/08 12/31/08 62 0053 0057 4 4
REFUSE: 10/30/08 12/31/08 62 4
SEWER: 10/30/08 12/31/08 62 4

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE: 62 DAYS @ 0.16440 = 10.19
BASELINE USAGE: 16 THERMS @ 0.27700 = 4.43
COST OF GAS: 16 THERMS @ 0.69089 = 11.05 \$25.67
WATER SERVICE CHARGE: 62 DAYS @ 0.36000 = 22.32
TIER 1 USAGE: 4 USAGE @ 1.89300 = 7.57 \$29.89
UTILITY USE TAX: (\$25.67 + \$29.89) @ 0.05000 = \$2.78
REFUSE SERVICE CHARGE: 62 DAYS @ 0.73180 = \$45.37
SEWER SERVICE CHARGE: 62 DAYS @ 0.17900 = 11.10
SEWER USAGE: 4 USAGE @ 0.24800 = .99 \$12.09
CURRENT BILL SUBTOTAL: -----
PRIOR AMOUNT DUE: 11/07/08 = 43.77
PAYMENT RECEIVED: 12/02/08 = 43.77
PAYMENT RECEIVED: 12/15/08 = 70.07- \$70.07-
TOTAL AMOUNT DUE: \$45.73

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

+

8493

\$103.85

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-B

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: [REDACTED]
PAST DUE ON: 02/21/09 * A 6.0% LATE CHARGE (\$6.00 MIN.) APPLIES ON 03/09/09 *
BILL PREPARED: 02/06/09
NEXT METER READ: 03/03/09
BUSINESS OFFICE: (562) 570-5700

*GAS READ: 12/31/08 01/30/09 30 0874 0882 8 X 1.0210 8
*WTR READ: 12/31/08 01/30/09 30 0057 0057 0
REFUSE: 12/31/08 01/30/09 30
SEWER: 12/31/08 01/30/09 30 0

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE: 30 DAYS @ 0.16440 = 4.93
BASELINE USAGE: 8 THERMS @ 0.27700 = 2.22
COST OF GAS: 8 THERMS @ 0.70897 = 5.67
WATER SERVICE CHARGE: 30 DAYS @ 0.36000 = 10.80
UTILITY USE TAX: (\$12.82 + \$10.80) @ 0.05000 = \$1.18
REFUSE SERVICE CHARGE: 30 DAYS @ 0.73170 = \$21.95
SEWER SERVICE CHARGE: 30 DAYS @ 0.17900 = 5.37
CURRENT BILL SUBTOTAL: -----
PRIOR AMOUNT DUE: 01/12/09 = 45.73
LATE PAYMENT CHARGE: 02/05/09 = 6.00
TOTAL AMOUNT DUE: \$103.85

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

8376

\$173.81

DELINQUENT BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: []

BILL PREPARED: 03/10/09
NEXT METER READ: 05/01/09
BUSINESS OFFICE: (562) 570-5700

GAS READ:	01/30/09	03/03/09	32	0882	0892	10 X	1.0256	10
WATER READ:	01/30/09	03/03/09	32	0057	0060			3
REFUSE:	01/30/09	03/03/09	32					3
SEWER:	01/30/09	03/03/09	32					3

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE:	32 DAYS @ 0.16440 =	5.26
BASELINE USAGE:	10 THERMS @ 0.27785 =	2.78
COST OF GAS:	10 THERMS @ 0.70027 =	7.00
WATER SERVICE CHARGE:	32 DAYS @ 0.36000 =	11.52
TIER 1 USAGE:	3 USAGE @ 1.89300 =	5.68
UTILITY USE TAX:	(\$15.04 + \$17.20) @ 0.05000 =	\$1.61
REFUSE SERVICE CHARGE:	32 DAYS @ 0.73160 =	\$23.41
SEWER SERVICE CHARGE:	32 DAYS @ 0.17900 =	5.73
SEWER USAGE:	3 USAGE @ 0.24800 =	.74
CURRENT BILL SUBTOTAL:		----- \$63.73
DELINQUENT AMOUNT DUE:	02/06/09	= 103.85
LATE PAYMENT CHARGE:	03/09/09	= 6.23
TOTAL AMOUNT DUE:		----- \$173.81

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 03/31/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS NOT PAID BEFORE 04/07/09 A 6.0% LATE CHG \$6.00 MIN. WILL BE APPLIED.

* * * * * EVALUATE YOUR CONSERVATION EFFORTS * * * * *

LAST YEAR:	WATER USAGE	DAYS IN 100 CU FT	DAILY USAGE IN GALLONS	GAS USAGE	DAYS IN THERMS	DAILY USAGE
THIS YEAR:						
				16	60	.27
				18	62	.29

YOUR GAS RATE REFLECTS A RATE CHANGE EFFECTIVE 03/01/09.

-- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
 -- OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
 -- WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

8640

\$53.32

REGULAR BILL

Laura Richardson
1212 S Victory Blvd
Burbank CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: [REDACTED]
PAST DUE ON: 04/23/09 * A

BILL PREPARED: 04/08/09
NEXT METER READ: 05/01/09
BUSINESS OFFICE: (562) 570-5700
APPLIES ON 05/06/09 *

*GAS READ:	03/03/09	04/01/09	29	0892	0899	7 X	1.0250	7
*WTR READ:	03/03/09	04/01/09	29	0060	0062	2		
REFUSE:	03/03/09	04/01/09	29			2		
SEWER:	03/03/09	04/01/09	29			2		

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE:	29 DAYS @ 0.16440 =	4.77
BASELINE USAGE:	7 THERMS @ 0.29060 =	2.03
COST OF GAS:	7 THERMS @ 0.58800 =	4.12
WATER SERVICE CHARGE:	29 DAYS @ 0.36000 =	10.44
TIER I USAGE:	2 USAGE @ 1.89300 =	3.79
UTILITY USE TAX:	(\$10.92 + \$14.23) @ 0.05000 =	\$1.26
REFUSE SERVICE CHARGE:	29 DAYS @ 0.73170 =	\$21.22
SEWER SERVICE CHARGE:	29 DAYS @ 0.17900 =	5.19
SEWER USAGE:	2 USAGE @ 0.24800 =	.50
TOTAL AMOUNT DUE:		\$53.32

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

8595

\$132.86

DELINQUENT BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: []

BILL PREPARED: 05/07/09
NEXT METER READ: 07/01/09
BUSINESS OFFICE: (562) 570-5700

GAS READ:	04/01/09	05/01/09	30	0899	0905	6 X	1.0200	6
WATER READ:	04/01/09	05/01/09	30	0062	0073	11		11
REFUSE:	04/01/09	05/01/09	30					
SEWER:	04/01/09	05/01/09	30			11		11

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE:	30 DAYS @ 0.16440 =	4.93
BASELINE USAGE:	6 THERMS @ 0.29060 =	1.74
COST OF GAS:	6 THERMS @ 0.30950 =	1.86
WATER SERVICE CHARGE:	30 DAYS @ 0.36000 =	10.80
TIER I USAGE:	5 USAGE @ 1.89300 =	9.47
TIER II USAGE:	6 USAGE @ 2.10300 =	12.62
UTILITY USE TAX:	(\$8.53 + \$32.89) @ 0.05000 =	\$2.07
REFUSE SERVICE CHARGE:	30 DAYS @ 0.73170 =	\$21.95
SEWER SERVICE CHARGE:	30 DAYS @ 0.17900 =	5.37
SEWER USAGE:	11 USAGE @ 0.24800 =	2.73
CURRENT BILL SUBTOTAL:		\$73.54
DELINQUENT AMOUNT DUE:	04/08/09 =	53.32
LATE PAYMENT CHARGE:	05/06/09 =	6.00
TOTAL AMOUNT DUE:		\$132.86

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 05/29/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS NOT PAID BEFORE 06/05/09 A 6.0% LATE CHG \$6.00 MIN. WILL BE APPLIED.

MADE IN OUR OFFICE AT 333 W OCEAN BLVD BY 3:00 PM ON MONDAY 06/01/09.
DO NOT MAIL YOUR PAYMENT OR PAY AT A PAYSTATION. FAILURE TO PAY AT OUR OFFICE
MAY RESULT IN TERMINATION OF YOUR SERVICE AFTER PAYMENT HAS BEEN RECEIVED.
IF YOUR SERVICE IS TERMINATED FOR NON-PAYMENT, YOU WILL BE REQUIRED TO PAY THE
TOTAL AMOUNT DUE, PLUS RECONNECTION CHARGES, AN ADDITIONAL DEPOSIT, AND/OR ANY
ADDITIONAL CHARGES AUTHORIZED BY THE CITY OF LONG BEACH MUNICIPAL CODE BEFORE
SERVICE IS RESTORED.

634

* \$132.86

SHUTOFF NOTICE

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551



80 85 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: [REDACTED]
***** SEE NOTICE BELOW ***** TO AVOID SERVICE TERMINATION PAY BY 06/01/09 *****

NOTICE PREPARED: 05/21/09
NEXT METER READ: 07/01/09
BUSINESS OFFICE: (562) 570-5700

GAS READ: 04/01/09 05/01/09 30 0899 0905 6 X 1.0200 6
WATER READ: 04/01/09 05/01/09 30 0062 0073 11
REFUSE: 04/01/09 05/01/09 30
SEWER: 04/01/09 05/01/09 30 11

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE: 30 DAYS @ 0.16440 = 4.93
BASELINE USAGE: 6 THERMS @ 0.29060 = 1.74
COST OF GAS: 6 THERMS @ 0.30950 = 1.86 \$8.53

WATER SERVICE CHARGE: 30 DAYS @ 0.36000 = 10.80
TIER I USAGE: 5 USAGE @ 1.89300 = 9.47
TIER II USAGE: 6 USAGE @ 2.10300 = 12.62 \$32.89

UTILITY USE TAX: (\$8.53 + \$32.89) @ 0.05000 = \$2.07

REFUSE SERVICE CHARGE: 30 DAYS @ 0.73170 = \$21.95

SEWER SERVICE CHARGE: 30 DAYS @ 0.17900 = 5.37
SEWER USAGE: 11 USAGE @ 0.24800 = 2.73 \$8.10

CURRENT BILL SUBTOTAL: -----
\$73.54

DELINQUENT AMOUNT DUE: 04/08/09 53.32
LATE PAYMENT CHARGE: 05/06/09 6.00 \$59.32

TOTAL AMOUNT DUE: \$132.86

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

SEE ENCLOSED NOTICE OF RIGHTS AND REMEDIES

YOUR SERVICE HAS BEEN SCHEDULED FOR TERMINATION IF A PAYMENT IN FULL IS NOT

8768

\$68.88

REGULAR BILL

Laura Richardsson
1212 S Victory Blvd
Burbank CA 91502-2551

80 80 71-E

NAME: RICHARDSSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: []
PAST DUE ON: 06/23/09 * A

BILL PREPARED: 06/08/09
NEXT METER READ: 07/01/09
BUSINESS OFFICE: (562) 570-5700
APPLIES ON 07/07/09 *
LATE CHARGE (\$6.00 MIN.)

*GAS READ:	05/01/09	06/02/09	32	0905	0910	5	X	1.0161	5
*WTR READ:	05/01/09	06/02/09	32	0073	0082	9			
REFUSE:	05/01/09	06/02/09	32						
SEWER:	05/01/09	06/02/09	32	X	0.048	=	2	(AVG WINTER USAGE)	

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE:	32 DAYS @ 0.16440 =	5.26
BASELINE USAGE:	5 THERMS @ 0.29060 =	1.45
COST OF GAS:	5 THERMS @ 0.27268 =	1.36
WATER SERVICE CHARGE:	32 DAYS @ 0.36000 =	11.52
TIER I USAGE:	5 USAGE @ 1.89300 =	9.47
TIER II USAGE:	4 USAGE @ 2.10300 =	8.41
UTILITY USE TAX:	(\$8.07 + \$29.40) @ 0.05000 =	\$1.87
REFUSE SERVICE CHARGE:	32 DAYS @ 0.73160 =	\$23.41
SEWER SERVICE CHARGE:	32 DAYS @ 0.17900 =	5.73
SEWER USAGE:	2 USAGE @ 0.24800 =	.50
CURRENT BILL SUBTOTAL:		\$68.98
PRIOR AMOUNT DUE:	05/07/09 =	132.86
PAYMENT RECEIVED:	06/03/09 =	132.96-
TOTAL AMOUNT DUE:		\$68.88

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

8633

\$174.49

DELINQUENT BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: []

BILL PREPARED: 07/08/09
NEXT METER READ: 08/31/09
BUSINESS OFFICE: (562) 570-5700

GAS READ:	06/02/09	07/01/09	29	0910	0918	8 X	1.0190	8
WATER READ:	06/02/09	07/01/09	29	0082	0103	21		
REFUSE:	06/02/09	07/01/09	29					
SEWER:	06/02/09	07/01/09	29	X	0.048 =	1	(AVG WINTER USAGE)	

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE:	29 DAYS @ 0.16440 =	4.77
BASELINE USAGE:	8 THERMS @ 0.29060 =	2.32
COST OF GAS:	8 THERMS @ 0.31540 =	2.52
WATER SERVICE CHARGE:	29 DAYS @ 0.36000 =	10.44
TIER I USAGE:	5 USAGE @ 1.89300 =	9.47
TIER II USAGE:	10 USAGE @ 2.10300 =	21.03
TIER III USAGE:	6 USAGE @ 3.15500 =	18.93
UTILITY USE TAX:	(\$9.61 + \$59.87) @ 0.05000 =	\$3.47
REFUSE SERVICE CHARGE:	29 DAYS @ 0.73170 =	\$21.22
SEWER SERVICE CHARGE:	29 DAYS @ 0.17900 =	5.19
SEWER USAGE:	1 USAGE @ 0.24800 =	.25
CURRENT BILL SUBTOTAL:		----- \$99.61
DELINQUENT AMOUNT DUE:	06/08/09 =	68.88
LATE PAYMENT CHARGE:	07/07/09 =	6.00
TOTAL AMOUNT DUE:		----- \$174.49

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 07/29/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS

NOT PAID BEFORE 08/05/09 A 6.0% LATE CHG \$6.00 MIN. WILL BE APPLIED.

* * * * *		EVALUATE YOUR CONSERVATION EFFORTS				* * * * *	
WATER USAGE	DAYS	DAILY USAGE IN 100 CU FT	DAILY USAGE IN GALLONS	GAS USAGE	DAYS	DAILY USAGE IN THERMS	
17	61	.28	209.44	1.2	61	.20	
30	61	.49	367.00	1.3	61	.21	

--- CITY HALL AND THE UTILITY CUSTOMER SERVICE CALL CENTER WILL BE
 --- CLOSED FRIDAY JULY 31ST, 2009, DUE TO MANDATORY WORK FURLOUGH.

455

\$174.49

SHUTOFF NOTICE

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 85 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: [REDACTED]
***** SEE NOTICE BELOW ***** TO AVOID SERVICE TERMINATION PAY BY 07/29/09 *****

NOTICE PREPARED: 07/22/09
NEXT METER READ: 08/31/09
BUSINESS OFFICE: (562) 570-5700

GAS READ: 06/02/09 07/01/09 29 0910 0918 8 X 1.0190 8
WATER READ: 06/02/09 07/01/09 29 0082 0103 21
REFUSE: 06/02/09 07/01/09 29
SEWER: 06/02/09 07/01/09 29 X 0.048 = 1 (AVG WINTER USAGE)

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE:	29 DAYS @ 0.16440 =	4.77
BASELINE USAGE:	8 THERMS @ 0.29060 =	2.32
COST OF GAS:	8 THERMS @ 0.31540 =	2.52
WATER SERVICE CHARGE:	29 DAYS @ 0.36000 =	10.44
TIER I USAGE:	5 USAGE @ 1.89300 =	9.47
TIER II USAGE:	10 USAGE @ 2.10300 =	21.03
TIER III USAGE:	6 USAGE @ 3.15500 =	18.93
UTILITY USE TAX:	(\$9.61 + \$59.87) @ 0.05000 =	\$3.47
REFUSE SERVICE CHARGE:	29 DAYS @ 0.73170 =	\$21.22
SEWER SERVICE CHARGE:	29 DAYS @ 0.17900 =	5.19
SEWER USAGE:	1 USAGE @ 0.24800 =	.25
CURRENT BILL SUBTOTAL:		----- \$99.61
DELINQUENT AMOUNT DUE:	06/08/09	68.88
LATE PAYMENT CHARGE:	07/07/09	6.00
TOTAL AMOUNT DUE:		----- \$174.49

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

SEE ENCLOSED NOTICE OF RIGHTS AND REMEDIES

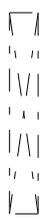
8632



\$73.35

REGULAR BILL

Laura Richardson
1212 S Victory Blvd
Burbank CA 91502-2551



80 80 71-B

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: [REDACTED]
PAST DUE ON: 08/21/09 * A 6.0% LATE CHARGE (\$6.00 MIN.) APPLIES ON 09/03/09 *
BILL PREPARED: 08/06/09
NEXT METER READ: 08/31/09
BUSINESS OFFICE: (562) 570-5700

*GAS READ: 07/01/09 07/31/09 30 0918 0924 6 X 1.0220 6
*WTR READ: 07/01/09 07/31/09 30 0103 0115 12
REFUSE: 07/01/09 07/31/09 30
SEWER: 07/01/09 07/31/09 30 X 0.048 = 1 (AVG WINTER USAGE)

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE: 30 DAYS @ 0.16440 = 4.93
BASELINE USAGE: 6 THERMS @ 0.29060 = 1.74
COST OF GAS: 6 THERMS @ 0.32260 = 1.94
WATER SERVICE CHARGE: 30 DAYS @ 0.36000 = 10.80
TIER I USAGE: 5 USAGE @ 1.89300 = 9.47
TIER II USAGE: 7 USAGE @ 2.10300 = 14.72
UTILITY USE TAX: (\$8.61 + \$34.99) @ 0.05000 = \$2.18
REUSE SERVICE CHARGE: 30 DAYS @ 0.73170 = \$21.95
SEWER SERVICE CHARGE: 30 DAYS @ 0.17900 = 5.37
SEWER USAGE: 1 USAGE @ 0.24800 = .25
TOTAL AMOUNT DUE: \$73.35

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

CITY HALL AND THE UTILITY CUSTOMER SERVICE CALL CENTER WILL BE CLOSED FRIDAY AUGUST 28, 2009, DUE TO MANDATORY WORK FURLOUGH.

8572
CREDIT BALANCE - NO PAYMENT DUE:

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551



80 8Z 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON L ST
YOUR ACCOUNT: [REDACTED]

BILL PREPARED: 09/04/09
NEXT METER READ: 10/30/09
BUSINESS OFFICE: (562) 570-5700

GAS READ: 07/31/09 08/31/09 31 0924 0930 6 X 1.0220 6
WATER READ: 07/31/09 08/31/09 31 0115 0127 12
REFUSE: 07/31/09 08/31/09 31
SEWER: 07/31/09 08/31/09 31 X 0.048 = 1 (AVG WINTER USAGE)

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE: 31 DAYS @ 0.16440 = 5.10
 BASELINE USAGE: 6 THERMS @ 0.29060 = 1.74
 COST OF GAS: 6 THERMS @ 0.34447 = 2.07
 \$8.91
 WATER SERVICE CHARGE: 31 DAYS @ 0.36000 = 11.16
 TIER I USAGE: 5 USAGE @ 1.89300 = 9.47
 TIER II USAGE: 7 USAGE @ 2.10300 = 14.72
 \$35.35
 UTILITY USE TAX: (\$8.91 + \$35.35) @ 0.05000 = \$2.21
 REFUSE SERVICE CHARGE: 31 DAYS @ 0.73160 = \$22.68
 SEWER SERVICE CHARGE: 31 DAYS @ 0.17900 = 5.55
 SEWER USAGE: 1 USAGE @ 0.24800 = .25
 \$5.80
 CURRENT BILL SUBTOTAL: -----
 \$74.95
 PRIOR AMOUNT DUE: 08/06/09 = 73.35
 PAYMENT RECEIVED: 08/13/09 = 150.00-
 \$76.65-
 CREDIT BALANCE - NO PAYMENT DUE: \$1.70-

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

* * * * * EVALUATE YOUR CONSERVATION EFFORTS * * * * *
 WATER DAILY USAGE DAILY USAGE GAS DAILY USAGE

	USAGE	DAYS	IN	100	CU	FT	IN	GALLONS	USAGE	DAYS	IN	THERMS
LAST YEAR:	24	59		.41				306.68	11	59		.19
THIS YEAR:	24	61		.39				292.00	12	61		.20

--- FREE FORECLOSURE COUNSELING FAIR, SEPTEMBER 12TH, 10AM - 3PM.
 --- JORDAN HIGH SCHOOL, 6500 ATLANTIC AVE. CALL (562) 570-6855.

--- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
 --- OF WATER EACH MONTH, GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
 --- WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

8531



\$53.45

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551



80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: []
PAST DUE ON: 10/21/09 * A 6.1% LATE CHARGE

BILL PREPARED: 10/06/09
NEXT METER READ: 10/30/09
BUSINESS OFFICE: (562) 570-5700
APPLIES ON 11/03/09 *

*GAS READ:	08/31/09	09/30/09	30	0930	0935	5	X	1.0259	5
*WTR READ:	08/31/09	09/30/09	30	0127	0131	4			
REFUSE:	08/31/09	09/30/09	30						
SEWER:	08/31/09	09/30/09	30	X	0.048	=	1	(AVG WINTER USAGE)	

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE:	30 DAYS @ 0.16440 =	4.93
TIER I USAGE:	5 THERMS @ 0.29060 =	1.45
COST OF GAS:	5 THERMS @ 0.30363 =	1.52
WATER SERVICE CHARGE:	30 DAYS @ 0.36000 =	10.80
TIER I USAGE:	4 USAGE @ 1.89300 =	7.57
UTILITY USE TAX:	(\$7.90 + \$18.37) @ 0.05000 =	\$1.31
REFUSE SERVICE CHARGE:	30 DAYS @ 0.73170 =	\$21.95
SEWER SERVICE CHARGE:	30 DAYS @ 0.17900 =	5.37
SEWER USAGE:	1 USAGE @ 0.24800 =	.25
CURRENT BILL SUBTOTAL:		\$55.15
PRIOR CREDIT BALANCE:	09/04/09 =	\$1.70-
TOTAL AMOUNT DUE:		\$53.45

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS

8544

\$182.47

DELINQUENT BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: []

BILL PREPARED: 11/04/09
NEXT METER READ: 12/31/09
BUSINESS OFFICE: (562) 570-5700

GAS READ:	09/30/09	10/30/09	30	0935	0941	6 X	1.0221	6
WATER READ:	09/30/09	10/30/09	30	0131	0155	24		
REFUSE:	09/30/09	10/30/09	30					
SEWER:	09/30/09	10/30/09	30	X	0.048	=		1 (AVG WINTER USAGE)

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE:	30 DAYS @ 0.16440 =	4.93
TIER I USAGE:	6 THERMS @ 0.29060 =	1.74
COST OF GAS:	6 THERMS @ 0.35943 =	2.16
WATER SERVICE CHARGE:	30 DAYS @ 0.41600 =	12.48
TIER I USAGE:	5 USAGE @ 2.18590 =	10.93
TIER II USAGE:	10 USAGE @ 2.42780 =	24.28
TIER III USAGE:	9 USAGE @ 3.64220 =	32.78
UTILITY USE TAX:	(\$8.83 + \$80.47) @ 0.05000 =	\$4.47
REFUSE SERVICE CHARGE:	30 DAYS @ 0.73170 =	\$21.95
SEWER SERVICE CHARGE:	30 DAYS @ 0.21670 =	6.50
SEWER USAGE:	1 USAGE @ 0.30117 =	.30
CURRENT BILL SUBTOTAL:		\$122.52
DELINQUENT AMOUNT DUE:	10/06/09 =	53.45
LATE PAYMENT CHARGE:	11/03/09 =	6.50
TOTAL AMOUNT DUE:		\$182.47

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 11/25/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS

NOT PAID BEFORE 12/04/09 A 6.1% LATE CHG \$6.50 MIN. WILL BE APPLIED.

YOUR WATER/SEWER RATE REFLECTS A RATE CHANGE EFFECTIVE 10/01/09.

THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
OF WATER EACH MONTH, GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

549



SHUTOFF NOTICE

* \$182.47

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551



80 85 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT: []
***** SEE NOTICE BELOW ***** TO AVOID SERVICE TERMINATION PAY BY 11/25/09 *****

NOTICE PREPARED: 11/18/09
NEXT METER READ: 12/31/09
BUSINESS OFFICE: (562) 570-5700

GAS READ: 09/30/09 10/30/09 30 0935 0941 / 6 X 1.0221 6
WATER READ: 09/30/09 10/30/09 30 0131 0155 24
REFUSE: 09/30/09 10/30/09 30
SEWER: 09/30/09 10/30/09 30 X 0.048 = 1 (AVG WINTER USAGE)

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE:	30 DAYS @ 0.16440 =	4.93
TIER I USAGE:	6 THERMS @ 0.29060 =	1.74
COST OF GAS:	6 THERMS @ 0.35943 =	2.15
		\$8.83
WATER SERVICE CHARGE:	30 DAYS @ 0.41600 =	12.48
TIER I USAGE:	5 USAGE @ 2.18590 =	10.93
TIER II USAGE:	10 USAGE @ 2.42780 =	24.28
TIER III USAGE:	9 USAGE @ 3.64220 =	32.78
		\$80.47
UTILITY USE TAX:	(\$8.83 + \$80.47) @ 0.05000 =	\$4.47
REFUSE SERVICE CHARGE:	30 DAYS @ 0.73170 =	\$21.95
SEWER SERVICE CHARGE:	30 DAYS @ 0.21670 =	6.50
SEWER USAGE:	1 USAGE @ 0.30117 =	.30
		\$6.80
CURRENT BILL SUBTOTAL:		\$122.52
DELINQUENT AMOUNT DUE:	10/06/09	53.45
LATE PAYMENT CHARGE:	11/03/09	6.50
		\$59.95
TOTAL AMOUNT DUE:		\$182.47

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

SEE ENCLOSED NOTICE OF RIGHTS AND REMEDIES

YOUR SERVICE HAS BEEN SCHEDULED FOR TERMINATION IF A PAYMENT IN FULL IS NOT MADE IN OUR OFFICE AT 333 W OCEAN BLVD BY 3:00 PM ON WEDNESDAY 11/25/09. DO NOT MAIL YOUR PAYMENT OR PAY AT A PAYSTATION. FAILURE TO PAY AT OUR OFFICE MAY RESULT IN TERMINATION OF YOUR SERVICE AFTER PAYMENT HAS BEEN RECEIVED.

IF YOUR SERVICE IS TERMINATED FOR NON-PAYMENT, YOU WILL BE REQUIRED TO PAY THE TOTAL AMOUNT DUE, PLUS RECONNECTION CHARGES, AN ADDITIONAL DEPOSIT, AND/OR ANY ADDITIONAL CHARGES AUTHORIZED BY THE CITY OF LONG BEACH MUNICIPAL CODE BEFORE SERVICE IS RESTORED.

8336

\$64.66

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERTON ST
YOUR ACCOUNT: []
PAST DUE ON: 12/22/09 * A 6.1% LATE CHARGE

BILL PREPARED: 12/07/09
NEXT METER READ: 12/31/09
BUSINESS OFFICE: (562) 570-5700
APPLIES ON 01/06/10 *

*GAS READ:	10/30/09	12/02/09	33	0941	0951	10 X	1.0210	10
*WTR READ:	10/30/09	12/02/09	33	0155	0157	2		
REFUSE:	10/30/09	12/02/09	33					
SEWER:	10/30/09	12/02/09	33	X	0.048	=	2 (AVG WINTER USAGE)	

***** CALCULATION OF TOTAL AMOUNT DUE *****

GAS SERVICE CHARGE:	33 DAYS @ 0.16440 =	5.43
TRER I USAGE:	10 THERMS @ 0.29060 =	2.91
COST OF GAS:	10 THERMS @ 0.46299 =	4.63
WATER SERVICE CHARGE:	33 DAYS @ 0.41800 =	13.79
TRER I USAGE:	2 USAGE @ 2.19600 =	4.39
UTILITY USE TAX:	(\$12.97 + \$18.18) @ 0.05000 =	\$1.56
REFUSE SERVICE CHARGE:	33 DAYS @ 0.73180 =	\$24.15
SEWER SERVICE CHARGE:	33 DAYS @ 0.21800 =	7.19
SEWER USAGE:	2 USAGE @ 0.30300 =	.61
TOTAL AMOUNT DUE:		\$64.66

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

Customer Comments

1. TC=cc	Customer Comment Inquiry
2. Acct:	Account Number
3. Addr:	Service Address
3. Name:	Primarily Account Holder Name
4. Date:	The date the comment was entered or last changed.
5. UserId	The user identification code of the service representative that added or last changed the comment entry.
6. CD=comment code	It provides the retention for the comment entry
7. Customer Comments	A user can add a free form note of a specific customer contact or special notes for future account follow up. This field also stores unique information of specific work orders such as inspections, meter reads, turn on/turn off orders, etc.
HL:	Hi-Lo failure report
WR:	Water re-read
REM I HOLD:	Special credit hold removed
TF by Credit:	Service turned off due to no payment
TN by FNP TN:	Restored service after payment made
CHG M/A:	Changed mailing address per bill stub request

Z19L UBC07MXN 12/21/09 07:59 CUSTOMER COMMENT INQUIRY 1 OF 0
TC: CC ACCT: ADDR: 717 VERNON, ST
NAME: RICHARDSON, LAURA METER: ROUTE:

DATE USERID CD CUSTOMER COMMENTS (OCCURS: 31)
082609 PSVMLB DB RESD CALLED TO REPORT DUMPED ITEMS IN FRONT OF HER PROPERTY.
082808 C18SLA DB CHG M/A P/NOTE BL STUB
050608 C07DXG PM WR CMP 050308 12:00 SCE READ: 0000004
100807 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
PP TN ORDERED 10/04/07 15:48 BY FNP TN
100207 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT
060807 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
PP TN ORDERED 06/06/07 08:16 BY FNP TN
060507 0260 PP TF ORDERED 06/04/07 19:19 BY CREDIT
120806 C08TCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN
120406 0260 PP TF ORDERED 12/01/06 19:17 BY CREDIT
112806 C07LKN PQ REM I HOLD NO LONGER ON COUNCIL
090105 C05AXC PM WR CMP 083105 12:00 SCE READ: 0000809
PM HL CMP 090105 10:21 DXG W RD: 0000809

CC RECORD MISSING

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      CC A YA79
      COMMENT DATE 03/31/09
      AUDIT DATE 03/31/09
      USERID C18CXM
      TIME 1625
      UBC18CXM
      CODE D1
      FUNCTION ADD
      COMMENT CST UNABLE TO
      TERMINAL YA79
      EFFECTIVE DATE: 03/31/09
      SEGMENT CODE:
      PY IVR DOWN ADV CN MAKE PYMT 4/1
      OPERATOR UBC18CXM
  
```

```

TOTAL PYMT: 74.55 04/02/09 1253 ADDED X538 CBCL10SXG
NEW COMMENT DATE 04/02/09 CC A YA85
01) 04/02/09 COMMENT DATE 00/00/00 EFFECTIVE DATE: 04/02/09 SEGMENT CODE:
AUDIT DATE 04/02/09 USERID UBCL18KAD D2 CUST TO PY NOFC 2DY
0807 TIME C18KAD D2 COMMENT TERMINAL OPERATOR
0807 ADD FUNCTION YA85 UBCL18KAD

```

NEW
01) CC A YA95 UBC071MM 00/00/00 EFFECTIVE DATE: 02/04/05 SEGMENT CODE:
COMMENT DATE USERID CODE COMMENT
02/04/05 C071MM R0 020805-CK NEW BILL
AUDIT DATE TIME FUNCTION TERMINAL OPERATOR
02/04/05 1041 ADD YA95 UBC071MM

Transaction History

- | | |
|----------------|--|
| 1. TC: th | All Transactions |
| 2. Acct: | Account Number |
| 3. Addr: | Service Address |
| 3. Name: | Primarily Account Holder Name |
| 4. Date: | Date a specific transaction occurred on account |
| 5. Transaction | Description of transaction. Some transactions are computer generated |
| 6. UserId | (Who//What) produced the transaction |
| 7. Type | Detail of the type of transaction |
| 8. EIR | Billing file maintenance error report |
| 9. Trans Amt | Billing and/or credit dollar amount |
| 10. Acct Bal | Account balance |

TC: TH ACCT: [] [] [] [] ADDR: 717 VERNON,ST

NAME: RICHARDSON, LAURA

METER:

ROUTE:

DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
12/07/09	15 REGULAR BILL	S. EST	GWSR		64.66	64.66
11/25/09	FM RESET DELINQ					
11/25/09	PA CASHIER PAYMENT	BANK	RCC		182.47-	
11/24/09	M9 WTR MTR MISC CHNG	WEGLEO			.00	182.47
11/24/09	M8 WTR SVC MISC CHNG	WEGLEO			.00	182.47
11/18/09	FM SHUTOFF NOTICE					182.47
11/04/09	15 BAL FWD BILL		GWSR		122.52	182.47
11/03/09	FM LATE CHARGE	LT CHG	39		6.50	59.95
10/06/09	15 REGULAR BILL	S. EST	GWSR		55.15	53.45
09/04/09	JE INTER SERVICE ADJ	SVCADJ	29		.00	1.70-
09/04/09	15 REGULAR BILL		GWSR		74.95	1.70-
08/26/09	CC CUSTOMER COMMENT	PSVMLB			.00	76.65-
08/13/09	50 REMITTANCE PYMT	MAIL			150.00-	76.65-
08/06/09	15 REGULAR BILL	S. EST	GWSR		73.35	73.35
07/29/09	FM RESET DELINQ					
07/29/09	50 REMITTANCE PYMT	MAIL			174.49-	
07/22/09	FM SHUTOFF NOTICE					174.49
07/08/09	15 BAL FWD BILL		GWSR		99.61	174.49
07/07/09	FM LATE CHARGE	LT CHG	39		6.00	74.88

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Z021 UBC07YXG 12/17/09 14:41 TRANSACTION HISTORY 2 OF

TC: TH ACCT: [] ADDR: 717 VERNON,ST

NAME: RICHARDSON, LAURA METER: ROUTE:

DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
06/08/09	15 REGULAR BILL	S. EST	GWSR		68.98	68.88
06/03/09	FM RESET DELINQ					.10-
06/03/09	50 REMITTANCE PYMT	MAIL			132.96-	.10-
06/01/09	FM POST 10 ISSUED					132.86
05/21/09	FM SHUTOFF NOTICE					132.86
05/07/09	15 BAL FWD BILL		GWSR		73.54	132.86
05/06/09	FM LATE CHARGE	LT CHG	39		6.00	59.32
05/01/09	FM RE-CALC DLY SWR	ALLOC	SWR		.00	53.32
04/08/09	15 REGULAR BILL	S. EST	GWSR		53.32	53.32
04/02/09	FM RESET DELINQ					
04/02/09	PA CASHIER PAYMENT	C10SXG			173.81-	
04/02/09	CC CUSTOMER COMMENT	C18KAD			.00	173.81
04/01/09	FM POST 10 ISSUED					173.81
03/31/09	CC CUSTOMER COMMENT	C18CXM			.00	173.81
03/24/09	FM SHUTOFF NOTICE					173.81
03/10/09	15 BAL FWD BILL		GWSR		63.73	173.81
03/09/09	FM LATE CHARGE	LT CHG	39		6.23	110.08
02/06/09	15 REGULAR BILL	S. EST	GWSR		52.12	103.85
02/05/09	FM LATE CHARGE	LT CHG	39		6.00	51.73

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Z021 UBC07YXG 12/17/09 14:41 TRANSACTION HISTORY 3 OF

TC: TH ACCT: [REDACTED] ADDR: 717 VERNON, ST

NAME: RICHARDSON, LAURA

METER:

ROUTE:

DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
01/12/09	15 REGULAR BILL		GWSR		115.80	45.73
01/09/09	CR CANCEL/REBILL	C07KMB	REBL		70.07-	70.07-
01/07/09	15 BILLING		W	022	.00	
01/07/09	15 BILLING				.00	
12/15/08	50 REMITTANCE PYMT	MAIL			70.07-	
12/05/08	15 REGULAR BILL	S. EST	GWSR		70.07	70.07
12/02/08	50 REMITTANCE PYMT	MAIL			43.77-	
11/07/08	15 REGULAR BILL		GWSR		116.49	43.77
11/06/08	CR CANCEL/REBILL	C07KMB	REBL		72.72-	72.72-
11/04/08	15 BILLING		W	022	.00	
11/04/08	15 BILLING				.00	
10/23/08	M1 CUSTOMER MISC CHG	C07LKN			.00	
10/16/08	FM RESET DELINQ					
10/16/08	50 REMITTANCE PYMT	MAIL			132.46-	
10/06/08	15 BAL FWD BILL	S. EST	GWSR		72.72	132.46
10/03/08	FM LATE CHARGE	LT CHG	39		6.00	59.74
09/05/08	15 REGULAR BILL		GWSR		53.74	53.74
08/28/08	M1 CUSTOMER MISC CHG	C18SLA			.00	
08/28/08	CC CUSTOMER COMMENT	C18SLA			.00	

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Z021 UBC07YXG 12/17/09 14:41 TRANSACTION HISTORY 4 OF

TC: TH ACCT: [REDACTED] ADDR: 717 VERNON, ST

NAME: RICHARDSON, LAURA

METER:

ROUTE:

DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
08/18/08	50 REMITTANCE PYMT	MAIL			94.29-	
08/06/08	15 REGULAR BILL	S. EST	GWSR		94.29	94.29
07/29/08	50 REMITTANCE PYMT	MAIL			46.46-	
07/08/08	JE INTER SERVICE ADJ	SVCADJ	29		.00	46.46
07/08/08	15 REGULAR BILL		GWSR		79.97	46.46
06/06/08	JE INTER SERVICE ADJ	SVCADJ	29		.00	33.51-
06/06/08	15 REGULAR BILL	S. EST	GWSR		53.96	33.51-
05/09/08	JE INTER SERVICE ADJ	SVCADJ	29		.00	87.47-
05/09/08	15 REGULAR BILL		GWSR		106.81	87.47-
05/08/08	50 REMITTANCE PYMT	MAIL			119.29-	194.28-
05/08/08	CR CANCEL/REBILL	C07RMM	REBL		74.99-	74.99-
05/07/08	15 BILLING		W	022	.00	
05/07/08	15 BILLING				.00	
05/06/08	WR WATER REREAD	C07DXG	VR		.00	
05/01/08	FM RE-CALC DLY SWR	ALLOC	SWR		.00	
04/30/08	50 REMITTANCE PYMT	MAIL			119.29-	
04/08/08	15 REGULAR BILL	S. EST	GWSR		74.99	119.29
04/07/08	FM LATE CHARGE	LT CHG	39		4.00	44.30
03/12/08	15 REGULAR BILL		GWSR		62.37	40.30

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Z021 UBC07YXG 12/17/09 14:41 TRANSACTION HISTORY 5 OF

TC: TH ACCT: [] [] [] [] ADDR: 717 VERNON, ST

NAME: RICHARDSON, LAURA

METER:

ROUTE:

DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
03/12/08	15 REGULAR BILL		W	021	.00	22.07-
03/11/08	CR CANCEL/REBILL	C07RMM	REBL		22.07-	22.07-
03/10/08	15 BILLING		W	022	.00	
03/10/08	15 BILLING				.00	
02/29/08	50 REMITTANCE PYMT	MAIL			68.57-	
02/20/08	EW EXCHANGE WTR MTR	WSDNXP	OLD	289	.00	68.57
02/07/08	15 REGULAR BILL	S. EST	GWSR		58.08	68.57
02/06/08	FM LATE CHARGE	LT CHG	39		4.00	10.49
01/10/08	JE INTER SERVICE ADJ	SVCADJ	29		.00	6.49
01/10/08	15 REGULAR BILL		GWSR		121.20	6.49
01/09/08	CR CANCEL/REBILL	C07DXG	REBL		97.41-	114.71-

PA1 FOR NEXT PAGE

C

M1 A YA95 UBC07LMM 00/00/00 EFFECTIVE DATE: 08/16/05 ID: EIR REQUEST: USE TAX: NAICS:
NBR EXTRA BILLS: 1 FAMIS INDEX: EQUIFAX CODE: 08/16/05 DATE: TIME FUNCTION SCORE: OPERATOR

08/16/05 1156 ADDED YA95 TERMINAL UBC07LMM

M2 A YA95 UBC07LMM 00/00/00 EFFECTIVE DATE: 08/16/05 CREDIT RATE: PAY PLAN TYPE: STOP CHECK CD:
DEPOSIT HOLD: SPEC HNDLING: 3 CREDIT HOLD: BY: DELINQ NOTICE: NOTICE DATE: TERMINAL OPERATOR

08/16/05 1730 ADDED YA95 TERMINAL UBC07LMM

PA A Y174 CEC10JAS 00/00/00 PAYMENT DATE: 08/16/05 TIME: 15:04:55 WNDW: 5 TELLER: CHB RECPT: 00064
CASH AMOUNT: 153.81 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:
TOTAL PYMT: 153.81 08/16/05 1457 ADDED Y174 CEC10JAS

CS F YA88 UBC05AXC 00/00/00 REQUEST TYPE: HL
 WANT DATE: 09/01/05 ALL DAY
 REC DATE: 08/30/05 1245
 RD: 71
 ORDER BY: EDIT 41 H/L: X HI RD: 0000559 MTR FND: N HOWOPF: LN EQ: POINTS: 001 DIST: 207
 READ: 0000809 VOL PASSED: 100% BYPASS: T REG: LAL FLOW: DISP TIME: LOCKUP:
 MTR OBS: CFPH: 100% FORM ISSUED: NORM ADJ: NOTIFY FD: ISSUE WC: CNDMN CD: PRIORITY: 40
 COMP DATE: 09/01/05 TIME: 1021 DEPT: C SUPV REVIEW BY: RADIO DISP:
 UCAD DEPT: 0001 DIV: 01 SECT: 60 WORK CD: CSHLM ORDER #: 0000000000 JOB CDS: CSHLM
 CD2: UCAD

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
09/01/05	1026	UCAD CMPLT	00000000	CSHLM
09/01/05	1025	ARRIVED	00818147	DAGILBE
09/01/05	1020	ENROUTE	00818147	DAGILBE
09/01/05	0220	DISPATCHED	00818147	DAGILBE
08/31/05	1334	UNASSIGNED	00818147	UCAD
08/30/05	1246	ADDED	YA88	UBC05AXC

PA A Y174 CEC10JAS 00/00/00 PAYMENT DATE: 07/12/05 TIME: 08:31:16 WNDW: 5 TELLER: CHB RECEIPT: 00022
CASH AMOUNT: 132.46 NEW ACCT: AUDIT DATE TIME FUNCTION TERMINAL OPERATOR CANCEL: BY:
TOTAL PYMT: 132.46 07/12/05 0824 ADDED Y174 CEC10JAS

DEPOSIT HOLD:

M2 A

YA95

UBC071MM

00/00/00

EFFECTIVE DATE:

10/06/05

CREDIT RATE:

PAY PLAN TYPE:

STOP CHECK CD:

155.87

UBC071MM

00/00/00

EFFECTIVE DATE:

10/06/05

CREDIT RATE:

PAY PLAN TYPE:

STOP CHECK CD:

155.87

TERMINAL

OPERATOR

UBC071MM

DELINQ NOTICE: 2

NOTICE AMT:

UBC071MM

155.87

AUDIT DATE

TERMINAL

OPERATOR

UBC071MM

10/06/05

YA95

UBC071MM

155.87

1023

CHANGED

UBC071MM

155.87

1019

ADDED

UBC071MM

155.87


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+
      CR A YB01 UBC07KMB 00/00/00 EFFECTIVE DATE: 05/09/06 RESET PREBILL: UPDATE CODE: 2
      CANCEL BILL DATE G W R S CANCEL BILL DATE G W R S CANCEL BILL DATE G W R S
      (01) 04/07/06 X X X X (02) 03/09/06 G W R S (03) 02/07/06 G W R S (04) 01/06/06 G W R S
      X REBILL SVC: G MTR: 1 X REBILL SVC: W MTR: 1 X REBILL SVC: R MTR: 1 X REBILL SVC: S MTR: 1
      DATE RC EC READ FACTOR DATE RC EC READ FACTOR DATE RC EC READ FACTOR DATE RC EC READ FACTOR
      050106 1 1 0000637 01.000 050106 1 D 0000901 050106 1 1 050106 1 1 050106 1 D 0000637 01.000
      033106 D 1 SE 0000630 01.000 033106 1 RB 0000903 033106 1 1 033106 1 1 033106 1 D 0000618 01.000
      030206 1 1 SE 0000618 01.000 030206 1 1 SE 0000896 030206 1 1 030206 1 1 030206 1 1 030206 1 1
      013106 1 1 SE 0000606 01.000 013106 1 1 SE 0000893 013106 1 1 013106 1 1 013106 1 1 013106 1 1
      123005 1 1 SE 0000595 01.000 123005 1 1 SE 0000886 123005 1 1 123005 1 1 123005 1 1
      120105 1 1 SE 0000584 01.000 120105 1 1 SE 0000873 120105 1 1 120105 1 1 120105 1 1
      102905 1 1 SE 0000572 01.000 102905 1 1 SE 0000857 102905 1 1 102905 1 1 102905 1 1

      AUDIT DATE 05/09/06 TIME 1526 FUNCTION ADDED TERMINAL OPERATOR
      YB01 UBC07KMB

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PA A X182
CASH AMOUNT: 118.08
TOTAL PYMT: 118.08
CEC10AXC 00/00/00
NEW ACCT: 07/31/06
PAYMENT DATE: 07/31/06
AUDIT DATE: 0913
TIME: 09:13:11
FUNCTION: X182
ADDED: CEC10AXC
WINDW: 6
OPERATOR: CEC10AXC
TELLER: ARC
CANCEL: BY:
RCPT: 00263

M2 A CRHGAS1 UBC07LKN 00/00/00 EFFECTIVE DATE: 11/28/06 CREDIT RATE: PAY PLAN TYPE: STOP CHECK CD:
DEPOSIT HOLD: SPEC HNDLNG: CREDIT HOLD: * BY: * DELINQ NOTICE: TIME NOTICE DATE: TERMINAL NOTICE AMT:
11/28/06 1655 ADDED CRHGAS1 UBC07LKN

PA A X625
CASH AMOUNT: 327.79
TOTAL PYMT: 327.79
CEC10AXK 00/00/00
NEW ACCT: 00/00/00
PAYMENT DATE: 12/07/06
AUDIT DATE: 12/07/06
TIME: 1630
FUNCTION: ADDED
TERMINAL: X625
WINDW: 5
OPERATOR: CEC10AXK
TELLER: ANK
CANCEL: BY:
RECEIPT: 00870



MAIL ADDRESS: M1 A YA83 UBCL8SLA 00/00/00
 L1: 1212 S VICTORY BLVD
 L2: BURBANK CA
 ZIP: 91502-2551

EFFECTIVE DATE: 08/28/08 ID: THIRD PARTY MAIL: L1:
 ADDIT DATE 08/28/08 TIME 1313 FUNCTION ADDED ZIP: L2:
 EIR REQUEST: USE TAX: NAICS:
 TERMINAL OPERATOR
 YA83 UBCL8SLA

M1 A CRCHGAS1 UBC07LKN 00/00/00 EFFECTIVE DATE: 10/23/08 ID: EIR REQUEST: USE TAX: NAICS:
NBR EXTRA BILLS: 0 FAMIS INDEX: EQUIFAX CODE: AUDIT DATE: DATE: TIME FUNCTION EQUIFAX SCORE: OPERATOR
10/23/08 0821 ADDED CRCHGAS1 UBC07LKN

CASH

297.25-

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
 TOTAL DUE: 160.43- BILL TYPE: R BILL DATE: 02/07/06 MAICS: 000001 PREBILL CDS: G-3 W-3 R-3 S-3 READ DAY: 25
 PRIOR TRANS: 01) 02/07/06 15 GWSR S. EST 65.26 02) 01/11/06 50 MAIL 297.25-
 SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: 1 NOTICE PENDING: 1 NOTICE DATE: 01/06/06 NOTICE AMT: .00 TAX CD: 0
 PRIOR CREDIT HIST: 01/06/06 REGULAR RATE: 6 ACT: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
 WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 0 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
 REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN=00 CITY BINS: 00 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001
 GAS THERM FACTOR: 1.0238 COMMODITY RATE: 0.87513 SWR ALLOC: 0.000 USE THRM/BNK SVC CHG SALES COST #M
 SVC ST WY DELIMO BAL FWD CURRENT TOTAL RT CD DAYS CC GAS TAX: PV-1 DATE CD ES WTR TAX: PV-2 DATE CD ES
 GAS 0 00 .00 225.69- 17.98 207.71- 1 0 032 3 11 11 5.26 3.09 9.63 1
 WTR 0 00 .00 20.17 20.17 1 0 032 3 7 7 9.22 10.95 17.15
 SWR 0 00 .00 4.63 4.63 1 0 032 1 1 1 3.55 3.55 1.08
 REF 0 00 .00 20.57 20.57 0 0 032 1 1 1 3.42 3.42 17.15
 TAX 0 00 .00 1.91 1.91 1.91 0 032 1 1 1 1.01 1.01 17.15
 SVC MTR NBR/SIZE ON DATE CUR DATE CD ES READ FACTOR PV-1 DATE CD ES WTR TAX: PV-2 DATE CD ES READ FACTOR
 GAS: 0275 028621 07/23/99 01/31/06 1 SE 0000606 1.000 12/30/05 1 0000595 1.000 12/01/05 1 SE 0000584 1.000
 WTR: N48152152 00 07/23/99 01/31/06 1 SE 0000893 12/30/05 1 0000886 12/01/05 1 SE 0000873
 SWR: 00 07/23/99 01/31/06 1 12/30/05 1 12/01/05 1
 REF: 07/23/99 01/31/06 1 12/30/05 1 12/01/05 1
 PAYMENTS: NO PAYMENTS
 DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00


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CR A YB02 UBC07RMM 00/00/00 EFFECTIVE DATE: 05/08/08
CANCEL BILL DATE G W R S
(01) 04/08/08 X X X X
X REBILL SVC: G MTR: 1
DATE RC EC READ FACTOR
043008 1 SE 0000824 01.000
040108 D SE 0000819 01.000
022908 1 SE 0000810 01.000
013008 1 SE 0000803 01.000
123107 1 RB 0000794 01.000
102907 1 RB 0000777 01.000
100507 2 0000771 01.000

(02) 03/12/08
X REBILL SVC: W MTR: 1
DATE RC EC READ FACTOR
043008 1 RB 0000004
040108 D SE 0000011
022908 1 RB 0000000
021908 4 RB 0000000
123107 6 RB 0001109
102907 1 RB 0001109
102907 1 RB 0001099

(03) 02/07/08
X REBILL SVC: R MTR: 1
DATE RC EC READ FACTOR
043008 1 D
040108 D D
022908 1 1
013008 1 1
123107 1 1
102907 1 1
092707 1 1

AUDIT DATE 05/08/08 TIME 1353 FUNCTION ADDED TERMINAL YB02 OPERATOR UBC07RMM

(04) 01/10/08
X REBILL SVC: S MTR: 1
DATE RC EC READ FACTOR
043008 1 D
040108 D D
022908 1 1
123107 1 1
102907 1 1
100407 2 1
100207 1 1

```

05/06/08 0834 ADDED Y648 UBC18JXD

CR	A	YB01	UBC07KMB	00/00/00	EFFECTIVE DATE:	11/06/08	RESET PREBILL:	UPDATE	CODE: 2				
CANCEL	BILL DATE	10/06/08	X X X X X	CANCEL	BILL DATE	09/05/08	CANCEL	BILL DATE	07/08/08				
(01)				(02)			(03)		(04)				
X REBILL SVC: G	MTR: 1	DATE	RC	EC	READ	FACTOR	X REBILL SVC: R	MTR:	DATE	RC	EC	READ	FACTOR
103008	1	103008	1	RB	0000053	103008	1	103008	1	103008	1	103008	1
092908	D	092908	D	SE	0000056	092908	1	092908	D	092908	1	092908	D
082808	1	082808	1	SE	0000045	082808	1	082808	1	082808	1	082808	1
073008	1	073008	1	SE	0000040	073008	1	073008	1	073008	1	073008	1
063008	1	063008	1	SE	0000021	063008	1	063008	1	063008	1	063008	1
053008	1	053008	1	SE	0000006	053008	1	053008	1	053008	1	053008	1
043008	1	043008	1	RB	0000004	043008	1	043008	1	043008	1	043008	1

CR	A	YB01	UBC07KMB	00/00/00	EFFECTIVE DATE:	11/06/08	RESET PREBILL:	UPDATE	CODE: 2				
CANCEL	BILL DATE	10/06/08	X X X X X	CANCEL	BILL DATE	09/05/08	CANCEL	BILL DATE	07/08/08				
(01)				(02)			(03)		(04)				
X REBILL SVC: G	MTR: 1	DATE	RC	EC	READ	FACTOR	X REBILL SVC: R	MTR:	DATE	RC	EC	READ	FACTOR
103008	1	103008	1	RB	0000053	103008	1	103008	1	103008	1	103008	1
092908	D	092908	D	SE	0000056	092908	1	092908	D	092908	1	092908	D
082808	1	082808	1	SE	0000045	082808	1	082808	1	082808	1	082808	1
073008	1	073008	1	SE	0000040	073008	1	073008	1	073008	1	073008	1
063008	1	063008	1	SE	0000021	063008	1	063008	1	063008	1	063008	1
053008	1	053008	1	SE	0000006	053008	1	053008	1	053008	1	053008	1
043008	1	043008	1	RB	0000004	043008	1	043008	1	043008	1	043008	1

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
11/06/08	1558	ADDED	YB01	UBC07KMB

CITY OF LONG BEACH
COMMERCIAL SERVICES
GAS - WATER - REFUSE - SEWER

SERVICE ORDER TRANSACTION AUDIT

UB0229 RUN 01/09/09
PAGE 667

ACCOUNT NBR TC ST TERMINAL OPERATOR POSTED

CR	A	YB01	UBC07KMB	00/00/00	EFFECTIVE DATE:	01/09/09	RESET PREBILL:	UPDATE	CODE: 2														
CANCEL	BILL	DATE	G W R S	CANCEL	BILL	DATE	G W R S	CANCEL	BILL	DATE	G W R S												
(01)	12/05/08	X X X X	(02)	11/07/08	(03)	10/06/08	(04)	09/05/08															
X REBILL	SVC: G	MTR: 1	X REBILL	SVC: W	MTR: 1	X REBILL	SVC: R	MTR: 1	X REBILL	SVC: S	MTR: 1												
DATE	RC	EC	READ	FACTOR	DATE	RC	EC	READ	FACTOR	DATE	RC	EC	READ	FACTOR									
123108	1		0000874	01.000	123108	1		0000057	123108	1			123108	1		123108	1		123108	1			
120208	D	SE	0000866	01.000	120208	D	SE	0000059	120208	D			120208	D		120208	D		120208	D			
103008	1		0000858	01.000	103008	1	RB	0000053	103008	1			103008	1		103008	1		103008	1			
082808	1		0000847	01.000	082808	1		0000045	082808	1			082808	1		082808	1		082808	1			
073008	1	SE	0000843	01.000	073008	1	SE	0000040	073008	1			073008	1		073008	1		073008	1			
063008	1		0000836	01.000	063008	1		0000021	063008	1			063008	1		063008	1		063008	1			
053008	1	SE	0000831	01.000	053008	1	SE	0000006	053008	1			053008	1		053008	1		053008	1			
														AUDIT DATE	01/09/09	TIME	1506	FUNCTION	ADDED	TERMINAL	YB01	OPERATOR	UBC07KMB

MB A YD49 UBMEGLEO 00/00/00 EFFECTIVE DATE: 11/24/09 WTR STATUS: RATE: DWEL: UNITS:
SVC. INFO: BILLED BILL CONS USE DAYS ALLOC BANK MAIN LOC: TAP LOC: SAME AS METER IRREG USER:
OCCURRENCES OCCURRED 11/24/09 1457 ADDED YD49 TERMINAL OPERATOR
UBMEGLEO

M9 A YD49
 MTR LOCATION: 152'E
 OCCURRENCE READ DATE EST CD READ CD
 EFFECTIVE DATE: 11/24/09
 FIELD REPAIR DATE:
 ADDIT DATE 11/24/09
 WATER MTR OCCUR: 1
 MTR STATUS:
 SEAL CD:
 TIME FUNCTION TERMINAL OPERATOR
 1457 ADDED YD49 UBWEGLIO

CC A YA85 UBC18KAD 00/00/00 EFFECTIVE DATE: 04/02/09 SEGMENT CODE:

NEW COMMENT DATE 04/02/09 USERID CODE COMMENT
01) C18KAD D2 CUST TO PY NOFC 2DY

AUDIT DATE 04/02/09 TIME 0807 ADD FUNCTION TERMINAL OPERATOR
04/02/09 0807 ADD YA85 UBC18KAD

PA A X538 CEC10SXG 00/00/00 PAYMENT DATE: 04/02/09 TIME: 08:32:51 MNDW: 4 TELLER: SUG RECPT: 282

CASH AMOUNT: 173.81 NEW ACCT: AUDIT DATE: 04/02/09 TIME: 0832 FUNCTION ADDED TERMINAL OPERATOR CANCEL: BY:

TOTAL PYMT: 173.81 04/02/09 0832 X538 CEC10SXG

+

Service Orders

+

ORDER BY: CREDIT AMOUNT OWED = 00/00/00 TURN OFF: GAS: F WATER: F SEWER: F REFUSE: WANT DATE: 12/04/06 ALL DAY
 SPEC INSTR 1): UB0260 102.10 TRANSFER TO: LEAVE 3-DAY NOTIFY: PRINT FO: G DIST: 207 POINTS: 010
 COMPLETION DATE: 12/04/06 TIME: 1301 BY: RGA DEPT: G FORM ISSUED: CATCH KEY: 40 JOB CODES: TFNPB
 UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TFNPB ORDER #: 0001053516 PRIORITY: 40
 BYPASS: T REG: LA1 CONDEMNED: EST-HI HI-LO FND HOWOFF SUPV REVIEW BY: PHONE NBR:
 SERVICE METER NUMBER READ EST-HI HI-LO FND HOWOFF
 G 0275 028621 690 704 N ML
 W M48152152 998 1026 N PN

ADDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
12/04/06	1301	UCAD CMPLT	01053516	TFNPB
12/04/06	1301	ARRIVED	01053516	ROANDER
12/04/06	1258	ENROUTE	01053516	ROANDER
12/04/06	0445	DISPATCHED	01053516	ROANDER
12/01/06	1337	UNASSIGNED	01053516	TFNPB
11/29/06	1916	ADDED	UB0260	UB0260

ORDER BY: CUST\TCN TN F YB02 UBC08TCN 00/00/00 SERVICES: GAS: G WTR: W SMR: S REF: WANT DATE: 12/07/06 PM CREDIT RATE: X

CUST NAME: RICHARDSON, LAURA CD: 1 PHONE2: (562) 570- CD: 2 PHONE3: N/A CD: BUSINESS APPL: PREVIOUS ACCT: CO NAMED: BILL RECON: TRANSFER FROM: DBA: SCORE:

PHONE1: (562) 426- DRIVERS LIC: 0 REF DEPOSIT: 0 OTHER ID: NAICS: 000001 LL: 130001 APPLIANCE: 1234 DIST: 207 POINTS: 020

CUST SSN: 0 WTR DEPOSIT: 0 STREET: 0 CITY: PREMIUM CD: PREMIUM TIME: EMPLOYMENT: CITY OF LONG BEACH

SPEC INSTR: OK FOR TN THIS EVE, 8:30 P.M. OK PER PH THAT IT HAS BEEN TURN OFF AT SHUT/OFF VALVE UNDER HOUSE/ ALSO TURN WATER BA

FIELD REMARKS: THAT IT HAS BEEN TURN OFF AT SHUT/OFF VALVE UNDER HOUSE/ ALSO TURN WATER BA

CK ON VOL PASSED: 000.00 CFPH: 00000.0 100%?: N REGULATOR: LA1

MTR OBS: 120 PRESSURE FLOW: 07.500 LOCKUP: 08.000 BYPASS: T EQ: CONDEMNED MTR: CLASH: ISSUE WORK CODES: PRINT FO: G SUPERVISOR REVIEW BY: KEY: DEPT: G FORM ISSUED: JOB CDS: TNNPB AUDIT DATE TIME TIME FUNCTION TERMINAL OPERATOR

COMPLETION DATE: 12/07/06 TIME: 2041 BY: JXM DEPT: G ORDER #: 0001057296

UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPB ORDER #: 0001057296

SVC METER NUMBER HI READ READ HI/LO FND HOWOFF

G 0275 028621 695 690

M 0275 028621 1003 998

N48152152

1003

998

695

690

1003

998

695

690

ORDER BY: CREDIT AMOUNT OWED = 00/00/00 TURN OFF: GAS: F WATER: F SEWER: F REFUSE: WANT DATE: 06/05/07 ALL DAY
 SPEC INSTR 1): UB0260 UB0260 TRANSFER TO: LEAVE 3-DAY NOTIFY: PRINT FO: G DIST: 207 POINTS: 010
 CD:

COMPLETION DATE: 06/05/07 TIME: 1554 BY: BAT DEPT: G FORM ISSUED: CATCH KEY: 40 JOB CODES: TFNPB
 UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TFNPB ORDER #: 71.91
 BYPASS: T REG: IAL CONDEMNED: 1038 EST-HI HI-LO FND HOWDFF PRIORITY: 40
 SERVICE METER NUMBER READ EST-HI HI-LO FND HOWDFF SUPV REVIEW BY:

G 0275 028621 745 1059 N ML PN
 W N48152152 1038 752 1059 N ML PN

ADDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
06/05/07	1554	UCAD CMPLT	01146485	TFNPB
06/05/07	1546	ARRIVED	01146485	BETHOMA
06/05/07	1545	ENROUTE	01146485	BETHOMA
06/05/07	0430	DISPATCHED	01146485	BETHOMA
06/04/07	1333	UNASSIGNED	01146485	TFNPB
05/31/07	1918	ADDED	UB0260	UB0260

TN F YB00 UBCL18DSC 00/00/00 SERVICES: GAS: G WTR: SMR: REF: WANT DATE: 06/08/07 PM CREDIT RATE: X
 ORDER BY: FND TN TN PREV ACCT: BILL RECON: TRANSFER FROM: DBA: BUSINESS APPL: SCORE:
 CUST NAME: RICHARDSON, LAURA CD: 1 PHONE2: (562) 570-
 PHONE1: (562) 426- DRIVERS LIC: STATE: OTHER ID: PHONE3: N/A CD: BUSINESS APPL: SCORE:
 CUST SSN: WTR DEPOSIT: 0 REF DEPOSIT: 0 NAICS: 000001 LL: 130001 APPLIANCE: 1234
 GAS DEPOSIT: 0 WTR DEPOSIT: 0 STREET: CITY: DIST: 207 POINTS: 020
 EMPLOYMENT: CITY OF LONG BEACH
 FIELD REMARKS: LIT RA WH LF FF PER CUST. REQ
 MTR OBS: 120 VOL PASSED: 000.00 CPH: 00000.0 100%?: N
 PRESSURE FLOW: LOCKUP: BYPASS: T REGULATOR: LA1
 PRINT FO: G SUPERVISOR REVIEW BY: EQ: CONDENSED MTR: CLASSH: ISSUE WORK CODES:
 COMPLETION DATE: 06/08/07 TIME: 1349 BY: ARG DEPT: G FORM ISSUED: JOB CDS: TNNPG AUDIT DATE TIME FUNCTION TERMINAL PRIORITY: 20
 UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPG ORDER #: FORM ISSUED: 06/08/07 1349 UCAD CMP/IT 01148347 TNNPG OPERATOR
 SVC METER NUMBER HI READ READ HI/LO FND HOMOFF 06/08/07 1334 ARRIVED 01148347 ALGRIF ALGRIF
 G: 0275 028621 6707 745 06/08/07 0500 DISPATCHED 01148347 ALGRIF ALGRIF
 M N48152152 6707 000 06/07/07 1332 UNASSIGNED 01148347 UCAD UCAD
 W N48152152 6707 000 06/06/07 0817 ADDED 01148347 UCAD UCAD

ORDER BY: CREDIT TF F UB0260 UB0260 00/00/00 TURN OFF: GAS: F WATER: F SEWER: F REFUSE: WANT DATE: 10/02/07 ALL DAY
 SPEC INSTR 1): AMOUNT OWED = 97.34 TRANSFER TO: LEAVE 3-DAY NOTIFY: PHONE NBR: PRINT FO: G DIST: 207 POINTS: 010
 COMPLETION DATE: 10/02/07 TIME: 0832 BY: RST DEPT: G FORM ISSUED: MANT DATE: 10/02/07 ALL DAY
 UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TFNPB ORDER #: CATCH KEY: JOB CODES: TFNPB
 BYPASS: T REG: IAI CONDEMNED: ISSUE WORK CODES: SUPV REVIEW BY: PRIORITY: 40 CD:

AUDIT DATE	SUPV REVIEW BY:	PRIORITY:	CATCH KEY:	JOB CODES:	TERMINAL	OPERATOR
10/02/07	0833	UCAD CMPLT	01201343	TFNPB	01201343	TFNDB
10/02/07	0822	ARRIVED	01201343	ROTRUST	01201343	ROTRUST
10/02/07	0817	ENROUTE	01201343	ROTRUST	01201343	ROTRUST
10/02/07	0454	DISPATCHED	01201343	ROTRUST	01201343	ROTRUST
10/01/07	1335	UNASSIGNED	01201343	TFNPB	01201343	TFNPB
09/28/07	1919	ADDED	UB0260	UB0260	UB0260	UB0260

SERVICE METER NUMBER READ EST-HI HI-LO FND HOMOPF
 G 0275 028621 771 782 X N ML
 M N48152152 1092 1117 X N PN

ORDER BY: FNP TN TN F YA86 UBC05DSC 00/00/00 SERVICES: GAS: G WTR: SMR: REF: WANT DATE: 10/05/07 AM CREDIT RATE: X

CUST NAME: RICHARDSON, LAURA CD: 1 PHONE2: (562) 570 STATE: CD: 2 PHONE3: N/A DBA: BUSINESS APPL: SCORE:

PHONE1: (562) 426-4261 DRIVERS LIC: 0 REF DEPOSIT: 0 NAICS: 000001 LL: 130001 APPLIANCE: 1234 CD: BUSINESS APPL: SCORE:

CUST SSN: WTR DEPOSIT: 0 MTR DEPOSIT: 0 CITY: DIST: 207 POINTS: 020

EMPLOYMENT: CITY OF LONG BEACH STREET: 0 REF DEPOSIT: 0 NAICS: 000001 LL: 130001 APPLIANCE: 1234 CD: BUSINESS APPL: SCORE:

FIELD REMARKS: LIT RA WH LF FF CFPH: 00000.0 100%?: N BYPASS: T REGULATOR: LA1

MTR OBS: 120 VOL PASSED: 000.00 CFPH: 00000.0 100%?: N BYPASS: T REGULATOR: LA1

PRESSURE FLOW: LOCKUP: MTR: W SMR: S REF: WANT DATE: 10/04/07 PM CREDIT RATE: X

PRINT FO: G SUPERVISOR REVIEW BY: KEY: EQ: CONDAMNED MTR: BILL RECON: DBA: BUSINESS APPL: SCORE:

COMPLETEION DATE: 10/05/07 TIME: 0856 BY: ARG DEPT: G FORM ISSUED: JOB CDS: TNNPG AUDIT DATE: TIME FUNCTION TERMINAL OPERATOR

UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPW ORDER #: 0001203252 JOB CDS: TNNPB 10/05/07 0856 UCAD CMPLT 01203252 TNNPG

SVC METER NUMBER HI READ READ HI/LO FND HOWOFF LN 10/05/07 0855 ENROUTE 01203252 ALGRIFE

G 0275 028621 776 771 10/05/07 0455 DISPATCHED 01203252 ALGRIFE

W N48152152 1097 000 1097 10/04/07 1549 UNASSIGNED 01203252 UCAD

ORDER BY: FNP TN TN F YA86 UBC05DSC 00/00/00 SERVICES: GAS: G WTR: W SMR: S REF: WANT DATE: 10/04/07 PM CREDIT RATE: X

CUST NAME: RICHARDSON, LAURA CD: 1 PHONE2: (562) 570 STATE: CD: 2 PHONE3: N/A DBA: BUSINESS APPL: SCORE:

PHONE1: (562) 426-4261 DRIVERS LIC: 0 REF DEPOSIT: 0 NAICS: 000001 LL: 130001 APPLIANCE: 1234 CD: BUSINESS APPL: SCORE:

CUST SSN: WTR DEPOSIT: 0 MTR DEPOSIT: 0 CITY: DIST: 207 POINTS: 020

EMPLOYMENT: CITY OF LONG BEACH STREET: 0 REF DEPOSIT: 0 NAICS: 000001 LL: 130001 APPLIANCE: 1234 CD: BUSINESS APPL: SCORE:

PRESSURE FLOW: LOCKUP: MTR: W SMR: S REF: WANT DATE: 10/04/07 PM CREDIT RATE: X

PRINT FO: W SUPERVISOR REVIEW BY: KEY: EQ: CONDAMNED MTR: BILL RECON: DBA: BUSINESS APPL: SCORE:

COMPLETEION DATE: 10/04/07 TIME: 1722 BY: JAC DEPT: G FORM ISSUED: JOB CDS: TNNPB 10/08/07 1107 UCAD CMPLT 01203250 TNNPB

UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPW ORDER #: 0001203250 JOB CDS: TNNPB 10/05/07 0855 UCAD CMPLT 01203250 TNNPG

SVC METER NUMBER HI READ READ HI/LO FND HOWOFF LN 10/05/07 0825 ENROUTE 01203250 ALGRIFE

G 0275 028621 776 771 10/05/07 0455 DISPATCHED 01203250 ALGRIFE

W N48152152 1097 000 1097 10/04/07 1549 UNASSIGNED 01203250 UCAD

```

EW F YD51 UBMSDNXP 00/00/00 ORDERED BY: PRINT ORDER REQUEST
ORDER PRINT DATE: 02/11/08 REASON FOR EXCHANGE: OLD AGE
***** REMOVED METER *****
METER NBR READ SIZE HI RD HI/LO CHG DIAL METER NBR
N48152152 1108 3/4 1118 X N51321832
AUDIT DATE TIME METER NBR READ TYPE DISC TERMINAL POS OPERATOR
02/20/08 1610 0925 000 3/4 4 UBMSDJGE
02/11/08 0925 UBMSDNXP
02/11/08 0925 ADDED YD51 UBMSDNXP
MTR WAS: ON MTR WAS LEFT: ON
COMPLETION DATE: 02/19/08 TIME: 1515 BY: CXM
***** INSTALLED METER *****
LOCATION

```

LENDER: Washington Mutual Bank

BORROWER(S): Laura Richardson

PROPERTY ADDRESS: 3622 West Curtis Drive, Sacramento, CA 95818

LOAN NO.:



ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

STATE OF California
COUNTY OF SACRAMENTO

The undersigned borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said borrower(s).

DATED effective this 4th

day of January, 2007

Laura Richardson

(Borrower)

(Borrower)

(Borrower)

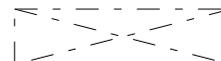
(Borrower)

Sworn to and subscribed before me this

day of

Notary Public
State/Commonwealth of
Acting in the County/Parish of

My Commission Expires:



OCCUPANCY AGREEMENT

DATE: January 4, 2007
BORROWER: Laura Richardson

LOAN #: [REDACTED]
PROPERTY ADDRESS: 3622 West Curtis Drive
Sacramento, CA 95818

The undersigned Borrower(s) of the above captioned property understand that one of the conditions of the loan is that Borrower(s) occupy the subject property and Borrower(s) do hereby certify as follows:

1. Borrower intends to occupy the property as Borrower's primary residence.
2. Borrower intends to occupy the property during the 12 month period immediately following the loan closing as the primary residence of the Borrower (i.e., the property will be "owner occupied").
3. If Borrower's intention changes prior to the loan closing, Borrower agrees to notify Lender immediately of that fact.
4. Borrower understands that Lender may not make the loan in connection with subject property without this Occupancy Agreement.
5. Borrower acknowledges Lender has relied upon the Borrower's representation of occupancy in securing said loan, the interest rate or funding said loan.

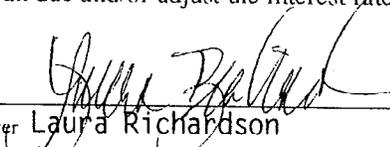
THE UNDERSIGNED BORROWER(S) ACKNOWLEDGES AND AGREES THAT:

1. ANY MISREPRESENTATION OF OCCUPANCY BY BORROWER(S);
2. BORROWER(S) FAILURE TO OCCUPY THE PROPERTY AS THE PRIMARY RESIDENCE (i.e. OWNER-OCCUPIED) DURING THE 12 MONTH PERIOD FOLLOWING THE LOAN CLOSING;

SHALL CONSTITUTE A DEFAULT UNDER THE NOTE AND SECURITY INSTRUMENT EXECUTED IN CONNECTION WITH SAID LOAN AND, UPON THE OCCURRENCE OF SAID DEFAULT, THE WHOLE SUM OF PRINCIPAL AND INTEREST PAYABLE PURSUANT TO SAID NOTE PLUS COSTS AND FEES SHALL BECOME IMMEDIATELY DUE AT THE OPTION OF THE HOLDER THEREOF AND/OR LENDER MAY ADJUST THE INTEREST RATE TO BE EQUIVALENT TO THAT OF A NON-OWNER OCCUPIED LOAN.

Borrower(s) understand that it is a Federal Crime punishable by fine or imprisonment or both to knowingly make any false statement concerning any of the above facts, as applicable under the provisions of Title 18 U.S.C., Sec. 1014.

I declare that the foregoing Agreement is true and correct and agree to said terms of Agreement allowing Lender discretion to call loan due and/or adjust the interest rate based upon any misrepresentation of occupancy.


Borrower Laura Richardson Date 1/4/07

Borrower Date

Borrower Date

Borrower Date

CREDIT SCORE DISCLOSURE

Borrower Name(s):
Laura Richardson

Lender:
Washington Mutual Bank

1400 South Douglass Road, Suite 100
Anaheim, CA 92806

Date:
January 04, 2007

Property Address:
3622 West Curtis Drive, Sacramento, CA 95818

Credit information provided by:

CBA Information Solutions
4 Executive Campus
Cherry Hill, NJ 08002
1-866-366-8308

Your current Credit Score(s) or most recent Credit Score(s) and the key factors that adversely affect your Credit Score(s) in the model used is/are attached.

The range of possible Credit Scores under the model used is

300 - 850

Your Credit Score was created on the same date noted at the top of your Credit Score report.

The information and credit scoring model may be different than the Credit Score that may be used by the lender.

LR0004



CALIFORNIA CREDIT SCORE NOTICE

Borrower Name(s):
Laura Richardson

Lender:
Washington Mutual Bank

1400 South Douglass Road, Suite 100
Anaheim, CA 92806
(714) 939-5200

Date:
January 04, 2007

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Credit information gathered by:

CBA Information Solutions, 4 Executive Campus Cherry Hill, NJ 08002 1-866-366-8308

One or more of the following credit bureaus will provide the credit score:

Experian
P.O. Box 2002
Allen, TX 75013
1-888-397-3742

Equifax Credit Information Services
P.O. Box 740241
Atlanta, GA 30374
1-800-685-1111

Trans Union
P.O. Box 4000
Chester, PA 19016
1-866-887-2673

Your acknowledgment below signifies that this written notice was provided to you.

Borrower Laura Richardson	1/4/07	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date
Borrower	Date	Borrower	Date



APPRAISAL DISCLOSURE

Borrower Name(s):
Laura Richardson

Lender:
Washington Mutual Bank

1400 South Douglass Road, Suite 100
Anaheim, CA 92806

Property Address:
3622 West Curtis Drive
Sacramento, CA 95818

Date:
January 04, 2007

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

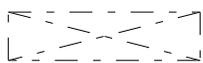
Contact: National Post Closing Operations
 Lender/Broker: Washington Mutual Bank
 Address: Mail Stop SC00140
2210 Enterprise Drive
Florence, SC 29501
 Telephone: _____

In your letter, give us the following information:

Borrower Name(s): Laura Richardson

Loan Number:
 Property Address: 3622 West Curtis Drive, Sacramento, CA 95818
 Closing Date: January 4, 2007

Borrower <u>Laura Richardson</u>	Date <u>1/4/07</u>	Borrower _____	Date _____
Borrower _____	Date _____	Borrower _____	Date _____
Borrower _____	Date _____	Borrower _____	Date _____
Borrower _____	Date _____	Borrower _____	Date _____





Washington Mutual

Long Beach Mortgage

RE 

Dear Customer:

We want to provide you with important information regarding the servicing of your new home loan. Please make a note of the important information outlined below.

Billing Statement Approximately 15 days prior to your first payment due, you will receive your Washington Mutual Bank billing statement. Enclosed with your billing statement will be a brochure explaining the various features of your statement.

Loan Payments Washington Mutual Bank will begin accepting payments **March 1, 2007**. If you do not receive your billing statement by your first payment due date, you may send your payment to:

Washington Mutual Bank
P.O. Box 3139
Milwaukee, WI 53201-3139

Please note that loan payments cannot be made through Automated Teller Machines (ATMs).

Note: One way to ensure timely receipt of your loan payment is to have the monthly payment automatically deducted from your checking or savings account. For details regarding this service, please contact Washington Mutual's Customer Service Department at the number referenced below.

Customer Service You may call the Washington Mutual Customer Service Department at **1-866-926-8937** to obtain information about your loan. You may use our Self Service Telephone Banking 24-hours a day, 7 days a week; or speak with a customer service representative, 5:00 a.m. to 8:00 p.m., Pacific Time, Monday through Friday. Or write to Washington Mutual Bank at, P.O. Box 3139, Milwaukee, WI 53201-3139

You can also visit our Washington Mutual Bank website at www.wamumortgage.com.

Sincerely
Washington Mutual Bank



Washington Mutual

Long Beach Mortgage

Auto Pay - Enrollment Form

YES, please sign me/us up for Auto Pay, the convenient service that automatically deducts my/our mortgage loan payment from the designated Bank account each month in accordance with the Terms and Conditions on page 2, and other provisions of this Enrollment Form.

My/Our Washington Mutual Loan Number is: 

The name(s) on the account is/are as follows:
Laura Richardson

Borrower Name

Co-Borrower Name (if applicable)

(562) 706-

Evening Phone Number

Daytime Phone Number

Select a payment date

Your payment will automatically be deducted from your Bank account each month on the Deduction Date you choose below. The Deduction Date must be at least one day prior to the last day of your late-charge grace period under the terms of your loan documents. If you choose a Deduction Date that is on or after the last day of your late-charge grace period, or if you do not choose a Deduction Date at all, the deduction will occur on the payment due date. If the Deduction Date falls on a weekend or a legal or business holiday, the deduction will occur on the following business day. If you would like additional information about your available draft dates, please call us toll free at 1-866-926-8937.

I choose the following Deduction Date: The _____ day of each month.

Choose a Payment Option

If you have a fixed-rate loan or an adjustable rate loan (other than an Option ARM), please choose from the following payment options:

Minimum Monthly Payment Only

Minimum Monthly Payment, together with an additional amount of \$ _____, for a total payment of \$ _____.

This additional amount will be deducted from the designated Bank account and applied each month to pay down the principal balance of your loan. If you have an adjustable rate loan, see the Terms and Conditions regarding changes in your monthly payments.

If you have an Option ARM loan, please choose from the following payment options:

Option 1: Minimum Payment

This amount pays the interest and, if applicable, principal that is currently due under your loan note. This amount may not be sufficient to pay all of the accrued interest for the previous month or to pay the loan in full over the remaining scheduled term. Negative amortization may result, which means that any unpaid interest will be added to the principal loan balance and will accrue additional interest.

Option 2: Interest Only Payment

This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment). However, no portion of the payment will be applied to reduce the principal balance of your loan.

Option 3: Full Principal and Interest Payment (based on the remaining scheduled term of your loan)

This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment) and a sufficient amount of principal to pay off your loan based on the remaining scheduled term under your loan documents.

Option 4: Full Principal and Interest Payment (based on a 15-year term)

This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment) and a sufficient amount of principal to pay off your loan based on a 15-year term.

The Minimum Payment is the LEAST amount that you must pay. One or more of the other options may not be available each month. If other options are available, the payment amounts for those options will always be equal to or greater than the Minimum Payment.

If you do not select one of the above payment options, only the Minimum Payment will be deducted. If the selected payment option is not available or is less than your Minimum Payment in a given month, the Minimum Payment will be deducted. In any event, other amounts described in the Terms and Conditions will also be deducted. Payment amounts for all of the Option ARM loan payment options listed above are subject to change, as described in the Terms and Conditions.

In addition to the Option ARM loan payment option you have chosen above, you may also have an additional fixed amount deducted from your Bank account each month and applied to pay down the principal balance of your loan.

Yes, please deduct the additional amount of \$ _____ each month and apply it to pay down the principal balance of the loan.

Provide account information

Please choose one of the following accounts from which your home loan payment will be deducted each month:

Checking Account OR Savings Account

Please provide the following information about your designated checking or savings account:

Financial Institution: _____

Account Number: _____

Nine-Digit Transit/ABA Routing Number: _____

(You will find these numbers at the bottom left-hand corner of your check or savings account deposit slip.)

If you have selected a checking account, please enclose a voided check with this form. If you have selected a savings account, please include a deposit slip (if available) with this form. If a deposit slip is not available, contact your financial institution for its Transit/ABA Routing Number.

Sign

By signing below, I/we authorize Washington Mutual to debit mortgage payments (in the amount indicated) for the referenced loan number each month from the Bank account noted above. I/We have reviewed and accepted the Terms and Conditions and other provisions of this Enrollment Form.

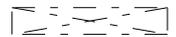
X _____
Signature Date

X _____
Signature Date

Your signature is required to process this automatic payment request. If the checking or savings account requires multiple signatures, please include all necessary signatures.

Note: It is important to make your loan payment directly to Washington Mutual until you have received an Auto Pay confirmation letter, which will indicate the start date of Auto Pay.

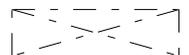
If you have questions about Auto Pay, please call us toll free at 1-866-926-8937.



Terms and Conditions

The monthly deductions from the designated account at your financial institution ("Bank") will include all principal, interest, escrow payments (such as taxes, property insurance and mortgage insurance) and payments for optional products with respect to your loan, as the same may change from time to time under the terms of the governing documents, plus any additional payments that you authorize, on the monthly dates ("Deduction Dates") as indicated. You agree to maintain sufficient available funds in the account on the business day prior to each Deduction Date to cover the amount of the deduction. If there are insufficient funds in the account to cover the deduction, Washington Mutual Bank, FA ("Washington Mutual") has the right to assess a rejection fee as well as any late charge that may be due, and it is authorized to attempt to make the deduction at any later time(s). Washington Mutual reserves the right to change its rejection fee at any time without notice. You are responsible for any fees that may be imposed by your Bank. In any event, if the automated deduction is not made, you remain responsible for making your payment on time by remitting a check to Washington Mutual for the full payment due. You also remain responsible for paying directly to Washington Mutual any late charges and other fees and amounts due with respect to your loan. Washington Mutual is not liable for any losses incurred by reason of any failure in the automated deduction process. If your loan is not current, Washington Mutual may suspend the automated deductions from your Bank account and you will be responsible for making your payments directly. If your loan is paid ahead, the drafting of your next payment will occur after your prepaid amount has been used. You acknowledge that your receipt of the loan was not conditioned upon your agreement to authorize these automated deductions. You will continue to pay your loan payments directly to Washington Mutual until you have received a confirmation letter that advises you of the commencement date of the automated deductions. You may change your automated deductions online or by notifying Washington Mutual in writing, and the changes will be effective within ten (10) business days after the date the notice is received. You may terminate your authorization for automated deductions by notifying Washington Mutual in writing, and the termination will be effective ten (10) business days after the date the notice is received. You will need to terminate the automated deduction service once your loan is paid off. Washington Mutual may modify or terminate the automated deduction service by notifying you in writing at the address set forth in its loan records. Following the effective date of any termination by Washington Mutual or you, you will be responsible for making your payments directly and in a timely manner. These Terms and Conditions and the other provisions of this Enrollment Form shall be governed by and interpreted in accordance with the laws of the United States of America and, to the extent that the laws of the United States of America are not applicable, with the internal laws of the State of California (without giving effect to any choice of law of rule that would cause the application of the laws of any jurisdiction other than the United States of America or the State of California to the rights and duties of the parties). By signing and returning the Enrollment Form, you agree to these Terms and Conditions and the other provisions of the Enrollment Form. If Washington Mutual so agrees, then, in accordance with Washington Mutual's instructions, either you or Washington Mutual may fax documents to the other, and the faxed documents and any signature(s) thereon shall be regarded as the same as original(s).

Please retain a copy of the completed, signed Enrollment Form for your records.





Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95818

DATE: January 4, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: December 18, 2006
ESCROW NO.: [Redacted]

BUYER: Laura Richardson

FINANCIAL CONSIDERATION

	<u>DEBITS</u>	<u>CREDITS</u>
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00

**LOAN INFORMATION - Washington Mutual Bank
[Charges \$15,810.06]**

Loan Origination Fee to Avenue Mortgage	10,700.00	
Credit Report Experian to Avenue Mortgage		13.33
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage	350.00	
Tax Research/Payment Services to Washington Mutual Bank	81.00	
Flood Search Fee LandAmerica	8.00	
Broker Processing Fee to Avenue Mortgage	500.00	
Broker Application Fee to Avenue Mortgage	275.00	
Broker Underwriting Fee to Avenue Mortgage	400.00	
Interest at \$128.9900/day from FUNDING to 02/01/2007 to Washington Mutual Bank	3,482.73	

PRORATIONS/ADJUSTMENTS

Unpaid Taxes at \$451.48/semi-annually from 01/01/2007 to COE		7.52
Credit fr Seller to Buyer towards closing costs		15,000.00
Credit fr Buyer to Seller \$96.03/day fr 12/19/06 to 1/5/07	1,632.51	
Credit fr Buyer to Seller \$100/day fr 1/5/07 to COE (if applicable)	500.00	

OTHER DEBITS/CREDITS

State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax (1/2)	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	

TITLE/TAXES/RECORDING CHARGES

ALTA Loan Policy Fee	705.98	
Policy Endorsement - 8.1	25.00	
Recording Grant Deed	20.00	
Recording Trust Deed	75.00	
Documentary Transfer Tax (1/2)	294.52	

ESCROW CHARGES

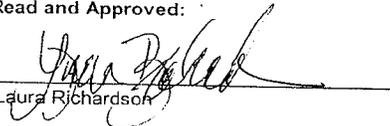
Escrow Fee (1/2)	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Federal Express	150.00	
Wire Fee	20.00	

Refund 21,184.54

TOTAL \$ 578,180.74 \$ 578,180.74

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:


Laura Richardson

LR0010

CSOC.RICH.006330



Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

Date: January 4, 2007

Escrow Officer : Nikki Davis
Escrow Number : [redacted]
Property Address : 3622 West Curtis Drive, Sacramento, CA 95818

SALE ESCROW INSTRUCTIONS

STEWART TITLE OF SACRAMENTO IS LICENSED BY THE STATE OF CALIFORNIA UNDER THE DEPARTMENT OF INSURANCE LICENSE NO. 325.

Section I

On or before close of escrow, the undersigned (herein "Seller(s)" and "Buyer(s)") will hand Stewart Title of Sacramento, (herein "Escrow Holder"), the funds and/or documents required as follows:

Seller(s) will hand you a Grant Deed, conveying the above referenced property, which you may deliver and/or record when you hold for Seller(s) account, the total consideration of **\$535,001.00**, plus or minus costs and/or adjustments as authorized herein; **as shown on the attached approved estimated statement.**

Buyer(s) hand you herewith loan documents, if applicable, and funds in the form of a cashier's check or via wire transfer, all of which you may deliver and/or record, when you hold for our account, a Grant Deed to the subject property of this escrow;

And when Escrow Holder can cause to be issued a **CLTA Standard Policy 1990**, if available, policy of title insurance with liability in the amount of **\$535,001.00** and a policy of title insurance pursuant to any applicable Lender instructions. Said policy shall cover real property described in Preliminary Report dated as of **November 21, 2006**, showing title vested in: ⁴

Laura Richardson, an Unmarried Woman

IF TWO (2) OR MORE PEOPLE ARE TAKING TITLE TOGETHER, please check one of the following:

- As Joint Tenants
- As Community Property
- As Tenants in Common
- As Community Property with Right of Survivorship
- Other

Escrow Holder is authorized and instructed by all parties hereto to complete the grant deed, deed of trust and any other recordable document(s) over the signature(s) thereon, as to said vesting.

Section II

The address of the subject property is commonly known as:

3622 West Curtis Drive, Sacramento, CA 95818

And showing title subject only to the following:

- (1) Second Half General and special real estate taxes for the fiscal year 2006 and 2007, not delinquent; taxes for the ensuing year, a lien not payable; and the lien of community facility or assessment districts, if any, affecting said land.
- (2) The lien of supplemental taxes assessed at close of escrow under Chapter 3.5 of California Revenue & Taxation Code by reason of Buyer's within purchase of subject property.
- (3) Items **A(1st Pd/2nd Open),B,C,D,1** of Preliminary Report referenced herein.
- (4) First Deed of Trust to record securing a note in the amount of \$535,001.00 in favor of Washington Mutual Bank.

(CONTINUED)

Seller's Initials: _____/_____

LR0011

Buyer's Initials:  _____

Date: January 4, 2007

Escrow No.: [] [] [] [] [] [] [] [] [] []

Page 2 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

Buyer(s) execution of any promissory note(s), deeds of trust and any other loan documents in connection with this transaction shall be deemed Buyer's approval of all of the terms and conditions contained therein. Any action on the part of Escrow Holder to comply with the instructions of any Lender is hereby approved.

In accordance with the manner specified under the "General Provisions" attached hereto, you are authorized and instructed to adjust or prorate the following, to date of recording.

Prorate as of Close of Escrow

- Real Property taxes based on latest tax bill or on amount furnished by the undersigned.

Section III

ADDITIONAL INSTRUCTIONS:

Supplemental Taxes

The undersigned understand that in addition to the real property taxes affecting land subject of this escrow, due to this change of ownership, there may be supplemental real property taxes assessed after the close of escrow. I/We acknowledge that I am/we are responsible for the payment of such supplemental taxes. I/We further acknowledge that Stewart Title of Sacramento does not have any liability whatsoever with regards to said new assessment.

Approval of Charges

I hereby agree to pay any charges and any advances and expenses that are properly chargeable to me regardless of the consummation of this escrow, as shown on the Estimated Disbursements Statement incorporated herein. At close of escrow you are to mail all documents, checks, etc., to the person entitled thereto at the address shown in these instructions.

General Provisions Acknowledged

Each party signing these instructions has read, understands, and accepts the General Provisions attached hereto.

The undersigned hereby instruct(s) STEWART TITLE OF SACRAMENTO to disburse proceeds as follows:

- () Call when check is ready for pickup. Phone () _____
- () Funds to be wired (per attached authorization instructions)*
- () Mail Check to: _____
- () Authorize check to be picked up by: _____
- () Transfer proceeds to: Escrow No. _____
Title Company _____
Address _____
Phone _____
Escrow Officer _____

*A \$20.00 fee will be charged for outgoing wires

SELLERS:

Helmar Family Revocable Trust

BY: _____
Mark S. Helmar, Trustee

BY: _____
Sharon L. Helmar, Trustee

Date: _____

Address:
2601 Rochon Way _____
Sacramento, CA 95818 _____

Phone: (916) 451- [] [] _____

Received by:
Stewart Title of Sacramento

By: _____

Date: _____

(CONTINUED)

Seller's Initials: _____ / _____

LR0012

Buyer's Initials: [Signature] / _____

Date: January 4, 2007

Escrow No.: []

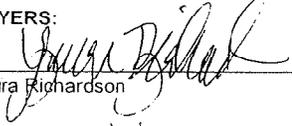
Page 3 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

Nikki Davis, Escrow Officer

All documents and/or funds due to Buyer(s) are to be: (check one)

- held for pick up by _____ Phone: _____
- wired to Buyer(s) as per separate wire instructions provided by Buyer(s).
- mailed by regular mail.
- other _____ (additional charges may apply).

BUYERS:



 Laura Richardson

Date: 1/4/07

Address: _____

Phone: 562-706 []

Received by:
 Stewart Title of Sacramento

By: 

 Nikki Davis, Escrow Officer

Date: 1-4-07

Stewart Title

LAURA RICHARDSON
 717 EAST VERNON STREET PH. 562-426-2778
 LONG BEACH, CA 90806

90-119
 T222
 03465640

1417

DATE _____

Title V of the Gramm- affiliates, from sharing provides you with a no you and the categories providing you with this Sacramento.

PAY TO THE ORDER OF _____ \$

 **FARMERS & Merchants Bank**
 Long Beach Blvd. Office • 562-216-3100
 1481 Long Beach Blvd.
 Long Beach, CA 90813
 www.fmb.com • TollFree 562-415-7700

VOOD

DOLLARS  Security Features
 Intuitive
 Personal
 Track or Scan

We may collect nonpu

MEMO

- * Information we receive from our customers or former customers.
- * Information about your transactions we receive from our customers or former customers.
- * Information we receive from a consumer reporting agency.
- * Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- *Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- *Non-financial companies such as envelope stuffers and fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

(CONTINUED)

Seller's Initials: _____ / _____

LR0013

Buyer's Initials:  / _____

GENERAL PROVISIONS

1. **Deposit of Funds & Disbursements**
All funds received in this escrow shall be deposited with other escrow funds in a general account or accounts of STEWART TITLE OF SACRAMENTO, with any State or National Bank and may be transferred to any other general escrow account or accounts. All disbursements shall be made by your check of STEWART TITLE OF SACRAMENTO.
2. **Prorations and Adjustments**
All prorations and/or adjustments are to be made as of close of escrow on the basis of a 30-day month unless otherwise specified in writing. The phrase "close of escrow" (COE or CE) as used in this escrow means the date on which documents are recorded and relates only to proration and/or adjustments unless otherwise specified in writing.
3. **Recordation of Instruments**
Recordation of any instruments delivered through this escrow, if necessary or proper in the issuance of the policy of title insurance called for, is authorized.
4. **Authorization to Furnish Copies**
You are to furnish a copy of these instructions, supplements, amendments, notices of cancellation and closing statement in this escrow to the real estate broker(s) and lender(s), named in this escrow.
5. **Authorization to Execute Assignment of Insurance Policies**
You are to execute on behalf of the principals hereto, form assignments of interest in any insurance policy (other than title insurance) called for in this escrow; forward assignment and policy to the agent with the requesting that insurer consent to the transfer and/or attach a loss-payable clause and/or such other endorsements as may be required; and forward the policy(s) to the principals entitled thereto.
6. **Personal Property Taxes**
No examination or insurance as to the amount or payment of personal property taxes is required unless specifically requested.
7. **Right of Cancellation**
Any principal instructing you to cancel this escrow shall file notice of cancellation in your office, in writing. You shall within two (2) working days thereafter mail, by certified mail, one copy of the notice to each of the other principals at the addresses stated in this escrow. Unless written objection to cancellation is filed in your office by a principal within ten (10) days after date of mailing, you are authorized to comply with the notice and demand payment of your cancellation charges, as provided in this agreement. If written objection is filed, you are authorized to hold all money and instruments in this escrow and take no further action until otherwise directed, either by the principals' mutual written instructions, or final order of a court of competent jurisdiction.
8. **Action in Interpleader**
The parties expressly agree that you, as escrow holder, have the absolute right at your election to file an action in interpleader requiring the principals to answer and litigate their several claims and rights among themselves and you are authorized to deposit with the clerk of the court all documents and funds held in this escrow. In the event such action is filed, the parties jointly and severally agree to pay your cancellation charges and costs, expenses and reasonable attorney's fees which you are required to expend or incur in the interpleader action in the amount thereof to be fixed and judgement therefor to be rendered by the Court. Upon the filing of the action, you shall thereupon be fully released from all obligations to further perform any duties otherwise imposed by the terms of this escrow.
9. **Termination of Agency Obligations**
If there is no action taken on this escrow within six (6) months after the "time limit date" set forth in the escrow instructions or written extension thereof, your agency obligation shall terminate at your option and upon such termination, all documents, monies, or other items held by you shall be returned to the parties depositing same. In the event of cancellation of this escrow, whether it be at the request of any of the principals, the fees and charges due STEWART TITLE OF SACRAMENTO, including expenditures incurred, and/or authorized shall be borne equally by the parties hereto (unless otherwise agreed to specifically.)
10. **Conflicting Instructions**
Upon receipt of any conflicting instructions other than cancellation instructions, you are no longer obligated to take any further action in connection with this escrow until further consistent instructions are received from the principals to this escrow except as provided in the General Provisions.
11. **Usury**
You are not to be concerned with any question of usury in any loan or encumbrance involved in processing of this escrow and you are hereby released of any responsibility or liability therefor.
12. **Cost of Collection, Attorneys Fees**
In the event that escrow closes and a particular principal's funds in escrow are insufficient to cover all costs, fees and charges attributed to that principal for the items shown on the estimated statement, and you make efforts to collect the balance, that principal agrees to pay all reasonable costs of collection, including without limitation, attorneys' fees incurred in connection with such efforts. In the event of any dispute arising out of the instructions in this escrow, the prevailing party shall be entitled to recover its costs and reasonable attorneys' fees. If there is more than one person or party in such principal, these obligations shall be joint and several.
13. **Arbitration**
This paragraph concerns the resolution of claims or controversy which exceed the subject matter jurisdiction of the small claims division of the Municipal Court of the State of California arising out of or relating to this contract or any breach of this contract. At the request of STEWART TITLE OF SACRAMENTO, a California corporation, or any party to the contract, any such controversy or claims will be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. For purposes of the application of the statute of limitations, the filing of an arbitration pursuant to this paragraph is the equivalent of the filing of a lawsuit, and any claim or controversy which may be arbitrated under this paragraph is subject to any applicable statute of limitations. The arbitrator will have the authority to decide whether any such claim or controversy is barred by the statute of limitations and, if so, to dismiss the arbitration on that basis.
If there is a dispute as to whether an issue is arbitrable, the arbitrators will have the authority to resolve any such dispute.
The decision that results from an arbitration proceeding may be submitted to any authorized court of law to be confirmed and a judgment entered. The principals, jointly and severally, hereby promise and agree to pay promptly on demand, as well as to indemnify Stewart Title of Sacramento and/or Stewart Title of Placer and hold Stewart Title of Sacramento and/or Stewart Title of Placer harmless against and in respect of any and all arbitration, litigation and interpleader costs, claims, losses, damages, recoveries, judgments, and expenses, including, without limitation, reasonable attorney and expert witness fees that Stewart Title of Sacramento and/or Stewart Title of Placer may incur or suffer, which arise, result from or relate to this escrow.
14. **Escrow Holder Bound Only By Instructions**
You are not to be concerned with any agreements of the parties which are not set forth in written instructions deposited in this escrow, and shall be bound only by such written escrow instructions

(CONTINUED)

Seller's Initials: _____/_____

LR0014

Buyer's Initials:  _____

Please answer, to the best of your knowledge, all applicable questions, sign and date. If a question does not apply, indicate with "N/A".

PART III: PURCHASE PRICE AND TERMS OF SALE

A. CASH DOWN PAYMENT OR value of trade or exchange (excluding closing costs) Amount \$ _____

B. FIRST DEED OF TRUST@ _____ % interest for _____ years. Pymts./Mo = \$ _____ (Prin & Int only) Amount **\$535,001.00**
 FHA(_____ Discount Points) Fixed Rate New Loan
 Conventional Variable Rate Assumed existing loan balance
 VA(_____ Discount Points) All Inclusive D.T. (\$ _____ Wrapped) Bank or Savings & Loan
 Cal-Vet Loan carried by seller Finance company
 Balloon Payment Yes No Due Date _____ Amount \$ _____

C. SECOND DEED OF TRUST@ _____ % interest for _____ years. Pymts./Mo = \$ _____ (Prin & Int only) Amount \$ _____
 Bank of Savings & Loan Fixed Rate New Loan
 Loan Carried by Seller Variable Rate Assumed Existing Loan Balance
 Balloon Payment Yes No Due Date _____ Amount \$ _____

D. OTHER FINANCING: Is other financing involved not covered in (b) or (c) above? Yes No Amount \$ _____
 Type _____ @ _____ % interest for _____ years. Pymts./Mo. = \$ _____ (Prin & Int only)
 Bank of Savings & Loan Fixed Rate New Loan
 Loan Carried by Seller Variable Rate Assumed Existing Loan Balance
 Balloon Payment Yes No Due Date _____ Amount \$ _____

E. WAS AN IMPROVEMENT BOND ASSUMED BY THE BUYER? Yes No Outstanding Balance: Amount \$ _____

F. TOTAL PURCHASE PRICE: (or acquisition price, if traded or exchanged, include real estate commission if paid)

TOTAL ITEMS A THROUGH E \$ **535,001.0**

G. PROPERTY PURCHASE: Through a broker; Direct from seller; From a family member Other (please explain): _____
 If purchased through a broker, provide broker's name and phone number: _____
 Please explain any special terms, seller concessions, or financing and any other information that would help the Assessor understand the purchase price and terms of sale: _____

PART IV: PROPERTY INFORMATION

A. TYPE OF PROPERTY TRANSFERRED:
 Single-family residence Agricultural Timeshare
 Multiple-family residence (no. of units: _____) Co-op/Own-your-own Manufactured home
 Commercial/Industrial Condominium Unimproved lot
 Other (Description: _____)

B. IS THIS PROPERTY INTENDED AS YOUR PRINCIPAL RESIDENCE? Yes No
 If yes, enter date of occupancy _____ / _____ / _____ or intended occupancy _____ / _____ / _____
(month) (day) (year) (month) (day) (year)

C. IS PERSONAL PROPERTY INCLUDED IN PURCHASE PRICE (i.e., furniture, farm equipment, machinery, etc.)
 (other than a manufactured home subject to local property tax)? Yes No
 If yes, enter the value of the personal property included in the purchase price \$ _____ (Attach itemized list of personal property.)

D. IS THE MANUFACTURED HOME INCLUDED IN PURCHASE PRICE? Yes No
 If yes, how much of the purchase price is allocated to the manufactured home? \$ _____
 Is the manufactured home subject to local property tax? Yes No What is the decal number? _____

E. DOES THE PROPERTY PRODUCE INCOME? Yes No If yes, is the income from:
 Lease/Rent Contract Mineral rights Other - (please explain): _____

F. WHAT WAS THE CONDITION OF THE PROPERTY AT THE TIME OF SALE?
 Good Average Fair Poor
 Please explain the physical condition of the property and provide any other information (such as restrictions, etc.) that would assist the Assessor in determining the value of the property: _____

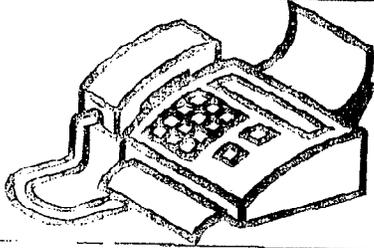
CERTIFICATION

OWNERSHIP TYPE (x) Proprietorship <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> Other <input type="checkbox"/>	I certify that the foregoing is true, correct and complete to the best of my knowledge and belief. This declaration is binding on each and every co-owner and/or partner.
NAME OF NEW OWNER/CORPORATE OFFICER	TITLE
SIGNATURE OF NEW OWNER/CORPORATE OFFICER <i>[Signature]</i>	DATE 8/14/07
NAME OF ENTITY (typed or printed)	FEDERAL EMPLOYER ID NUMBER
ADDRESS (typed or printed)	E-Mail address (optional)
	DATE

(NOTE: The Assessor may contact you for further information)

If a document evidencing a change of ownership is presented to the recorder for recordation without the concurrent filing of a preliminary change of ownership report, the recorder may charge an additional recording fee of twenty dollars (\$20).

LR0016



THE DESK OF
JEANNETTE FUENTES
 At
AVENUE MORTGAGE
 14241 E Firestone Blvd suite#110
 La Mirada CA 90638
 Office 562 229-9399
 Fax 562 229-9554

To: GUY PANCHER

Fax number 916 492 7729

Date: 01/04/2007

Transmittal: # Richardson #3957-ND

Comments:

GOOD MORNING

ENCLOSURE IS LOAN APPROVAL FOR THIS ESCROW MENTIONED ABOVE
 PLEASE SEND TO YOU

THE LOSS PAYEE NEEDED FOR YOUR INFORMATION AS SOON AS I
 RECEIVE IT

OKAY !!!

Attached is 1008 & 1003 s
 needed to Be signed

along with docs & please send
 to me original via messenger!
 to my office

Thank you

Please →
 J. Fuentes

5 pages sent over!

LR0017

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower *[Signature]* Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Application: <input type="checkbox"/> VA <input checked="" type="checkbox"/> Conventional <input type="checkbox"/> Other (explain):	Agency Case Number		Lender Case Number		
<input type="checkbox"/> FHA <input type="checkbox"/> USDA/Rural Housing Service					
Amount \$ 535,001	Interest Rate 8.800 %	No. of Months 360/360	Amortization Type: <input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> Other (explain):		
			<input type="checkbox"/> GPM <input type="checkbox"/> ARM (type):		

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP) 3022 CURTIS DR., Sacramento, CA 95810 County: Sacramento	No. of Units 1
Legal Description of Subject Property (attach description if necessary) PLEASE SEE PRELIM REPORT	Year Built

Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Other (explain):	Property will be:
<input type="checkbox"/> Refinance <input type="checkbox"/> Construction-Permanent	<input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment

<i>Complete this line if construction or construction-permanent loan.</i>					
Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

<i>Complete this line if this is a refinance loan.</i>					
Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s) LAURA RICHARDSON	Manner in which Title will be held A SINGLE MAN	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
---	---	--

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower				Co-Borrower			
Borrower's Name (Include Jr. or Sr. if applicable) LAURA RICHARDSON				Co-Borrower's Name (Include Jr. or Sr. if applicable)			
Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
	562-7081	04/04/1983	18				

<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower)
<input type="checkbox"/> Separated	no. ages	<input type="checkbox"/> Separated	no. ages

Present Address (street, city, state, ZIP) 717 E. VERNON ST. Long Beach, CA 90800	<input checked="" type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Present Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
---	--	--	---

Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
--	--

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.
Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.	Former Address (street, city, state, ZIP)	<input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs.

Borrower		IV. EMPLOYMENT INFORMATION		Co-Borrower	
Name & Address of Employer STATE OF CALIFORNIA STATE CAPITAL 1020 N. STREET STE., 300 Sacramento, CA 95814		<input type="checkbox"/> Self Employed	Yrs. on this job 2 yr(s) Yrs. employed in this line of work/profession 10	Name & Address of Employer	
Position/Title/Type of Business STATE ASSEMBLY REP.		Business Phone (Incl. area code) 916-319-3700	Position/Title/Type of Business		Business Phone (Incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

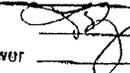
Name & Address of Employer CITY OF LONG BEACH 2500 W. OCEAN BLVD. Long Beach, CA 90802		<input type="checkbox"/> Self Employed	Dates (from-to) 2002 - PRESENT Monthly Income \$ 3,037.80	Name & Address of Employer	
Position/Title/Type of Business CITY COUNCIL REP.		Business Phone (Incl. area code) 562-570-6555	Position/Title/Type of Business		Business Phone (Incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION						
Proposed Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	\$ 9,428.83	\$	\$ 9,428.83	Rent	\$	
Overtime				First Mortgage (P&I)		\$ 4,227.87
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		158.04
Dividends/Interest				Real Estate Taxes		357.29
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "describe other income" below)	3,037.80		3,037.80	Homeowner Assn. Dues		
Total	\$ 12,466.63	\$	\$ 12,466.63	Other:		
				Total	\$	\$ 4,941.30

Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income: *Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.*

B/C	Monthly Amount
	\$

Borrower 
Co-Borrower

LR0019

VII. DETAILS OF TRANSACTION

a. Purchase price	\$ 535,001.00
b. Alterations, Improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	1,901.07
f. Estimated closing costs	15,000.35
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	552,071.02
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
Cash Deposit	1,000.00
Seller Credit	15,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	535,001.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	535,001.00
p. Cash from/to Borrower (subtract k, l & o from i)	1,070.02

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower		Co-Borrower	
	Yes	No	Yes	No
a. Are there any outstanding judgments against you?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Are you a party to a lawsuit?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? <small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FIA or VA case number, if any, and reasons for the action.)</small>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? <small>If "Yes," give details as described in the preceding question.</small>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Is any part of the down payment borrowed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Are you a co-maker or endorser on a note?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Are you a U. S. citizen?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Are you a permanent resident alien?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Do you intend to occupy the property as your primary residence? <small>If "Yes," complete question m below.</small>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Have you had an ownership interest in a property in the last three years? (1) What type of property did you own—principal residence (PR), second home (SH), or investment property (IP)? (2) How did you hold title to the home—solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	PR			
	S			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, successors, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my electronic recordings, or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

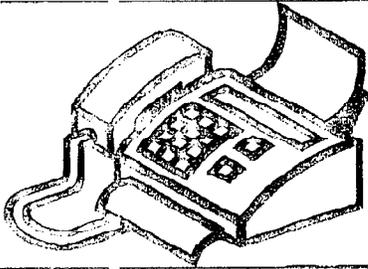
Borrower's Signature: *[Signature]* Date: 1/4/07 Co-Borrower's Signature: X Date: _____

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosure satisfies all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	<input checked="" type="checkbox"/> I do not wish to furnish this information	CO-BORROWER	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity:	<input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White	Race:	<input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White
Sex:	<input checked="" type="checkbox"/> Female <input type="checkbox"/> Male	Sex:	<input type="checkbox"/> Female <input type="checkbox"/> Male

To be Completed by Interviewer This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input checked="" type="checkbox"/> Telephone <input type="checkbox"/> Internet	Interviewer's Name (print or type) CHARLES THOMAS Interviewer's Signature _____ Date _____ Interviewer's Phone Number (incl. area code) 562-229-0390	Name and Address of Interviewer's Employer: AVENUE MORTGAGE, INC 14241 E FIRESTONE BLVD STE 110 LA MIRADA, CA 90638 (P) 662-229-9399 (F) 562-229-9554
--	--	---



THE DESK OF
JEANNETTE FUENTES
At
AVENUE MORTGAGE

14241 E Firestone Blvd suite#110
La Mirada CA 90638
Office 562 229-9399
Fax 562 229-9554

To: GEN PANCHUR

Fax number 916 492-7229

Date: 01/04/2007

Regarding: # Richardson #3957-ND

Comments:

GOOD MORNING

ATTACHED IS LOAN APPROVAL FOR THIS ESCROW MENTIONED ABOVE
 PLEASE SEND YOU

THE LOSS PAYEE NEEDED FOR YOUR INFORMATION AS SOON AS I
 RECEIVE IT

OKAY!!!

Attached is 1008 & 1003 s
 needed to Be Signed

along with docs & please send
 to me original via messenger!
 to my office

Thank you

Please
 J Fuentes

LR0022

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Laura Richardson Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN					
Mortgage Applied for:	<input type="checkbox"/> VA <input type="checkbox"/> FHA	<input checked="" type="checkbox"/> Conventional <input type="checkbox"/> USDA/Rural Housing Service	<input type="checkbox"/> Other (explain):	Agency Case Number	Lender Case Number
Amount \$	Interest Rate	No. of Months	Amortization Type:	<input checked="" type="checkbox"/> Fixed Rate <input type="checkbox"/> GPM	<input type="checkbox"/> Other (explain): <input type="checkbox"/> ARM (type):
\$ 335,000	8.000 %	360/300			

II. PROPERTY INFORMATION AND PURPOSE OF LOAN	
Subject Property Address (street, city, state, & ZIP) 3022 CHRIS DR, Sacramento, CA 95818 County: Sacramento	No. of Units 1
Legal Description of Subject Property (attach description if necessary) PLEASE SEE PRELIM REPORT	Year Built

Purpose of Loan: <input checked="" type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Construction <input type="checkbox"/> Construction-Permanent <input type="checkbox"/> Other (explain):	Property will be: <input checked="" type="checkbox"/> Primary Residence <input type="checkbox"/> Secondary Residence <input type="checkbox"/> Investment
--	--

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	\$	\$	\$	\$	\$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	<input type="checkbox"/> made <input type="checkbox"/> to be made
	\$	\$		Cost: \$	

Title will be held in what Name(s) LAURA RICHARDSON	Manner in which title will be held A SINGLE MAN	Estate will be held in: <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold (show expiration date)
--	--	--

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower's Name (include Jr. or Sr. if applicable): **LAURA RICHARDSON**

Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School	Co-Borrower's Name (include Jr. or Sr. if applicable)
	562-708-	04/04/1963	18	

<input type="checkbox"/> Married <input checked="" type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Co-Borrower) no. ages	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Dependents (not listed by Borrower) no. ages
--	---	---	--

Present Address (street, city, state, ZIP) 717 E. VERNON ST. Long Beach, CA 90806	Present Address (street, city, state, ZIP)
---	--

Mailing Address, if different from Present Address	Mailing Address, if different from Present Address
--	--

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP)	Former Address (street, city, state, ZIP)
Former Address (street, city, state, ZIP)	Former Address (street, city, state, ZIP)

LR0023

GOOD FAITH ESTIMATE

Applicant: **LAURA RICHARDSON**
 Property Addr: **3622 CURTIS DR., Sacramento, CA 95818**
 Prepared By: **AVENUE MORTGAGE, INC Ph. 502-229-9399**
14241 E FIRESTONE BLVD STE 110, LA MIRADA, CA 90838

Application No: **07-00004**
 Date Prepared: **01/03/2007**
 Loan Program:

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates-actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Item	Description	Amount	Interest Rate	Term	PFC	S	F	POC
ITEMS PAYABLE IN CONNECTION WITH LOAN:								
001	Loan Origination Fee	2.000%						
002	Loan Discount				\$	10,700.02	✓	
003	Appraisal Fee					350.00	✓	
004	Credit Report					13.33		
005	Lender's Inspection Fee							
008	Mortgage Broker Fee							
009	Tax Related Service Fee							
010	Processing Fee					595.00	✓	
011	Underwriting Fee					1,000.00	✓	
012	Wire Transfer Fee							
	ADM FEE					300.00	✓	
TITLE CHARGES:								
1101	Closing or Escrow Fee				\$	1,200.00	✓	
1105	Document Preparation Fee							
1100	Notary Fees					150.00	✓	
1107	Attorney Fees							
1100	Title Insurance					1,500.00	✓	
GOVERNMENT RECORDING & TRANSFER CHARGES:								
1201	Recording Fees:	SACRAMENTO			\$	100.00	✓	
1202	City/County Tax/Stamp:							
1203	State Tax/Stamp:							
ADDITIONAL SETTLEMENT CHARGES:								
1301	Escrow Disposition				\$			
ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:								
<i>Estimated Closing Costs</i> 15,908.33								
001	Interest for	15 days @ \$	130.7780	per day	\$	1,981.87	✓	
002	Mortgage Insurance Premium							
003	Hazard Insurance Premium							
004	VA Funding Fee							
RESERVES DEPOSITED WITH LENDER:								
1001	Hazard Insurance Premium	months @ \$	150.04	per month	\$			
1002	Mortgage Ins. Premium Reserve	months @ \$		per month				
1003	School Tax	months @ \$		per month				
1004	Taxes and Assessment Reserves	months @ \$	557.29	per month				
1005	Flood Insurance Reserves	months @ \$		per month				
		months @ \$		per month				
<i>Estimated Prepaid Items/Reserves</i> 1,881.97								
TOTAL ESTIMATED SETTLEMENT CHARGES 17,870.02								
COMPENSATION TO BROKER (Not Paid Out of Loan Proceeds):								
\$								
TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:								
TOTAL ESTIMATED MONTHLY PAYMENT:								
Purchase Price/Deposit (+)	535,001.00	New First Mortgage(-)		Principal & Interest		4,227.97		
Loan Amount (-)	535,001.00	Sub Financing(-)		Other Financing (P & I)				
Est. Closing Costs (+)	15,908.33	New 2nd Mgt Closing Costs(+)		Hazard Insurance		158.04		
Est. Prepaid Items/Reserves (+)	1,881.87			Real Estate Taxes		557.29		
Amount Paid by Seller (-)				Mortgage Insurance				
Cash Deposit	-1,000.00			Homeowner Assn. Dues				
SELLER CREDIT	-15,000.00			Other				
Total Est. Funds needed to close 1,870.02 Total Monthly Payment 4,941.30								

The Good Faith Estimate is being provided by **AVENUE MORTGAGE, INC**, a mortgage broker, and no lender has been obtained. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant: *Laura Richardson* Date: 1/3/07 Applicant: _____ Date: _____

Only Form good until 1/1/11

LR0024

ADDITIONAL REQUIRED CALIFORNIA DISCLOSURES

Table C-1/ware

MORTGAGE LOAN DISCLOSURE STATEMENT/GOOD FAITH ESTIMATE

Date Prepared: 01/03/2007

Borrower's Name(s): LAURA RICHARDSON

Real Property Collateral: the intended security for this proposed loan will be a Deed of Trust on (street address or legal description)

2000 11th St, Sacramento, CA 95818

This joint Mortgage Loan Disclosure Statement/Good Faith Estimate is being provided by AVENUE MORTGAGE, INC

a real estate broker acting as a mortgage broker, pursuant to the Federal Real Estate Settlement Procedures Act (RESPA) and similar California law. In a transaction subject to RESPA, a lender will provide you with an additional Good Faith Estimate within three business days of the receipt of your loan application. You will also be informed of material changes before settlement/close of escrow. The name of the intended lender to whom your loan application will be delivered is:

Unknown WASHINGTON MUTUAL (Name of lender, if known)

GOOD FAITH ESTIMATE OF CLOSING COSTS

The information provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees, commissions, costs and expenses listed are estimates; the actual charges may be more or less. Your transaction may not involve a charge for every item listed and any additional items charged will be listed. The numbers listed beside the estimate generally correspond to the numbered lines contained in the HUD-1 Settlement Statement which you will receive at settlement if this transaction is subject to RESPA. The HUD-1 Settlement Statement contains the actual costs for the items paid at settlement. When this transaction is subject to RESPA, by signing page two of this form you are also acknowledging receipt of the HUD Guide to Settlement Costs.

Item	Paid to Others	Paid to Broker
Items Payable in Connection with Loan		
801 Lender's Loan Origination Fee 2.000%	\$ <u>0.02</u>	\$ <u>10,700.00</u>
802 Lender's Loan Discount Fee	\$	\$
803 Appraisal Fee	\$ <u>390.00</u>	\$
804 Credit Report	\$	\$ <u>12.22</u>
805 Lender's Inspection Fee	\$	\$
808 Mig Broker Commission/Fee	\$	\$
809 Tax Service Fee	\$	\$
810 Processing Fee	\$	\$ <u>585.00</u>
811 Underwriting Fee	\$ <u>1,000.00</u>	\$
812 Wire Transfer Fee	\$	\$
ADM FEE	\$	\$ <u>300.00</u>
Items Required by Lender to be Paid in Advance		
901 Interest for <u>15</u> days at \$ <u>130.7780</u> per day	\$ <u>1,981.67</u>	\$
902 Mortgage Insurance Premiums	\$	\$
903 Hazard Insurance Premiums	\$	\$
904 County Property Taxes	\$	\$
905 VA Funding Fee	\$	\$
Reserves Deposited with Lender		
1001 Hazard Insurance: _____ months at \$ _____ /mo.	\$	\$
1002 Mortgage Insurance: _____ months at \$ _____ /mo.	\$	\$
1003 School Tax: _____ months at \$ _____ /mo.	\$	\$
1004 Co. Property Taxes: _____ months at \$ _____ /mo.	\$	\$
1004 Flood Insurance: _____ months at \$ _____ /mo.	\$	\$
_____ months at \$ _____ /mo.	\$	\$
_____ months at \$ _____ /mo.	\$	\$
Title Charges		
1101 Settlement or Closing/Escrow Fee:	\$ <u>1,200.00</u>	\$
1105 Document Preparation Fee	\$	\$
1106 Notary Fee	\$ <u>150.00</u>	\$
1108 Title Insurance:	\$ <u>1,500.00</u>	\$
Government Recording and Transfer Charges		
1201 Recording Fees: <u>SACRAMENTO</u>	\$ <u>100.00</u>	\$
1202 City/County Tax/Stamps:	\$	\$
Additional Settlement Charges		
1302 Pest Inspection	\$	\$
Subtotal of Initial Fees, Commissions, Costs and Expenses	\$ <u>0,201.08</u>	\$ <u>11,600.33</u>

Total of Initial Fees, Commissions, Costs and Expenses

\$ 17,870.02

Compensation to Broker (Not Paid Out of Loan Proceeds):

Mortgage Broker Commission/Fee:

\$

Any Additional Compensation from Lender

No Yes

\$

(If known)

CAVAR Form MDR1.0m 0/08

Page 1 of 2

MLDS 534071293C

LR0025

FAX NO. 502 229 7650

JAN-04-2007 THU 03:46 PM AVENUE MORTGAGE

CSOC.RICH.006345

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: **LAURA RICHARDSON**
 Property Address: **9622 CURTIS DR.
 Sacramento, CA 95818**
 Application No: **07-00004**

Prepared By: **AVENUE MORTGAGE, INC
 14241 E FIRESTONE BLVD STE 110
 LA MIRADA, CA 90638
 562-229-9389**
 Date Prepared: **01/03/2007**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
0.136 %	\$ 1,004,933.53	\$ 517,144.31	\$ 1,522,077.84

REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit
PAYMENTS: Your payment schedule will be:

Frequency of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:
360	4,227.07	03/01/2007						
1	4,236.01	02/01/2037						

DEMAND FEATURE: This obligation has a demand feature.
 VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature
Credit Life		I want credit life insurance. Signature: _____
Credit Disability		I want credit disability insurance. Signature: _____
Credit Life and Disability		I want credit life and disability insurance. Signature: _____

INSURANCE: The following insurance is required to obtain credit:
 Credit life insurance Credit disability Property insurance Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor
 If you purchase property flood insurance from creditor you will pay \$ _____ for a one year term.

SECURITY: You are giving a security interest in:
 The goods or property being purchased Real property you already own.

LATE CHARGE: If a payment is more than _____ days late, you will be charged _____ % of the payment

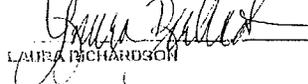
PREPAYMENT: If you pay off early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property
 may may, subject to conditions may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties
 I agree an estimate all dates and numerical disclosures except the late payment disclosures are estimates.

** NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.


 _____ (Applicant) 1/4/07 (Date)
 LAURA RICHARDSON
 _____ (Applicant) (Date)
 _____ (Applicant) (Date)
 _____ (Lender) (Date)

LR0026

Washington Mutual Bank
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806

Stewart Title Of Sacramento
730 Alhambra Blvd, 212
Sacramento , CA 95816

January 4, 2007
Loan No. [REDACTED]
Escrow No.

Dear Nikki Davis,

Below is a list of loan documents required for the above referenced loan.

1. Instructions to Escrow/Closing Instructions.
2. Note.
3. Security Instrument/FNMA/FHMLC uniform instrument.
4. Condo Rider (if applicable).
5. Pud Rider (if applicable).
6. 1-4 Family Rider (if applicable).
7. Regulation Z Truth in Lending Disclosure.
8. Good Faith Itemization of Amount Financed.
9. Flood Insurance Authorization (if applicable).
10. Escrow Account Agreement (if applicable).
11. Notice of Right to Cancel (if applicable).
12. State Fair Lending Notice (if applicable).
13. Notice to Applicant
14. Occupancy Agreement
15. Loan approval conditions attached.

Please return all signed loan documents, original hazard insurance policy with original signature and all loan approval conditions to your funding officer. All documents and conditions must be in our office 12 noon one day prior to funding.

****Note:**

We allow funding 10 days into the month as long as the credit approval has not expired and the APR has not adjusted by more than .125%.

Credit Approval Expires February 01, 2007.

Sincerely,



TO: • Stewart Title Of Sacramento
• 730 Alhambra Blvd, 212
• Sacramento, CA 95816

ATTN: Nikki Davis
Phone: (916) 492-

Date: 01/04/2007 Esc. #:
Borrower: Laura Richardson
Loan Type: Conventional Fixed Adjustable
Loan #: 
Originator:
FHA/VA Case No:
Account Manager: Christina Palmquist
Phone #: (714) 939-5200

LENDER'S INSTRUCTIONS TO CLOSING AGENT

ADDITIONAL TITLE & SETTLEMENT AGENT INSTRUCTIONS ARE SET FORTH ON PAGES TWO AND THREE.

If you wish to make any change(s) (including the changing of document dates) to any closing document(s) and/or the final HUD-1, or any information set forth herein, you must

1. Call the branch office to obtain written approval prior to making any changes.
2. Obtain the borrower's initials on ALL changes.

A. The following documents are required to complete the captioned loan. Return all required documents, executed as described within 24 hours.

Applicant Identification Verification (Form 4140507) - If the information has been provided, obtain the identification documents from the applicant and compare it to what is listed and verify the accuracy. If the information has not been completed, obtain one of the identification types indicated and complete the form. Provide your signature indicating that you have verified and completed the form.

- This document must be completed prior to any documents being executed by the borrower.
- If there are any discrepancies in any of the information provided, you (the closing/settlement agent) must immediately contact the Loan Coordinator and MUST NOT proceed with the closing.
- Escrow states: The closing agent should return the Applicant Identification Verification form with the closing package for validation (to ensure the form has been signed by closing agent) prior to closing.
- Non-Escrow states: The Applicant Identification Verification form should be faxed back to the Loan Fulfillment Center by the closing agent for validation (to ensure the form has been signed by closing agent) prior to funding of the loan.

It is the Closing/Settlement Agent's responsibility to ensure that any contracted agents (i.e. notary) completes the AIV prior to allowing the borrowers to execute documents.

Regulation Z Disclosure: Return executed original and 2 certified copies.

Note: Return executed original and 2 certified copies.

Deed of Trust/Mortgage: Record original. Return 2 certified copies of signed original including complete notary acknowledgment. Return a COUNTY certified copy of all documents recording in Torrens, Abstract, Registered Land or Land Court in any state.

Return all signed loan documents with a final closing statement to:

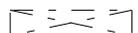
Washington Mutual Bank
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806

- Acknowledgment of Itemization of Fees, Points, Interest, Costs and Charges for Texas Equity Loans
- Application: All borrowers to sign, date and complete monitoring section of 1003 (Confidential).
- Loan Review Agreement
- Tax Information Sheet
- Owner Occupancy Agreement
- Compliance Agreement
- Rescission Notice/Right to Cancel
- Privacy Policy form 4140591, one (1) copy per customer for each loan.

Note: Do not return any copies of the borrower's identification documents or photographs

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent



- B. Washington Mutual Bank ("Lender") requires that funds are disbursed and the security instrument is recorded within two days of funding.
- Loan funds may not be disbursed until the end of the rescission period, if applicable.
 - If you are unable to disburse funds within two days, you must return our funds.
 - You must use the enclosed "Verification of Recording" form to document the recording information and return the form to us within two days. If you are unable to provide confirmation of recording, you must provide a letter verifying that Lender has first lien position on the subject property as a result of this transaction. The first lien letter must be returned to Lender along with the signed loan documents and the Verification of Recording.

C. In addition to the above requirements, do not close this loan without:

Fire insurance policy and flood insurance policy, with loss payable BFU-438 in our favor. Policy must show the loan number.

(SEE PAGE FOUR HEREOF FOR SPECIFIC INSURANCE REQUIREMENTS.)

Fire policy amount to be at least \$535,001.00

Loss payee to read: Washington Mutual Bank
ISAOA/ATMIA
P.O. Box 100564
Florence, SC 29501-0564

D. For the purposes of your completion of a HUD-1 closing statement, fee information is provided below. NOTE: ALL FEES PAID TO THE BROKER SHOULD BE SHOWN ON LINES 808 - 811, AS STATED IN THE HUD-1 INSTRUCTIONS

1. Fees to be incurred:

	<u>Total Fees</u>	<u>Lender Fees</u>	<u>Broker Fees</u>
Lender Loan Origination Fee	\$	\$	\$
Lender Discount Fee	\$	\$	\$
Credit Report Fee	\$ 13.33	\$	\$ 13.33
Appraisal Fee	\$ 350.00	\$	\$ 350.00
Tax Research/Payment Services to: Washington Mutual Bank, F.A.	\$ 81.00	\$ 81.00	\$
Tax Procurement/Tracking First American	\$	\$	\$
Lender Doc Prep	\$	\$	\$
Lender Inspection Fee	\$	\$	\$
Lender Processing Fee	\$	\$	\$
Flood Search Fee to: LandAmerica	\$ 8.00	\$ 8.00	\$
Broker Processing Fee	\$ 500.00	\$	\$ 500.00
Broker Application Fee	\$ 275.00	\$	\$ 275.00
Lender Underwriting Fee	\$	\$	\$
Broker Underwriting Fee	\$ 400.00	\$	\$ 400.00
Notary Fee	\$ 135.00	\$	\$
Demand Fee	\$	\$	\$
Mortgage Broker Fee	\$	\$	\$
State Specific Fee	\$	\$	\$
Broker Origination/Discount (NJ Only) Fee	\$ 10,700.00	\$	\$ 10,700.00
	\$	\$	\$
	\$	\$	\$
Total Fees	\$ 12,462.33	\$ 89.00	\$ 12,238.33

Premium Yield Adjustment to broker (paid by Lender)

2. Amount of the loan: \$535,001.00 Term: 360 months Interest Rate: 8.800

3. Prepaid deposits: \$

* 4. Credit Report Fee paid to: Broker

** 5. Appraisal Fee paid to: Sean B Gallagher

6. Purchase price: \$535,001.00

7. Cash down payment: \$

8. Seller-paid fees must be disclosed per the attached "Debts and Disbursements" form. Any changes must be accompanied by written approval by Lender prior to making any changes.

* If disbursed to reimburse the broker, HUD1 should show Paid to Experian

** If disbursed to reimburse the broker, HUD1 should show Paid to Sean B Gallagher

	The quotation of interest/charges and fees expires on this date.
	Documents expire, do not allow funding after this date.

9. Taxes (est)	0	Mos. @ 557.00	Total:
10. Fire Ins.	0	Mos. @ 134.00	Total:
11. Flood Ins.	0	Mos. @	Total:
12. PMI/MIP Ins.		Mos. @	Total:

13. Aggregate Escrow Adjustment \$

14. Interest @ 128.99

per day from disbursement to the first of the month preceding first payment date set forth in the

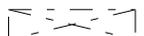
Note.

15. Any and all payments or payoffs must be paid as instructed per the attached "Debts and Disbursements" form.

16. The total consideration in this transaction except for our loan and approved secondary financing in the amount of \$ must pass in the form of cash through your escrow. Do not record our Deed of Trust/Mortgage if you have knowledge of a concurrent or subsequent escrow to be opened or closed upon completion of this escrow which will transfer subject property.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent



Required Endorsements to the Long Form/Short Form ALTA Policy:

ALTA Form 1 or equivalent

ALTA Form 9 or equivalent

CLTA Form 116 or equivalent. The dwelling described in the 116 (116.2) endorsement must be assessed as real property and included in the policy definition of "land".

Environmental Protection lien endorsement Form 8.1 is required on all loans.

State specific endorsements, if required.

Mechanic's Lien Endorsement or equivalent is required.

If this loan is a condominium unit or PUD, issue Condominium/PUD Coverage Endorsement.

If this loan is a Manufactured Housing/Mobile Unit, issue endorsement assuring that property is permanently affixed and taxed as real property.

If this loan is an adjustable rate loan, issue endorsement including coverage for adjustable rate loans.

If this loan is an adjustable rate loan with potential for negative amortization, issue endorsement covering adjustable rate with increasing balance and write the policy for the maximum possible principal balance as set forth on the security instrument or rider.

If this loan is a balloon loan, issue endorsement coverage insuring the Balloon Deed of Trust/Mortgage is valid and enforceable.

If access to the property is by non-public appurtenant easement, such easement must be described in the Deed of Trust/Mortgage and insured in Schedule A of the ALTA policy.

If the policy will contain any title exception(s) described below, attach the associated endorsement(s) (or equivalent coverage).

- a) If there is forfeiture, reverter, or right of re-entry, or no mortgage protection clause, issue endorsement providing coverage for Lender.
- b) If the policy will show any easement, right of way, encroachment, etc., covering: a) the entire parcel, or b) less than the entire parcel and the exact location and dimension of which is not specifically delineated on the plat map or survey, issue endorsement providing coverage for Lender.
- c) If there is a water reservation or exception, issue endorsement providing coverage for Lender.

If the estate in real property is a leasehold estate rather than a fee simple estate, issue a CLTA Form 107.5 or equivalent title policy endorsement.

Return the original recorded deed/mortgage and the final title policy to:

Washington Mutual Bank
 Document Operations
 2210 Enterprise Drive
 Mail Stop: SCO0140
 Florence, SC 29501

E. Lender's Title Policy Requirements:

- TO: • Stewart Title
- 730 Alhambra Blvd, 202
- Sacramento, CA 95816
-
-

Alta Policy amount to be at least: \$ 535,001.00
 Order #: 17-003957 ND
 Dated: 01/03/2007
 Property Address: 3622 West Curtis Drive
 Sacramento, CA 95818
 County: SACRAMENTO

The title insurance policy requirements regarding the above order number are set forth below and hereof and as follows:

The Deed of Trust/Mortgage to be a First lien, subject to the following exceptions:

All Taxes due and/or payable must be paid in full at closing.

Do not record the Deed of Trust/Mortgage unless the original and copy of the ALTA policy as set forth on page two and three hereof can be delivered to our office no later than three working days after recordation.

1. **ESCROW:** not later than three (3) working days after recording return:
 - a. Certified copy of the Deed of Trust/Mortgage with recorder's serial number, recording date, and book and page number affixed.
 - b. Title Policy in duplicate, correct in form and content.
2. You are to validate Applicant Information Verification data and sign form prior to borrower signing any closing documents.
3. **DOCUMENTS:** All documents are to be signed exactly as shown. In the event of error, contact us immediately. There are to be no corrections/changes without the express written consent of Lender. Should such consent be granted, all changes must be initialed by all Borrowers. Supply Borrowers with copies of documents. We will not accept a power of attorney.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

Supplemental Instruction to Closing Agent
(Auto Pay - Enrollment Form)

DATE: January 04, 2007

Lender: Washington Mutual Bank
(Long Beach Mortgage Division)

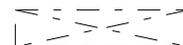
Loan Number: [REDACTED]
Borrower Name: Laura Richardson

Attention: Closing Agent

In connection with the above-referenced loan transaction, Lender has included an Auto Pay Enrollment form in the loan document package. If the Borrower(s) elect(s) to take advantage of the Auto Pay program and complete(s) the Auto Pay Enrollment form at the closing, you are hereby instructed to make a copy of the completed form. The original form, signed by all owners of the deposit account identified in the enrollment form, together with the voided check or deposit slip provided by the borrower(s), should be returned to Lender along with the signed loan documents package. The borrower will retain the copy for his or her file.

Please contact your Washington Mutual Bank (Long Beach Mortgage Division) account representative if you have any questions.

Thank you.



4. **FIRE AND HAZARD INSURANCE:** A complete original one year fire policy must contain ECE and Special Form, at least in the amount equal to the lesser of the loan amount or the insurable value of the improvements on a replacement cost basis; the deductible to be no more than \$1000.00 or 1% of amount of coverage, showing correct address of subject property and insured's name as shown on our Deed of Trust, Loss Payable (Form 438 BFU) as shown on page 1. Insurer must hold at least a Class IV and B+ rating in Best's Insurance Guide. If subject property is a condominium or PUD, a master policy is required reflecting the subject property on the declaration page. For all refinance transactions, a remaining term of six months is required for the acceptance of the existing hazard insurance policy. If the term is less than six months, a new one year policy must be provided.

5. **FLOOD INSURANCE:** Standard application for one year flood policy issued by member of National Flood Insurers Association for not less than our loan amount or the maximum amount available under National Flood Insurance program, whichever is less, including paid receipt. For all refinance transactions, a remaining term of six months is required for the acceptance of an existing flood insurance policy. If the term is less than six months, a new one year policy must be provided.

6. **RESPA:** You are hereby notified that we rely solely upon you to complete and deliver the "HUD-1 Closing Statement" in accordance with the Real Estate Settlement Procedures Act and that a condition of our consent to you escrowing this transaction is that you accept these instructions, complete and deliver "HUD-1 Closing Statement" in accordance with such requirements in order that we not be subject to any claim for, or any damage, liability, or penalty for failure to do such. If you do not accept this condition, return these instructions immediately together with the funding - do not close this loan.

7. **HUD-1:** Issue HUD-1 Closing Statement including Borrowers and Sellers Signatures.

8. **TITLE INSURANCE POLICY REQUIREMENTS:** An ALTA Long Form/Short Form Loan Policy of Title Insurance in DUPLICATE showing title vested in the name of the Borrower and insuring the Deed of Trust/Mortgage to be a valid lien subject only to the items set forth within these instructions. The title commitment, if applicable, shall obligate the title insurance underwriter to issue a policy omitting all preprinted exceptions. The Policy must insure our company or our assignee and contain the following requirements, endorsements and attachments:

MORTGAGEE CLAUSE: Its successors and/or assigns must be reflected with the corporation name and the corporate office mailing address.

VESTEE NAME SPELLING: Must be identical with Trustor(s)/Mortgagor(s) name spelling on Deed of Trust/Mortgage.

MARITAL STATUS: If borrower is married and is taking title in his/her name only, the policy must recite "...sole and separate property."

9. **ALL FUNDS:** All funds associated with this transaction must pass through this loan transaction except any approved secondary financing.

If water stock is involved, forward stock certificate showing Lender as first pledgee. If certificate is not available from stock company, obtain assignment of interest for Lender.

Do not disburse the loan funds and authorize recording of any Deed of Trust/Mortgage if

- You have knowledge of concurrent or subsequent transaction to be opened or closed upon completion of this transaction which will transfer subject property.
- You are not in receipt of demand/payoff statements or confirmation of payoff amounts for all existing liens of record.

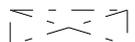
It is expressly agreed that in cases where restrictions provide for the right of re-entry or a reverter provision or any condition on Deeds that the title company cannot insure against, said loan is not to be closed or monies funded without the waiver of the requirement in writing by Lender.

If you are unable to close this transaction in accordance with these instructions, you must promptly return any funds and/or documents you have received.

We reserve the right to cancel or amend the loan or these instructions at any time prior to recordation of our Deed of Trust/Mortgage.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent



FIXED/ADJUSTABLE RATE NOTE
(LIBOR Six-Month Index (As Published In *The Wall Street Journal*) - Rate Caps)

THIS NOTE PROVIDES FOR A CHANGE IN MY INITIAL FIXED INTEREST RATE TO AN
ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST
RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

January 4, 2007
[Date]

Sacramento
[City]

California
[State]

3622 West Curtis Drive, Sacramento, CA 95818
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 535,001.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is Washington Mutual Bank

I will make all payments under this Note in the form of cash, check or money order. I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.800 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payments on the first day of each month beginning on March 1, 2007.

I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on February 1, 2037, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Washington Mutual Bank, P.O.Box 3139, Milwaukee, WI 53201-3139

or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. \$ 4,227.98. This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate I will pay may change on that day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new Index that is based upon comparable information. The Note Holder will give me notice of this choice.

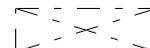
(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Four and 99/100 percentage point(s) (4.990 %) to the Current Index. The Note Holder will then round the result addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest I have been paying for the preceding 6 months. My interest rate will never be greater than 14.800 % or less than 8.800 %.



(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A prepayment of all the unpaid principal is known as a "Full Prepayment." A prepayment of only part of the unpaid principal is known as a "Partial Prepayment." Except as provided below, I may make a Full or Partial Prepayment at any time.

If I make a Full or Partial Prepayment, I may be charged a fee as follows: If Note Holder receives a Prepayment of more than twenty percent (20.0%) of the original principal amount in any twelve (12) month period on or before the second anniversary of the date of the Note, the prepayment fee shall be equal to the payment of six months advance interest on the amount prepaid that exceeds 20 percent of the original principal amount, calculated at the interest rate in effect on the date(s) of such Full Prepayment or Partial Prepayment(s) (the "Prepayment Fee").

When I make a Full or Partial Prepayment, I will notify the Note Holder in writing that I am doing so. Any Partial Prepayment shall be applied to interest accrued on the amount prepaid, if any, then to the Prepayment Fee, if applicable, and then to the principal balance of the Note, which shall not reduce the amount of monthly installments of principal and interest nor relieve me of the obligation to make the installments each and every month until the Note is paid in full. Partial Prepayments shall have no effect upon the due dates or the amounts of my monthly payments unless the Note Holder agrees in writing to such changes.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be on each late payment. 6% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

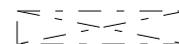
Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

MULTISTATE FIXED/ADJUSTABLE RATE NOTE - LIBOR



10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are:

(A) Until my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) When my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

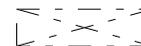
To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

	(Seal)		(Seal)
Laura Richardson	-Borrower		-Borrower
	(Seal)		(Seal)
	-Borrower		-Borrower

[Sign Original Only]



Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

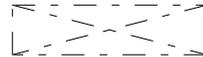
- (A) "**Security Instrument**" means this document, which is dated January 4, 2007 together with all Riders to this document.
- (B) "**Borrower**" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806

Borrower is the trustor under this Security Instrument.

- (C) "**Lender**" is Washington Mutual Bank

Lender is a federal association organized and existing under the laws of the United States

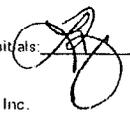


CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3005 1/01

 -6(CA) (0207).01

Page 1 of 15

Initials: 

VMP Mortgage Solutions, Inc.



LR0037

CSOC.RICH.006357

Lender's address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is California Reconveyance Company, a California corporation

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007

The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One and No/100 Dollars

(U.S. \$535,001.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than February 1, 2037

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|---|---|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Other(s) [specify] |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

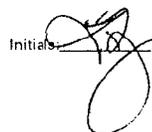
(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard



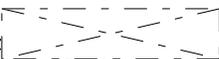
to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the County of SACRAMENTO :

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]
Legal Description Attached Hereto And Made A Part Hereof

Parcel ID Number: 
3622 West Curtis Drive
Sacramento
("Property Address"):

which currently has the address of
[Street]
[City], California 95818 [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

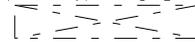
BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

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currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

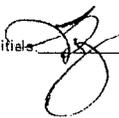
Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

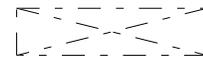
2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and the late charge. If more than one Periodic Payment is outstanding, Lender may apply any payment received from Borrower to the repayment of the Periodic Payments if, and to the extent that, each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be

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in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in this Security Instrument, as the phrase "covenant and agreement" is used in Section 9. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under Section 9 and pay such amount and Borrower shall then be obligated under Section 9 to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with Section 15 and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this Section 3.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under RESPA, and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with Applicable Law.

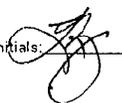
The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and Applicable Law permits Lender to make such a charge. Unless an agreement is made in writing or Applicable Law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender can agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds as required by RESPA.

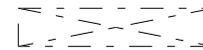
If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender.

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines, and impositions attributable to the Property which can attain priority over this Security Instrument, leasehold payments or ground rents on the Property, if any, and Community Association Dues, Fees, and Assessments, if any. To the extent that these items are Escrow Items, Borrower shall pay them in the manner provided in Section 3.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender, but only so long as Borrower is performing such agreement; (b) contests the lien in good faith by, or defends against enforcement of the lien in, legal proceedings which in Lender's opinion operate to prevent the enforcement of the lien while those proceedings are pending, but only until such proceedings are concluded; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which can attain priority over this Security Instrument, Lender may give Borrower a notice identifying the

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lien. Within 10 days of the date on which that notice is given, Borrower shall satisfy the lien or take one or more of the actions set forth above in this Section 4.

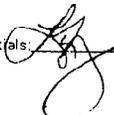
Lender may require Borrower to pay a one-time charge for a real estate tax verification and/or reporting service used by Lender in connection with this Loan.

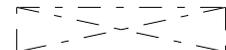
5. Property Insurance. Borrower shall keep the improvements now existing or hereafter erected on the Property insured against loss by fire, hazards included within the term "extended coverage," and any other hazards including, but not limited to, earthquakes and floods, for which Lender requires insurance. This insurance shall be maintained in the amounts (including deductible levels) and for the periods that Lender requires. What Lender requires pursuant to the preceding sentences can change during the term of the Loan. The insurance carrier providing the insurance shall be chosen by Borrower subject to Lender's right to disapprove Borrower's choice, which right shall not be exercised unreasonably. Lender may require Borrower to pay, in connection with this Loan, either: (a) a one-time charge for flood zone determination, certification and tracking services; or (b) a one-time charge for flood zone determination and certification services and subsequent charges each time remappings or similar changes occur which reasonably might affect such determination or certification. Borrower shall also be responsible for the payment of any fees imposed by the Federal Emergency Management Agency in connection with the review of any flood zone determination resulting from an objection by Borrower.

If Borrower fails to maintain any of the coverages described above, Lender may obtain insurance coverage, at Lender's option and Borrower's expense. Lender is under no obligation to purchase any particular type or amount of coverage. Therefore, such coverage shall cover Lender, but might or might not protect Borrower, Borrower's equity in the Property, or the contents of the Property, against any risk, hazard or liability and might provide greater or lesser coverage than was previously in effect. Borrower acknowledges that the cost of the insurance coverage so obtained might significantly exceed the cost of insurance that Borrower could have obtained. Any amounts disbursed by Lender under this Section 5 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

All insurance policies required by Lender and renewals of such policies shall be subject to Lender's right to disapprove such policies, shall include a standard mortgage clause, and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance. Lender shall have the right to hold the policies and renewal certificates. If Lender requires, Borrower shall promptly give to Lender all receipts of paid premiums and renewal notices. If Borrower obtains any form of insurance coverage, not otherwise required by Lender, for damage to, or destruction of, the Property, such policy shall include a standard mortgage clause and shall name Lender as mortgagee and/or as an additional loss payee and Borrower further agrees to generally assign rights to insurance proceeds to the holder of the Note up to the amount of the outstanding loan balance.

In the event of loss, Borrower shall give prompt notice to the insurance carrier and Lender. Lender may make proof of loss if not made promptly by Borrower. Unless Lender and Borrower otherwise agree in writing, any insurance proceeds, whether or not the underlying insurance was required by Lender, shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such insurance proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such insurance proceeds, Lender shall not be required to pay Borrower any interest or earnings on such proceeds. Fees for public adjusters, or other third parties, retained by Borrower shall not be paid out of the insurance proceeds and shall be the sole obligation of Borrower. If the restoration or repair is not economically feasible or Lender's security would be lessened, the insurance proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with

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the excess, if any, paid to Borrower. Such insurance proceeds shall be applied in the order provided for in Section 2.

If Borrower abandons the Property, Lender may file, negotiate and settle any available insurance claim and related matters. If Borrower does not respond within 30 days to a notice from Lender that the insurance carrier has offered to settle a claim, then Lender may negotiate and settle the claim. The 30-day period will begin when the notice is given. In either event, or if Lender acquires the Property under Section 22 or otherwise, Borrower hereby assigns to Lender (a) Borrower's rights to any insurance proceeds in an amount not to exceed the amounts unpaid under the Note or this Security Instrument, and (b) any other of Borrower's rights (other than the right to any refund of unearned premiums paid by Borrower) under all insurance policies covering the Property, insofar as such rights are applicable to the coverage of the Property. Lender may use the insurance proceeds either to repair or restore the Property or to pay amounts unpaid under the Note or this Security Instrument, whether or not then due.

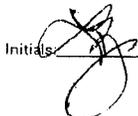
6. Occupancy. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within 60 days after the execution of this Security Instrument and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender otherwise agrees in writing, which consent shall not be unreasonably withheld, or unless extenuating circumstances exist which are beyond Borrower's control.

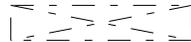
7. Preservation, Maintenance and Protection of the Property; Inspections. Borrower shall not destroy, damage or impair the Property, allow the Property to deteriorate or commit waste on the Property. Whether or not Borrower is residing in the Property, Borrower shall maintain the Property in order to prevent the Property from deteriorating or decreasing in value due to its condition. Unless it is determined pursuant to Section 5 that repair or restoration is not economically feasible, Borrower shall promptly repair the Property if damaged to avoid further deterioration or damage. If insurance or condemnation proceeds are paid in connection with damage to, or the taking of, the Property, Borrower shall be responsible for repairing or restoring the Property only if Lender has released proceeds for such purposes. Lender may disburse proceeds for the repairs and restoration in a single payment or in a series of progress payments as the work is completed. If the insurance or condemnation proceeds are not sufficient to repair or restore the Property, Borrower is not relieved of Borrower's obligation for the completion of such repair or restoration.

Lender or its agent may make reasonable entries upon and inspections of the Property. If it has reasonable cause, Lender may inspect the interior of the improvements on the Property. Lender shall give Borrower notice at the time of or prior to such an interior inspection specifying such reasonable cause.

8. Borrower's Loan Application. Borrower shall be in default if, during the Loan application process, Borrower or any persons or entities acting at the direction of Borrower or with Borrower's knowledge or consent gave materially false, misleading, or inaccurate information or statements to Lender (or failed to provide Lender with material information) in connection with the Loan. Material representations include, but are not limited to, representations concerning Borrower's occupancy of the Property as Borrower's principal residence.

9. Protection of Lender's Interest in the Property and Rights Under this Security Instrument. If (a) Borrower fails to perform the covenants and agreements contained in this Security Instrument, (b) there is a legal proceeding that might significantly affect Lender's interest in the Property and/or rights under this Security Instrument (such as a proceeding in bankruptcy, probate, for condemnation or forfeiture, for enforcement of a lien which may attain priority over this Security Instrument or to enforce laws or regulations), or (c) Borrower has abandoned the Property, then Lender may do and pay for whatever is reasonable or appropriate to protect Lender's interest in the Property and rights under this Security Instrument, including protecting and/or assessing the value of the Property, and securing and/or repairing the Property. Lender's actions can include, but are not limited to: (a) paying any sums secured by a lien which has priority over this Security Instrument; (b) appearing in court; and (c) paying reasonable

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attorneys' fees to protect its interest in the Property and/or rights under this Security Instrument, including its secured position in a bankruptcy proceeding. Securing the Property includes, but is not limited to, entering the Property to make repairs, change locks, replace or board up doors and windows, drain water from pipes, eliminate building or other code violations or dangerous conditions, and have utilities turned on or off. Although Lender may take action under this Section 9, Lender does not have to do so and is not under any duty or obligation to do so. It is agreed that Lender incurs no liability for not taking any or all actions authorized under this Section 9.

Any amounts disbursed by Lender under this Section 9 shall become additional debt of Borrower secured by this Security Instrument. These amounts shall bear interest at the Note rate from the date of disbursement and shall be payable, with such interest, upon notice from Lender to Borrower requesting payment.

If this Security Instrument is on a leasehold, Borrower shall comply with all the provisions of the lease. If Borrower acquires fee title to the Property, the leasehold and the fee title shall not merge unless Lender agrees to the merger in writing.

10. Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan, Borrower shall pay the premiums required to maintain the Mortgage Insurance in effect. If, for any reason, the Mortgage Insurance coverage required by Lender ceases to be available from the mortgage insurer that previously provided such insurance and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to obtain coverage substantially equivalent to the Mortgage Insurance previously in effect, at a cost substantially equivalent to the cost to Borrower of the Mortgage Insurance previously in effect, from an alternate mortgage insurer selected by Lender. If substantially equivalent Mortgage Insurance coverage is not available, Borrower shall continue to pay to Lender the amount of the separately designated payments that were due when the insurance coverage ceased to be in effect. Lender will accept, use and retain these payments as a non-refundable loss reserve in lieu of Mortgage Insurance. Such loss reserve shall be non-refundable, notwithstanding the fact that the Loan is ultimately paid in full, and Lender shall not be required to pay Borrower any interest or earnings on such loss reserve. Lender can no longer require loss reserve payments if Mortgage Insurance coverage (in the amount and for the period that Lender requires) provided by an insurer selected by Lender again becomes available, is obtained, and Lender requires separately designated payments toward the premiums for Mortgage Insurance. If Lender required Mortgage Insurance as a condition of making the Loan and Borrower was required to make separately designated payments toward the premiums for Mortgage Insurance, Borrower shall pay the premiums required to maintain Mortgage Insurance in effect, or to provide a non-refundable loss reserve, until Lender's requirement for Mortgage Insurance ends in accordance with any written agreement between Borrower and Lender providing for such termination or until termination is required by Applicable Law. Nothing in this Section 10 affects Borrower's obligation to pay interest at the rate provided in the Note.

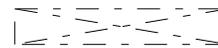
Mortgage Insurance reimburses Lender (or any entity that purchases the Note) for certain losses it may incur if Borrower does not repay the Loan as agreed. Borrower is not a party to the Mortgage Insurance.

Mortgage insurers evaluate their total risk on all such insurance in force from time to time, and may enter into agreements with other parties that share or modify their risk, or reduce losses. These agreements are on terms and conditions that are satisfactory to the mortgage insurer and the other party (or parties) to these agreements. These agreements may require the mortgage insurer to make payments using any source of funds that the mortgage insurer may have available (which may include funds obtained from Mortgage Insurance premiums).

As a result of these agreements, Lender, any purchaser of the Note, another insurer, any reinsurer, any other entity, or any affiliate of any of the foregoing, may receive (directly or indirectly) amounts that derive from (or might be characterized as) a portion of Borrower's payments for Mortgage Insurance, in exchange for sharing or modifying the mortgage insurer's risk, or reducing losses. If such agreement provides that an affiliate of Lender takes a share of the insurer's risk in exchange for a share of the premiums paid to the insurer, the arrangement is often termed "captive reinsurance." Further:

(a) Any such agreements will not affect the amounts that Borrower has agreed to pay for Mortgage Insurance, or any other terms of the Loan. Such agreements will not increase the amount Borrower will owe for Mortgage Insurance, and they will not entitle Borrower to any refund.

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(b) Any such agreements will not affect the rights Borrower has - if any - with respect to the Mortgage Insurance under the Homeowners Protection Act of 1998 or any other law. These rights may include the right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance, to have the Mortgage Insurance terminated automatically, and/or to receive a refund of any Mortgage Insurance premiums that were unearned at the time of such cancellation or termination.

11. Assignment of Miscellaneous Proceeds; Forfeiture. All Miscellaneous Proceeds are hereby assigned to and shall be paid to Lender.

If the Property is damaged, such Miscellaneous Proceeds shall be applied to restoration or repair of the Property, if the restoration or repair is economically feasible and Lender's security is not lessened. During such repair and restoration period, Lender shall have the right to hold such Miscellaneous Proceeds until Lender has had an opportunity to inspect such Property to ensure the work has been completed to Lender's satisfaction, provided that such inspection shall be undertaken promptly. Lender may pay for the repairs and restoration in a single disbursement or in a series of progress payments as the work is completed. Unless an agreement is made in writing or Applicable Law requires interest to be paid on such Miscellaneous Proceeds, Lender shall not be required to pay Borrower any interest or earnings on such Miscellaneous Proceeds. If the restoration or repair is not economically feasible or Lender's security would be lessened, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower. Such Miscellaneous Proceeds shall be applied in the order provided for in Section 2.

In the event of a total taking, destruction, or loss in value of the Property, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument, whether or not then due, with the excess, if any, paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is equal to or greater than the amount of the sums secured by this Security Instrument immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the sums secured by this Security Instrument shall be reduced by the amount of the Miscellaneous Proceeds multiplied by the following fraction: (a) the total amount of the sums secured immediately before the partial taking, destruction, or loss in value divided by (b) the fair market value of the Property immediately before the partial taking, destruction, or loss in value. Any balance shall be paid to Borrower.

In the event of a partial taking, destruction, or loss in value of the Property in which the fair market value of the Property immediately before the partial taking, destruction, or loss in value is less than the amount of the sums secured immediately before the partial taking, destruction, or loss in value, unless Borrower and Lender otherwise agree in writing, the Miscellaneous Proceeds shall be applied to the sums secured by this Security Instrument whether or not the sums are then due.

If the Property is abandoned by Borrower, or if, after notice by Lender to Borrower that the Opposing Party (as defined in the next sentence) offers to make an award to settle a claim for damages, Borrower fails to respond to Lender within 30 days after the date the notice is given, Lender is authorized to collect and apply the Miscellaneous Proceeds either to restoration or repair of the Property or to the sums secured by this Security Instrument, whether or not then due. "Opposing Party" means the third party that owes Borrower Miscellaneous Proceeds or the party against whom Borrower has a right of action in regard to Miscellaneous Proceeds.

Borrower shall be in default if any action or proceeding, whether civil or criminal, is begun that, in Lender's judgment, could result in forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. Borrower can cure such a default and, if acceleration has occurred, reinstate as provided in Section 19, by causing the action or proceeding to be dismissed with a ruling that, in Lender's judgment, precludes forfeiture of the Property or other material impairment of Lender's interest in the Property or rights under this Security Instrument. The proceeds of any award or claim for damages that are attributable to the impairment of Lender's interest in the Property are hereby assigned and shall be paid to Lender.

All Miscellaneous Proceeds that are not applied to restoration or repair of the Property shall be applied in the order provided for in Section 2.

12. Borrower Not Released; Forbearance By Lender Not a Waiver. Extension of the time for payment or modification of amortization of the sums secured by this Security Instrument granted by Lender

to Borrower or any Successor in Interest of Borrower shall not operate to release the liability of Borrower or any Successors in Interest of Borrower. Lender shall not be required to commence proceedings against any Successor in Interest of Borrower or to refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or any Successors in Interest of Borrower. Any forbearance by Lender in exercising any right or remedy including, without limitation, Lender's acceptance of payments from third persons, entities or Successors in Interest of Borrower or in amounts less than the amount then due, shall not be a waiver of or preclude the exercise of any right or remedy.

13. Joint and Several Liability; Co-signers; Successors and Assigns Bound. Borrower covenants and agrees that Borrower's obligations and liability shall be joint and several. However, any Borrower who co-signs this Security Instrument but does not execute the Note (a "co-signer"): (a) is co-signing this Security Instrument only to mortgage, grant and convey the co-signer's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower can agree to extend, modify, forbear or make any accommodations with regard to the terms of this Security Instrument or the Note without the co-signer's consent.

Subject to the provisions of Section 18, any Successor in Interest of Borrower who assumes Borrower's obligations under this Security Instrument in writing, and is approved by Lender, shall obtain all of Borrower's rights and benefits under this Security Instrument. Borrower shall not be released from Borrower's obligations and liability under this Security Instrument unless Lender agrees to such release in writing. The covenants and agreements of this Security Instrument shall bind (except as provided in Section 20) and benefit the successors and assigns of Lender.

14. Loan Charges. Lender may charge Borrower fees for services performed in connection with Borrower's default, for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument, including, but not limited to, attorneys' fees, property inspection and valuation fees. In regard to any other fees, the absence of express authority in this Security Instrument to charge a specific fee to Borrower shall not be construed as a prohibition on the charging of such fee. Lender may not charge fees that are expressly prohibited by this Security Instrument or by Applicable Law.

If the Loan is subject to a law which sets maximum loan charges, and that law is finally interpreted so that the interest or other loan charges collected or to be collected in connection with the Loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from Borrower which exceeded permitted limits will be refunded to Borrower. Lender may choose to make this refund by reducing the principal owed under the Note or by making a direct payment to Borrower. If a refund reduces principal, the reduction will be treated as a partial prepayment without any prepayment charge (whether or not a prepayment charge is provided for under the Note). Borrower's acceptance of any such refund made by direct payment to Borrower will constitute a waiver of any right of action Borrower might have arising out of such overcharge.

15. Notices. All notices given by Borrower or Lender in connection with this Security Instrument must be in writing. Any notice to Borrower in connection with this Security Instrument shall be deemed to have been given to Borrower when mailed by first class mail or when actually delivered to Borrower's notice address if sent by other means. Notice to any one Borrower shall constitute notice to all Borrowers unless Applicable Law expressly requires otherwise. The notice address shall be the Property Address unless Borrower has designated a substitute notice address by notice to Lender. Borrower shall promptly notify Lender of Borrower's change of address. If Lender specifies a procedure for reporting Borrower's change of address, then Borrower shall only report a change of address through that specified procedure. There may be only one designated notice address under this Security Instrument at any one time. Any notice to Lender shall be given by delivering it or by mailing it by first class mail to Lender's address stated herein unless Lender has designated another address by notice to Borrower. Any notice in connection with this Security Instrument shall not be deemed to have been given to Lender until actually received by Lender. If any notice required by this Security Instrument is also required under Applicable Law, the Applicable Law requirement will satisfy the corresponding requirement under this Security Instrument.

Initials 



16. Governing Law; Severability; Rules of Construction. This Security Instrument shall be governed by federal law and the law of the jurisdiction in which the Property is located. All rights and obligations contained in this Security Instrument are subject to any requirements and limitations of Applicable Law. Applicable Law might explicitly or implicitly allow the parties to agree by contract or it might be silent, but such silence shall not be construed as a prohibition against agreement by contract. In the event that any provision or clause of this Security Instrument or the Note conflicts with Applicable Law, such conflict shall not affect other provisions of this Security Instrument or the Note which can be given effect without the conflicting provision.

As used in this Security Instrument: (a) words of the masculine gender shall mean and include corresponding neuter words or words of the feminine gender; (b) words in the singular shall mean and include the plural and vice versa; and (c) the word "may" gives sole discretion without any obligation to take any action.

17. Borrower's Copy. Borrower shall be given one copy of the Note and of this Security Instrument.

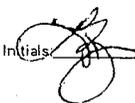
18. Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.

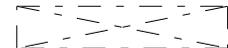
If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

19. Borrower's Right to Reinstate After Acceleration. If Borrower meets certain conditions, Borrower shall have the right to have enforcement of this Security Instrument discontinued at any time prior to the earliest of: (a) five days before sale of the Property pursuant to any power of sale contained in this Security Instrument; (b) such other period as Applicable Law might specify for the termination of Borrower's right to reinstate; or (c) entry of a judgment enforcing this Security Instrument. Those conditions are that Borrower: (a) pays Lender all sums which then would be due under this Security Instrument and the Note as if no acceleration had occurred; (b) cures any default of any other covenants or agreements; (c) pays all expenses incurred in enforcing this Security Instrument, including, but not limited to, reasonable attorneys' fees, property inspection and valuation fees, and other fees incurred for the purpose of protecting Lender's interest in the Property and rights under this Security Instrument; and (d) takes such action as Lender may reasonably require to assure that Lender's interest in the Property and rights under this Security Instrument, and Borrower's obligation to pay the sums secured by this Security Instrument, shall continue unchanged. Lender may require that Borrower pay such reinstatement sums and expenses in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality or entity; or (d) Electronic Funds Transfer. Upon reinstatement by Borrower, this Security Instrument and obligations secured hereby shall remain fully effective as if no acceleration had occurred. However, this right to reinstate shall not apply in the case of acceleration under Section 18.

20. Sale of Note; Change of Loan Servicer; Notice of Grievance. The Note or a partial interest in the Note (together with this Security Instrument) can be sold one or more times without prior notice to Borrower. A sale might result in a change in the entity (known as the "Loan Servicer") that collects Periodic Payments due under the Note and this Security Instrument and performs other mortgage loan servicing obligations under the Note, this Security Instrument, and Applicable Law. There also might be one or more changes of the Loan Servicer unrelated to a sale of the Note. If there is a change of the Loan Servicer, Borrower will be given written notice of the change which will state the name and address of the new Loan Servicer, the address to which payments should be made and any other information RESPA

Initials 



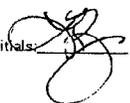
requires in connection with a notice of transfer of servicing. If the Note is sold and thereafter the Loan is serviced by a Loan Servicer other than the purchaser of the Note, the mortgage loan servicing obligations to Borrower will remain with the Loan Servicer or be transferred to a successor Loan Servicer and are not assumed by the Note purchaser unless otherwise provided by the Note purchaser.

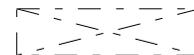
Neither Borrower nor Lender may commence, join, or be joined to any judicial action (as either an individual litigant or the member of a class) that arises from the other party's actions pursuant to this Security Instrument or that alleges that the other party has breached any provision of, or any duty owed by reason of, this Security Instrument, until such Borrower or Lender has notified the other party (with such notice given in compliance with the requirements of Section 15) of such alleged breach and afforded the other party hereto a reasonable period after the giving of such notice to take corrective action. If Applicable Law provides a time period which must elapse before certain action can be taken, that time period will be deemed to be reasonable for purposes of this paragraph. The notice of acceleration and opportunity to cure given to Borrower pursuant to Section 22 and the notice of acceleration given to Borrower pursuant to Section 18 shall be deemed to satisfy the notice and opportunity to take corrective action provisions of this Section 20.

21. Hazardous Substances. As used in this Section 21: (a) "Hazardous Substances" are those substances defined as toxic or hazardous substances, pollutants, or wastes by Environmental Law and the following substances: gasoline, kerosene, other flammable or toxic petroleum products, toxic pesticides and herbicides, volatile solvents, materials containing asbestos or formaldehyde, and radioactive materials; (b) "Environmental Law" means federal laws and laws of the jurisdiction where the Property is located that relate to health, safety or environmental protection; (c) "Environmental Cleanup" includes any response action, remedial action, or removal action, as defined in Environmental Law; and (d) an "Environmental Condition" means a condition that can cause, contribute to, or otherwise trigger an Environmental Cleanup.

Borrower shall not cause or permit the presence, use, disposal, storage, or release of any Hazardous Substances, or threaten to release any Hazardous Substances, on or in the Property. Borrower shall not do, nor allow anyone else to do, anything affecting the Property (a) that is in violation of any Environmental Law, (b) which creates an Environmental Condition, or (c) which, due to the presence, use, or release of a Hazardous Substance, creates a condition that adversely affects the value of the Property. The preceding two sentences shall not apply to the presence, use, or storage on the Property of small quantities of Hazardous Substances that are generally recognized to be appropriate to normal residential uses and to maintenance of the Property (including, but not limited to, hazardous substances in consumer products).

Borrower shall promptly give Lender written notice of (a) any investigation, claim, demand, lawsuit or other action by any governmental or regulatory agency or private party involving the Property and any Hazardous Substance or Environmental Law of which Borrower has actual knowledge, (b) any Environmental Condition, including but not limited to, any spilling, leaking, discharge, release or threat of release of any Hazardous Substance, and (c) any condition caused by the presence, use or release of a Hazardous Substance which adversely affects the value of the Property. If Borrower learns, or is notified by any governmental or regulatory authority, or any private party, that any removal or other remediation of any Hazardous Substance affecting the Property is necessary, Borrower shall promptly take all necessary remedial actions in accordance with Environmental Law. Nothing herein shall create any obligation on Lender for an Environmental Cleanup.

Initials: 



NON-UNIFORM COVENANTS. Borrower and Lender further covenant and agree as follows:

22. Acceleration; Remedies. Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument (but not prior to acceleration under Section 18 unless Applicable Law provides otherwise). The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke the power of sale and any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 22, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If Lender invokes the power of sale, Lender shall execute or cause Trustee to execute a written notice of the occurrence of an event of default and of Lender's election to cause the Property to be sold. Trustee shall cause this notice to be recorded in each county in which any part of the Property is located. Lender or Trustee shall mail copies of the notice as prescribed by Applicable Law to Borrower and to the other persons prescribed by Applicable Law. Trustee shall give public notice of sale to the persons and in the manner prescribed by Applicable Law. After the time required by Applicable Law, Trustee, without demand on Borrower, shall sell the Property at public auction to the highest bidder at the time and place and under the terms designated in the notice of sale in one or more parcels and in any order Trustee determines. Trustee may postpone sale of all or any parcel of the Property by public announcement at the time and place of any previously scheduled sale. Lender or its designee may purchase the Property at any sale.

Trustee shall deliver to the purchaser Trustee's deed conveying the Property without any covenant or warranty, expressed or implied. The recitals in the Trustee's deed shall be prima facie evidence of the truth of the statements made therein. Trustee shall apply the proceeds of the sale in the following order: (a) to all expenses of the sale, including, but not limited to, reasonable Trustee's and attorneys' fees; (b) to all sums secured by this Security Instrument; and (c) any excess to the person or persons legally entitled to it.

23. Reconveyance. Upon payment of all sums secured by this Security Instrument, Lender shall request Trustee to reconvey the Property and shall surrender this Security Instrument and all notes evidencing debt secured by this Security Instrument to Trustee. Trustee shall reconvey the Property without warranty to the person or persons legally entitled to it. Lender may charge such person or persons a reasonable fee for reconveying the Property, but only if the fee is paid to a third party (such as the Trustee) for services rendered and the charging of the fee is permitted under Applicable Law. If the fee charged does not exceed the fee set by Applicable Law, the fee is conclusively presumed to be reasonable.

24. Substitute Trustee. Lender, at its option, may from time to time appoint a successor trustee to any Trustee appointed hereunder by an instrument executed and acknowledged by Lender and recorded in the office of the Recorder of the county in which the Property is located. The instrument shall contain the name of the original Lender, Trustee and Borrower, the book and page where this Security Instrument is recorded and the name and address of the successor trustee. Without conveyance of the Property, the successor trustee shall succeed to all the title, powers and duties conferred upon the Trustee herein and by Applicable Law. This procedure for substitution of trustee shall govern to the exclusion of all other provisions for substitution.

25. Statement of Obligation Fee. Lender may collect a fee not to exceed the maximum amount permitted by Applicable Law for furnishing the statement of obligation as provided by Section 2943 of the Civil Code of California.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it.

Witnesses:

_____ (Seal)
Laura Richardson -Borrower

_____ (Seal)
-Borrower

_____ (Seal) -Borrower
_____ (Seal) -Borrower

_____ (Seal) -Borrower
_____ (Seal) -Borrower

_____ (Seal) -Borrower
_____ (Seal) -Borrower



State of California
County of

} ss.

On

before me,

personally appeared

, personally known to me
(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed
to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their
authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity
upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Seal)

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at: 3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800%. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

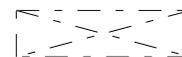
(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in **The Wall Street Journal**. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

Fixed/Adjustable Rate Rider - Libor



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If the Index is no longer available, the Note Holder will choose a new index that is based upon comparable information. The Note Holder will give Borrower notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate Borrower's new interest rate by adding Four and 99/100 percentage points (4.990 %) to the Current Index. The Note Holder will then round the result of this addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be Borrower's new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that Borrower is expected to owe at the Change Date in full on the Maturity Date at Borrower's new interest rate in substantially equal payments. The result of this calculation will be the new amount of Borrower's monthly payment.

(D) Limits on Interest Rate Changes

The interest rate Borrower is required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, Borrower's interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest Borrower has been paying for the preceding months. Borrower's interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower's new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower's new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower's monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower's interest rate and the amount of Borrower's monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrower may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

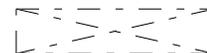
Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument provides as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited Applicable Law.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Fixed/Adjustable Rate Rider - Libor



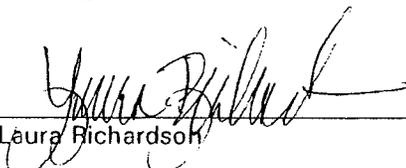
(B) When Borrower's initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section A above, Covenant 18 of the Security Instrument shall then instead provide as follows:

Transfer of the Property or a Beneficial Interest in Borrower. As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender also may require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.

If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Fixed/Adjustable Rate Rider.



Laura Richardson (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

[Sign Original Only]

SIGNATURE/NAME AFFIDAVIT

DATE: January 4, 2007

LOAN #: [REDACTED]

BORROWER: Laura Richardson

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.
(This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

Laura Richardson

(Print or Type Name)


Signature

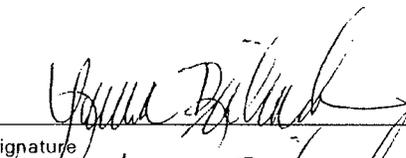
(If applicable, complete the following.)

I AM ALSO KNOWN AS:

Laura Ann Richardson

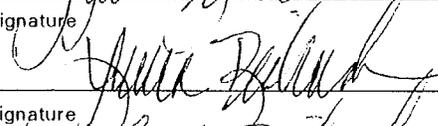
(Print or Type Name)

Batts Laura


Signature

(Print or Type Name)

Richardsonbatts, Laura


Signature

(Print or Type Name)

Laura R Batts


Signature

(Print or Type Name)


Signature

and that

and the same person.

are one

State/Commonwealth of
County/Parish of

Subscribed and sworn (affirmed) before me
this _____ day of _____

Notary Public
State/Commonwealth of
Acting in the County/Parish of

My Commission Expires:

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER OR LENDER'S AGENT:
 Washington Mutual Bank
 1400 South Douglass Road, Suite 100 Anaheim, CA 92806

Preliminary Final
 DATE: 01/04/2007
 LOAN NO. _____
 Type of Loan: Conventional
 Fixed Adjustable

BORROWERS:
 Laura Richardson

ADDRESS: 717 E Vernon St, Long Beach, CA 90806
 PROPERTY: 3622 West Curtis Drive, Sacramento, CA 95818

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
10.443 %	\$ 1,208,803.37	\$ 513,557.90	\$ 1,722,361.27

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING
24	\$4,227.98	Monthly beginning 03/01/2007			
335	\$4,824.13	Monthly beginning 03/01/2009			
1	\$4,806.20	Monthly beginning 02/01/2037			

DEMAND FEATURE: This loan does not have a Demand Feature. This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:
 This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 3622 West Curtis Drive, Sacramento, CA 95818

ASSUMPTION: Someone buying this property cannot assume the remaining balance due under original mortgage terms
 may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING / RECORDING FEES: \$

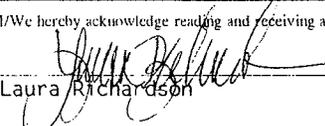
PROPERTY INSURANCE: Property hazard insurance with a mortgagee clause to the lender is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.
 Hazard insurance is is not available through the lender at an estimated cost of _____ for a _____ year term.

LATE CHARGES: If your payment is more than **Fifteen** days late, you will be charged a late charge of **6.000%** of the overdue payment.

PREPAYMENT: If you pay off your loan early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date. e means estimate.

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.


1/4/07

 Laura Richardson BORROWER/DATE BORROWER-DATE

BORROWER/DATE BORROWER/DATE

DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-Inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for \$100,000 and the Prepaid Finance Charges total \$5,000, the Amount Financed would be \$95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

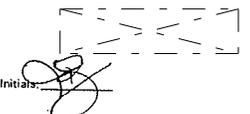
TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

LR0057

Initials: 

Washington Mutual Bank
1400 South Douglass Road, Suite 100
Anaheim, CA 92806
herein after referred to as "Lender"

CLOSING NOTICE TO CALIFORNIA BORROWERS

LOAN NO.: []

Pursuant to California law, the Lender as holder of the note secured by a deed of trust drawn in connection with your loan ("Loan"), hereby notifies you of the following:

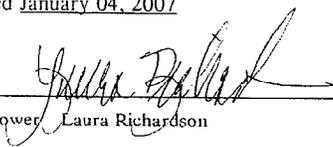
1. Servicing. In the event of a subsequent transfer of the servicing of your indebtedness under the Loan:
 - a.) Lender or any subsequent servicing agent shall provide you with prior written notice of such transfer ("Servicing Notice").
 - b.) The Servicing Notice shall be sent by first-class mail and contain the following information:
 - (i) The name and address of the person or entity to which the transfer of the Loan servicing is made;
 - (ii) The date the transfer was or will be completed; and,
 - (iii) The address where all future payments are to be made; and, the due date of the next payment.
 - c.) Your Loan payments shall not be directed to any other person unless you receive a Servicing Notice as described in subparagraphs a.) and b.) above.
 - d.) You shall not be liable to the holder of the Loan note, or to any subsequent servicing agent, for payments (or late charges thereon) made to the previous servicing agent if these payments were made prior to your receipt of the Servicing Notice.
2. Private Mortgage Insurance ("PMI"). If PMI is required as a condition of the Loan, you do not have the option to cancel such insurance. However, should you wish to make an inquiry about PMI after the Loan closing, please do so in writing to:

Washington Mutual Bank
1400 South Douglass Road, Suite 100
Anaheim, CA 92806

and provide lender with your name, the Loan number, the Loan property address and your current mailing address, (if different from the Loan property address).

Please execute this document below to indicate that you have received written notice of the Servicing and PMI matters discussed herein as of the closing date of the Loan.

Dated January 04, 2007



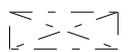
Borrower Laura Richardson

Borrower

Borrower

Borrower

LR0058



RESPA SERVICING DISCLOSURE

Lender: Washington Mutual Bank

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, whether or not your loan servicing is transferred. If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:
 We may assign, sell or transfer the servicing of your loan while the loan is outstanding. We are able to service your loan and we will will not haven't decided whether to service your loan.

OR
 We do not service mortgage loans, and we have not serviced mortgage loans in the past three years.
 We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:
 [0 to 25%] or [NONE] 26 to 50% 51 to 75% [76 to 100%] or [ALL]
This estimate does does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. We have previously assigned, sold or transferred the servicing of first lien mortgage loans.

OR
 This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Year	Percentage of Loans Transferred	(Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
2006	0%	
2005	0%	
2004	0%	

This information does does not include assignments, sales or transfers to affiliates or subsidiaries.
January 04, 2007 Washington Mutual Bank

Date Present Servicer or Lender

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

Applicant Laura Richardson 1/4/07 Applicant _____ Date _____ Date _____
Applicant _____ Date _____ Applicant _____ Date _____

LR0059



01/04/2007

THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

- 1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR
- 2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

Department of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013-2344
213-576-7500

ACKNOWLEDGMENT OF RECEIPT

I/We have received a copy of this notice.

Laura Richardson
Borrower Laura Richardson Date 1/4/07

Borrower _____ Date _____



CALIFORNIA
Insurance Disclosure

Loan Number

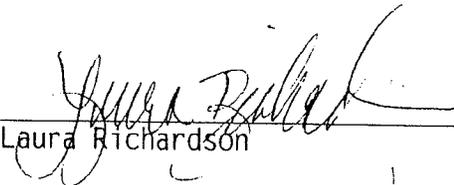
Borrower
Laura Richardson

Property Address
3622 West Curtis Drive, Sacramento, CA 95818

California Civil Code Section 2955.5(a) states:

"No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property."

Your acknowledgment below signifies that this written notice was provided to you pursuant to the state statute.

 _____ Laura Richardson	<u>1/4/07</u> Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date
_____	Date	_____	Date



Washington Mutual Bank
1400 South Douglass Road, Suite 100
Anaheim, CA 92806

hereinafter referred to as "Lender"

HAZARD INSURANCE REQUIREMENTS AND AUTHORIZATION

Borrower: Laura Richardson

Loan No. 

Each of the undersigned borrowers, without limiting the effect of the terms and conditions of the Mortgage, Deed of Trust, or Security Deed ("the Security Instrument") securing the above indicated loan with Lender, acknowledges responsibility to provide, at the expense of the undersigned, hazard insurance upon the real property described in said Security Instrument. All insurance policies must comply with the following requirements:

- The hazard insurer must at all times be rated B+/IV in Best's Insurance Reports (or Lloyd's of London) and licensed or otherwise authorized by law to conduct business in the jurisdictions where the Mortgaged Property is located.
- Policy must be written for a minimum of fire and special form coverage which must cover all units, garages, outbuilding, etc. by direct mention of allowance in the policy.
- Coverage must be in an amount not less than the lesser of the insurable value of the improvements and the actual unpaid balance of the Mortgage Loan, and in any event not less than the minimum amount required under the terms of coverage to fully compensate for any damage or loss on a replacement cost basis.
- Policy term must be a minimum of one (1) year or continuous until canceled. A binder is acceptable for a period of 90 days. The original policy or binder must be in our office prior to the disbursement of funds.
- The deductible may not exceed the greater of \$1,000 or 1% of the amount of coverage.
- The Insured's name and the property address must be identical to that shown on the policy of Title Insurance.
- In the event the Lender does not receive notification from the Borrower that the premiums have been paid at least thirty (30) days prior to the expiration date of the policy, the Lender may, at its option, pay such premiums and add the cost of such premiums to the debt owed.
- Policy must contain a Lender's Loss Payable (Form 438 BFU) in favor of:

Washington Mutual Bank, F.A., ISAOA/ATIMA
P.O. Box 100564
Florence, SC 29501-0564
Loan No.: 

IMPORTANT NOTE: If the Mortgage Loan is located in a condominium or PUD Project, the requirements listed on the Hazard Insurance Requirements and Authorization PUD/Condominium Addendum must be followed in addition to the requirements outlined above.

It is understood that in order to comply with State and Federal regulations, the Lender may change the above requirements from time to time without prior written notice.

By signing this agreement, the Borrower acknowledges that he has read and understands the terms of this agreement and acknowledges that he has received a copy of this agreement.

Date: January 4, 2007



Laura Richardson



FIXED/ADJUSTABLE RATE LOAN PROGRAM DISCLOSURE
(2-Year, 3-Year and 5-Year Fixed Adjustable Rate Program)
(LIBOR Index - Rate Caps)

In this Disclosure, the words "you," "your," and "yours" refer to the person(s) who apply for one of the loan programs described in this Disclosure. The words "we," "us," and "our" refer to Washington Mutual Bank

(or anyone who later acquires the loan and is entitled to receive loan payments).

This Disclosure describes the features of the adjustable rate mortgage program you are considering. With this program, both the interest rate and the monthly payment for the loan may change. Information is available to you upon request regarding any of the other adjustable rate mortgage programs offered by us. This is not a commitment or offer to make a loan. We reserve the right to change any of the terms contained in this Disclosure at any time without prior notice.

A. LOAN TERM

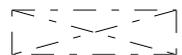
This loan program provides for a 30 year repayment term or a 40 year repayment term. The date on which the loan term ends is called the "Maturity Date."

B. HOW YOUR INTEREST RATE IS DETERMINED AND CAN CHANGE

1. The initial interest rate on your loan is fixed, and therefore will not change, for a period of two, three, or five years, depending upon the particular loan program for which you apply and are approved. This initial interest rate is established by us based upon existing market conditions. This initial interest rate may or may not be based upon the "Index" and "Margin" (as those terms are defined below) used to make later interest rate adjustments. If the initial interest rate is equal to the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Fully Indexed Rate." If the initial interest rate is less than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Discounted Rate." If the initial interest rate is greater than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Premium Rate." Ask us for the amount of our current interest rate discounts or premiums.
2. After the initial two, three, or five year fixed interest rate period is over, the interest rate on your loan will be subject to change and the interest rate may change again every six months thereafter. Each day on which your interest rate may be adjusted is called a "Change Date." Beginning with the first Change Date, but subject to the limits described in Section B.4. of this Disclosure, your interest rate will be based on an "Index." The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. *The Wall Street Journal* is available at many newsstands and public libraries nationwide. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index." If the Index is no longer available, we will choose a new Index that is based on comparable information. We will give you notice of this choice. In calculating your adjustable interest rate, we will also use a "Margin," which is a fixed number of percentage points that will be specified in the note evidencing your loan. Ask us about our current interest rate and current Margin.
3. On each Change Date, your interest rate will first be adjusted to equal the Current Index plus the Margin. We will then round this sum to the nearest one-eighth of one percentage point (0.125%). Subject to the interest rate limits discussed in Section B.4. of this Disclosure, this will be your new interest rate until the next Change Date. In some cases, the interest rate of your loan may increase even if the Index has decreased.
4. On the first Change Date, your interest rate cannot increase to a rate that is more than two percentage points (2%) higher than the initial fixed interest rate of your loan (if you have a two year fixed interest rate period); more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a three year fixed interest rate period); or more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a five year fixed interest rate period). On each Change Date after the first Change Date, your interest rate cannot increase or decrease by more than one percentage point (1%) from the interest rate in effect for the preceding six months. During the entire term of your loan, your interest rate cannot increase to a rate that is more than 6% higher than the initial fixed interest rate of your loan. However, during the entire term of your loan your interest rate will never decrease below the initial fixed interest rate. **This means that, regardless of the value of the Index during the term of your loan, your interest rate will never be lower than the initial fixed interest rate of your loan.**

C. HOW YOUR MONTHLY PAYMENTS ARE DETERMINED AND CAN CHANGE

1. Your monthly payments are based on the interest rate of your loan, the principal balance of your loan, and the Maturity Date of your loan. Your initial monthly payment will equal the amount sufficient to repay the original principal balance of your loan, together with interest at the initial interest rate of your loan, in full in substantially equal installments through the Maturity Date. This initial monthly payment will apply for the first 24 monthly payments (if your loan program has a two year fixed interest rate period); the first 36 monthly payments (if your loan program has a three year fixed interest rate period); or the first 60 monthly payments (if your loan program has a five year fixed interest rate period).
2. Beginning on the date that is one month following the first Change Date, and then again every six months thereafter, your monthly payment may change. Each date that your payment may change is called a "Payment Change Date." Your monthly payment can increase or decrease substantially based on changes in the interest rate. For each Payment Change Date, we will determine the amount of your new payment as follows. After calculating your new interest rate for each Change Date, we will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal loan balance that you are expected to owe at the Change Date together with



interest at the new interest rate in full in substantially equal installments through the Maturity Date of your loan. The result of this calculation will be the amount of your new monthly payment beginning on the Payment Change Date and continuing until your monthly payment changes again.

3. All of the monthly payments described in this disclosure include only principal and interest and do not include any escrow payments, such as taxes, assessments, insurance premiums, ground rents, private mortgage insurance premiums, or payments for optional products or services that are due with respect to the loan. These payments will be in addition to your principal and interest payments described above.
4. You will be notified at least 25, but not more than 120, calendar days before the date that a monthly payment is due at a new level. This notice will contain information about the Index, your interest rates, payment amount, and loan balance.

D. EXAMPLES OF HOW YOUR MONTHLY PAYMENT CAN CHANGE¹

The following examples illustrate how your monthly payment may change using a 30-year repayment term and a 40-year repayment term. Each example is based on a \$10,000 loan. The initial interest rate is the rate in effect in September, 2006. The interest rate limits described in Section B.4. of this Disclosure, if applicable, were used in these examples. Your monthly payment can increase or decrease substantially based on changes in the interest rate.

1. Two Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	\$99.03	\$145.38	49th
40 YEARS	\$96.83	\$145.54	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: $\$60,000 / \$10,000 = 6 : 6 \times \$99.03 = \594.18
 40 year term: $\$60,000 / \$10,000 = 6 : 6 \times \$96.83 = \580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	\$91.47	\$137.07	49th
40 YEARS	\$88.86	\$137.15	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: $\$60,000 / \$10,000 = 6 : 6 \times \$91.47 = \548.82
 40 year term: $\$60,000 / \$10,000 = 6 : 6 \times \$88.86 = \533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	\$114.54	\$162.07	49th
40 YEARS	\$113.03	\$162.31	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: $\$60,000 / \$10,000 = 6 : 6 \times \$114.54 = \687.24
 40 year term: $\$60,000 / \$10,000 = 6 : 6 \times \$113.03 = \678.18

2. Three Year Fixed Interest Rate Period

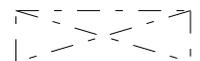
(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	\$99.03	\$144.97	55th
40 YEARS	\$96.83	\$145.39	55th

¹ These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

LR0065



To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

$$30 \text{ year term: } \$60,000 / \$10,000 = 6 : 6 \times \$99.03 = \$594.18$$

$$40 \text{ year term: } \$60,000 / \$10,000 = 6 : 6 \times \$96.83 = \$580.98$$

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	\$91.47	\$136.61	55th
40 YEARS	\$88.86	\$136.96	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

$$30 \text{ year term: } \$60,000 / \$10,000 = 6 : 6 \times \$91.47 = \$548.82$$

$$40 \text{ year term: } \$60,000 / \$10,000 = 6 : 6 \times \$88.86 = \$533.16$$

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	\$114.54	\$161.76	55th
40 YEARS	\$113.03	\$162.21	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

$$30 \text{ year term: } \$60,000 / \$10,000 = 6 : 6 \times \$114.54 = \$687.24$$

$$40 \text{ year term: } \$60,000 / \$10,000 = 6 : 6 \times \$113.03 = \$678.18$$

3. Five Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	\$99.03	\$143.69	79th
40 YEARS	\$96.83	\$144.92	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

$$30 \text{ year term: } \$60,000 / \$10,000 = 6 : 6 \times \$99.03 = \$594.18$$

$$40 \text{ year term: } \$60,000 / \$10,000 = 6 : 6 \times \$96.83 = \$580.98$$

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.800% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 0.700%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.800%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	\$93.72	\$137.73	79th
40 YEARS	\$91.24	\$138.95	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

$$30 \text{ year term: } \$60,000 / \$10,000 = 6 : 6 \times \$93.72 = \$562.32$$

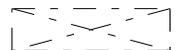
$$40 \text{ year term: } \$60,000 / \$10,000 = 6 : 6 \times \$91.24 = \$547.44$$

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

† These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

LR0066



Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	\$114.54	\$160.76	79th
40 YEARS	\$113.03	\$161.91	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of \$60,000 would be:

30 year term: $\$60,000 / \$10,000 = 6 : 6 \times \$114.54 = \687.24
40 year term: $\$60,000 / \$10,000 = 6 : 6 \times \$113.03 = \678.18

By signing below, you acknowledge receiving and reading a copy of this Fixed/Adjustable Rate Loan Program Disclosure and the Consumer Handbook on Adjustable Rate Mortgages.



Date

Date

Date

These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

LR0067

MULTISTATE FIXED/ADJUSTABLE RATE LOAN PROGRAM DISCLOSURE

4140771 (0609)

4 of 4
VMP Mortgage Solutions, Inc.



CSOC.RICH.006387

DATE: January 4, 2007

LENDER: Washington Mutual Bank

BORROWERS: Laura Richardson

PROPERTY ADDRESS: 3622 West Curtis Drive
Sacramento, CA 95818

FIRST PAYMENT DUE DATE: March 1, 2007

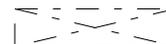
I/We, the undersigned Borrower(s), understand and acknowledge that our first mortgage payment for this loan may be due in less than **30 days** of loan closing and this will not create financial hardship to me/us.


Borrower Laura Richardson Date 1/4/07

Borrower Date

Borrower Date

Borrower Date





Washington Mutual

Long Beach Mortgage

VERIFICATION OF RECORDING

Closing Agent: Stewart Title Of Sacramento
 Address: 730 Alahambra Blvd
212
Sacramento , CA 95816
 Telephone Number: (916) 492-7220
 Fax Number: (916) 492-7229
 Order Number: _____
 Closer's Name: Nikki Davis

Please complete all information, sign, date and return the completed form to:

WASHINGTON MUTUAL BANK ("WMB")

Fax Number: _____

Borrower(s) Name: Laura Richardson

Loan Number: 

Date of recording: _____

Recording Number: _____

Verified with: _____

Date Verified: _____

Date funds disbursed: _____

I acknowledge that all funds have been disbursed as per the Final HUD-1 and the security has been recorded.

(Signature) Date

If recording of the security instrument is pending, please sign the acknowledgment below:

I acknowledge WMB's security instruments were forwarded to the recorder's office on _____ and all funds have been disbursed as per the Final HUD-1. If confirmation of
(Date)

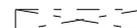
recording is not currently available, I have provided a letter verifying that WMB has first lien position on this property as a result of this transaction. This first lien letter has been returned to WMB along with the signed loan documents and this form.

(Signature) Date

Print Name: _____

(As shown on signature line)

LR0069



POLICY OF TITLE INSURANCE ISSUED BY

STEWART TITLE GUARANTY COMPANY

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, STEWART TITLE GUARANTY COMPANY, a Texas corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land;

and in addition, as to an insured lender only:

5. The invalidity or unenforceability of the lien of the insured mortgage upon the title;
6. The priority of any lien or encumbrance over the lien of the insured mortgage, said mortgage being shown in Schedule B in the order of its priority;
7. The invalidity or unenforceability of any assignment of the insured mortgage, provided the assignment is shown in Schedule B, or the failure of the assignment shown in Schedule B to vest title to the insured mortgage in the named insured assignee free and clear of all liens.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title or the lien of the insured mortgage, as insured, but only to the extent provided in the Conditions and Stipulations.

Signed under seal for the Company, but this Policy is to be valid only when it bears an authorized countersignature.

Sanctity of Contract

**STEWART TITLE
GUARANTY COMPANY**



Stewart Morris Jr.
Chairman of the Board

Countersigned by:

Authorized Signatory

Company

Rm Hoosch

STEWART TITLE OF SACRAMENTO
City, State MICHAEL, CALIFORNIA 95608

Malcolm S. Morris
President

LR0070

Page 1 of
Policy
Serial No.

CNJP-1597-845667

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.
2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.
3. Defects, liens, encumbrances, adverse claims or other matters:
 - (a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;
 - (b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;
 - (c) resulting in no loss or damage to the insured claimant;
 - (d) attaching or created subsequent to Date of Policy; or
 - (e) resulting in loss or damage which would not have been sustained if the insured claimant had value paid for the insured mortgage or for the estate or interest insured by this policy.
4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.
5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.
6. Any claim, which arises out of the transaction vesting in the insured the estate or interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

LR0071

CONDITIONS AND STIPULATIONS

1. DEFINITION OF TERMS.

The following terms when used in this policy mean:

(a) "insured": the insured named in Schedule A, and, subject to any rights or defenses the Company would have had against the named insured, those who succeed to the interest of the named insured by operation of law as distinguished from purchase including, but not limited to, heirs, distributees, devisees, survivors, personal representatives, next of kin, or corporate or fiduciary successors. The term "insured" also includes

(i) the owner of the indebtedness secured by the insured mortgage and each successor in ownership of the indebtedness except a successor who is an obligor under the provisions of Section 12(c) of these Conditions and Stipulations (reserving, however, all rights and defenses as to any successor that the Company would have had against any predecessor insured, unless the successor acquired the indebtedness as a purchaser for value without knowledge of the asserted defect, lien, encumbrance, adverse claim or other matter insured against by this policy as affecting title to the estate or interest in the land);

(ii) any governmental agency or governmental instrumentality which is an insurer or guarantor under an insurance contract or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage, or any part thereof, whether named as an insured herein or not;

(iii) the parties designated in Section 2(a) of these Conditions and Stipulations.

(b) "insured claimant": an insured claiming loss or damage.

(c) "insured lender": the owner of an insured mortgage.

(d) "insured mortgage": a mortgage shown in Schedule B, the owner of which is named as an insured in Schedule A.

(e) "knowledge" or "known": actual knowledge, not constructive knowledge or notice which may be imputed to an insured by reason of the public records as defined in this policy or any other records which impart constructive notice of matters affecting the land.

(f) "land": the land described or referred to in Schedule A, and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule A, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways, but nothing herein shall modify or limit the extent to which a right of access to and from the land is insured by this policy.

(g) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.

(h) "public records": records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.

(i) "unmarketability of the title": an alleged or apparent matter affecting the title to the land, not excluded or excepted from coverage, which would entitle a purchaser of the estate or interest described in Schedule A or the insured mortgage to be released from the obligation to purchase by virtue of a contractual condition requiring the delivery of marketable title.

2. CONTINUATION OF INSURANCE.

(a) **After Acquisition of Title by Insured Lender.** If this policy insures the owner of the indebtedness secured by the insured mortgage, the coverage of this policy shall continue in force as of Date of Policy in favor of (i) such insured lender who acquires all or any part of the estate or interest in the land by foreclosure, trustee's sale, conveyance in lieu of foreclosure, or other legal

manner which discharges the lien of the insured mortgage; (ii) a transferee of the estate or interest so acquired from an insured corporation, provided the transferee is the parent or wholly-owned subsidiary of the insured corporation, and their corporate successors by operation of law and not by purchase, subject to any rights or defenses the Company may have against any predecessor insureds; and (iii) any governmental agency or governmental instrumentality which acquires all or any part of the estate or interest pursuant to a contract of insurance or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage.

(b) **After Conveyance of Title by an Insured.** The coverage of this policy shall continue in force as of Date of Policy in favor of an insured only so long as the insured retains an estate or interest in the land, or holds an indebtedness secured by a purchase money mortgage given by a purchaser from the insured, or only so long as the insured shall have liability by reason of covenants of warranty made by the insured in any transfer or conveyance of the estate or interest. This policy shall not continue in force in favor of any purchaser from an insured of either (i) an estate or interest in the land, or (ii) an indebtedness secured by a purchase money mortgage given to an insured.

(c) **Amount of Insurance.** The amount of insurance after the acquisition or after the conveyance by an insured lender shall in neither event exceed the least of:

(i) The amount of insurance stated in Schedule A;

(ii) The amount of the principal of the indebtedness secured by the insured mortgage as of Date of Policy, interest thereon, expenses of foreclosure, amounts advanced pursuant to the insured mortgage to assure compliance with laws or to protect the lien of the insured mortgage prior to the time of acquisition of the estate or interest in the land and secured thereby and reasonable amounts expended to prevent deterioration of improvements, but reduced by the amount of all payments made; or

(iii) The amount paid by any governmental agency or governmental instrumentality, if the agency or the instrumentality is the insured claimant, in the acquisition of the estate or interest in satisfaction of its insurance contract or guaranty.

3. NOTICE OF CLAIM TO BE GIVEN BY INSURED CLAIMANT.

An insured shall notify the Company promptly in writing (i) in case of any litigation as set forth in 4(a) below, (ii) in case knowledge shall come to an insured hereunder of any claim of title or interest which is adverse to the title to the estate or interest or the lien of the insured mortgage, as insured, and which might cause loss or damage for which the Company may be liable by virtue of this policy, or (iii) if title to the estate or interest or the lien of the insured mortgage, as insured, is rejected as unmarketable. If prompt notice shall not be given to the Company, then as to that insured all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any insured under this policy unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

4. DEFENSE AND PROSECUTION OF ACTIONS; DUTY OF INSURED CLAIMANT TO COOPERATE.

(a) Upon written request by an insured and subject to the options contained in Section 6 of these Conditions and Stipulations, the Company, at its own cost and without unreasonable delay, shall provide for the defense of such insured in litigation in which any third party asserts a claim adverse to the title or interest as insured, but only as to those stated causes of action alleging a

CONDITIONS AND STIPULATIONS Continued
(continued from reverse side of Policy Face)

defect, lien or encumbrance or other matter insured against by this policy. The Company shall have the right to select counsel of its choice (subject to the right of such insured to object for reasonable cause) to represent the insured as to those stated causes of action and shall not be liable for and will not pay the fees of any other counsel. The company will not pay any fees, costs or expenses incurred by an insured in the defense of those causes of action which allege matters not insured against by this policy.

(b) The Company shall have the right, at its own cost, to institute and prosecute any action or proceeding or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured, or to prevent or reduce loss or damage to an insured. The Company may take any appropriate action under the terms of this policy, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this policy. If the Company shall exercise its rights under this paragraph, it shall do so diligently.

(c) Whenever the Company shall have brought an action or interposed a defense as required or permitted by the provisions of this policy, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from any adverse judgment or order.

(d) In all cases where this policy permits or requires the Company to prosecute or provide for the defense of any action or proceeding, an insured shall secure to the Company the right to so prosecute or provide defense in the action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such insured for this purpose. Whenever requested by the Company, an insured, at the Company's expense, shall give the Company all reasonable aid (i) in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or proceeding, or effecting settlement, and (ii) in any other lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured. If the Company is prejudiced by the failure of an insured to furnish the required cooperation, the Company's obligations to such insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such cooperation.

5. PROOF OF LOSS OR DAMAGE.

In addition to and after the notices required under Section 3 of these Conditions and Stipulations have been provided the Company, a proof of loss or damage signed and sworn to by each insured claimant shall be furnished to the Company within 90 days after the insured claimant shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the defect in, or lien or encumbrance on the title, or other matter insured against by this policy which constitutes the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of an insured claimant to provide the required proof of loss or damage, the Company's obligations to such insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such proof of loss or damage.

In addition, an insured claimant may reasonably be required to submit an examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Policy, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the insured claimant shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by an insured claimant provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of an insured claimant to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonably necessary information from third parties as required in this paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this policy as to that insured for that claim.

6. OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS; TERMINATION OF LIABILITY.

In case of a claim under this policy, the Company shall have the following additional options:

(a) **To Pay or Tender Payment of the Amount of Insurance or to Purchase the Indebtedness.**

(i) to pay or tender payment of the amount of insurance under this policy together with any costs, attorneys' fees and expenses incurred by the insured claimant, which were authorized by the Company, up to the time of payment or tender of payment and which the Company is obligated to pay; or

(ii) in case loss or damage is claimed under this policy by the owner of the indebtedness secured by the insured mortgage, to purchase the indebtedness secured by the insured mortgage for the amount owing thereon together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of purchase and which the Company is obligated to pay.

If the Company offers to purchase the indebtedness as herein provided, the owner of the indebtedness shall transfer, assign, and convey the indebtedness and the insured mortgage, together with any collateral security, to the Company upon payment therefor.

Upon the exercise by the Company of the option provided for in paragraph a(i), all liability and obligations to the insured under this policy, other than to make the payment required in that paragraph, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, and the policy shall be surrendered to the Company for cancellation.

Upon the exercise by the Company of the option provided for in paragraph a(ii) the Company's obligation to an insured lender under this policy for the claimed loss or damage, other than the payment required to be made, shall terminate, including any liability or obligation to defend, prosecute or continue any litigation.

(b) **To Pay or Otherwise Settle With Parties Other than the Insured or With the Insured Claimant.**

(i) to pay or otherwise settle with other parties for or in the name of an insured claimant any claim insured against under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay; or

(ii) to pay or otherwise settle with the insured claimant the loss or damage provided for under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of either of the options provided for in paragraphs b(i) or b(ii), the Company's obligations to the insured under this policy for the claimed loss or damage, other than the payments required to be made, shall terminate, including any liability or obligation to defend, prosecute or continue any litigation.

7. DETERMINATION AND EXTENT OF LIABILITY.

This policy is a contract of indemnity against actual monetary loss or damage sustained or incurred by the insured claimant who has suffered loss or damage by reason of matters insured against by this policy and only to the extent herein described.

(a) The liability of the Company under this policy to an insured lender shall not exceed the least of:

(i) the Amount of Insurance stated in Schedule A, or, if applicable, the amount of insurance as defined in Section 2 (c) of these Conditions and Stipulations;

(ii) the amount of the unpaid principal indebtedness secured by the insured mortgage as limited or provided under Section 8 of these Conditions and Stipulations or as reduced under Section 9 of these Conditions and Stipulations, at the time the loss or damage insured against by this policy occurs, together with interest thereon; or

(iii) the difference between the value of the insured estate or interest as insured and the value of the insured estate or interest subject to the defect, lien or encumbrance insured against by this policy.

(b) In the event the insured lender has acquired the estate or interest in the manner described in Section 2(a) of these Conditions and Stipulations or has conveyed the title, then the liability of the Company shall continue as set forth in Section 7(a) of these Conditions and Stipulations.

(c) The liability of the Company under this policy to an insured owner of the estate or interest in the land described in Schedule A shall not exceed the least of:

(i) the Amount of Insurance stated in Schedule A; or,
(ii) the difference between the value of the insured estate or interest as insured and the value of the insured estate or interest subject to the defect, lien or encumbrance insured against by this policy.

(d) The Company will pay only those costs, attorneys' fees and expenses incurred in accordance with Section 4 of these Conditions and Stipulations.

8. LIMITATION OF LIABILITY.

(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures the lack of a right of access to or from the land, or cures the claim of unmarketability of title, or otherwise establishes the lien of the insured mortgage, all as insured, in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

LR0072

(b) In the event of any litigation, including litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title, or, if applicable, to the lien of the insured mortgage, as insured.

(c) The Company shall not be liable for loss or damage to any insured for liability voluntarily assumed by the insured in settling any claim or suit without the prior written consent of the Company.

(d) The Company shall not be liable to an insured lender for: (i) any indebtedness created subsequent to Date of Policy except for advances made to protect the lien of the insured mortgage and secured thereby and reasonable amounts expended to prevent deterioration of improvements; or (ii) construction loan advances made subsequent to Date of Policy, except construction loan advances made subsequent to Date of Policy for the purpose of financing in whole or in part the construction of an improvement to the land which at Date of Policy were secured by the insured mortgage and which the insured was and continued to be obligated to advance at and after Date of Policy.

9. REDUCTION OF INSURANCE; REDUCTION OR TERMINATION OF LIABILITY.

(a) All payments under this policy, except payments made for costs, attorneys' fees and expenses, shall reduce the amount of insurance pro tanto. However, as to an insured lender, any payments made prior to the acquisition of title to the estate or interest as provided in Section 2(a) of these Conditions and Stipulations shall not reduce pro tanto the amount of insurance afforded under this policy as to any such insured, except to the extent that the payments reduce the amount of the indebtedness secured by the insured mortgage.

(b) Payment in part by any person of the principal of the indebtedness, or any other obligation secured by the insured mortgage, or any voluntary partial satisfaction or release of the insured mortgage, to the extent of the payment, satisfaction or release, shall reduce the amount of insurance pro tanto. The amount of insurance may thereafter be increased by accruing interest and advances made to protect the lien of the insured mortgage and secured thereby, with interest thereon, provided in no event shall the amount of insurance be greater than the Amount of Insurance stated in Schedule A.

(c) Payment in full by any person or the voluntary satisfaction or release of the insured mortgage shall terminate all liability of the Company to an insured lender except as provided in Section 2(a) of these Conditions and Stipulations.

10. LIABILITY NONCUMULATIVE.

It is expressly understood that the amount of insurance under this policy shall be reduced by any amount the Company may pay under any policy insuring a mortgage to which exception is taken in Schedule B or to which the insured has agreed, assumed, or taken subject, or which is hereafter executed by an insured and which is a charge or lien on the estate or interest described or referred to in Schedule A, and the amount so paid shall be deemed a payment under this policy to the insured owner.

The provisions of this Section shall not apply to an insured lender, unless such insured acquires title to said estate or interest in satisfaction of the indebtedness secured by an insured mortgage.

11. PAYMENT OF LOSS.

(a) No payment shall be made without producing this policy for endorsement of the payment unless the policy has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.

(b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within 30 days thereafter.

12. SUBROGATION UPON PAYMENT OR SETTLEMENT.

(a) The Company's Right of Subrogation

Whenever the Company shall have settled and paid a claim under this policy, all right of subrogation shall vest in the Company unaffected by any act of the insured claimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the insured claimant would have had against any person or property in respect to the claim had this policy not been issued. If requested by the Company, the insured claimant shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The insured claimant shall permit the Company to sue, compromise or settle in the name of the insured claimant and to use the name of the insured claimant in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the insured claimant, the Company shall be subrogated (i) as to an insured owner, to all rights and remedies in the proportion which the Company's payment bears to the whole amount of the loss; and (ii) as to an insured lender, to all rights and remedies of the insured claimant after the insured claimant shall have recovered its principal, interest, and costs of collection.

If loss should result from any act of the insured claimant, as stated above, that act shall not void this policy, but the Company, in that event, shall be required to pay only that part of any losses insured against by this policy which shall exceed the amount, if any, lost to the Company by reason of the impairment by the insured claimant of the Company's right of subrogation.

(b) The Insured's Rights and Limitations.

Notwithstanding the foregoing, the owner of the indebtedness secured by an insured mortgage, provided the priority of the lien of the insured mortgage or its enforceability is not affected, may release or substitute the personal liability of any debtor or guarantor, or extend or otherwise modify the terms of payment, or release a portion of the estate or interest from the lien of the insured mortgage, or release any collateral security for the indebtedness.

When the permitted acts of the insured claimant occur and the insured has knowledge of any claim of title or interest adverse to the title to the estate or interest or the priority or enforceability of the lien of an insured mortgage, as insured, the Company shall be required to pay only that part of any losses insured against by this policy which shall exceed the amount, if any, lost to the Company by reason of the impairment by the insured claimant of the Company's right of subrogation.

(c) The Company's Rights Against Non-insured Obligors.

The Company's right of subrogation against non-insured obligors shall exist and shall include, without limitation, the rights of the insured to indemnities, guaranties, other policies of insurance or bonds, notwithstanding any terms or conditions contained in those instruments which provide for subrogation rights by reason of this policy.

The Company's right of subrogation shall not be avoided by acquisition of an insured mortgage by an obligor (except an obligor described in Section 1(a)(ii) of these Conditions and Stipulations) who acquires the insured mortgage as a result of an indemnity, guarantee, other policy of insurance, or bond and the obligor will not be an insured under this policy, notwithstanding Section 1(a)(i) of these Conditions and Stipulations.

13. ARBITRATION.

Unless prohibited by applicable law, either the Company or the insured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. All arbitrable matters when the Amount of Insurance is \$1,000,000 or less shall be arbitrated at the option of either the Company or the insured. All arbitrable matters when the Amount of Insurance is in excess of \$1,000,000 shall be arbitrated only when agreed to by both the Company and the insured. Arbitration pursuant to this policy and under the Rules in effect on the date the demand for arbitration is made or, at the option of the insured, the Rules in effect at Date of Policy shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permit a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.

14. LIABILITY LIMITED TO THIS POLICY; POLICY ENTIRE CONTRACT.

(a) This policy together with all endorsements, if any, attached hereto by the Company is the entire policy and contract between the insured and the Company. In interpreting any provision of this policy, this policy shall be construed as a whole.

(b) Any claim of loss or damage, whether or not based on negligence, and which arises out of the status of the lien of the insured mortgage or of the title to the estate or interest covered hereby or by any action asserting such claim, shall be restricted to this policy.

(c) No amendment of or endorsement to this policy can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

15. SEVERABILITY.

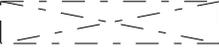
In the event any provision of the policy is held invalid or unenforceable under applicable law, the policy shall be deemed not to include that provision and all other provisions shall remain in full force and effect.

16. NOTICES, WHERE SENT.

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company at P.O. Box 2029, Houston, Texas 77252-2029, and identify this policy by its printed policy serial number which appears on the bottom of the front of the first page of this policy.

EXHIBIT "A"

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

Apn: 

LR0075

SCHEDULE B

This policy does not insure against loss or damage (and the company will not pay costs, attorneys' fees or expenses) which arise by reason of:

PART 1

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.

Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.
2. Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.
3. Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.
4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.
5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.

**SCHEDULE B
PART II**

- A. General and Special Taxes for the Fiscal Year 2006-2007, and any assessments and charges collected therewith,

1st Installment \$451.48	PAID
2nd Installment \$451.48	Open - Due February 1, 2007
	Delinquent April 10, 2007

Parcel No.  Asst. No. 06232994 Code Area 03-005
Land \$16,666.00 Improvements \$60,902.00 Exemptions \$7,000.00

Included in the above Taxes, in the amount of \$67.12, for the Sacto City Lighting & Landscaping.

Included in the above Taxes, in the amount of \$27.32, for the City Library Services AD #96-02.

Included in the above Taxes, in the amount of \$19.08, for the Sacramento Area Flood Control.

Included in the above Taxes, in the amount of \$10.50, for the CSA 1 Lights City Elk Grove Zone 4.

- B. The Lien of Special Assessments, assessed pursuant to the procedures of the Mello-Roos Community Facilities Act of 1982 and/or the Landscaping & Lighting Act of 1972, amounts are included and collected with the Taxes shown herein.

PAID CURRENT

- C. The Lien of Supplemental Taxes, if any, assessed pursuant to the provisions of Chapter 3.5, Revenue and Taxation Code, Section 75 et seq.

PAID CURRENT

- D. Any possible outstanding charges for utility services. Amounts may be obtained by contacting the City and/or County of Sacramento's Utility Services and Billing Department.

PAID CURRENT

1. Dedications as set forth and shown on the official map of South Curtis Oaks No. 6, in Book 19, at Page 18, as follows:

a. Utility easements over the Westerly 3 feet.

2. Deed of Trust to secure an indebtedness of \$535,001.00, dated January 4, 2007, recorded January 10, 2007, in Book 2007-01-10, Page 1818, Official Records.

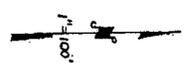
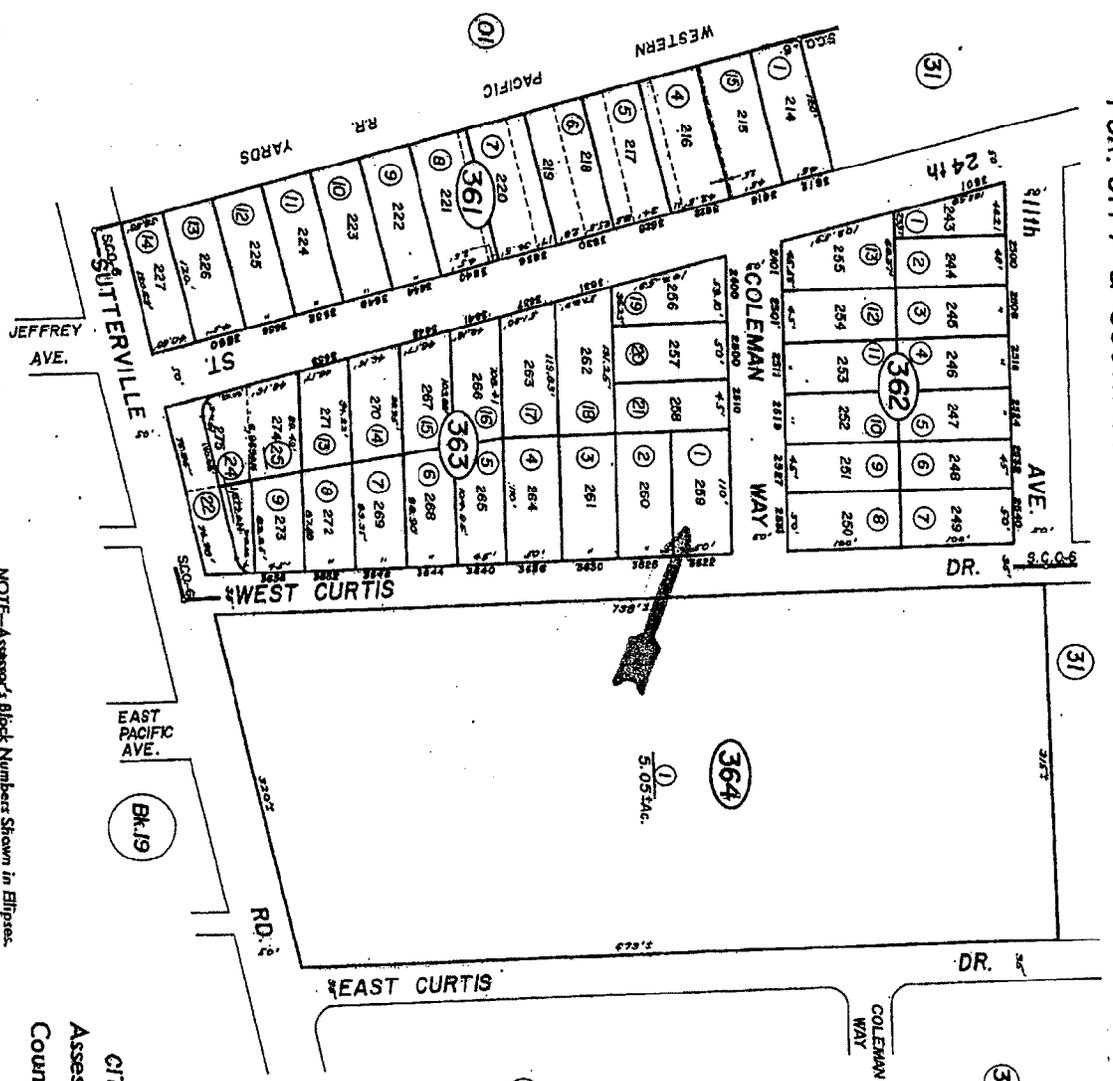
Trustor: LAURA RICHARDSON, AN UNMARRIED WOMAN
Trustee: California Reconveyance Company, a California corporation
Beneficiary: Wells Fargo Bank, N.A., A Federal Association, which is organized and existing under the laws of The United States of America

LR0077

POR. CITY & SOUTH CURTIS OAKS SUB. 6

Tax Area Code

13-36



LR0078

IMPORTANT: This plat is not a survey. It is merely furnished as a convenience to locate the land in relation to adjoining streets and other lands and not to guarantee any dimensions, distances, bearings, or acreage.

NOTE—Assessor's Block Numbers Shown in Ellipses.
 Assessor's Parcel Numbers Shown in Circles.

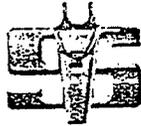
CITY OF SACRAMENTO
 Assessor's Map Bk. 13 -Pg. 36
 County of Sacramento, Calif.

JUL 0 2 2004

STEWART TITLE OF SACRAMENTO, 6700 FAIR OAKS BLVD., STE B, CARMICHAEL, CA 95608

LAURA RICHARDSON
3622 W. CURTIS DRIVE
SACRAMENTO, CA 95818

LR0079



Stewart Title Guaranty Company, Stewart Title Insurance Company,
Stewart Title of Sacramento, Stewart Title of Placer

Privacy Policy Notice

Purpose of This Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Stewart Title Guaranty Company, Stewart Title Insurance Company, and Stewart Title of Sacramento.

We may collect nonpublic personal information about you from the following courses:

- Information we receive from you, such as on applications or other forms.
- Information about your transactions we secure from our files or from our affiliates or others.
- Information we receive from a consumer-reporting agency
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

LR0080

Stewart[®]
title of sacramento
"your locally owned title company"
Celebrating 25 Years of Excellent Service
730 Alhambra Blvd., #202
Sacramento, CA 95816

3891814462 0004



UNITED STATES POSTAGE
02 1A
0004304549
MAILED FROM ZIP CODE 95608
\$ 00.630
MAR 02 2007
PINEY BOWLES

LR0081

From: Nikki Davis (nikki@stewarttitle.com)
To: laurarichardson@stewarttitle.com
Date: Tuesday, January 9, 2007 1:46:54 PM
Cc: Nikki Davis
Subject: 3622 West Curtis Drive

Hi Laura,

I have revised the Buyer's Statement once more to show no federal express charges. If approved, please sign this statement where indicated and return to me.

Thank you,

Nikki Davis
Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
(916) 492-7220 ph
(916) 492-7229 fax
nikki@stewarttitle.com

LR0082



Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95818

DATE: January 9, 2007

ESCROW OFFICER: Nikki Davis

CLOSING DATE: January 9, 2007

BUYER: Laura Richardson

ESCROW NO.:

	<u>DEBITS</u>	<u>CREDITS</u>
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank		
[Charges \$15,468.10]		
Loan Origination Fee to Avenue Mortgage	10,700.00	
Appraisal Fee Sean B. Gallagher POC \$350.00 to Avenue Mortgage		
Credit Report Experian to Avenue Mortgage	13.33	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage		
Mtg Ins Application Fee to Washington Mutual Bank	799.00	
Tax Research/Payment Services to Washington Mutual Bank	81.00	
Flood Search Fee LandAmerica	8.00	
Broker Processing Fee to Avenue Mortgage	500.00	
Broker Underwriting Fee to Avenue Mortgage	400.00	
Interest at \$128.9900/day from 01/09/2007 to 02/01/2007 to Washington Mutual Bank	2,966.77	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at \$451.48/semi-annually from 01/01/2007 to 01/09/2007		20.07
Credit fr Seller to Buyer towards closing costs		15,000.00
Credit fr Buyer to Seller \$96.03/day fr 12/19/06	1,632.51	
Credit fr Buyer to Seller \$100/day fr 1/5/07	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/RECORDING CHARGES		
ALTA Loan Policy Fee	705.98	
Policy Endorsement - 8.1	25.00	
Recording Grant Deed	10.00	
Recording Trust Deed	65.00	
Documentary Transfer Tax	294.52	
ESCROW CHARGES		
Escrow Fee	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Wire Fee	20.00	
Refund	21,709.05	
TOTAL	\$ 578,193.29	\$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

LR0083

From: Nikki Davis (nikki [redacted])
To: laurarichardson [redacted]
Date: Tuesday, January 9, 2007 1:27:45 PM
Cc: Nikki Davis
Subject: 3622 West Curtis Drive

Hi Laura,

Attached is an updated/revised Buyer's Estimated Statement for your review, approval and signature. If it meets with your approval, please sign where indicated, and return to me by email or fax.

Should you have any questions, please let me know.

Thank you,

Nikki Davis
Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
(916) 492-7220 ph
(916) 492-7229 fax
nikki [redacted]

LR0084



Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95818

DATE: January 9, 2007

ESCROW OFFICER: Nikki Davis

CLOSING DATE: January 9, 2007

BUYER: Laura Richardson

ESCROW NO.: []

	<u>DEBITS</u>	<u>CREDITS</u>
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank		
[Charges \$15,468.10]		
Loan Origination Fee to Avenue Mortgage	10,700.00	
Appraisal Fee Sean B. Gallagher POC \$350.00 to Avenue Mortgage		
Credit Report Experian to Avenue Mortgage	13.33	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage		
Mtg Ins Application Fee to Washington Mutual Bank	799.00	
Tax Research/Payment Services to Washington Mutual Bank	81.00	
Flood Search Fee LandAmerica	8.00	
Broker Processing Fee to Avenue Mortgage	500.00	
Broker Underwriting Fee to Avenue Mortgage	400.00	
Interest at \$128.9900/day from 01/09/2007 to 02/01/2007 to Washington Mutual Bank	2,966.77	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at \$451.48/semi-annually from 01/01/2007 to 01/09/2007		20.07
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Credit fr Buyer to Seller \$96.03/day fr 12/19/06	1,632.51	
Credit fr Buyer to Seller \$100/day fr 1/5/07	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/RECORDING CHARGES		
ALTA Loan Policy Fee	705.98	
Policy Endorsement - 8.1	25.00	
Recording Grant Deed	10.00	
Recording Trust Deed	65.00	
Documentary Transfer Tax	294.52	
ESCROW CHARGES		
Escrow Fee	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Federal Express	150.00	
Wire Fee	20.00	
Refund	21,559.05	
TOTAL	\$ 578,193.29	\$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

LR0085



Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95818
DATE: January 9, 2007
BUYER: Laura Richardson
ESCROW OFFICER: Nikki Davis
CLOSING DATE: January 9, 2007
ESCROW NO.: []

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
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Read and Approved:

Laura Richardson

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Stewart Title of Sacramento
 730 Alhambra Blvd., Suite 202
 Sacramento, CA 95816

Phone: (916) 492-7220
 Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
 Sacramento, CA 95818
DATE: January 9, 2007
ESCROW OFFICER: Nikki Davis
BUYER: Laura Richardson
CLOSING DATE: January 9, 2007
ESCROW NO.: []

	<u>DEBITS</u>	<u>CREDITS</u>
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
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Wire Fee	20.00	
Refund	21,709.05	
TOTAL	\$ 578,193.29	\$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

 Laura Richardson

LR0087

HOME LOAN STATEMENT JANUARY 2007



HOME LOANS

Customer Service: Toll free 1.888.852.1745 TDD: Dial 7-1-1 for relay
 For a refinance or purchase loan, call 1.888.708.4696
 Mon - Thu 6:00 am - 9:00 pm, Fri 6:00 am - 6:00 pm
 Sat 7:00 am - 1:00 pm PST

Home Loan Statement January 2007

10007571
Page 1 of 2

Statement Date: **January 22, 2007**
 Your Loan Number:

#BWNCLNN
 20070122 B -1-2
 LAURA RICHARDSON
 717 E VERNON ST
 LONG BEACH CA 90806-2726

10007571

Your Next Payment

Next Payment Due:	March 01, 2007
Principal and Interest:	\$ 4,227.98
Escrow:	\$ 0.00
Current Payment:	\$ 4,227.98
Total Amount Due:*	\$ 4,227.98

Important Messages

We know your financial information is important to you. Ensuring the privacy of your information is important to us. Please take a moment to look at the enclosed brochure about Washington Mutual's policy on privacy.

* To avoid a late charge of \$253.68, we must receive your payment of principal, interest, and any escrow deposits and/or past-due payments by 03/16/07 during our business hours. If this date falls on a weekend or holiday, your payment must be received by the next business day.

Please see the reverse side for Recent Account Activity.

Your Property and Loan Information

Property Address: 3622 W CURTIS DR
 SACRAMENTO CA 95818
 Principal Balance: \$ 535,001.00
 Interest Rate: 8.800000%
 Escrow Balance: \$ 0.00

Did You Know?

For details about your home loan, visit us at www.wamu.com. Check recent transactions, order copies of your loan documents, view your current principal balance, or use one of the many helpful loan calculators. If you're a first time user, simply click on "My Home Loan" and follow the prompts to register by selecting a User ID and password.

Adjustable Rate Mortgage Information

Index Value: 5.36000
 Margin: 4.99000
 For Payment Due: March 01, 2007
 Interest Rate: 8.800000%

Year to Date Account Activity

Principal Paid:	\$ 0.00
Interest Paid:	\$ 2,837.78
Property Taxes Paid:	\$ 0.00
Insurance Paid:	\$ 0.00





Washington Mutual

HOME LOANS

Making Your Monthly Payments

- **By mail:** Mail your check, along with the bottom portion of this statement, in the enclosed envelope.
- **In person:** Drop off your payment at any Washington Mutual financial center.
- **Automatic payments:** Make payments automatically from your checking or savings account with our easy and convenient Auto Pay service - just call us toll free at 1.866.926.8937 to set up a payment schedule.
- **Payment by phone:** Set up a one-time withdrawal from a checking or savings account on a date specified by you. A fee will be assessed for this type of transfer. Call us toll free at 1.866.926.8937 to make a payment by phone.

- **Notice About Electronic Check Conversion:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Washington Mutual has loan offices and accepts loan applications in: Washington Mutual Bank - many states; Washington Mutual Bank, doing business as Washington Mutual Bank, FA - many states; and Washington Mutual Bank (sb - ID, MT, UT).

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.



Recent Account Activity

Date	Description	Total Amount	Principal	Interest	Escrow	Optional Products	Unapplied Funds/Subsidies	Other Fees/Late Charges
01/16	New Loan Principal Balance		\$535,001.00-					
01/16	Payment	\$2,837.78		\$2,837.78				

Have Questions? Need Mailing Addresses?

At Washington Mutual, customer service is our top priority. If you have general questions about your loan, please call our Customer Service Department toll free at 1.866.926.8937; se habla español or write to us at the "Customer Service Inquiries" address noted below. TDD: Dial 7-1-1 for assistance. (Calls received by our Customer Service Department may be monitored for training purposes.)

Please use the addresses below for other payment or correspondence needs.

Customer Service Inquiries:

Washington Mutual Bank
PO Box 3139
Milwaukee, WI 53201-3139
Fax: (414) 359-5281

Collections (Letters Only):

Washington Mutual Bank
PO Box 44118
Jacksonville, FL 32223-4118
Fax: (800) 246-4601

Payment without a Coupon:

Washington Mutual
PO Box 78148
Phoenix, AZ 85062-8148

Overnight Payments:

Washington Mutual Bank
Cashiering Dept. - Payoffs
11200 W. Parkland Ave. Suite 156
Milwaukee, WI 53224.

Real Estate Tax Bills:

Washington Mutual Bank
PO Box 100510
Florence, SC 29501

Property Insurance:

Washington Mutual Bank
PO Box 100564
Florence, SC 29501-0564
Fax: (843) 413-2026

Overnight Payment:

Washington Mutual Bank
1001 East Fayette Street
Baltimore, MD 21202

Loss Draft:

Washington Mutual Bank
PO Box 100565
Florence, SC 29501
Fax: (843) 673-3923

LR0089

7-4
CHARLES THOMAS

PAGES 2 + COVER

LR0090

CSOC.RICH.006410



Borrower Assistance Form

WaMu Cares. We're in this with you. We offer options for resolving your home loan issues.

You can help by answering the questions below as completely and accurately as possible. If you have a co-borrower, please fill in his or her information, too.

*This information will only be used to aid in the evaluation of homeownership preservation options, not for any other purpose.

You can type your answers right into this form and fax or mail it in. See the instructions on the next page.

1. To help us locate your loan, please provide your name(s).

Borrower Name _____

Co-borrower Name _____

2. What are your current phone numbers?

() Borrower Home Phone () Co-borrower Home Phone

() Borrower Work Phone () Co-borrower Work Phone

() Borrower Mobile Phone () Co-borrower Mobile Phone

3. Do you have your WaMu loan number?

Yes, it is: _____ No

4. What is the address of your property?

Street Address _____ Apartment Number _____

City _____ State _____ Zip _____

5. Do you (or your co-borrower) have a different mailing address?

Yes No

6. Please enter any additional mailing addresses.

Borrower Street Address _____ Apartment Number _____

City _____ State _____ Zip _____

Co-borrower Street Address _____ Apartment Number _____

City _____ State _____ Zip _____

7. How many people live at your address?

1 2 3 4 5 6 or more

8. How many of the people living at this address are dependents?

1 2 3 4 5 6 or more

9. What is the reason you are having trouble with your home loan payments?

THREE EMPLOYMENT CHANGES WITHIN ONE YEAR, TWO DELAYED INCOME CHECKS FOR AT LEAST THREE MONTHS DUE UNPAID STATE BUDGET AND FINALLY UNEXPECTED EXPENSES DUE TO THE BUSINESS AND SUBSEQUENT DEATH OF MY FATHER.

10. Would you prefer to keep your home or sell it?

Keep my home Sell it

11. If you want to sell, is it listed for sale?

Currently listed Was listed previously Was never listed

12. Do you have any other loans on the home?

Yes No

13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

14. Have you already spoken to a debt counseling service?

Yes No

15. How many cars do you own?

1 2 3 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER	CO-BORROWER
Other Home Loans, Rent & Liens	\$ 6,000	\$
Auto Loan(s)	\$ 0	\$
Auto Insurance & Other Expenses	\$ 200.00	\$
Credit Cards & Installment Loans	\$ 25.00	\$
Health Insurance	\$ 135.00	\$
Medical Expenses	\$ 0	\$
Child Care, Child Support & Alimony	\$ 0	\$
Food & Miscellaneous Spending Money	\$ 200.00	\$
Utilities	\$ 150.00	\$
Other	\$	\$
Other	\$	\$
TOTAL	\$ 0	\$ 0

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	\$ 14,100	\$
Other Income (unemployment, child support, etc.)	\$	\$
Other	\$	\$
Other	\$	\$
TOTAL	\$ 0	\$ 0

18. Please enter how much money you have in the assets below, and total them in the last row.

ASSET	BORROWER	CO-BORROWER
Checking Account(s)	\$ 2,000	\$
Savings & Money Market Account(s)	\$ 200	\$
Stocks, Bonds & CDs	\$	\$
Retirement Account(s)	\$ 100,000	\$
Home Equity	SAN PEDRO \$ 200,000	\$
Other Real Estate Equity	LONG BEACH \$ 150,000	\$
Cars (with no loan payments)	\$ 65,000	\$
Other	PERSONAL LOAN \$ 50,000	\$
TOTAL	\$ 567,000	\$ 0

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

X

Borrower

Date

X

Co-borrower

Date

WaMu Cares

Borrower Assistance Checklist

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

DON'T FORGET! DID YOU...

- Fully complete all questions?
Remember: If you have a co-borrower, we need his or her information, too.
- Sign and date this form?
- Include copies of your:
 - Checking account statement(s)
 - Savings account statement(s)
 - Income history:
 - If you are self-employed—your past six months' profit-and-loss statements and most recent Federal tax return
 - If you receive regular paychecks—your two most recent pay stubs
- Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

■ Fax: 904-886-1328 or 904-886-1329

LR0092

■ Mail: WaMu Home Ownership Preservation,
7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

14. Have you already spoken to a debt counseling service?

Yes No

15. How many cars do you own?

1 2 3 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER	CO-BORROWER
Other Home Loans, Rent & Liens	\$ 5,000.00	\$
Auto Loan(s)	\$ 0	\$
Auto Insurance & Other Expenses	\$ 200.00	\$
Credit Cards & Installment Loans	\$ 25.00	\$
Health Insurance	\$	\$
Medical Expenses	\$ 0	\$
Child Care, Child Support & Alimony	\$ 0	\$
Food & Miscellaneous Spending Money	\$ 200.00	\$
Utilities	\$ 150.00	\$
Other	\$ 0	\$
Other	\$ 0	\$
TOTAL	\$ 0	\$ 0

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	\$ 14,100	\$
Other Income (unemployment, child support, etc.)	\$ 0	\$
Other	\$ 0	\$
Other	\$ 0	\$
TOTAL	\$ 14,100	\$ 0

18. Please enter how much money you have in the assets below, and total them in the last row.

ASSET	BORROWER	CO-BORROWER
Checking Account(s)	\$ 2,000	\$
Savings & Money Market Account(s)	\$ 200	\$
Stocks, Bonds & CDs	\$ 0	\$
Retirement Account(s)	\$ 100,000	\$
Home Equity	\$ N/A	\$
Other Real Estate Equity	\$ 300,000	\$
Cars (with no loan payments)	\$ 70,000	\$
Other <u>PERSONAL LOAN</u>	\$ 50,000	\$
TOTAL	\$	\$ 0

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

Borrower

Date

Co-borrower

Date

WaMu Cares

Borrower Assistance Checklist

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

DON'T FORGET! DID YOU...

- Fully complete all questions?
Remember: If you have a co-borrower, we need his or her information, too.
- Sign and date this form?
- Include copies of your:
 - Checking account statement(s)
 - Savings account statement(s)
 - Income history:
 - If you are self-employed—your past six months' profit-and-loss statements and most recent Federal tax return
 - If you receive regular paychecks—your two most recent pay stubs
- Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

LR0093

✉ Fax: 904-886-1328 or 904-886-1329

✉ Mail: WaMu Home Ownership Preservation,
7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

* * * COMMUNICATION RESULT REPORT (JUN. 18. 2008 8:19PM) * * *

FAX HEADER 1: 2022257926
FAX HEADER 2: HONORABLE LAURA RICHARDSON

TRANSMITTED/STORED : JUN. 18. 2008 8:17PM
FILE MODE OPTION

ADDRESS

RESULT

PAGE

7700 MEMORY TX

00000000000000

OK

3/3

REASON FOR ERROR OR LINE FAIL
E-1) HANG UP
E-3) NO ANSWER

E-2) BUSY
E-4) NO FACSIMILE CONNECTION

CHASES THOMAS

PAGES 2 & COVER

LR0094

Borrower Assistance Form

You can help by answering the questions below as completely and accurately as possible. If you have a co-borrower, please fill in his or her information, too.

*This information will only be used to aid in the evaluation of homeownership preservation options, not for any other purpose.

You can type your answers right into this form and fax or mail it in. See the instructions on the next page.

1. To help us locate your loan, please provide your name(s).

LAURA RICHARDSON
Borrower Name

Co-borrower Name

2. What are your current phone numbers?

(512) 706-1111 ()
Borrower Home Phone Co-borrower Home Phone

(202) 225-1111 ()
Borrower Work Phone Co-borrower Work Phone

(310) 538-1111 ()
Borrower Mobile Phone Co-borrower Mobile Phone

3. Do you have your WaMu loan number?
 Yes, it is: _____ No

4. What is the address of your property?

3622 CURTIS DRIVE Apartment Number
 Street Address

SACRAMENTO CALIFORNIA 95818
 City State Zip

5. Do you (or your co-borrower) have a different mailing address?
 Yes No

6. Please enter any additional mailing addresses.

717 E. VERNON STREET Apartment Number
 Borrower Street Address

LONG BEACH, CA 90806
 City State Zip

 Co-borrower Street Address Apartment Number

 City State Zip

7. How many people live at your address?
 1 2 3 4 5 6 or more

8. How many of the people living at this address are dependents?
 1 2 3 4 5 6 or more

9. What is the reason you are having trouble with your home loan payments?

I HAVE EXPERIENCED THREE EMPLOYMENT CHANGES WITHIN ONE YEAR, TWO DELAYS OF INCOME FOR OVER THREE MONTHS, UNEXPECTED ILLNESS AND SUBSEQUENT DEATH OF MY FATHER.

10. Would you prefer to keep your home or sell it?
 Keep my home Sell it

11. If you want to sell, is it listed for sale?
 Currently listed Was listed previously Was never listed

12. Do you have any other loans on the home?
 Yes No LR0095

13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

14. Have you already spoken to a debt counseling service?

Yes No

15. How many cars do you own?

1 2 3 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER	CO-BORROWER
Other Home Loans, Rent & Liens	\$ 6,100	\$
Auto Loan(s)	\$	\$
Auto Insurance & Other Expenses	\$ 150	\$
Credit Cards & Installment Loans	\$	\$
Health Insurance	\$ 135	\$
Medical Expenses	\$	\$
Child Care, Child Support & Alimony	\$	\$
Food & Miscellaneous Spending Money	\$ 175	\$
Utilities	\$ 125	\$
Other	\$	\$
Other	\$	\$
TOTAL	\$ 6,685	\$ 0

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	\$ 14,100	\$
Other Income (unemployment, child support, etc.)	\$	\$
Other ⁴⁰⁷ POSITIVE REAL ESTATE	\$ 1,500 - 2,000	\$
Other	\$	\$
TOTAL	\$ 15,600 - 16,100	\$ 0

18. Please enter how much you have in the assets below, and total them in the last row.

ASSET	BORROWER	CO-BORROWER
Checking Account(s)	\$ 2,000	\$
Savings & Money Market Account(s)	\$ 200	\$
Stocks, Bonds & CDs	\$	\$
Retirement Account(s)	\$ 100,000	\$
Home Equity	SAN PEARO \$ 200,000	\$
Other Real Estate Equity	LONG BEACH \$ 150,000	\$
Cars (with no loan payments)	\$ 65,000	\$
Other	PERSONAL LOAN \$ 50,000	\$
TOTAL	\$ 567,200	\$ 0

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

Juanita B. [Signature] 6/19/08 [Signature]
 Borrower Date Co-borrower Date

WaMu Cares

Borrower Assistance Checklist

DON'T FORGET! DID YOU...

- Fully complete all questions?
Remember: If you have a co-borrower, we need his or her information, too.
- Sign and date this form?
- Include copies of your:
 - Checking account statement(s)
 - Savings account statement(s)
 - Income history:
 - If you are self-employed—your past six months' profit-and-loss statements and most recent Federal tax return
 - If you receive regular paychecks—your two most recent pay stubs
- Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

- Fax: 904-886-1328 or 904-886-1329
- Mail: WaMu Home Ownership Preservation,
 7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

LR0096

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!



Wamu

FINANCIAL STATEMENT

Patly Lape (209) 469-6565
Fax (409) 548-2946

NO. 4936 P. 42/42

2022257926

8:58PM

JAN. 14. 2009

Reason for default: Unemployed... Services Loan Number:
Property address: 3622 W. Cubria Drive Sacramento, CA 95818
Do you intend to keep the property? Yes
Are there other liens on the property? No
Borrower Name: LARRY BOND... Social Security Number:
Mailing address (# street, apt.) 717 E. Valued Street Lakeview, CA 95804
Mailing address (city, state, zip)
Total number of persons living at this address: 1
Number of dependents at this address: 0
Home phone: 5162-706-... Work phone: (209) 225-7924
Co-Borrower Name: N/A
Social Security Number:
Mailing address (# street, apt.)
Mailing address (city, state, zip)
Total number of persons living at this address:
Number of dependents at this address:
Home phone:
Work phone:
Have you contacted credit counseling services?
Number of cars you own?
Monthly Income (Borrower)
Monthly Income (Co-Borrower)
Gross Wages \$ 14,200
Gross Wages \$
Unemployment Income \$ 0
Unemployment Income \$
Child Support / Alimony \$ 0
Child Support / Alimony \$
Disability Income \$ 0
Disability Income \$
Rental Income \$ 1,500
Rental Income \$
Other \$
Other \$
Less: Federal & State Tax, FICA \$ (4,300)
Less: Federal & State Tax, FICA \$
Less: Other Deductions (401K, etc.) \$ 0
Less: Other Deductions (401K, etc.) \$
Total \$ 9,900.00
Total \$
Monthly Expenses (All Borrowers)
Assets and Liabilities (All Borrowers)
Other Mortgages, Liens, Rents \$ 4,500.00
Checking Account(s) \$ 2,800.00
Auto Loan(s) \$ 0
Savings / Money Market \$ 5,000.00
Auto Expenses / Insurance \$ 300.00
Stocks, Bonds and CD's \$ N/A
Credit Cards & Installment Loans \$ 0
IRA / Keogh Accounts \$ 100,000
Health Insurance \$ Includes Health Plan
401K / ESOP Accounts \$
Medical \$ 0
Home \$ N/A
Child Care / Child Support / Alimony \$ 0
Other Real Estate \$ N/A
Food / Spending Money \$ 100.00
Cars With No Liens \$ 60,000.00
Water / Sewer / Utilities / Phone \$ 60.00
Other Car(s) \$ 6,500.00
Other \$
Other \$
Total \$ 4,960.00
Total \$
I (we) agree that the financial information provided is an accurate statement of my (our) financial situation. I (we) understand and acknowledge that my (our) signature by the lender of my (our) mortgage loan or my (our) self will be made a part of the financial information provided. My (our) signature(s) below grants the holder of my (our) mortgage the authority to confirm the information I (we) have disclosed in this financial statement to verify that it is accurate by ordering a credit report and to correct my (our) credit report and/or credit counseling representative (if applicable). By signing below, I (we) advise you that I (we) should hereafter agree to a payment plan for my (our) mortgage loan, restructure my (our) mortgage loan, or pay off my (our) mortgage loan in full, by doing so and without the necessity of any further action on my (our) part. I (we) hereby expressly will draw the request for a pay without, in that case, I (we) hereby direct you to take no further action in process (if requested for a workout).
Borrower's Signature: [Signature] Date: APR 4, 2008
Co-Borrower's Signature: Date:
Before mailing, make sure you have signed and dated this form. Include copies of your two most recent pay stubs, and bank statements of your checking and/or savings account. If you are self-employed, attach a copy of the past six-month's profit and loss statement along with your most recent Federal Tax returns.

Fax this completed form and the documents listed on the back to Patly Lape (469) 548-2946. For further assistance with Wamu's FORECLOSURE PREVENTION options, please call or email me at: (01:54:5)

LR0097



Washington Mutual

FAX COVER SHEET

DATE: July 25, 2008

TO: L Richardson

**PHONE
NUMBER:**

FAX NUMBER: 202-347-3046

FROM Oriska Haywood

**PHONE
NUMBER:** (866) 923-8937 ext. 

FAX NUMBER: (904)732-8380

PAGES: 13 including cover sheet
RE: Washington Mutual Bank
Modification Agreement

LR0098

WaMu®

JULY 15, 2008

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Via FEDEX

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.

RE: Washington Mutual Loan No. [REDACTED]
Property Address: **3622 W CURTIS DRIVE**
SACRAMENTO, CALIFORNIA 95818

Dear LAURA RICHARDSON

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until it has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents **in black ink, in the presence of a notary** and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.

Along with the signed Agreement, you must also send a **certified check or cashier's check** in the amount of \$ **0.00** . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before **JULY 30, 2008**

WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

- clear title is not confirmed to the satisfaction of the lender;
- the mortgage insurer does not approve; or
- there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be \$ **4,267.58** . Your first payment including taxes and insurance (if applicable) is due **SEPTEMBER 1, 2008** , the total payment amount is \$ **4,352.32** . This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual Bank, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMTS

PREPARED BY:
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256
ATTN: LMTS

Tax Parcel No. []

Loan N []

SPACE ABOVE THIS LINE FOR RECORDER'S USE

**LOAN MODIFICATION AGREEMENT
PROVIDING FOR DEFERRED PAYMENT OF ARREARS
AND FIXED RATE**

This Loan Modification Agreement ("Agreement") is effective this 1ST day of **AUGUST, 2008**, ("Effective Date") between **LAURA RICHARDSON, AN UNMARRIED WOMAN**

(hereinafter, "the Borrower"), and
Washington Mutual Bank

(the "Trust"), the note holder and mortgagee c/o Washington Mutual Bank. Together, the Borrower and the Trust are referred to herein as "the Parties".

RECITALS

The Parties enter into this Agreement with reference to the following stipulated facts:

A. On **01/04/2007**, Borrower purchased, re-financed or otherwise obtained an interest in a certain real property in **SACRAMENTO** County, **CALIFORNIA**. In connection with the acquisition of the real property the Borrower delivered a certain promissory note dated **01/04/2007**, in the original principal amount of \$ **535,001.00** ("Note").

[REDACTED]

B. The Note was and is secured by a deed of trust, mortgage, applicable riders, addenda or other security instrument ("Security Instrument"), dated 01/04/2007, and recorded 01/10/2007, in Book or Liber 20070110, Page(s) 1818 in the official records of SACRAMENTO County as a lien against the real property described in the Security Instrument, and located at 3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818 (the "Subject Property"), and is more particularly described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

TAX ID #: [REDACTED]

C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any fee estate therein, nor the rents, income and profits of the Subject Property as may be described in the Security Instrument, except as set forth in these recitals.

D. Borrower has failed to make one or more payments on the Note before expiration of the applicable grace period. Borrower has requested that the terms of the Note and Security Instrument be modified. The Parties have agreed to do pursuant to the terms and conditions stated in this Agreement.

AGREEMENT

NOW, THEREFORE, In consideration of the mutual promises and agreements exchanged, the Parties hereto agree as follows:

1. **Incorporation of Recitals.** The Recitals are an integral part of this Agreement and are incorporated by reference herein.
2. **Unpaid Principal Balance.** The Parties agree that the unpaid principal balance of the Note and Security Instrument prior to signing this Agreement was \$ 533,455.31 ("Unpaid Principal Balance.")

3. **Capitalization.** The Borrower acknowledges that interest on the Unpaid Principal Balance has accrued but has not been paid and the Trust, or the servicer on behalf of the Trust, has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect the interest of the Note holder or mortgagee and that such accrued and unpaid interest, costs and expenses in the total amount of \$ **63,875.45** (the "Capitalized Amount") has been added to the indebtedness under the terms of the Note and Security Instrument, as of **08/01/2008**. The Capitalized Amount shall be due and payable on the Maturity Date.

4. **Modified Principal Balance.** When payments resume on **09/01/2008**, the new balance due on the loan will be \$ **597,330.76** ("Modified Principal Balance"), which consists of \$ **533,455.31** plus \$ **63,875.45**. The Borrower does not have any defenses, offsets or counterclaims to the Modified Principal Balance.

5. **Reamortization.** The Modified Principal Balance will be reamortized over **480** months.

6. **Interest Rate.** Currently the interest rate is **8.800** %. The interest rate is hereby modified and fixed to **8.254** % ("Modified Interest Rate"). Therefore, Borrower will pay the Modified Interest Rate on the Modified Principal Balance each month until the Modified Principal Balance, interest, and any other amounts due under the Note, Security Instrument, or this Agreement are paid in full.

7. **Monthly Payments.** Beginning with the payment due on **09/01/2008** the Borrower promises to pay monthly payments in the amount of \$ **4,267.58** and each month thereafter pursuant to this Agreement.

8. **Maturity Date.** The maturity date under the Note and Security Instrument remain unchanged. Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due and owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.

9. **Delivery of Payments.** The Borrower promises to make the periodic Monthly Payments described in this Agreement and any other amounts due under the Note and Security Instrument, to the order of Washington Mutual Bank. Borrower(s) shall make the Monthly Payments described herein as follows, or at such other place that Washington Mutual may designate:

Washington Mutual Bank
7301 Baymeadows Way
Jacksonville, FL 32256



10. Acceleration Upon Unauthorized Transfer. If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.

11. Effect of this Agreement. Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.

12. No Release. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.

13. Warranties. Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.

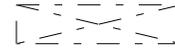
14. Further Assurances. Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.



15. Acknowledgment by Borrower. As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor-in-interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.

16. Bankruptcy Considerations. Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]



**RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK**

NOTICE OF NO ORAL AGREEMENTS

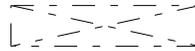
THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

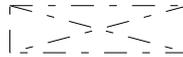
Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower _____ Date _____
LAURA RICHARDSON

Borrower _____ Date _____



10. **Acceleration Upon Unauthorized Transfer.** If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.
11. **Effect of this Agreement.** Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.
12. **No Release.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.
13. **Warranties.** Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.
14. **Further Assurances.** Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.



15. **Acknowledgment by Borrower.** As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor-in-interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.

16. **Bankruptcy Considerations.** Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]



RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower _____ Date
LAURA RICHARDSON

Borrower _____ Date

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK



ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of
WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

LAURA RICHARDSON

_____ Date

_____ Date

_____ Date

_____ Date

_____ Date

_____ Date

As noted in two statements this week, due multiple (Job Changes, Divorce, Illness/Death) campaigns can come with great personal sacrifice and financial strain.

It is unfortunate, four days before this election that my opponent has chosen to politicize and trivialize a personal housing crisis of two personal properties that are current and the third is being challenged by my lender questioning the validity of the sale.

My opponent has run over eight times, losing consistently while continuing to amass large amounts of debt to himself and others. Public records indicate my opponent has made 67 personals from 1996 to the present. My opponent's current outstanding debt record is as follows.

01-02	Election Cycle	\$132,895
05-06	Election Cycle	\$251,504
	(Candidate Loan)	\$59,652
07-08	Election Cycle	
	Self Loans	\$176,150.21
	Debt to others	\$115,696.69

As I have noted California is #2 in the nation in foreclosures and LA/Long Beach area san over 38,000 dreams destroyed.

I challenge my opponents and the press to stop stalking individuals and engage in serious discussion about the issues. Wee are losing men and women in a war in Iraq, Gas has escalated to \$4.00 in the U.S. and \$1.30 in Iraq while Americans suffer and the Governor proposes 10% cut to education.

As the 37th CD I have served effectively by my 100% committee record and 93% voting record and millions for needed district projects.

**UNITED STATES HOUSE OF REPRESENTATIVES
CALENDAR YEAR 2008 FINANCIAL DISCLOSURE STATEMENT**

Form A
For use by Members, officers, and employees

Name: **LAURA RICHARDSON**

Daytime Telephone: **202-225-7924**

Filer Status	<input checked="" type="checkbox"/> Member of the U.S. House of Representatives	State: CALIFORNIA	<input type="checkbox"/> Officer or Employee
Report Type	<input checked="" type="checkbox"/> Annual (May 15)	District: 37th	Employing Office: _____
	<input type="checkbox"/> Amendment		Termination Date: _____
			<input type="checkbox"/> Termination

A \$200 penalty shall be assessed against anyone who files more than 30 days late.

HAND DELIVERED
LEGISLATIVE RESOURCE CENTER
2008 MAY 15 PM 4:33
U.S. HOUSE OF REPRESENTATIVES

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$335 and not otherwise exempt)? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$335 from one source)? If yes, complete and attach Schedule VII.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? If yes, complete and attach Schedule VIII.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.	

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Standards of Official Conduct.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Name LAUREA REISSERSON

Page ___ of ___

BLOCK A
Asset and/or Income Source

Identify (a) each asset held for investment or production of income with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other asset or source of income which generated more than \$200 in "unearned" income during the year. For rental property or land, provide a complete address. Provide full names of stocks and mutual funds (do not use ticker symbols). For all IRAs and other retirement plans (such as 401(k) plans) that are self-directed (i.e., plans in which you have the power, even if not exercised, to select the specific investments), provide the value and income information on each asset in the account that exceeds the reporting threshold. For retirement plans that are not self-directed, name the institution holding the account and its value at the end of the reporting period. For an active business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A. For additional information, see the instruction booklet.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by you or your spouse's child, parent, or sibling; any deposits totaling \$5,000 or less in personal savings accounts; any financial interest in or income derived from U.S. Government retirement programs.

If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC) or is jointly held (JT), in the optional column on the far left.

BLOCK B
Value of Asset

Indicate value of asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used.

If an asset was sold during the reporting year and is included only because it generated income, the value should be "None."

A	None
B	\$1 - \$1,000
C	\$1,001 - \$15,000
D	\$15,001 - \$50,000
E	\$50,001 - \$100,000
F	\$100,001 - \$250,000
G	\$250,001 - \$500,000
H	\$500,001 - \$1,000,000
I	\$1,000,001 - \$5,000,000
J	\$5,000,001 - \$25,000,000
K	\$25,000,001 - \$50,000,000
L	Over \$50,000,000

BLOCK C
Type of Income

Check all columns that apply. For retirement plans or accounts that do not allow you to choose specific investments, you may write "NA." For all other assets including all IRAs, indicate the type of income by checking the appropriate box below. Dividends and interest, even if reinvested, should be listed as income. Check "None" if asset did not generate any income during calendar year.

NONE
DIVIDENDS
RENT
INTEREST
CAPITAL GAINS
EXCEPTED/BLIND TRUST
Other Type of Income (Specify: For Example, Partnership Income or Farm Income)

BLOCK D
Amount of Income

For retirement plans or accounts that do not allow you to choose specific investments, you may write "NA" for income. For all other assets, including all IRAs, indicate the category of income by checking the appropriate box below. Dividends and interest, even if reinvested, should be listed as income. Check "None" if no income was earned or generated.

I	None
II	\$1 - \$200
III	\$201 - \$1,000
IV	\$1,001 - \$2,500
V	\$2,501 - \$5,000
VI	\$5,001 - \$15,000
VII	\$15,001 - \$50,000
VIII	\$50,001 - \$100,000
IX	\$100,001 - \$1,000,000
X	\$1,000,001 - \$5,000,000
XI	Over \$5,000,000

BLOCK E
Transaction

Indicate if the asset had purchases (P), sales (S), or exchanges (E) exceeding \$1000 in reporting year.

If only a portion of an asset is sold, please indicate as follows:
(S) (partial)
See below for example.
P,
S,
E

SP	DC	JT	Asset and/or Income Source	A	B	C	D	E	F	G	H	I	J	K	L	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	Other Type of Income	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	Transaction
			Examples: Mega Corp. Stock																														S (partial)	
			Simon & Schuster																															
			1st Bank of Paducah, KY Accounts																															
			NATIONWIDE RETIREMENT SAVINGS			X																												
			XEDOX SAVINGS PLAN				X																											
			XEDOX RETIREMENT ACCOUNT					X																										
			XEDOX TRANSITIONAL RETIREMENT ACCOUNT			X																												
			NOT SELF DIRECTED																															

For additional assets and unearned income, use next page.

SCHEDULE V— LIABILITIES

Name LARRY

RICHARDSON

Page ___ of ___

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. Exclude: Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded \$10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability																
			B \$10,001-\$15,000	C \$15,001-\$50,000	D \$50,001-\$100,000	E \$100,001-\$250,000	F \$250,001-\$500,000	G \$500,001-\$1,000,000	H \$1,000,001-\$5,000,000	I \$5,000,001-\$25,000,000	J \$25,000,001-\$50,000,000	K Over \$50,000,000							
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X													
	N/A																		

SCHEDULE VI— GIFTS

Report the source, a brief description, and the value of all gifts totaling more than \$335 received by you, your spouse, or a dependent child from any source during the year. Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of \$134 or less need not be added towards the \$335 disclosure threshold. Note: The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	\$345
N/A		

Use additional sheets if more space is required.

SCHEDULE VIII—POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any non profit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

Name LARRY BARRERSON	Page ___ of ___
-----------------------------	-----------------

Position	Name of Organization
ADVISORY BOARD	UNCOMPENSATED
ADVISORY BOARD	UNCOMPENSATED
	ACADEMY UP ROE
	MILLER'S CHILDREN'S HOSPITAL
	CA

SCHEDULE IX—AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1987	XEROX CORPORATION	CONTINUATION OF RETIREMENT PLAN THAT I NO LONGER CONTRIBUTE TO.
1/2001	STATE OF CALIFORNIA	CONTINUATION OF RETIREMENT PLAN THAT I NO LONGER CONTRIBUTE TO.

Use additional sheets if more space is required.

UNITED STATES HOUSE OF REPRESENTATIVES
2008 FINANCIAL DISCLOSURE STATEMENT
 For 2007 Calendar Year Reporting Period

Form A
 For use by Members, officers, and employees

Laura Richardson

(Full Name)

562-706-1111
 (Daytime Telephone)

Filer Status	<input checked="" type="checkbox"/> Member of the U.S. House of Representatives	State: PENNSYLVANIA District: 57	<input type="checkbox"/> Officer or Employee	Employing Office:
Report Type	<input checked="" type="checkbox"/> Annual (May 15)	<input type="checkbox"/> Amendment	<input type="checkbox"/> Termination	Termination Date:

A \$200 penalty shall be assessed against anyone who files more than 30 days late.

NO
 2008 MAY 19 AM 9:54
 (Office Use Only) T.V.C.

HAND DELIVERED
 HOUSE RESOURCE CENTER

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$305 from one source)? If yes, complete and attach Schedule VII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? If yes, complete and attach Schedule VIII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.	

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

SCHEDULE V — LIABILITIES

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded \$10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability												
			B \$1,001-\$15,000	C \$15,001-\$50,000	D \$50,001-\$100,000	E \$100,001-\$250,000	F \$250,001-\$500,000	G \$500,001-\$1,000,000	H \$1,000,001-\$5,000,000	I \$5,000,001-\$25,000,000	J \$25,000,001-\$50,000,000	K Over \$50,000,000			
Example:	First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X									
	N/A														

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totaling more than \$305 received by you, your spouse, or a dependent child from any source during the year. **Exclude:** Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of \$122 or less need not be added towards the \$305 disclosure threshold. **Note:** The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	\$325
NONE		

Use additional sheets if more space is required.

SCHEDULE VIII—POSITIONS

Name **LAURA RICHMONDSON** Page **6** of **6**

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any non profit organization, any labor organization, or any educational or other institution other than the United States.
 Exclude: Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities; and positions solely of an honorary nature.

Position	Name of Organization
N/A	

SCHEDULE IX—AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1989	YVON CORPORATION	continuation of Retirement Plan. I no longer contribute to the Plan
1/2001	State of California	continuation of Retirement Plan. I no longer contribute to the Plan.

Use additional sheets if more space is required.

**UNITED STATES HOUSE OF REPRESENTATIVES
FINANCIAL DISCLOSURE STATEMENT**

Period Covered: January 1, 2007 - December 31, 2007

FORM B
For use by candidates
and new employees

HAND DELIVERED

RESOURCE CENTER

2008 FEB 22 PM 4: 25

U.S. HOUSE OF REPRESENTATIVES
(Office Use Only)

LAURA RICHARDSON P.O. BOX 50080 (Mailing Address)		(Full Name)	
LONG BEACH, CALIFORNIA 90815 State: CALIFORNIA District: 57		Daytime Telephone: 568-7061 STATE TO, 2007 AUGUST 21, 2007	
Filer Status <input checked="" type="checkbox"/> Candidate for the House of Representatives <input type="checkbox"/> New officer or employee	Employing Office:	Check if Amendment	A \$200 penalty shall be assessed against anybody who files more than 30 days late.

In all sections, please type or print clearly in black ink.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	IV. Did you hold any reportable positions on or before the date of filing in the current calendar year or in the prior two years? If yes, complete and attach Schedule IV.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
II. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule II.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	V. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule V.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
III. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule III.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VI. Did you receive compensation of more than \$5,000 from a single source in the two prior years? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or a dependent child? (See Instructions, page 8.)

Yes No

EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?

Yes No

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, § 104 and 18 U.S.C. § 1001).

Certification I CERTIFY that the statements I have made on this form and all attached schedules are true, complete and correct to the best of my knowledge and belief.	Signature of Reporting Individual 	Date (Month, Day, Year) February 15, 2008
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SCHEDULE III — LIABILITIES

Name **Laura Richardson** Page **4** of **5**

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the reporting period. **Exclude:** Any mortgage on your personal residence (unless there is rental income); loans secured by automobiles; household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the previous calendar year exceeded \$10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability														
			B \$10,001 — \$15,000	C \$15,001 — \$50,000	D \$50,001 — \$100,000	E \$100,001 — \$250,000	F \$250,001 — \$500,000	G \$500,001 — \$1,000,000	H \$1,000,001 — \$5,000,000	I \$5,000,001 — \$25,000,000	J \$25,000,001 — \$50,000,000	K Over \$50,000,000					
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main Street, Dover, Del.				X											
	N/A																

SCHEDULE IV — POSITIONS

Report all positions, compensated or uncompensated, held on or before the date of filing during the current calendar year and in the two prior years as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States. **Exclude:** Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
N/A	(See Schedule I)

Use additional sheets if more space is required.

SCHEDULE V - AGREEMENTS

Name **LAURA EICHARSON**

Page **5** of **5**

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1/87	XEROX CORPORATION	Continuation of Retirement Plan. I no longer contribute to the plan
1/2001	STATE OF CALIFORNIA	Continuation of Retirement Plan. I NO LONGER CONTRIBUTE TO THE PLAN.

SCHEDULE VI - COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE

Report sources of such compensation received by you or your business affiliation for services provided directly by you during the two prior years. This includes the names of clients and customers of any corporation, firm, partnership, or other business enterprise, or any nonprofit organization if you directly provided the services generating a fee or payment of more than \$5,000. Exclude: Payments by the U.S. Government and any information considered confidential as a result of a privileged relationship recognized by law. Do not repeat information listed on Schedule I.

Source (Name and Address)	Brief Description of Duties
Example: Doe Jones & Smith, Hometown, Homestate N/A (See Schedule I)	Accounting services

UNITED STATES HOUSE OF REPRESENTATIVES
2008 FINANCIAL DISCLOSURE STATEMENT
 For 2007 Calendar Year Reporting Period

Form A
 For use by Members, officers, and employees

HAND DELIVERED

LEGISLATIVE RESOURCE CENTER

2008 JUN 13 AM 11:16

J.S. MOISE USE ONLY
 U.S. HOUSE OF REPRESENTATIVES

A \$200 penalty shall be assessed against anyone who files more than 30 days late.

LARBA RICHARDSON (Full Name)
 202-225-7924 (Daytime Telephone)

Filer Status: Member of the U.S. House of Representatives
 State: CALIFORNIA District: 5TH
 Report Type: Annual (May 15) Amendment
 Officer or Employee: Officer or Employee
 Employing Office: _____ Termination Date: _____
 Termination: Termination

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$305 from one source)? If yes, complete and attach Schedule VII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? If yes, complete and attach Schedule VIII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.	

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TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?
 Yes No

EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?
 Yes No

UNITED STATES HOUSE OF REPRESENTATIVES
2008 FINANCIAL DISCLOSURE STATEMENT
 For 2007 Calendar Year Reporting Period

Form A
 For use by Members, officers, and employees

HAND DELIVERED

LEGISLATIVE RESOURCE CENTER

2008 JUN 27 AM 10: 34

(Office Use Only)

Laura Richardson
 (Full Name)

202-225-7924
 (Daytime Telephone)

Filer Status	<input checked="" type="checkbox"/> Member of the U.S. House of Representatives	State: CALIFORNIA	Officer or Employee	<input type="checkbox"/>	Employing Office:	
Report Type	<input type="checkbox"/> Annual (May 15)	District: 5TH	Amendment	<input checked="" type="checkbox"/>	Termination Date:	
					Termination	

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LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

LR0139

CSOC.RICH.006459

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

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MERCURY NEWS
(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house

The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

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6 ACTION NEWS, KSBY

(Location: San Luis Obispo, CA)

Ethics office investigates Rep. Richardson's house

Associated Press

LOS ANGELES (AP) - House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

Information from: Los Angeles Times, <http://www.latimes.com>

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PRESS TELEGRAM

U.S. Rep. Laura Richardson's home subject of House ethics probe

From the Associated Press

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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DAILY BREEZE

U.S. Rep. Laura Richardson subject of House ethics probe

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THE HILL

50 Most Beautiful 2009 - Top 40 (Flash version)

See Seng Peng:

<http://thehill.com/cover-stories/50-most-beautiful-2009---top-40-2009-07-28.html>

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THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE

Theo Douglas Wed.

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.

"The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists," Gottlieb writes.

"Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson."

Richardson (D-umbfounded) also declined to comment.

"We can't comment on conversations involving others that we haven't been a part of," Richardson's press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood—also home to other lawmakers—and it "became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure," Gottlieb writes.

"The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman."

Lest you forget, Gottlieb notes: "Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected

to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.”

We’ll see what comes of this investigation.

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CBS 13, Sacramento

Ethics Office Looking At Congresswoman's Sac Home

House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

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PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe

By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer)A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls. An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

john.canalis@presstelegram.com, 562-499-1273

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DAILY BREEZE

Richardson's Sacramento home subject of House ethics probe

By John Canalis Staff Writer

U.S. Rep. Laura Richardson A Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the Democratic lawmaker, the Los Angeles Times reported Wednesday.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached for comment Wednesday and Richardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richardson said: "I cannot speak to the conversations described in the L.A. Times article, in which I did not participate.

"For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times. Richardson, who represents Carson, bought the home for \$535,000 in 2007 while she served in the Assembly. In the summer of that year, she won a special election to replace Rep. Juanita Millender McDonald following the congresswoman's death.

After moving to Washington, Richardson lost the property in a 2008 foreclosure sale while owing \$9,000 in back property taxes. The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale,

Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it. York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Brathwaite Burke.

Richardson also owns homes in Long Beach, where she previously served as a councilwoman, and San Pedro. She has missed payments on those properties six times.

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THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE

Theo Douglas

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.

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“The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson’s house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.”

Lest you forget, Gottlieb notes: “Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.”

We’ll see what comes of this investigation.

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ROLL CALL

There Goes the Neighborhood.

Pity Rep. Laura Richardson’s Sacramento neighbors. They’ve had to live with the California Democrat’s neglected, foreclosed-upon home (rats and peeling paint and weeds, oh my!) and finally resorted to mowing the lawn themselves — and now, according to an L.A. Times story, they’re being interviewed by Congressional ethics officials.

The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they’ve spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they’ve spent \$160 having their gardener and neighborhood kids maintain Richardson’s lawn.

In addition to questioning neighbors, investigators have contacted the investor who bought the home when it was in foreclosure (the court later returned it to the Congresswoman). If the ethics office thinks it’s a serious enough matter, it can refer it to the Committee on Standards of Official Conduct for further action.

In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, “For more than a year now, I have endured the same

LR0148

personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact.”

The house has been an ongoing saga for the Golden State Democrat. Foreclosure aside, Richardson has owed back taxes on the property, and the city of Sacramento has declared it to be a “public nuisance” and “blighted” on separate occasions, the paper notes.

This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

13 Democrats Facing Probes As Recess Begins

By Beth Sussman

As Congress heads into its summer recess, some members have more worries to take home with them than others.

According to Citizens for Responsibility and Ethics in Washington, 17 representatives and senators are known to currently be under investigation for breaking ethical standards. Of those under investigation, 13 are Democratic members and four are Republican members.

Charges range from steering earmarked funds toward associates to tax evasion to receiving preferential mortgage rates.

The House Committee on Standards of Official Conduct does not release information regarding which members are under investigation, but a July committee report stated that 26 investigations had been underway since the beginning of the 111th Congress, 11 of which were carried over from the 110th Congress and 15 of which began this Congress. Four investigations had been resolved in that time period. A Senate Ethics Committee official couldn't be reached for comment.

According to CREW's records, the lawmakers currently under investigation are: Rep. Sanford Bishop, D-Ga., Sen. Roland Burris, D-Ill., Sen. Kent Conrad, D-N.D., Sen. Chris Dodd, D-Conn., Rep. Jesse Jackson, D-Ill., Rep. Jerry Lewis, R-Calif., Sen. Robert Menendez, D-N.J., Rep. Gary Miller, R-Calif., Rep. Allan Mollohan, D-W.Va., Rep. Timothy Murphy, R-Pa., Rep. John Murtha, D-Pa., Rep. Charles Rangel, D-N.Y., Rep. Laura Richardson, D-Calif., Rep. Linda Sanchez, D-Calif., Rep. Loretta Sanchez, D-Calif., Rep. Pete Visclosky, D-Ind., Rep. Don Young, R-Alaska.

Last week, the Los Angeles Times reported that Richardson is under investigation by the Office of Congressional Ethics in relation to a home she owned in Sacramento that was in foreclosure.

So should the public wonder if Democrats as a part are more ethically challenged than Republicans at this point? CREW spokeswoman Naomi Seligman doesn't think so. She says more Democrats than Republicans are under investigation because more Democrats are in Congress right now.

"I don't think it indicates anything for the parties," Seligman said. "It takes power to abuse it. It's the cycle of things here."

Craig Holman, legislative representative for watchdog group Public Citizen, said it is typical that the majority party would be dealing with more ethics questions.

"A lot of the money and influence peddling is going to flow disproportionately towards Democrats," Holman said.

Holman is impressed with California Democrat Speaker Nancy Pelosi's leadership efforts on ethics reform despite the number of Democrats who are under investigation, saying she "has done a phenomenal job when it comes to passing the strictest ethics rules that we've seen on Capitol Hill."

COMPTON BULLETIN

Ethics office investigates Richardson's housing woes

From staff and wire reports

LOS ANGELES—House ethics officials are investigating the Sacramento home that Rep. Laura Richardson, D-Calif., temporarily lost to foreclosure last year.

The Los Angeles Times reported last week that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

.....

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE MCKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento's south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

LR0153

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. "I can't discuss the terms," he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

PRESS TELEGRAM—The Canalis Report

New York Times visits Laura Richardson's Sacramento home

By John Canalis on August 18, 2009 9:52 PM | [Permalink](#) | [Comments \(0\)](#)

The New York Times examined the Congressional ethics inquiry into U.S. Rep. Laura Richardson's Sacramento home in today's edition.

There's not too much new in the piece for Long Beach readers, but the article does say work on improving the home, which neighbors had described as dilapidated, began earlier this month.

A nice green lawn now replaces the old overgrown and dying patch out front, according to the newspaper of record.

Richardson, a former member of the state Assembly and Long Beach councilwoman for the 6th District, declined to comment, and a spokesman also refused to answer several questions, according to the report. However, the spokesman did say previous reports on the house were inaccurate, biased and partisan.

Richardson had lost the home in foreclosure a couple of years ago, but managed to win it back from her lender, Washington Mutual, after a man bought it auction. The Office of Congressional Ethics, which has made inquiries into the sale of the home, told The Times it doesn't comment on ongoing matters.

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The District Weekly

**NY TIMES WEIGHS IN ON REP. RICHARDSON'S "NEGLECTED"
SACRAMENTO HOUSE**

Theo Douglas

There's not much new here for those of us who have followed the tale of Congresswoman Laura Richardson's (D-epressing) frequently bedraggled Sacramento house—which went into foreclosure and was resold before Richardson somehow wangled it back; and which recently has drawn the attention of the Office of Congressional Ethics.

Monday's New York Times story on the matter has, however, a Richardson photo which I haven't seen—and a new denial. This one's from Richardson spokesman Michael Eagle.

In a written statement issued on the congresswoman's behalf, Eagle pronounced the condition of reports on her Sacramento home—the souvenir of her brief time as a California State Assemblywoman—"personal, biased, partisan and in some cases deliberately inaccurate."

.....

THE DISTRICT WEEKLY

WANNA ASK LAURA ABOUT THAT HOUSE ... OR ANYTHING ELSE?

Dave Wielenga

Laura Richardson, already the subject of a congressional ethics investigation (and a come-lately story about it in today's New York Times), is most recently the topic of a blog post by the Press-Telegram's John Canalis—who just reported that Long Beach's controversial congresswoman is in town today. She's scheduled for a tour of General Dynamics/Gulfstream at 1 p.m. The business is located at 4150 Donald Douglas Drive, in case you want to try to catch her.

And, if you miss Richardson there, she's also supposed to be at a Boeing C-17 labor rally, Thursday at 2:45 p.m., outside the Boeing Fitness Center, 2019 E. Wardlow Road.

LR0156

CSOC.RICH.006476

From: mjttelevision
Sent: Saturday, November 01, 2008 8:50 PM
To: Parker, Kimberly; matt.chikl@hutchinson.com; Hutchinson, Ted
Subject: San Jose Mercury News - AP Story (extended).

Report: Richardson up to date on house loans

The Associated Press

Article Launched: 11/01/2008 10:12:26 AM PDT

LONG BEACH, Calif.—Rep. Laura Richardson said she has paid up the delinquent home loans that made her the target of embarrassing national headlines.

"Everything is currently in order and has been resolved," the Democrat said during a meeting Friday with a reporter and editor from the Long Beach Press-Telegram.

Richardson, who is up for re-election on Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice.

Richardson said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

Richardson also had been issued multiple defaults on her homes in Long Beach and the neighboring Los Angeles port community of San Pedro. Five of those occurred as Richardson was using \$177,500 of her own money to finance her political career.

Richardson's 37th Congressional District includes parts of South Central Los Angeles, Carson, Compton and most of Long Beach.

Earlier this year, the Press-Telegram reported that she had failed to pay car repair bills for years and had leased the priciest car in the House at taxpayers' expense.

On Friday, the congresswoman produced payment stubs and bank statements. She said she modified loans for all three of her homes without a reduction in interest or principal, and also is current on the payments for a leased apartment in Washington, D.C.

Richardson also managed to lower the lease on her government car from \$1,299 a month to \$774.

Richardson said she takes responsibility for "personal mistakes."

"What I didn't do is take care of myself and take care of my issues," she said.

However, Richardson also noted several costly changes in her life, including a divorce, changing jobs four times, and financing seven political races.

Richardson went from Long Beach City Council to the state Assembly in 2006 and a year later won the congressional seat formerly held by the late Juanita Millender-McDonald.

Information from: Press-Telegram, <http://www.presstelegram.com>

From: Marshall, Jr., William
Sent: Thursday, October 23, 2008 5:22 PM
To: Chiller, Matt; Parker, Kimberly
Subject: Long Beach City College Viking News for Oct. 23, 2008.

www.lbccvikingnews.com

Candidates for 37th District spar over the issues

Ricklyn Hukriede

Issue date: 10/23/08 Section: [News](#)

The Political Science Student Association, a non-partisan club at LBCC, hosted an informal debate for the candidates running for the 37th Congressional District on Thursday, Oct. 9. The District consists of the inland sections of Long Beach, Carson, Compton and Signal Hill.

Present at the debate were write-in Democratic candidate Peter Mathews, a political science professor at Cypress College, Lee Davis, a publisher and Long Beach Resident and Republican write-in candidate June Pouesi, the director of a Samoan Affairs council in Carson. Also participating in the debate was the incumbent Democratic congresswoman, Laura Richardson. Nick Dibs, an Independent, was unable to attend the debate. He is on the ballot with Richardson.

The four candidates came prepared to introduce themselves and their platforms, and topics ranged from education to personal trials and experiences.

"I want free education for community college and California State University students," Mathews said, while claiming that Richardson voted for the opposite.

Richardson said nothing to the contrary. When Richardson addressed the standing room only crowd in room 303C in the LAC's B building, she tended to stick to her agenda.

"I'm one of the youngest persons in congress," she told the group. She also talked about her struggles growing up and while attending UCLA.

Next to address the group was Pouesi, who appeared to be confident in her remarks. "The people need a public servant. A person who serves from the



Media
Credit:
[Matt](#)

[Robinson](#)

[\[Click to
enlarge\]](#)



Media
Credit:
[Matt](#)

[Robinson](#)

[\[Click to
enlarge\]](#)

heart," she said.

After Pouesi spoke for the three-minute allotment, Davis spoke of her qualifications of being in publishing for 20 years and understanding the community's needs. She attacked Richardson by saying she is "a liar and cheat" while adding that she has a lawsuit against Richardson that's on appeal. She didn't elaborate on the lawsuit's details.

The informal debate became quickly heated when Mathews questioned Richardson's ability to manage her own personal finances.

"Why do we want someone representing our district that is vulnerable to taking bribes," Mathews said, while showing the audience the public record of Richardson's mortgage defaults.

"This is not about my personal finances, but I want to say that my finances are in a positive situation right now," Richardson responded to Mathews' accusation. "We are here to discuss the national situation," she said.

Davis interrupted by pointing out that there is something wrong when our congresswoman will not comment on her public record.

After the debate ended, Nicole Santiago, a broadcasting major, said, "I really don't want to see Richardson re-elected and the fact that she didn't answer the questions about the status of her home confirmed my feeling."

There are no scheduled debates for the 37th Congressional District according to William Marshall, Richardson's press release manager. However, the general election is schedule to be held on Nov. 4.

William Marshall, Jr.
Communications Director
U.S. Rep. Laura Richardson
37th Congressional District of California
202/225.7924 Office
202/225.7926 Fax
202/641- Cell
william.marshall

From: Marshall, Jr., William
Sent: Thursday, October 16, 2008 2:12 PM
To: Parker, Kimberly; Hutchinson, Ted; Chiller, Matt; Hernandez, Rosa (Rep. Richardson)
Subject: "Seats In Congress Contested" - The Downtown Gazette (Long Beach)

Seats In Congress Contested

published Oct. 16, 2008

 **By Kurt Helin**
Editor

Conventional political wisdom is that the two Congressional seats representing the Long Beach are "safe" — meaning Democrat Laura Richardson in the 37th and Republican Dana Rohrabacher in cannot be beat come November.

But these are unconventional political times, and both candidates seeking re-election face a confident group of challengers.

Rohrabacher's 46th District covers large parts of East Long Beach — every part of the city east of Avenue and Recreation Park, as well as Belmont Shore and a strip along the coast of the city. That combined with a large swath of northern Orange County as well as the Palos Verdes Peninsula.

It's a largely Republican area, but former Huntington Beach mayor and Democrat Debbie Cook told Rohrabacher is nervous running against her in this political climate. She said that he is vulnerable

"We have an awful lot of Republicans calling us every day offering to help, to send us money," Cook

Over in the 37th District — which covers the majority of Long Beach, everything not in the 46th — two names appear on the ballot: Democrat Laura Richardson and independent Nick Dibs. However, people are trying to beat Richardson as a write-in candidate: Democrats Lee Davis and Peter Mathews and Republican June Pouesi.

"We need a Congressman who is focused on the district," Mathews said, referring to Richardson, need a representative who is not so encumbered."

In both races, it is the current national economic crisis is front and center— and opponents are trying to attack the incumbents' votes.

Rohrabacher voted against the recently passed \$700 billion bailout plan for Wall Street.

"It's unconscionable that the Congress was unfairly forced into a 'take it or leave it' approach on filled with political payoffs in order to sway enough votes to rush it through at the end of session," Rohrabacher said. "Viable alternatives that did not require an enormous expansion of government

taxpayers to shoulder the \$700 billion cost of Wall Street's irresponsibility were not permitted to be introduced or debated as part of the process...

"The bottom line is this bill takes money from people who acted responsibly and gives it to those who acted irresponsibly and that is not only unfair, but will lead to serious long term economic consequences

Cook said that inaction on this bill would have made the crisis worse.

"Unfortunately it was just too critical to do nothing," Cook said. "Just doing nothing seemed like going into the trap of other nations like Japan or our country after the (stock market) crash of 1929."

Over in the 37th District, Richardson voted for the bailout package along with the majority of her Democratic colleagues in the House. Her opponents have jumped on this.

Mathews said that Richardson took money from financial industry lobbyists and then voted for a bailout package that supported the bankers and left the taxpayers holding the bag. He said most of that money should have been focused on loans and steps to help small business owners and homeowners.

Dibs went further.

"My opponent voted for the bailout of Wall Street thieves," Dibs said. "These are people who mark the banking system... and Richardson voted for tax dollars to bail them out."

The Carson-based Republican Pouesi says that she would have opposed the bailout as well.

At a recent forum at Long Beach City College (and in subsequent interviews) the candidates opposing Richardson have questioned her judgment in the wake of having late payments and a foreclosure on her homes early in the summer.

Davis said that she had also experienced foreclosure but the lessons learned there would have helped her make better decisions on bills than Richardson did.

In all the races, the challengers are working to stand out on other issues as well.

Dibs said that as an independent, he is the one candidate who is not beholden to special interests and would stand up for the needs of the common man in congress and work to overhaul a corrupt system.

"The few are profiting at the expense of the many, whether you are talking about the war in Iraq or the financial crisis or many other areas," Dibs said. "The status quo is what got us to this point. If people don't like the status quo they should vote for Laura Richardson. But if they don't, I'm the person who can make the changes."

Mathews, who came in second to Richardson in the primary — 57 percentage points behind — said Richardson has not worked hard enough on health care issues or to end the war in Iraq.

"She voted for \$50 billion to give to George Bush to continue the war in Iraq without a timetable to get the troops out," Mathews said.

Richardson was unavailable for an interview.

In the 46th District, Cook is trying to make the case that she understands the district and its needs

19-year incumbent is out of touch.

“He’s just disconnected from the issues important to local government in the district,” said Cook. doesn’t move legislation that helps this district.”

She pointed to the lack of federal assistance to clean up the air or improve road conditions in and the ports of Long Beach and Los Angeles as an example. She also said she would focus her time in the big energy issues this nation faces.

“I’ve been very involved and interested in our energy future, and how we would deal with a future access to cheap fuel sources,” Cook said,

Rohrabacher and Cook will have one debate, Oct. 21 at Orange Coast College. Cook’s campaign is www.debbiecookforcongress.com.

In the 37th District, the candidates are spending a lot of time and energy explaining how people can about writing in a candidate’s name. Mathew’s most recent mailer even has a picture of the ballot explain.

Richardson’s Web site from the special election a year ago is up at www.laurarichardson-forcongress.com although it has not recently been updated. The Web sites for the other candidates are: Nick Dibs, www.dibsforcongress.com; Peter Mathews, www.mathewsforcongress.org; and Lee Davis, leedavisforcongress.com.

The election takes place on takes place on Nov. 4.

William Marshall, Jr.
Communications Director
U.S. Rep. Laura Richardson
37th Congressional District of California
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202/225.7926 Fax
202/641- Cell
william.marshall

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Thursday, October 02, 2008 6:52 PM
To: Marshall, Jr., William; Hutchinson, Ted; Parker, Kimberly
Subject: Re: Millender- McDonald Release.

Does the president sign this is it done

----- Original Message -----
From: Marshall, Jr., William
To: RichardsonMC, Laura
Sent: Thu Oct 02 18:39:56 2008
Subject: RE: Millender- McDonald Release.

District staff should start planning a ceremony, mid/late -October, for the Dedication of the hwy?

-----Original Message-----
From: RichardsonMC, Laura
Sent: Thursday, October 02, 2008 6:36 PM
To: Marshall, Jr., William
Subject: Re: Millender- McDonald Release.

Aren't we going to get lost in the message of debate what about tomoRow

----- Original Message -----
From: Marshall, Jr., William
To: RichardsonMC, Laura
Sent: Thu Oct 02 18:27:16 2008
Subject: Millender- McDonald Release.

CLR --

If you are able to read this --- can we go with to the LA Sentinel, Press Telegram, the Daily Breeze, LA Times, Sac Bee, and the Compton Bulletin?

w/

U.S. Rep. Richardson's Bill to Rename the State Route 91 After Rep. Juanita Millender-McDonald Passes the Senate

Washington, DC ---- Today, the U.S. Senate passed the "Juanita Millender-McDonald Highway" bill by unanimous consent. The bill, which Congresswoman Richardson introduced as her first bill in the House of Representatives, names a portion of State Route 91, the "Congresswoman Juanita Millender-McDonald Highway. "

"Congresswoman Millender-McDonald was a real trailblazer," said Congresswoman Richardson. "She became the first African-American woman to chair a full House Committee. As Chair of the House Administration Committee, the Congresswoman culminated a long line of "first": She was the first African-American woman to give the national Democratic response to President

Bush's weekly radio address, she initiated the first annual Memorial Day Tribute to Women in the Military at the Women's Memorial at Arlington National Ceremony, the first California Assemblywoman to Chair two powerful Assembly committees (Insurance and Revenue & Taxation) in her first term, and in 1990, the first African-American woman to serve on the Carson City Council." Congresswoman Millender-McDonald was cited in a study by the University of California as one of the most effective Members of Congress.

"The naming of this portion of State Route 91 as the 'Congresswoman Juanita Millender-McDonald Highway' Congresswoman Richardson pointed out, "is only fitting for a woman who was instrumental in the creation of the Alameda Corridor, (a \$2.5 billion dollar project that opened in April 2002, and is a vital connection between the ports and America's rail system) and a leader in the promotion of interstate commerce."

The measure, HR 4131, passed the House by voice vote on Sunday, September 28, 2008.###

-----Original Message-----

From: RichardsonMC, Laura
Sent: Thursday, October 02, 2008 5:05 PM
To: Marshall, Jr., William
Subject: Re: Washington Times: foreclosure

What are circulation numbers and where

----- Original Message -----

From: Marshall, Jr., William
To: RichardsonMC, Laura
Cc: Parker, Kimberly
Sent: Thu Oct 02 16:57:49 2008
Subject: Washington Times: foreclosure

See below.

Conservative newspaper. Small distribution. Looking to pad his story.

We should not comment.

From: Steven Miller [mailto:steven.miller@csoc.org]
Sent: Thursday, October 02, 2008 4:28 PM
To: Marshall, Jr., William
Subject: foreclosure

Rep. Richardson has nearly lost the Sacramento home in a foreclosure auction, defaulted numerous times on two other loans for home in Long Beach and San Pedro.

What is Ms. Richardson's comment on the responsibility of homeowners to live up to their obligations?

What role does she believe borrowers played in creating the financial crisis in the U.S. ?

Thanks.

S.A. Miller

THE WASHINGTON TIMES

samiller 

Office: 202-636-

Mobile: 443-621-

Find my latest stories at <http://www.washingtontimes.com/rss/authors/s-miller/>

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RichardsonMC, Laura

From: Laura Richardson
Sent: Monday, November 02, 2009 5:23 PM
To: MARISELA.SANCHEZ.NFRV; daysha7; RichardsonMC, Laura
Subject: Re: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON

Hello Everyone,
There seems to be some confusion. The information that was sent to me I already had. I am waiting for the responses to the information in the email noted below. Quotes today are needed please.
Thanks, Laura

--- On Wed, 10/28/09, RichardsonMC, Laura wrote:

From: RichardsonMC, Laura
Subject: Re: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON
To: MARISELA.SANCHEZ.NFRV, daysha7, laurarichardson
Date: Wednesday, October 28, 2009, 8:33 PM

Hi Marisela. First I would like the Long Beach home insurance with 350,000 dwelling and 500 deductible. Second, Sacramento house quote for 350,000 and 400,000 dwelling both with 500 deductible. Third, I still need earthquake quotes for all three properties. Fourth, I need San Pedro current, and quote for at least 350 and 400,000 with 500 deductible. Much thanks Laura

----- Original Message -----

From: Marisela Sanchez
To: RichardsonMC, Laura
Cc: MARISELA.SANCHEZ.NFRV
Sent: Tue Oct 27 19:23:44 2009
Subject: State Farn Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON

The following information is provided in response to your request for coverage.

dwelling coverage of \$400,000 with ded of 500

Ron Whitson
State Farm Agent
249 E. Ocean Blvd
Suite 620
Long Beach, CA 90802-4897
Mon-Thur 8:30am to 4:30pm
Friday 8:30am to 4:00pm
Phone: 562-435-5700
Fax: 562-435-5711
RON.WHITSON

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The attached file can be viewed using the free Adobe Reader. To download the latest version, visit www.adobe.com.

From: Billington, Jeffrey
Sent: Thursday, October 29, 2009 7:43 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Two More Articles
Attachments: image001.jpg

Ethics to investigate Reps. Richardson, Waters; Graves criticizes the OCE

By Susan Crabtree - 10/29/09 04:40 PM ET

The House ethics panel voted Thursday to launch investigative subcommittees into separate charges against California Democratic Reps. Maxine Waters and Laura Richardson.

The moves signal the panel believes there is enough evidence to warrant further serious inquiry.

Separately, Rep. Sam Graves (R-Mo.) thanked the committee for dismissing charges against him. He simultaneously criticized the new Office of Congressional Ethics (OCE), which had investigated charges against all three lawmakers and forwarded reports to the ethics panel.

Because it decided to continue the investigation, ethics does not have to release the OCE's reports on Waters and Richardson.

The panel did not reveal the nature of the complaints against the two Democrats, but Waters has been under media scrutiny for her role in directing up to \$50 million in bailout money to a bank where her husband had served on the board of directors until early last year. Waters's husband has owned at least \$250,000 in stock in the institution.

The probe of Richardson centers on a controversy surrounding home mortgages.

After Richardson won a special election in 2007, she defaulted on three separate mortgages for homes in San Pedro, Long Beach and Sacramento, Calif. She lost one to foreclosure, and it was sold to a third party before she regained it.

Ethics watchdogs questioned how she managed to loan her campaign a total of \$77,500 between June and July of 2007 while failing to make payments on her mortgage. Neighbors also paid private companies and children to clean up Richardson's blighted Sacramento yard, which may be a violation of the House gift rules.

The OCE dismissed part of the case and forwarded parts of it to the ethics committee, sources said.

Graves struck early in thanking the panel for dismissing the charges against him by releasing the statement before the ethics panel publicly announced it had unanimously dismissed the complaint.

In his statement, Graves criticized the OCE's work, accusing it of investigating an anonymous complaint and looking into a matter that, even if true, did not violate House ethics rules.

"I appreciate the committee's work and its prompt dismissal of this matter," Graves said in the release. "In dismissing this matter, the committee found that not only was there no violation of any rule, but that even if the allegation were true, there would have been no violation of any rule."

Graves said the “anonymous accusation amounted to nothing more than a political smear.”

Neither the OCE nor the ethics committee has indicated what allegations had surfaced against Graves. The OCE insisted in its third-quarter report that it has never acted on an anonymous complaint or on the mere basis of allegations raised in newspaper reports.

Graves has said the complaint focused on testimony before the Small Business Committee. Media reports have focused on charges that Graves invited a friend and neighbor, Brooks Hurst, to testify at a hearing on renewable fuels without disclosing that his wife and Hurst are investors in renewable fuels plants in Missouri.

This may have created a perception of a conflict that led the OCE to recommend that ethics conduct a review.

Though Graves has argued that House ethics rules don’t address perception issues, an overarching ethics rule bars any member activity that reflects negatively on the House as an institution. In addition, the House ethics manual warns members against the “appearance of impropriety that could arise from championing the causes of contributors,” and the ethics committee has a history of taking action against members based on appearance problems.

In October 2004, the ethics committee admonished then-Majority Leader Tom DeLay (R-Texas) three times. In a letter to DeLay, the committee explained that at the very least, DeLay’s attendance at an energy company golf fundraiser for his political action committees created an appearance problem.

Graves’s attack on OCE comes as the new entity is locked in an intense dispute with the ethics committee over how the OCE conducts its work and what information the ethics panel must make public about OCE investigations.

The rules governing the creation of the OCE force the ethics committee to release the office’s investigative reports on members that are forwarded to the panel for further review unless it launches an investigative subcommittee, a sign the committee is seriously digging into the allegations.

The Graves statement is intended to intimidate OCE staff and board members, most of whom are ex-members of Congress, and stir up opposition to the office, sources in the ethics community said. Graves and others are trying to discredit the OCE among other lawmakers, many of whom already fear the new investigative body.

Speaker Nancy Pelosi (D-Calif.) pushed for the outside ethics office as part of her pledge to “drain the swamp” in Washington and establish the most ethical Congress in history. Still, legislation creating the OCE barely passed the House.

OCE board members have threatened to resign this week as tensions flared with the ethics committee about how the OCE conducts investigations and what the ethics committee must make public about probes that result in a dismissal.

Graves said he cooperated “in good faith and in full candor” with the inquiry, and that he complied with every request in the process, which he believed was a pro forma inquiry.

“I understand that the nature of politics sometimes involves fending off frivolous, anonymous allegations,” he continued. “But our ethics process, like our system of justice, must be built upon bedrock principles of due process and fundamental fairness. I am glad the committee and its membership evaluated these allegations for what they were — baseless and completely unfounded attacks on my character.”

National Journal's

Under *the* Influence

An Inside View of the Lobbying and Advocacy Industry

Thursday, October 29, 2009 5:19 PM

Reps. Waters, Richardson Under Investigation

By Randy Barrett

The House Committee on Standards of Official Conduct unanimously voted Thursday to open investigations on Rep. **Maxine Waters**, D-Calif., and Rep. **Laura Richardson**, D-Calif.

The ethics committee will examine whether Waters violated House rules through alleged conversations with the National Bankers Association or OneUnited Bank. Her husband owns stock in OneUnited and previously sat on its board of directors.

In Richardson's case, the committee will look at whether she broke House rules by failing to disclose "real estate, income and liabilities" on her financial disclosure forms. Also at issue is whether Richardson received an impermissible gift or received preferential treatment regarding loans on her property in Sacramento, Calif.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

From: Billington, Jeffrey
Sent: Thursday, October 29, 2009 7:26 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Two Articles on the Ethics Ruling

Committee To Decide Whether Richardson Violated Rules

by [Ryan ZumMallen](#) | [Long Beach News](#) | 10.29.09 |

Long Beach Congresswoman Laura Richardson (D) will be investigated by the Committee on Standards of Official Conduct, an arm of the U.S. House of Representatives, according to a document released by the committee today. Richardson refuted allegations in a statement released today, claiming to be a victim of "premature judgments" and noting that she is one of 4.3 million Americans to face financial problems due to personal crises in the past year.

The action comes after a recommendation from the Office of Congressional Ethics, which urged an investigation of Richardson's actions concerning the foreclosure of her Sacramento home and whether she received inappropriate gifts from her lender in order to keep the home. The Committee on Standards of Official Conduct agreed to examine the case. The meatiest paragraph of the committee's release states:

Pursuant to the Committee's action, the investigative subcommittee shall have jurisdiction to determine whether Representative Laura Richardson violated House Rules, the Code of Official Conduct or the Ethics in Government Act by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale or loan modification agreement for or relating to her property in Sacramento, California.

Richardson's Sacramento property was purchased in January of 2007, when she became a member of the State Assembly. The house entered foreclosure in May of 2008 and was sold to another buyer, who fixed up the house as it had deteriorated since Richardson purchased it.

Then, Washington Mutual actually rescinded the sale and gave the house back to Richardson last summer. She has been the owner ever since, but neighbors have still complained about the lack of upkeep on the property. Richardson also defaulted on loans for a house in Long Beach and one in San Pedro. No word yet on what sort of action the committee could take if Richardson is found in the wrong.

The release states that Representative Ben Chandler (D-KY) will Chair the investigation subcommittee. Rounding out the subcommittee are Gregg Harper (R-MS), Keith Ellison (D-MN) and Sue Myrick (R-NC).

Richardson's office released the following statement today:

Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in; the span of slightly over a year, I have worked to resolve a personal financial situation.

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"I hope that the Committee, despite its full schedule, now can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 32 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."

From NBC's Mike Viqueira

The House ethics committee has just announced that it is going forward with investigations of allegations surrounding Reps. **Maxine Waters** and **Laura Richardson**.

The committee is also announcing its finding that Rep. **Sam Graves** has not violated any rules and the committee is closing its investigation.

The committee statement, in part, regarding Waters:

"...the Committee has unanimously voted to establish an investigative subcommittee to conduct an inquiry...

"...with respect to Representative Waters' alleged communications and activities with, or on behalf of, the National Bankers Association or OneUnited Bank, a bank in which Representative Waters' husband owned stock and previously served on the board of directors..."

Regarding Richardson:

"...the Committee has unanimously voted to establish an investigative subcommittee...

"...(to see if Richardson violated House rules) by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure sale of loan modification agreement for or relating to her property in Sacramento, California."

Regarding Graves:

"...representative Graves did not violate any provision of the Code of Official Conduct...

"...with respect to an invitation extended to testify before a Committee on Small Business hearing on issues facing the renewable fuels industry to Mr. Brooks Hurst, who held investments in the same renewable fuel cooperatives as Representative Graves' wife. The Committee considers the matter closed and no further inquiry is warranted."

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Thursday, October 29, 2009 5:41 PM
To: Billington, Jeffrey
Subject: Re: Statement
Attachments: image001.png; image002.jpg

1)Send to only those who call. 2)send to press telegram, daily breeze, lb post, and politico.

From: Billington, Jeffrey
To: RichardsonMC, Laura
Sent: Thu Oct 29 17:13:49 2009
Subject: Statement



Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release:
October 29, 2009

Contact:
Jeff Billington
jeffrey.billington ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
202-225-7924

STATEMENT FROM CONGRESSWOMAN LAURA RICHARDSON

Washington, D.C. — Statement from Congresswoman Laura Richardson:

"Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in the span of slightly over a year, I have worked to resolve a personal financial situation.

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"I hope that the Committee, despite its full schedule, now can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 25 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."

Congresswoman Richardson is a Democrat from California's 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrook and Signal Hill.

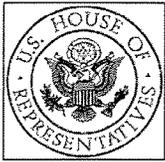
Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Thursday, October 29, 2009 5:32 PM
To: Billington, Jeffrey
Subject: Re: Statement
Attachments: image001.png; image002.jpg

How close are you?

From: Billington, Jeffrey
To: RichardsonMC, Laura
Sent: Thu Oct 29 17:13:49 2009
Subject: Statement



Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release:
October 29, 2009

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Jeff Billington
jeffrey.billington
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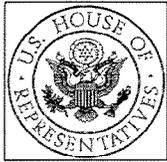
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Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington [redacted]

From: Billington, Jeffrey
Sent: Thursday, October 29, 2009 5:14 PM
To: RichardsonMC, Laura
Subject: Statement
Attachments: image001.png; image002.jpg



Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release:
October 29, 2009

Contact:
Jeff Billington
jeffrey.billington [redacted]
202-225-7924

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1725 Longworth House Office Building
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jeffrey.billington [redacted]

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, October 28, 2009 11:33 PM
To: 'MARISELA.SANCHEZ.NFRV'; 'daysha74'; 'laurarichardson'
Subject: Re: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON

Hi Marisela. First I would like the Long Beach home insurance with 350,000 dwelling and 500 deductible. Second, Sacramento house quote for 350,000 and 400,000 dwelling both with 500 deductible. Third, I still need earthquake quotes for all three properties. Fourth, I need San Pedro current, and quote for at least 350 and 400,000 with 500 deductible. Much thanks Laura

----- Original Message -----

From: Marisela Sanchez
To: RichardsonMC, Laura
Cc: MARISELA.SANCHEZ.NFRV
Sent: Tue Oct 27 19:23:44 2009
Subject: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON

The following information is provided in response to your request for coverage.

dwelling coverage of \$400,000 with ded of 500

Ron Whitson
State Farm Agent
249 E. Ocean Blvd
Suite 620
Long Beach, CA 90802-4897
Mon-Thur 8:30am to 4:30pm
Friday 8:30am to 4:00pm
Phone: 562-435-5700
Fax: 562-435-5711
RON.WHITSON

IMPORTANT NOTICE:

This message may contain confidential information. If you have received this e-mail in error, do not use, copy or distribute it. Do not open any attachments. Delete it immediately from your system and notify the sender promptly by e-mail that you have done so.

The attached file can be viewed using the free Adobe Reader. To download the latest version, visit www.adobe.com.

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 7:34 PM
To: Rogers, Henry
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

My bad the article is from LB report

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 7:34 PM
To: RichardsonMC, Laura
Subject: RE: LB Post articles about the member for the member

No LBReport is Pearls

LB Post is Robert Garcia's old paper.

I am looking right now.

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 4:32 PM
To: Cooks, Shirley; Richardson, Laura; Rogers, Henry
Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:

Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by [Keith Higginbotham](#) |
<http://www.lbpost.com/keith/6546>

Richardson Sits Down With PT Editorial Board

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6406>

Richardson Responds To Public

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/1177>

Cloudy Outlook For Port Container Trade

by [Nancy Pfeffer](#)
<http://www.lbpost.com/nancy/6346>

LB Airport To Receive \$4.3 Million For Improvements

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6221>

LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/5976>

Richardson Tours Harbor, Brings Congressional Company

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/5938>

Breakwater Plans Have A Long Way To Go

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/5915>

Federal Breakwater Study Coming, Says Richardson

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/5903>

Congressmember Richardson Weighs In On Skate Park Issue

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/5810>

Richardson, Others Welcome Opening Of US Census Office

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/1997>

Election Results: Candidates, Props & Measures Oh My!

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1754>

Richardson Coasts To Win

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1753>

BBQ Hosted By Long Beach Dem. Club This Saturday

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1538>

Port Looking For \$4B Upgrade

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1417>

Complete Election Coverage

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1211>

Q&A With Congresswoman Laura Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/982>

Richardson & Andrews Talk Taxes

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/973>

Poly Reveals New Development, Debuting In Summer

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/808>

Chelsea Clinton Visiting CSU Dominguez Hills Today

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/767>

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436-

FX: (562) 437-

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 7:32 PM
To: Cooks, Shirley; Richardson, Laura; Rogers, Henry
Subject: RE: LB Post articles about the member for the member

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Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

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To: Billington, Jeffrey; Cooks, Shirley
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<http://www.lbpost.com/ryan/767>

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436

FX: (562) 437

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Thursday, September 24, 2009 10:52 AM
To: Billington, Jeffrey; Cooks, Shirley
Subject: RE: Story on Staff Turnover
Attachments: image001.gif; image002.gif; image003.gif

A couple things maybe I should clarify. As I said when we first discussed this story, it is my opinion that continuing to allow negative stories/ ignore press requests with no positive response I believe is a mistake at this point given all the negative press that has occurred. Second, I don't understand... if we were going to respond with the info you noted that I suggested before we should have done it then, not now. If we do it now, there will be two negative stories. Not today, first thing next week we should discuss a strategy to respond to the Sacramento press. I mentioned this before and got not suggestions but I think this is an example of why we should consider extending the same strategy as we did in the break with our local papers to Sacramento. Although not in the district, these folks make recommendations to the federal contacts. Finally, it further undermines my ability if I were ever to consider running statewide which I have no intentions of but shutting the door internal is an error I believe.

From: Billington, Jeffrey
Sent: Thursday, September 24, 2009 10:39 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Story on Staff Turnover

The story the reporter was calling about for the office having a high rate of turnover came out this morning. It is a shoddy piece of journalism in my opinion, especially considering he doesn't name anyone he has talked with that has actually worked for you and he has information incorrect, such as the fact that he seems clueless to who your communications staff is, even though he personally talked to me. This is not a good story, but, to be honest, I don't see how talking to him could have helped much. It seems he was intent to do some smear work or otherwise he wouldn't have brought up other issues which are not directly related to having a high staff turnover, the house issue and the "most corrupt" list.

I see there as being two options here, either ignoring it, after all this is not a local publication for your district and if it does get picked up as an item of interest in your district they would probably call for comment giving you an opportunity to actually reach your constituents, which this piece will not, or writing and submitting a rebuttal op-ed, within that there is room for discussion, it could detail that you have had staff with you from nearly a decade, that you are a very busy member in taking care of your constituents and getting involved, which is too much for some staff to handle, or any number of other options. But, once again, op-eds used in the defensive are typically not the way to go. The other op-ed option is to boil down what you've been working on in Washington, with just a passing mention about how it is often the hardest working members of Congress that get criticized the most and not going into any details. If you were to prefer the op-ed route, that would be my recommendation. Anyway, the story link is here and I've pasted it into the email below.

<http://www.capitolweekly.net/article.php?c=yaidwf682ip6l5&xid=yahs5bzduet8va&done=.yajksivinhgjyq>

Richardson's congressional tenure marked by high staff turnover

By Malcolm Maclachlan | 09/24/09 12:00 AM PST

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In her two years in Congress, at least 18 full-time staffers have left the office of Rep. Laura Richardson, D-Long Beach, a turnover rate that appears to be far out of line with other representatives.

This figure was determined by using Legistorm, an online database of congressional salaries and staffing, as well as calls to Richardson's office and interviews with former Richardson staffers. Those who used to work for Richardson, many of whom are now working for other politicians, declined to be publicly identified.

Richardson's has been one of the most meteoric rises in recent California politics, her career notable for both achievements and controversy. She spent only seven months in the California State Assembly before being elected to Congress — a tenure that was also known in the state Capitol for discord with staff. She made headlines last year after Capitol Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

The turnover in congressional staffs is generally high. But Richardson's record is unusual for both the number of staffers who have left, and the changes at the top of her staff, where tenures are usually longer. Typically, the top three positions in most legislative offices are the chief of staff, legislative director and the communications director.

Richardson is already on her third chief of staff. The second, John Bowman, lasted less than two months in late 2008. The first, Kimberly Parker, spent six years as chief of staff for Rep. Bobby Rush, D-Illinois, before joining Richardson in September 2007, shortly after she won a special election to replace Rep. Juanita Millender-McDonald, who died in office in April, 2007. Parker was one of the highest-ranking African American female staffers in Congress. Neither Bowman or Parker has worked in Congress since, according to Legistorm.

Richardson's first press secretary, Jasmyne Cannick, lasted less than three months. She has not listed a press secretary or communications director in Legistorm since November, 2007. The person listed as the press contact in the most recent press release on her Web site, dated August 13, is no longer with the office. However, the Los Angeles Sentinel, a prominent African-American-run newspaper, announced two weeks ago that a longtime editor, Ken Miller, has gone to work for Richardson, presumably in a press role.

Richardson has never employed a legislative director. She has had the same deputy chief of staff her entire time in office.

Richardson's office did not respond to phone calls seeking comment for this story.

Turnover on congressional staffs is generally high, according to Jock Friedly, founder and CEO of Storming Media LLC, which puts out Legistorm. The Web site is compiled using congressional records and the staff employment studies produced by the Congressional Management Foundation, a private, non-partisan organization contracted by Congress.

Still, he said, Richardson's turnover seems to be excessive. Even with more movement happening among congressional staffers in recent years, the average tenure is about 2.5 years in the Senate and 1.5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over only about half the number of staff she has.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," Friedly said. "I can't say whether any of this is the case in Laura Richardson's case."

He added, "For Laura Richardson to go onto the top of the worst employers in Congress, she's got a pretty steep road to climb."

Earlier this month, Citizens for Responsibility and Ethics in Washington (CREW) listed her as one of their 15 "Most Corrupt" members of Congress — though Storming Media's Friedly said she seemed more guilty of "financial boobery" than corruption, and that in his mind there were far more deserving members.

In July, the Office of Congressional Ethics (OCE) had launched an investigation into whether Washington Mutual violated gift rules when it retracted the foreclosure of her Curtis Park home, returned it to her, and paid a settlement to the man who had bought it at auction.

Richardson's staffing turnover also appears to be unusually high when compared to the Legistorm records of the five members of California's congressional delegation who were first elected in the two years before she was. In each case, the overall turnover rate is lower, stability at the top end is generally higher, and more of the departures appear to be to take better jobs in other offices.

On one end of the employee loyalty scale is former Assembly Republican leader Kevin McCarthy, R-Bakersfield. Elected in November 2006, he still has 12 of the 15 full-time staffers that were in his office in January, 2007. The three that have left were all lower-level employees: a legislative aide, a scheduler and a field representative. He's had the same chief of staff, legislative director and press secretary during his nearly three years in office.

Rep. Jerry McNerney, D-Tracy, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney's office has remained fairly constant. His first chief of staff, Angela Kouters, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holder, McNerney's legislative director since he took office.

Rep. Brian Bilbray, R-Solana Beach, has seen 16 staffers go, although he came in via a special election 15 months before Richardson. He's only had one chief of staff, Steve Danon, and one press secretary. He had the same legislative director for nearly two years, Amy Smith, though she left last year to become chief of staff for Rep. Scott Garrett, R-New Jersey, and has not been replaced as of the latest Legistorm report.

The only other Congress member in the group to have 18 staffers leave was Rep. Doris Matsui, D-Sacramento. But Matsui has been in office two and a half years longer than Richardson. It should be pointed out the Matsui inherited eight staffers from her husband, Robert Matsui, and five of them left during her initial months in office, contributing to her high number. Robert Matsui died in office on Jan. 1, 2005.

Rep. John Campbell, R-Newport Beach, also came in via a special election in 2005. He's seen 10 staffers go in a tenure that is nearly two years longer than Richardson's. He is on his third chief of staff and legislative director, and has also gone through two communications directors.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

From: Marshall, Jr., William
Sent: Thursday, October 16, 2008 2:11 PM
To: RichardsonMC, Laura; Richardson, Laura
Subject: The Downtown Gazette (Long Beach)

Downtown
Gazette

Classifieds/
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Sports

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Seats In Congress Contested

published Oct 16, 2008



By Kurt Helin
Editor

Conventional political wisdom is that the two Congressional seats representing the Long Beach are "safe" — meaning Democrat Laura Richardson in the 37th and Republican Dana Rohrabacher in cannot be beat come November.

But these are unconventional political times, and both candidates seeking re-election face a confident group of challengers.

Rohrabacher's 46th District covers large parts of East Long Beach — every part of the city east of Avenue and Recreation Park, as well as Belmont Shore and a strip along the coast of the city. That combined with a large swath of northern Orange County as well as the Palos Verdes Peninsula.

It's a largely Republican area, but former Huntington Beach mayor and Democrat Debbie Cook told Rohrabacher is nervous running against her in this political climate. She said that he is vulnerable

"We have an awful lot of Republicans calling us every day offering to help, to send us money," Cook

Over in the 37th District — which covers the majority of Long Beach, everything not in the 46th — two names appear on the ballot: Democrat Laura Richardson and independent Nick Dibs. However, people are trying to beat Richardson as a write-in candidate: Democrats Lee Davis and Peter Mathews and Republican June Pouesi.

"We need a Congressman who is focused on the district," Mathews said, referring to Richardson, need a representative who is not so encumbered."

In both races, it is the current national economic crisis is front and center— and opponents are trying to attack the incumbents' votes.

Rohrabacher voted against the recently passed \$700 billion bailout plan for Wall Street.

"It's unconscionable that the Congress was unfairly forced into a 'take it or leave it' approach on filled with political payoffs in order to sway enough votes to rush it through at the end of session," Rohrabacher said. "Viable alternatives that did not require an enormous expansion of government

taxpayers to shoulder the \$700 billion cost of Wall Street's irresponsibility were not permitted to be introduced or debated as part of the process...

"The bottom line is this bill takes money from people who acted responsibly and gives it to those who acted irresponsibly and that is not only unfair, but will lead to serious long term economic consequences

Cook said that inaction on this bill would have made the crisis worse.

"Unfortunately it was just too critical to do nothing," Cook said. "Just doing nothing seemed like a trap into the trap of other nations like Japan or our country after the (stock market) crash of 1929."

Over in the 37th District, Richardson voted for the bailout package along with the majority of her Democratic colleagues in the House. Her opponents have jumped on this.

Mathews said that Richardson took money from financial industry lobbyists and then voted for a bailout package that supported the bankers and left the taxpayers holding the bag. He said most of that money should have been focused on loans and steps to help small business owners and homeowners.

Dibs went further.

"My opponent voted for the bailout of Wall Street thieves," Dibs said. "These are people who marred the banking system... and Richardson voted for tax dollars to bail them out."

The Carson-based Republican Pouesi says that she would have opposed the bailout as well.

At a recent forum at Long Beach City College (and in subsequent interviews) the candidates opposing Richardson have questioned her judgment in the wake of having late payments and a foreclosure on her homes early in the summer.

Davis said that she had also experienced foreclosure but the lessons learned there would have helped her make better decisions on bills than Richardson did.

In all the races, the challengers are working to stand out on other issues as well.

Dibs said that as an independent, he is the one candidate who is not beholden to special interests and would stand up for the needs of the common man in congress and work to overhaul a corrupt system.

"The few are profiting at the expense of the many, whether you are talking about the war in Iraq or the financial crisis or many other areas," Dibs said. "The status quo is what got us to this point. If people want to keep the status quo they should vote for Laura Richardson. But if they don't, I'm the person who can make changes."

Mathews, who came in second to Richardson in the primary — 57 percentage points behind — said Richardson has not worked hard enough on health care issues or to end the war in Iraq.

"She voted for \$50 billion to give to George Bush to continue the war in Iraq without a timetable to get the troops out," Mathews said.

Richardson was unavailable for an interview.

In the 46th District, Cook is trying to make the case that she understands the district and its needs

19-year incumbent is out of touch.

“He’s just disconnected from the issues important to local government in the district,” said Cook. doesn’t move legislation that helps this district.”

She pointed to the lack of federal assistance to clean up the air or improve road conditions in and the ports of Long Beach and Los Angeles as an example. She also said she would focus her time in the big energy issues this nation faces.

“I’ve been very involved and interested in our energy future, and how we would deal with a future access to cheap fuel sources,” Cook said,

Rohrabacher and Cook will have one debate, Oct. 21 at Orange Coast College. Cook’s campaign is www.debbiecookforcongress.com.

In the 37th District, the candidates are spending a lot of time and energy explaining how people can about writing in a candidate’s name. Mathew’s most recent mailer even has a picture of the ballot explain.

Richardson’s Web site from the special election a year ago is up at www.laurarichardson-forcongress.com although it has not recently been updated. The Web sites for the other candidates are: Nick Dibs, www.dibsforcongress.com; Peter Mathews, www.mathewsforcongress.org; and Lee Davis, leedavisforcongress.com.

The election takes place on takes place on Nov. 4.

William Marshall, Jr.
Communications Director
U.S. Rep. Laura Richardson
37th Congressional District of California
202/225.7924 Office
202/225.7926 Fax
202/641- Cell
[william.marshall](mailto:william.marshall@congress.gov)

RichardsonMC, Laura

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 9:34 AM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE McKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento's south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

“The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done,” said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. “I figured she was busy. But it got worse and worse.”

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

“They were trying to determine if I had a positive or negative relationship” with the congresswoman, Mr. Thomsen said. “They were very clearly focused as to whether we had done work on her property to her benefit.”

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. "I can't discuss the terms," he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

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Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, July 30, 2009 11:41 AM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Re: CLR News

I'm going to call the DO when they open to findout the page number for the PT and Daily Breeze. Roll Call was on page 23 and the District Weekly was a blog spot. I won't send negative coverage to them again

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Cc: Cooks, Shirley
Sent: Thu Jul 30 11:27:19 2009
Subject: Re: CLR News

what page was it on why did you send this to everyone

From: Eagle, Michael
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Sent: Thu Jul 30 10:16:24 2009
Subject: CLR News
Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe

By John Canalis, Staff Writer

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The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reports. Neighbors said their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls.

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

john.canalis@presstelegram.com, 562-499-1273

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Long Beach chamber to offer political candidate training

By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "non-partisan training" at its 2009 Candidate Academy.

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The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

"We have trained a total of 76 people to run for public office," said Randy Gordon, chamber president and CEO, in a prepared statement. "Of the 76 people, 17 actually ran for office and of those 17, six won and are currently serving in some capacity ranging from Long Beach City Council, to the state Senate to Congress."

The chamber provided a list of 17 alumni - liberals, conservatives and moderates - from its academy.

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For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947

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DAILY BREEZE

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In a statement, Richardson said: "I cannot speak to the conversations described in the L.A. Times article, in which I did not participate.

"For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

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Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.

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THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE

Theo Douglas

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.

"The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists," Gottlieb writes.

"Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson."

Richardson (D-umbfounded) also declined to comment.

"We can't comment on conversations involving others that we haven't been a part of," Richardson's press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood—also home to other lawmakers—and it "became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure," Gottlieb writes.

"The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman."

Lest you forget, Gottlieb notes: "Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes."

We'll see what comes of this investigation.

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ROLL CALL

There Goes the Neighborhood.

Pity Rep. Laura Richardson's Sacramento neighbors. They've had to live with the California Democrat's neglected, foreclosed-upon home (rats and peeling paint and weeds, oh my!) and finally resorted to mowing the lawn themselves — and now, according to an L.A. Times story, they're being interviewed by Congressional ethics officials.

The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they've spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they've spent \$160 having their gardener and neighborhood kids maintain Richardson's lawn.

In addition to questioning neighbors, investigators have contacted the investor who bought the home when it was in foreclosure (the court later returned it to the Congresswoman). If the ethics office thinks it's a serious enough matter, it can refer it to the Committee on Standards of Official Conduct for further action.

In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, "For more than a year now, I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact."

The house has been an ongoing saga for the Golden State Democrat. Foreclosure aside, Richardson has owed back taxes on the property, and the city of Sacramento has declared it to be a "public nuisance" and "blighted" on separate occasions, the paper notes.

This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

Michael J. Eagle

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Pity Rep. Laura Richardson's Sacramento neighbors. They've had to live with the California Democrat's neglected, foreclosed-upon home (rats and peeling paint and weeds, oh my!) and finally resorted to mowing the lawn themselves — and now, according to an L.A. Times story, they're being interviewed by Congressional ethics officials.

The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they've spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they've spent \$160 having their gardener and neighborhood kids maintain Richardson's lawn.

In addition to questioning neighbors, investigators have contacted the investor who bought the home when it was in foreclosure (the court later returned it to the Congresswoman). If the ethics office thinks it's a serious enough matter, it can refer it to the Committee on Standards of Official Conduct for further action.

In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, "For more than a year now, I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact."

The house has been an ongoing saga for the Golden State Democrat. Foreclosure aside, Richardson has owed back taxes on the property, and the city of Sacramento has declared it to be a "public nuisance" and "blighted" on separate occasions, the paper notes.

This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, July 30, 2009 10:16 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Subject: CLR News

Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer)A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors said that gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington declined further phone calls.

An attorney with the ethics office declined to comment on an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace the late Rep. John Miller-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$380,000 to "Moe", who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

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York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes Long Beach Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

john.canalis@presstelegram.com, 562-499-1273

.....

PRESS TELEGRAM

Long Beach chamber to offer political candidate training

By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "nonpartisan training" and a 2009 Candidate Academy.

Classes, which begin next month, are for "individuals considering running for public office at all levels of government."

The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

"We have trained a total of 77 people for elected office," said Randy Gordon, chamber president and CEO, in a prepared statement. "Of the 77 people, 17 actually ran for office and of those 17, six won and are currently serving in some capacity ranging from Long Beach City Council, to the state Senate to Congress."

The chamber provided a list of 17 alumni - liberals, conservatives and moderates - from its academy.

The better known graduates on the list of candidates elected or appointed office include U.S. Rep. Laura Richardson, D-Long Beach; 3rd District Councilman Gary DeLong; 9th District Councilman Val Lerch; Long Beach Unified School Board member Nelson Williams and John Meyer; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 7 p.m. They begin on Aug. 6-27 at Ristorante daVinci, 2801 E. Spring St., 3rd Floor, Long Beach.

Cost is \$100 per person.

For information, contact John Canalis, chamber government affairs consultant, at 562-843-0947

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DAILY BREEZE

Richardson's Sacramento home subject of ethics probe

By John Canalis Staff Writer

U.S. Rep. Laura Richardson's Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the former state lawmaker, the Los Angeles Times reported Wednesday.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and city gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached for comment Wednesday and Richardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richardson said "I cannot dispute the conversations described in the L.A. Times article, in which I did not participate."

"For more than a year now, I have on the radio and in print, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times. Richardson, who represents Carson, bought the home for \$535,000 in 2007 while she served in the Assembly. In the summer of that year, she won a special election to replace Rep. Juanita Millender McDonald following the congresswoman's death.

After moving to Washington, Richardson sold the property in a 2008 foreclosure sale while owing \$9,000 in back property taxes. The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale.

Laura Richardson's Sacramento home (photo)convincing Washington Mutual - now JP Morgan Chase - to retain it.
York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel is headed by former Contra Costa County Supervisor Yvonne Brathwaite Burke.

Richardson also owns homes in Long Beach, where she previously served as a councilwoman, and San Pedro. She has missed payments on the Long Beach property.

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THE DISTRICT WEEKLY

HOUSE ETHICS PANEL INVESTIGATES FORMER CONGRESSMAN'S SACRAMENTO HOUSE
Theo Douglas

As reported by the Los Angeles Times, Jeff G. Ulrich this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's Sacramento home is now the subject of an investigation by the newly formed House Office of Congressional Ethics.

“The independent Office of Congressional Ethics was set up last year to answer critics who said the House was reluctant to investigate its own members. The panel consists of eight members, half appointed by the House speaker and half by the minority leader. They can’t be federal employees or lobbyists,” Gottlieb writes.

“Among the members is former Contra Costa County Supervisor Yvonne B. Burke. She declined to comment about Richardson.”

Richardson (D-uniformed) declined comment.

“We can’t comment on conversations involving others that we haven’t been a part of,” Richardson’s press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the house? Gottlieb didn’t let us up to speed.

The house in question is in a neighborhood that is also home to other lawmakers—and it “became the scourge of the neighborhood last year when a man who thought he had bought it out of foreclosure,” Gottlieb writes.

“The Office of Congressional Ethics examined real estate investor James York, who bought Richardson’s house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the bank.”

Lest you forget, Gottlieb notes: “Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.”

We’ll see what comes of this investigation.

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The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they’ve spent out of their own pockets to maintain the house, which Richardson temporarily lost in foreclosure. The neighbors’ complaints are barred by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they’ve spent \$160 having their gardener and neighborhood kids maintain Richardson’s lawn.

In addition to questioning neighbors, the ethics office has contacted the investor who bought the home when it was in foreclosure (the name of the investor is not a woman). If the ethics office thinks it’s a serious enough matter, it can refer the matter to the House Committee of Official Conduct for further action.

In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, “For more than a year now, I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact.”

The house has been an on-again-off-again Democratic Democrat. Foreclosure aside, Richardson has owed back taxes on the property and the city of Sacramento has declared it to be a “public nuisance” and “blighted” on separate occasions, the paper notes.

This latest twist is bound to make sumo-wrestling block parties all the more awkward — and Richardson can just forget about borrowing a name of sumo wrestler.

Michael J. Eagle

Press Secretary

Office of Congresswoman Latham Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 11:03 PM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: RE: PT & Daily Breeze
Attachments: image001.jpg

I have no way of knowing the page number until I talk to the DO in the morning. The website doesn't give that info. But, from the time that I sent that e-mail, it went from being number 2 on their site to number 7 right now. They have a small picture of you. I don't know if it will show on your black berry, but here goes:



Laura Richardson

This story, which mentions you, is listed on top of the house story though:

Long Beach chamber to offer political candidate training

By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "non-partisan training" at its 2009 Candidate Academy.

Classes, which begin next month, are for "individuals considering running for public office at all levels of government."

The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

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Cost is \$100 per person.

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 10:58 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

Do we know what page this is on and if there is a photo?

From: Eagle, Michael

To: RichardsonMC, Laura; Cooks, Shirley

Sent: Wed Jul 29 22:49:07 2009

Subject: RE: PT & Daily Breeze

I think it could have been much worse. They used our entire statement and they recycled old news

From: RichardsonMC, Laura

Sent: Wednesday, July 29, 2009 10:46 PM

To: Eagle, Michael; Cooks, Shirley

Subject: Re: PT & Daily Breeze

Well what do you think?

From: Eagle, Michael

To: RichardsonMC, Laura; Cooks, Shirley

Sent: Wed Jul 29 22:42:48 2009

Subject: PT & Daily Breeze

These are the articles in the PT and Daily Breeze:

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe

By John Canalis, Staff Writer

Posted: 07/29/2009 06:01:18 PM PDT

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The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

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Richardson's spokesman in Washington, D.C., did not return calls.

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

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Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.

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Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

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Sent: Wednesday, July 29, 2009 10:58 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

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john.canalis@presstelegram.com, 562-499-1273

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From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:58 PM
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We got in there that you were committed to providing excellent services to your constituents. We have a number of releases in the pipeline that if we drop tomorrow, they will have to run at least one of them. I also have one on the new GI bill which starts Saturday. I was going to give it to you Friday, but maybe if we added that to the releases tomorrow it would up our chances of getting positive press Friday morning

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 10:50 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

Shirley?

From: Eagle, Michael
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From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 10:56 PM
To: Cooks, Shirley
Subject: Re: PT & Daily Breeze

Do we know what page this is on and if there is a photo?

From: Cooks, Shirley
To: RichardsonMC, Laura
Sent: Wed Jul 29 22:51:11 2009
Subject: Re: PT & Daily Breeze

Mighty white(oops, I mean kind) of them to use your statement. Too bad a release can't just admit that the bank screwed up

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Wed Jul 29 22:45:58 2009
Subject: Re: PT & Daily Breeze

Well what do you think?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 22:42:48 2009
Subject: PT & Daily Breeze
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By John Canalis, Staff Writer
Posted: 07/29/2009 06:01:18 PM PDT

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From: Cooks, Shirley
Sent: Wednesday, July 29, 2009 10:51 PM
To: RichardsonMC, Laura
Subject: Re: PT & Daily Breeze

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From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 10:50 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

Shirley?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 22:49:07 2009
Subject: RE: PT & Daily Breeze

I think it could have been much worse. They used our entire statement and they recycled old news

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The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Brathwaite Burke.

Richardson also owns homes in Long Beach, where she previously served as a councilwoman, and San Pedro. She has missed payments on those properties six times.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:28 AM
To: RichardsonMC, Laura
Subject: RE: LA TIMES
Attachments: image001.jpg

It's the second link on the front of their homepage. I have to confirm with the district when they get in, but I think it is front page. Here is the picture... if you can't see it, it appears to have been taken the same day as the Time's other picture they published. It's just a different angle of the front of the house.



From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 9:22 AM
To: Eagle, Michael
Subject: Re: LA TIMES

What page is it on? Does it include a photo?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 09:05:32 2009
Subject: LA TIMES
The Times ran their story this morning.... See below.

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

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jeff.gottlieb@latimes.com

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From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:06 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: LA TIMES

Importance: High

The Times ran their story this morning.... See below.

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.....

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RichardsonMC, Laura

From: Eagle, Michael
Sent: Monday, June 15, 2009 12:16 PM
To: RichardsonMC, Laura
Subject: news clips

Congresswoman—

Here is our news clips from over the weekend (as well as Friday).
.....

Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for \$535,000, the Times reports. She already owned two other houses that she had defaulted on six times.
.....

Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

.....

Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

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Laura Richardson's house in the news (again)

June 12, 2009
By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.
To read the story, visit <http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,3272269.story>

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United Press International

Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got not response.

"I wouldn't want anyone that irresponsible to represent me," said John Bailey, another neighbor. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

Neighbors say the house looks abandoned with peeling paint. They have been trying to keep the yard in shape, arranging for mowing and watering to prevent weeds from growing up and drying out to become a fire hazard.

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LA TIMES

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui (D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

jeff.gottlieb@latimes.com

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LA TIMES BLOG

Congresswoman's house is called an eyesore and neighbors fume

June 12, 2009

"This just shows us what type of people represents us in Congress, Senate and perhaps even the White House. They have no respect for others unless they feel that they can get something in return. It is infuriating to hear of such things."

Those are the words of Tim Gray, a Times reader who shared those views today with staff writer Jeff Gottlieb. What's Gray so upset about? He's writing about a California congresswoman who has let a home she owns in Sacramento become, by neighborhood consensus, an eyesore.

A little background: Gottlieb reported last August that the Code Enforcement Department in Sacramento declared a house owned by Rep. Laura Richardson (D-Long Beach) a "public nuisance."

The place had fallen into disrepair — the grass was a few feet high — after Richardson, a Democratic state lawmaker from Long Beach, was elected to Congress in 2007 and set up a residence in Washington. At the time, Gottlieb reported:

Neighbors in the upper-middle-class neighborhood complain that the sprinklers are never turned on and the grass and plants are dead or dying. The gate is broken, and windows are covered with brown paper.

Well, as Gottlieb reports today, things aren't much better, and neighbors are fuming. He describes how three neighbors — Carrie Thomsen, Janet Carlson and L. Kraft—responded to the conditions at the house:

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them. Richardson's house, he said, "has become such a hideous place."

Upset neighbors have even appealed to House Speaker Nancy Pelosi (D-San Francisco) for help.

Like Gray, reader Todd Lorber e-mailed Gottlieb with a comment: "I think the rats had moved in long before the neighbors realized it. Is it any wonder why the state and federal balance sheets are in such disrepair when you see how these people run their personal lives?"

And Phil Perry had a question: "Wonder what her Long Beach legislative district house looks like? Ah, the joy of gerrymandered districts....Recall the stories about her city-owned car and unpaid mechanic bills on her BMW car? The sad thing is, your story will not influence her actions one iota."

Click here to read the full story on Richardson's house.

-- Steve Padilla

Top photo: U.S. Rep. Laura Richardson's Sacramento house. Bottom photo: Brown paper covers windows at the house. Credit: Randi Lynn Beach/For The Times

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CBS13 SACRAMENTO

June 12, 2009

(Note: the below link will take to you to the article as well as the news story. The news story is different than the article.)

<http://cbs13.com/local/Calif.Congresswomans.Home.2.1042853.html>

Calif. Congresswoman's Home Is "A Mess" Reporting

David Begnaud SACRAMENTO (CBS13)

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

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LBReport.com

June 12, 2009

Congressional Negotiators Reject Obama Administration Proposal to End LB C-17 Production, Will Instead Fund 8 More Planes

<http://www.lbreport.com/news/jun09/c17rev.htm>

(Note: the website does not allow people to cut and paste text)

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Signal Tribune

June 12, 2009

Commentary: Allowing Cuba the Opportunity to Rejoin the Organization of American States

By Congresswoman Laura Richardson
37th District

I applaud the decision of the OAS [Organization of American States] to end the misplaced and misguided exclusion of Cuba from its membership. It is long past time that Cuba, and the Cuban people, be reconnected to the community of nations in the Western Hemisphere. It makes little sense to continue a policy put in place in 1962 during the height of a Cold War that has been over for twenty years.

I visited Cuba just two months ago and met personally with President Raul Castro for six hours and former President Fidel Castro for almost two hours. I agree strongly with the international consensus that it is time to end the 50-year Cold War policies and turn the page to a new era of cooperation between the United States and Cuba.

The action [June 3] by the Organization of American States membership reflects a desire to unify the region and create opportunities for collaboration and partnership among all the nations in the Western Hemisphere. Cooperation among the nations of this hemisphere is especially needed to overcome the economic crises we are facing.

It is my hope that the Administration will seize this opportunity and build on the positive actions it has already taken in lifting the ban on travel and easing the restrictions on remittances.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Saturday, June 13, 2009 12:11 PM
To: 'michaeljeagle'
Subject: Re:

Oh and the head of the news desk for the latimes gottliebs boss

From: Michael Eagle
To: RichardsonMC, Laura
Sent: Fri Jun 12 22:04:46 2009

Ok... The first is John Canalis's blog and the second is from the CBS story. PT didn't call.

Laura Richardson's house in the news (again)

Previous Entry

By John Canalis on June 12, 2009 7:32 AM

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

.....

Calif. Congresswoman's Home Is "A Mess"

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

.....
Michael J. Eagle

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Saturday, June 13, 2009 12:10 PM
To: 'michaeljeagle'
Subject: Re:

On monday please get a contact of the supervisor of cbs.

From: Michael Eagle <[redacted]>
To: RichardsonMC, Laura
Sent: Fri Jun 12 22:04:46 2009

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Michael J. Eagle

RichardsonMC, Laura

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Sent: Friday, June 12, 2009 10:05 PM
To: RichardsonMC, Laura

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.....
Michael J. Eagle

From: MJT Television [mailto:mjt@mjtelevision.com]
Sent: Friday, November 07, 2008 6:07 AM
To: RichardsonMC, Laura; laurarichardson [mailto:laurarichardson@house.gov]
Subject: Calif. congresswoman: I'm up-to-date on home loans - AP

Calif. congresswoman: I'm up-to-date on home loans

5 days ago

LONG BEACH, Calif. (AP) — A California congresswoman whose house temporarily went into foreclosure has paid up the delinquent home loans, she said Friday.

"Everything is currently in order and has been resolved," U.S. Rep. Laura Richardson told the Long Beach Press-Telegram, which also had reported that she held the highest lease for a government car in the House of Representatives.

Richardson, who is running for re-election Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May but reversed the sale after Richardson complained she hadn't received proper notice.

The Democrat said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

She also said she modified loans for her two other homes in Long Beach and San Pedro without a reduction in interest or principal, and that she is current on the payments for a leased apartment in Washington, D.C.

She also said she lowered the lease on her government car from \$1,299 a month to \$774.

She said she takes responsibility for "personal mistakes."

Richardson's ambitious one-year ascent from City Council to state Assembly to Congress gained national attention when the house was sold in foreclosure, followed by news that she had multiple defaults on her other homes.

Five of those defaults occurred when she used \$177,500 of her own money to finance her political career.

Richardson represents the 37th Congressional District, which includes parts of south central Los Angeles, Carson, Compton and most of Long Beach.

Information from: Press-Telegram, <http://www.presstelegram.com>

From: mjttelevision
Sent: Saturday, November 01, 2008 8:25 PM
To: RichardsonMC, Laura
Subject: San Jose Mercury News - AP Story (extended). The Press Telegram owes U 4 putting them on the map!

Report: Richardson up to date on house loans

The Associated Press

Article Launched: 11/01/2008 10:12:26 AM PDT

LONG BEACH, Calif.—Rep. Laura Richardson said she has paid up the delinquent home loans that made her the target of embarrassing national headlines.

"Everything is currently in order and has been resolved," the Democrat said during a meeting Friday with a reporter and editor from the Long Beach Press-Telegram.

Richardson, who is up for re-election on Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice.

Richardson said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

Richardson also had been issued multiple defaults on her homes in Long Beach and the neighboring Los Angeles port community of San Pedro. Five of those occurred as Richardson was using \$177,500 of her own money to finance her political career.

Richardson's 37th Congressional District includes parts of South Central Los Angeles, Carson, Compton and most of Long Beach.

Earlier this year, the Press-Telegram reported that she had failed to pay car repair bills for years and had leased the priciest car in the House at taxpayers' expense.

On Friday, the congresswoman produced payment stubs and bank statements. She said she modified loans for all three of her homes without a reduction in interest or principal, and also is current on the payments for a leased apartment in Washington, D.C.

Richardson also managed to lower the lease on her government car from \$1,299 a month to \$774.

Richardson said she takes responsibility for "personal mistakes."

"What I didn't do is take care of myself and take care of my issues," she said.

However, Richardson also noted several costly changes in her life, including a divorce, changing jobs four times, and financing seven political races.

Richardson went from Long Beach City Council to the state Assembly in 2006 and a year later won the congressional seat formerly held by the late Juanita Millender-McDonald.

Information from: Press-Telegram, <http://www.presstelegram.com>

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, August 21, 2009 5:29 PM
To: King, Lalla (Richardson)
Subject: Re: August 21 Phone calls

Lalla what is the date on the bank receipt for my rent?

From: King, Lalla (Richardson)
To: RichardsonMC, Laura
Cc: Austin, Daysha
Sent: Fri Aug 21 12:33:09 2009
Subject: August 21 Phone calls

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin, Scheduler
From: Lalla king Scheduler
Subject: New Voicemail and Phone Messages August 21, 2009

Avelore(sp) August 20, 2009 11:12AM 916.601.7202

Ms Richardson I have a range to deliver to 3622 W Curtis Drive. Please call me back I cannot find this address and my zip code is wrong. Call me on 916.601.7202. My name is Avelore(sp). Thanks you.

Lalla August 20, 2009 12:42PM 202.225.7924

Congresswoman this is Lalla. I found a deposit ticket for \$1790,000. Called Stephanie and she thinks that is for your July rent.

RichardsonMC, Laura

From: King, Lalla (Richardson)
Sent: Friday, August 21, 2009 12:33 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha
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- Religion
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November 13, 2009 | 4:06 pm

Race and Ethics—Let's Be Honest

Posted by Joe R. Hicks

Seven members of Congress are being investigated by the House Ethics Committee. All seven are black and the Congressional Black caucus has taken exception. They say the whiff of racism's in the air.

Sorting out their claim, it appears they believe that black lawmakers are being racially profiled – the legislative equivalent of the canard of "driving while black." However, my view is that this is just the same old, same old – a victimization rant that has unfortunately become all too familiar.

Truth be told, ethics probes haven't disproportionately zeroed in on black legislators in the past. In fact, white lawmakers have been the most frequent targets of the Ethics Committee's investigations.

To point out just two, need I remind the Caucus of the long-running investigation of former Majority Leader Tom Delay – recently a "Dancing with the Stars" circus act. Delay had his hands slapped for his dealings with shady corporate lobbyists. And then there was former Congressman Mark Foley? This Republican was forced to resign over his embarrassing "infatuation" with a male teenage House page.

The Black Caucus frankly looks silly when they point out that others are "also" engaged in unethical behavior—that hardly excuses the alleged inappropriate actions of Caucus members. In fact, as I write this, the Ethics Committee is looking into the actions of other members of Congress – and they are, in fact, white.

However, most troubling is the fact that many of those being defended on racial grounds by the Caucus seem indefensible.

Black Caucus members still voice outrage that Speaker Pelosi ousted William Jefferson from his post on the all-powerful Ways and Means Committee back in 2006. They argued at the time that Pelosi's actions were racially motivated. This was laugh-out-loud stuff, since Pelosi represents the San Francisco Bay Area – one of the most liberal districts in the nation.

Talking about indefensible, Jefferson was discovered to have stashed \$90,000 in his home freezer. This gives new meaning to the term "cold, hard cash." The cash was from a bribery deal with a Nigerian government official. For this and a host of other charges, Jefferson's been convicted and will face 13 years in federal lock-up, announced today.

And exactly how did racism play a role in any of this?

Then there's Charley Rangel, the long-time New York Congressman, who is also the Chair of the Ways and Means Committee. He's under investigation for failing to pay taxes on \$75,000 worth of rental income from a villa he owns in the Dominican Republic. It is also alleged that he failed to disclose at least \$600,000 in assets, until this past August.

Nonetheless, the Black Caucus issued a letter expressing support for Rangel, saying "...he has our full support" and that "...we are proud of the thoughtful leadership he provides the House ..." So the stink of financial improprieties doesn't bother them? The brother's just out-witting the system and "getting his," right?

Apparently untroubled by the probe of Rangel's financial behavior, even worse is their support of Maxine Waters and Laura Richardson.

Maxine came to the attention of the Ethics Committee because she and her husband owned between \$250,000 and \$500,000-worth of stock from One United Bank – a black-owned bank in Los Angeles. Additionally, her husband, Sidney, sat on the bank's board of directors.

Waters allegedly leaned on the Treasury Department, asking for a federal bailout for One United – all without disclosing her or her husband's links to the bank. The government eventually coughed up \$12 million in TARP funds for One United.

Laura Richardson's story is equally troubling. Her Sacramento home was foreclosed on and then sold to a third party. She bought the property back, which then sat idle, becoming a run-down eyesore for her neighbors. Out of their own self-interest, the local neighbors cut Richardson's grass and cleaned up the yard - something deemed by the Ethics Committee to be an improper gift to the Congresswoman (the *Los Angeles Times* has reported on all the sordid details of Richardson and her several homes).

Why is it that Richardson allowed her home to become such an eyesore that it looked like a crack den and her neighbors felt compelled to clean it up?

Now the Committee is also looking into trips to the Caribbean taken by Charley Rangel and four other black House members - Michigan's Caroline Kirkpatrick, New Jersey's Donald Payne, Mississippi's Bennie Thompson, and Donna Christian-Christensen from Virginia.

The Committee is investigating whether their island junkets violated House rules. According to the Committee, these trips were sponsored, funded and organized by an agency known as the *Carib News*. If true, this is simply against the rules.

Speaking of rules, why isn't the Black caucus embracing these probes?" Shouldn't they be jumping up and down, saying they want the truth more than anybody? They should be advocating legislative excellence and the highest possible standards of behavior. Instead, they have adopted an embarrassing "why us" victim posture.

But it could also be argued - as I do - that the Black Congressional Caucus is a hold-over from an era that's long-past. C'mon, is there really some racial identity interest they serve that's fundamentally different from any other elected officials?

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Race and Ethics--Let's Be Honest

By Joe R. Hicks

11.13.09 at 4:06 pm | Ethics Probe Causes Black Caucus to Thrown Down . . .



Underestimating America's Religious Understanding

By David A. Lehrer

11.11.09 at 1:13 pm | . . .



Failing to Connect the Terror Dots--Political Correctness Run Amuck

By Joe R. Hicks

11.10.09 at 2:33 pm | Recognizing terror for what it is can be . . .



• **Afghanistan: Which Way Forward?**

By David A. Lehrer

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By David A. Lehrer

10.30.09 at 4:32 pm | A Leader Who Inspires Change—Here and In . . .



• **Crime and Spin**

By David A. Lehrer

10.29.09 at 1:49 pm | Missing an opportunity—a crime that should have . . .



• **Underestimating America's Religious Understanding**

By David A. Lehrer

11.11.09 at 1:13 pm | . . . (66)



• **Failing to Connect the Terror Dots—Political Correctness Run Amuck**

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11.10.09 at 2:33 pm | Recognizing terror for what it is can be . . . (41)



• **Race and Ethics—Let's Be Honest**

By Joe R. Hicks

11.13.09 at 4:06 pm | Ethics Probe Causes Black Caucus to Thrown Down . . . (36)



• **Complex Problems Deserve Thoughtful Responses**

Very interesting link - I just did a quick check, ...



• **Obama and Education Reform**

Great piece. It's refreshing for a change to read ...



• **The Facts About Fast Food in South LA**

Mr. Lehrer's article is right on many points. ...



• **Rush Limbaugh and the Use and Abuse of the Racism Charge**

Sadly, RACISM is alive and well on our shores en ...



• **Knee Jerk Responses to Real World Problems Make No Sense**

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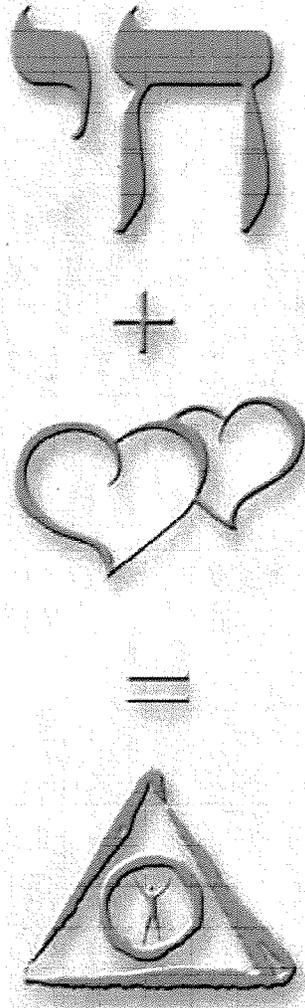
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RichardsonMC, Laura

From: Cooks, Shirley
Sent: Thursday, October 29, 2009 11:16 PM
To: RichardsonMC, Laura
Subject: Hello

By the time you read this you will have landed hopefully from an uneventful return to LA and then home. Waiting for you will be a print out of the Samoa options paper - responsible staffer is Eric in this regard. Greg, Jeff, Eric, Candace and I (Shirley limited because of having to join the Cuba meeting) joined in discussion to suggest what you will receive as thought provoking options. We all, in a conference call, can finalize this at your convenience early next week. On an unrelated matter, I have to say I am thrilled to learn tonight that you will be finalizing the transition of the property in Sacramento!!!!!! Yipee. Lovin it. Shirley

Sent using BlackBerry

From: Billington, Jeffrey
Sent: Thursday, October 29, 2009 7:43 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Two More Articles
Attachments: image001.jpg

Ethics to investigate Reps. Richardson, Waters; Graves criticizes the OCE

By Susan Crabtree - 10/29/09 04:40 PM ET

The House ethics panel voted Thursday to launch investigative subcommittees into separate charges against California Democratic Reps. Maxine Waters and Laura Richardson.

The moves signal the panel believes there is enough evidence to warrant further serious inquiry.

Separately, Rep. Sam Graves (R-Mo.) thanked the committee for dismissing charges against him. He simultaneously criticized the new Office of Congressional Ethics (OCE), which had investigated charges against all three lawmakers and forwarded reports to the ethics panel.

Because it decided to continue the investigation, ethics does not have to release the OCE's reports on Waters and Richardson.

The panel did not reveal the nature of the complaints against the two Democrats, but Waters has been under media scrutiny for her role in directing up to \$50 million in bailout money to a bank where her husband had served on the board of directors until early last year. Waters's husband has owned at least \$250,000 in stock in the institution.

The probe of Richardson centers on a controversy surrounding home mortgages.

After Richardson won a special election in 2007, she defaulted on three separate mortgages for homes in San Pedro, Long Beach and Sacramento, Calif. She lost one to foreclosure, and it was sold to a third party before she regained it.

Ethics watchdogs questioned how she managed to loan her campaign a total of \$77,500 between June and July of 2007 while failing to make payments on her mortgage. Neighbors also paid private companies and children to clean up Richardson's blighted Sacramento yard, which may be a violation of the House gift rules.

The OCE dismissed part of the case and forwarded parts of it to the ethics committee, sources said.

Graves struck early in thanking the panel for dismissing the charges against him by releasing the statement before the ethics panel publicly announced it had unanimously dismissed the complaint.

In his statement, Graves criticized the OCE's work, accusing it of investigating an anonymous complaint and looking into a matter that, even if true, did not violate House ethics rules.

"I appreciate the committee's work and its prompt dismissal of this matter," Graves said in the release. "In dismissing this matter, the committee found that not only was there no violation of any rule, but that even if the allegation were true, there would have been no violation of any rule."

Graves said the “anonymous accusation amounted to nothing more than a political smear.”

Neither the OCE nor the ethics committee has indicated what allegations had surfaced against Graves. The OCE insisted in its third-quarter report that it has never acted on an anonymous complaint or on the mere basis of allegations raised in newspaper reports.

Graves has said the complaint focused on testimony before the Small Business Committee. Media reports have focused on charges that Graves invited a friend and neighbor, Brooks Hurst, to testify at a hearing on renewable fuels without disclosing that his wife and Hurst are investors in renewable fuels plants in Missouri.

This may have created a perception of a conflict that led the OCE to recommend that ethics conduct a review.

Though Graves has argued that House ethics rules don't address perception issues, an overarching ethics rule bars any member activity that reflects negatively on the House as an institution. In addition, the House ethics manual warns members against the “appearance of impropriety that could arise from championing the causes of contributors,” and the ethics committee has a history of taking action against members based on appearance problems.

In October 2004, the ethics committee admonished then-Majority Leader Tom DeLay (R-Texas) three times. In a letter to DeLay, the committee explained that at the very least, DeLay's attendance at an energy company golf fundraiser for his political action committees created an appearance problem.

Graves's attack on OCE comes as the new entity is locked in an intense dispute with the ethics committee over how the OCE conducts its work and what information the ethics panel must make public about OCE investigations.

The rules governing the creation of the OCE force the ethics committee to release the office's investigative reports on members that are forwarded to the panel for further review unless it launches an investigative subcommittee, a sign the committee is seriously digging into the allegations.

The Graves statement is intended to intimidate OCE staff and board members, most of whom are ex-members of Congress, and stir up opposition to the office, sources in the ethics community said. Graves and others are trying to discredit the OCE among other lawmakers, many of whom already fear the new investigative body.

Speaker Nancy Pelosi (D-Calif.) pushed for the outside ethics office as part of her pledge to “drain the swamp” in Washington and establish the most ethical Congress in history. Still, legislation creating the OCE barely passed the House.

OCE board members have threatened to resign this week as tensions flared with the ethics committee about how the OCE conducts investigations and what the ethics committee must make public about probes that result in a dismissal.

Graves said he cooperated “in good faith and in full candor” with the inquiry, and that he complied with every request in the process, which he believed was a pro forma inquiry.

“I understand that the nature of politics sometimes involves fending off frivolous, anonymous allegations,” he continued. “But our ethics process, like our system of justice, must be built upon bedrock principles of due process and fundamental fairness. I am glad the committee and its membership evaluated these allegations for what they were — baseless and completely unfounded attacks on my character.”

National Journal's
Under *the* Influence
An Inside View of the Lobbying and Advocacy Industry

Thursday, October 29, 2009 5:19 PM

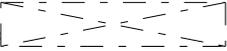
Reps. Waters, Richardson Under Investigation

By Randy Barrett

The House Committee on Standards of Official Conduct unanimously voted Thursday to open investigations on Rep. **Maxine Waters**, D-Calif., and Rep. **Laura Richardson**, D-Calif.

The ethics committee will examine whether Waters violated House rules through alleged conversations with the National Bankers Association or OneUnited Bank. Her husband owns stock in OneUnited and previously sat on its board of directors.

In Richardson's case, the committee will look at whether she broke House rules by failing to disclose "real estate, income and liabilities" on her financial disclosure forms. Also at issue is whether Richardson received an impermissible gift or received preferential treatment regarding loans on her property in Sacramento, Calif.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington 

From: Billington, Jeffrey
Sent: Thursday, October 29, 2009 7:26 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Two Articles on the Ethics Ruling

Committee To Decide Whether Richardson Violated Rules

by [Ryan ZumMallen](#) | [Long Beach News](#) | 10.29.09 |

Long Beach Congresswoman Laura Richardson (D) will be investigated by the Committee on Standards of Official Conduct, an arm of the U.S. House of Representatives, according to a document released by the committee today. Richardson refuted allegations in a statement released today, claiming to be a victim of "premature judgments" and noting that she is one of 4.3 million Americans to face financial problems due to personal crises in the past year.

The action comes after a recommendation from the Office of Congressional Ethics, which urged an investigation of Richardson's actions concerning the foreclosure of her Sacramento home and whether she received inappropriate gifts from her lender in order to keep the home. The Committee on Standards of Official Conduct agreed to examine the case. The meatiest paragraph of the committee's release states:

Pursuant to the Committee's action, the investigative subcommittee shall have jurisdiction to determine whether Representative Laura Richardson violated House Rules, the Code of Official Conduct or the Ethics in Government Act by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale or loan modification agreement for or relating to her property in Sacramento, California.

Richardson's Sacramento property was purchased in January of 2007, when she became a member of the State Assembly. The house entered foreclosure in May of 2008 and was sold to another buyer, who fixed up the house as it had deteriorated since Richardson purchased it.

Then, Washington Mutual actually rescinded the sale and gave the house back to Richardson last summer. She has been the owner ever since, but neighbors have still complained about the lack of upkeep on the property. Richardson also defaulted on loans for a house in Long Beach and one in San Pedro. No word yet on what sort of action the committee could take if Richardson is found in the wrong.

The release states that Representative Ben Chandler (D-KY) will Chair the investigation subcommittee. Rounding out the subcommittee are Gregg Harper (R-MS), Keith Ellison (D-MN) and Sue Myrick (R-NC).

Richardson's office released the following statement today:

Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in; the span of slightly over a year, I have worked to resolve a personal financial situation.

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"I hope that the Committee, despite its full schedule, now can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 32 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."

From NBC's Mike Viqueira

The House ethics committee has just announced that it is going forward with investigations of allegations surrounding Reps. **Maxine Waters** and **Laura Richardson**.

The committee is also announcing its finding that Rep. **Sam Graves** has not violated any rules and the committee is closing its investigation.

The committee statement, in part, regarding Waters:

"...the Committee has unanimously voted to establish an investigative subcommittee to conduct an inquiry...

"...with respect to Representative Waters' alleged communications and activities with, or on behalf of, the National Bankers Association or OneUnited Bank, a bank in which Representative Waters' husband owned stock and previously served on the board of directors..."

Regarding Richardson:

"...the Committee has unanimously voted to establish an investigative subcommittee...

"...(to see if Richardson violated House rules) by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure sale of loan modification agreement for or relating to her property in Sacramento, California."

Regarding Graves:

"...representative Graves did not violate any provision of the Code of Official Conduct...

"...with respect to an invitation extended to testify before a Committee on Small Business hearing on issues facing the renewable fuels industry to Mr. Brooks Hurst, who held investments in the same renewable fuel cooperatives as Representative Graves' wife. The Committee considers the matter closed and no further inquiry is warranted."

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Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436

FX: (562) 437

RichardsonMC, Laura

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 8:34 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: LB Report

Congresswoman and Shirley-

Here are all the Bill Pearl (LBReport) articles about your Sacramento property. I haven't found the quote from Washington Mutual you asked for but I am searching other sources.

I'll touch base tomorrow morning when I get more information.

Regards,

Henry Rogers

Congresswoman Richardson Issues Further Statement On Stories Reporting Home Foreclosure/Bank Sale

<http://www.lbreport.com/news/may08/richhom3.htm>

Cong. Richardson Discusses Defaults On Her Long Beach & San Pedro Properties; Provides Documents & Info Re Her Sac'to, LB & SP Properties; Says She'll Use What She Learned To Urge Congressional Remedies For Others In Housing/Foreclosure Crunch

<http://www.lbreport.com/news/may08/richhom4.htm>

Congresswoman Laura Richardson Issues Statement Re Sac'to Property & Code Enforcement

<http://www.lbreport.com/news/aug08/richhau2.htm>

Henry Rogers
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henry.rogers
PH: (562) 436-
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RichardsonMC, Laura

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 7:36 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

Got ya'

I'll start looking there as well

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Richardson & Andrews Talk Taxes

by [Ryan ZumMallen](#)

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Chelsea Clinton Visiting CSU Dominguez Hills Today

by Ryan ZumMallen

<http://www.lbpost.com/ryan/767>

Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436

FX: (562) 437

RichardsonMC, Laura

From: Marisela Sanchez [mailto:marisela.sanchez@statefarm.com]
Sent: Monday, September 21, 2009 6:05 PM
To: RichardsonMC, Laura
Subject: State Farm Insurance
Attachments: Szvrjc7k.tif; Szvrhp59.tif; Szvri19g.tif; Szvricxl.tif; Szvrioipt.tif; Szvrj0c1.tif

Hello Laura,

Hope all is well. You requested copies of all your policies, and quotes. I provided you with the rental dwelling quote for the Sacramento Property, and the earthquake quotes as well as the others too. As for the Long Beach Property Ron is going to take pictures. I do need more information for this property. I need to know about the utilities, have they been updated and year updated for the Electrical, heating/air, plumbing. What type of heating does it have? Does it have a thermostat? How much of the home percentage wise is carpet, tile, hardwood, vinyl tile or other? Are the walls lath and plaster? Or Drywall? What size is your kitchen? Small, medium, large, or extra large? How many chimneys? Is it brick face? What type? How many car garage? Attached or detached? How many stories? Swimming Pool? Year purchased? When was the roof replaced? Is the home on a slab or does it have a basement or a crawl space? All these questions are to come up with a replacement cost for the dwelling coverage.

I also included a life quote in there in the attachments. As soon as I have the quote for the home I will email it to you. If I have further questions I will be contacting you or your office for further assistance.

Thank you,

Marisela

<<Szvrjc7k.tif>> <<Szvrhp59.tif>> <<Szvri19g.tif>> <<Szvricxl.tif>> <<Szvrioipt.tif>> <<Szvrj0c1.tif>>

A State Farm Insurance

Marisela Sanchez

249 E Ocean Blvd Suite 620

Long Beach, Ca 90802

M-Th. 8:30- 4:30 pm; Fridays, 8:30am-4:00pm

Office phone: 562-435-5700, Fax: 562-435-5711

RichardsonMC, Laura

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 9:34 AM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE MCKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento's south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. "I can't discuss the terms," he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, August 07, 2009 1:39 PM
To: Eagle, Michael
Subject: Re: NY Times request

Yes you can send that one

From: Eagle, Michael
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Sent: Fri Aug 07 13:36:43 2009
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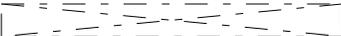
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From: Jesse McKinley [mailto:jemckin@nytimes.com]
Sent: Tuesday, August 04, 2009 4:59 PM
To: Eagle, Michael
Subject: RE: NY Times request

Michael,

You were gracious enough to send along this statement in mid-June when the story was percolating. Now, with the disclosure last week in the LA Times' of a possible ethics inquiry, I was wondering if there were any updates you could give me on the house and its renovation; the congresswoman's position about the investigation; and any other details...I'm considering writing for the weekend...

All best.

Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644
cell: 646/234
e-mail: jemcki

From: Eagle, Michael
Sent: Friday, June 19, 2009 12:00 PM
To: jemcki
Subject: RE: NY Times request

Jessie—

Below is the Congresswoman's statement in response to your request. If you decide not to run the story, since it really is not an issue, we would be happy to keep you informed first as to the status of the renovation. I'm including some photos of the house that were taken on Monday. I'm unable to attach all of the photos into one e-mail, so I'll send a second one in a few moments. Please note that we do not wish for these photos to be shared with any other paper. I just left you a message on your cell phone. Could you confirm receipt of this? Please e-mail me or call me on my blackberry (202-225-) if you have any questions.

Best,

Michael

.....
"This week, on Monday, June 15, 2009, the attached photo was taken which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false."

"Finally, a renovation schedule is in progress, including ordering items pending delivery; therefore, any other fascination with this subject is both biased, when considering surrounding areas, and is merely a consequence of the occupation that I hold."

From: Jesse McKinley
Sent: Thursday, June 18, 2009 1:56 PM
To: Eagle, Michael
Subject: Re: NY Times request

I'd love to get something today or tomorrow for the weekend...

Sent from my Verizon Wireless BlackBerry

From: "Eagle, Michael"
Date: Thu, 18 Jun 2009 13:50:14 -0400
To: Jesse McKinley
Subject: RE: NY Times request
Jesse—

What is your deadline for the story?

Thanks

From: Jesse McKinley [mailto:jemcki@nytimes.com]
Sent: Thursday, June 18, 2009 1:15 PM
To: Eagle, Michael
Subject: NY Times request

Michael,
Working on a piece about some neighborhood grousing about the condition of a home owned by Rep. Richardson in Sacramento (the LA Times wrote about it last week). Could we arrange a time to speak, or do you have any comment on complaints that the property hasn't been kept up?
Thanks much. I'm reachable at 415-644-2344 or via this email.

Best,
Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644-2344
cell: 646/234-2344
e-mail: jemcki@nytimes.com

RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, July 30, 2009 11:41 AM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Re: CLR News

I'm going to call the DO when they open to findout the page number for the PT and Daily Breeze. Roll Call was on page 23 and the District Weekly was a blog spot. I won't send negative coverage to them again

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Cc: Cooks, Shirley
Sent: Thu Jul 30 11:27:19 2009
Subject: Re: CLR News

what page was it on why did you send this to everyone

From: Eagle, Michael
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Sent: Thu Jul 30 10:16:24 2009
Subject: CLR News
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Richardson's Sacramento house subject of congressional ethics probe By John Canalis, Staff Writer

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The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

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Richardson's spokesman in Washington, D.C., did not return calls. An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for \$535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing \$9,000 in back property taxes.

The home was sold at auction for \$388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

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Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

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Theo Douglas

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"Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson."

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Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood—also home to other lawmakers—and it "became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure," Gottlieb writes.

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The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they've spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they've spent \$160 having their gardener and neighborhood kids maintain Richardson's lawn.

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The house has been an ongoing saga for the Golden State Democrat. Foreclosure aside, Richardson has owed back taxes on the property, and the city of Sacramento has declared it to be a "public nuisance" and "blighted" on separate occasions, the paper notes.

This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

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ROLL CALL

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Pity Rep. Laura Richardson’s Sacramento neighbors. They’ve had to live with the California Democrat’s neglected, foreclosed-upon home (rats and peeling paint and weeds, oh my!) and finally resorted to mowing the lawn themselves — and now, according to an L.A. Times story, they’re being interviewed by Congressional ethics officials.

The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they’ve spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they’ve spent \$160 having their gardener and neighborhood kids maintain Richardson’s lawn.

In addition to questioning neighbors, investigators have contacted the investor who bought the home when it was in foreclosure (the court later returned it to the Congresswoman). If the ethics office thinks it’s a serious enough matter, it can refer it to the Committee on Standards of Official Conduct for further action.

In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, “For more than a year now, I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact.”

The house has been an ongoing saga for the Golden State Democrat. Foreclosure aside, Richardson has owed back taxes on the property, and the city of Sacramento has declared it to be a “public nuisance” and “blighted” on separate occasions, the paper notes.

This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, July 30, 2009 9:55 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: roll call

This was in roll call's heard on the hill this morning. It's 2 stories down in the column and on page 21

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RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:26 PM
To: Cooks, Shirley
Subject: Re:

Heading back to office

----- Original Message -----
From: Cooks, Shirley
To: RichardsonMC, Laura
Cc: Eagle, Michael
Sent: Wed Jul 29 19:25:07 2009
Subject: RE:

Yes, I did read your whole message. You can consider Michael calling them to reiterate what you have said re your visits but you should not have a conversation with them. After Michael talks to him he will likely want to know more about the ethics matter and when is the work going to be finished and will you then sell? This could go on and on and on.

-----Original Message-----
From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:18 PM
To: Cooks, Shirley
Subject: Re:

Please take your time and don't just try to get rid of it.... Did you read my follow up comment. Pt asked about neighbors and my draft response that I have been there and no neighbor or city has complained.

----- Original Message -----
From: Cooks, Shirley
To: RichardsonMC, Laura; Eagle, Michael
Sent: Wed Jul 29 19:15:05 2009
Subject: RE:

I believe your statement of today will suffice. No more comments.

-----Original Message-----
From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:13 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re:

It is 4 pst. I think there deadline is past any further comments may make the story bigger and if I give a quote they will use it and not what we sent before. Would be inclined to say 4 out of the 6 weekends I have been in sac with no complaints or concerns from neighbors or the city. Any other old news allege comments reported by the times I can't comment on those conversations of which I have not been a part of. What do you guys think?

----- Original Message -----
From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 18:48:43 2009
Subject: RE:

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate. For more than a year now, I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact; all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

-----Original Message-----

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 6:48 PM
To: Eagle, Michael
Subject: Re:

Resend new statement

----- Original Message -----

From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 18:36:10 2009
Subject: FW:

This is my entire e-mail conversation with Gottlieb from last Wednesday.

-----Original Message-----

From: Gottlieb, Jeff [mailto:]
Sent: Wednesday, July 22, 2009 9:40 PM
To: Eagle, Michael
Subject: RE:

Games? What are you talking about? I told you from the beginning that I wanted to know if the congresswoman had been notified about the investigation and what her response was.

Jeff Gottlieb
Senior Writer
Los Angeles Times
562-209- []

From: Eagle, Michael [mailto:]
Sent: Wed 7/22/2009 6:35 PM
To: Gottlieb, Jeff
Subject: Re:

I've been on the metro and out of service for the past hour. Off the record though, we just passed a major piece of legislation and it's 930 at night. I can't play these games with you. First you tell me one thing and then you tell me another. I'm out

Sent using BlackBerry

----- Original Message -----

From: Gottlieb, Jeff [mailto:]
To: Eagle, Michael
Sent: Wed Jul 22 20:24:47 2009
Subject: RE:

Michael,

I'm not even sure what that means.

Has the congresswoman been told by the House Office of Congressional Ethics that she is under investigation or that the office is reviewing her actions?

Does she have any comment? I can tell you what people have been asked about.

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From: Eagle, Michael
Sent: Wednesday, July 29, 2009 6:49 PM
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Subject: RE:

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Thx

From: Eagle, Michael
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Sent: Wed Jul 29 17:17:09 2009
Subject: Re: Sacramento property
It went out.

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Wed Jul 29 17:00:18 2009
Subject: Re: Sacramento property
It is critical you send now. Their deadline is 2 or 230

From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 16:57:01 2009
Subject: Re: Sacramento property
Got it

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Wed Jul 29 16:56:20 2009
Subject: Re: Sacramento property
Send all who have covered the article, plus the three who have requested comment (cbs and nbc in sac) and roll call except NO to the la times

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 16:53:52 2009
Subject: Re: Sacramento property
Do you not want roll call and cbs in sac included?

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Sent: Wed Jul 29 16:50:35 2009
Subject: Re: Sacramento property
Disregard no la times

From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 16:49:58 2009
Subject: Re: Sacramento property

Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Sent: Wed Jul 29 16:49:39 2009
Subject: Re: Sacramento property
Disregard last email: do NOT send to la times

From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 16:48:03 2009
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Sent: Wed Jul 29 16:46:07 2009
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 16:42:27 2009
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K 
To: Eagle, Michael
Sent: Wed Jul 29 16:41:24 2009
Subject: Sacramento property
Michael,

I'm following up on today's LA Times article about an ethics review of the congresswoman's Sacramento property. I'm checking to see if your office is offering a comment about this review, and what the congresswoman's plans are for the property.

I can be reached by return e-mail....or by phone 916 325  Thanks.

Kevin Riggs
KCRA-TV (NBC)
Sacramento

This e-mail message is intended only for the personal use of the recipient(s) named above. If you are not an intended recipient, you may not review, copy or distribute this message. If you have received this communication in error, please notify the Hearst Service Center (cadmin@hearstsc.com) immediately by email and delete the original message.

RichardsonMC, Laura

From: Eagle, Michael
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And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K [mailto:kevin.riggs@kcra.com]
To: Eagle, Michael
Sent: Wed Jul 29 16:41:24 2009
Subject: Sacramento property
Michael,

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I can be reached by return e-mail....or by phone 916 325-3333 Thanks.

Kevin Riggs
KCRA-TV (NBC)
Sacramento

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RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 5:00 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: Sacramento property

It is critical you send now. Their deadline is 2 or 230

From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 16:57:01 2009
Subject: Re: Sacramento property
Got it

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Wed Jul 29 16:56:20 2009
Subject: Re: Sacramento property
Send all who have covered the article, plus the three who have requested comment (cbs and nbc in sac) and roll call except NO to the la times

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 16:53:52 2009
Subject: Re: Sacramento property
Do you not want roll call and cbs in sac included?

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Sent: Wed Jul 29 16:50:35 2009
Subject: Re: Sacramento property
Disregard no la times

From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 16:49:58 2009
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
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From: Eagle, Michael
Sent: Wednesday, July 29, 2009 4:51 PM
To: RichardsonMC, Laura
Subject: Re: Sacramento property

Not sending to la times

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Sent: Wed Jul 29 16:50:13 2009
Subject: Re: Sacramento property
Confirm do not send to la times

From: RichardsonMC, Laura
To: Eagle, Michael
Sent: Wed Jul 29 16:49:39 2009
Subject: Re: Sacramento property
Disregard last email: do NOT send to la times

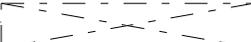
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LR0365

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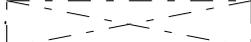
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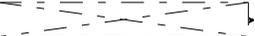
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Add back the latimes

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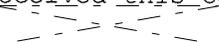
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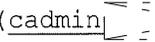
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RichardsonMC, Laura

From: Eagle, Michael
Sent: Friday, June 19, 2009 11:17 AM
To: RichardsonMC, Laura

On my way back down. Shirley and I both like it. Here it is below. I'm bringing a hard copy and photos with me.

Congresswoman Laura Richardson statement on Her Property in Sacramento

Washington, DC—Today Congresswoman Laura Richardson made the following statements regarding her property in Sacramento:

“This week, on Monday, June 15, 2009, the attached photo was taken of my home which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false.

“Finally, a renovation schedule is in progress, including ordering items pending delivery; therefore, any other fascination with this subject is both biased, when considering surrounding areas, and is merely a consequence of the occupation that I hold.”

Congresswoman Richardson is a Democrat from California's 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrooke and Signal Hill.

XXX

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Monday, June 15, 2009 12:16 PM
To: RichardsonMC, Laura
Subject: news clips

Congresswoman—

Here is our news clips from over the weekend (as well as Friday).
.....

Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for \$535,000, the Times reports. She already owned two other houses that she had defaulted on six times.
.....

Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

.....

Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the Los Angeles Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return a call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

Laura Richardson's house in the news (again)

June 12, 2009
By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

To read the story, visit <http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,3272269.story>

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United Press International

Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got not response.

"I wouldn't want anyone that irresponsible to represent me," said John Bailey, another neighbor. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

Neighbors say the house looks abandoned with peeling paint. They have been trying to keep the yard in shape, arranging for mowing and watering to prevent weeds from growing up and drying out to become a fire hazard.

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LA TIMES

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

jeff.gottlieb@latimes.com

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LA TIMES BLOG

Congresswoman's house is called an eyesore and neighbors fume

June 12, 2009

"This just shows us what type of people represents us in Congress, Senate and perhaps even the White House. They have no respect for others unless they feel that they can get something in return. It is infuriating to hear of such things."

Those are the words of Tim Gray, a Times reader who shared those views today with staff writer Jeff Gottlieb. What's Gray so upset about? He's writing about a California congresswoman who has let a home she owns in Sacramento become, by neighborhood consensus, an eyesore.

A little background: Gottlieb reported last August that the Code Enforcement Department in Sacramento declared a house owned by Rep. Laura Richardson (D-Long Beach) a "public nuisance."

The place had fallen into disrepair — the grass was a few feet high — after Richardson, a Democratic state lawmaker from Long Beach, was elected to Congress in 2007 and set up a residence in Washington. At the time, Gottlieb reported:

Neighbors in the upper-middle-class neighborhood complain that the sprinklers are never turned on and the grass and plants are dead or dying. The gate is broken, and windows are covered with brown paper.

Well, as Gottlieb reports today, things aren't much better, and neighbors are fuming. He describes how three neighbors — Carrie Thomsen, Janet Carlson and L. Kraft—responded to the conditions at the house:

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them. Richardson's house, he said, "has become such a hideous place."

Upset neighbors have even appealed to House Speaker Nancy Pelosi (D-San Francisco) for help.

Like Gray, reader Todd Lorber e-mailed Gottlieb with a comment: "I think the rats had moved in long before the neighbors realized it. Is it any wonder why the state and federal balance sheets are in such disrepair when you see how these people run their personal lives?"

And Phil Perry had a question: "Wonder what her Long Beach legislative district house looks like? Ah, the joy of gerrymandered districts....Recall the stories about her city-owned car and unpaid mechanic bills on her BMW car? The sad thing is, your story will not influence her actions one iota."

Click here to read the full story on Richardson's house.

-- Steve Padilla

Top photo: U.S. Rep. Laura Richardson's Sacramento house. Bottom photo: Brown paper covers windows at the house. Credit: Randi Lynn Beach/For The Times

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CBS13 SACRAMENTO

June 12, 2009

(Note: the below link will take to you to the article as well as the news story. The news story is different than the article.)

<http://cbs13.com/local/Calif.Congresswomans.Home.2.1042853.html>

Calif. Congresswoman's Home Is "A Mess" Reporting
David Begnaud SACRAMENTO (CBS13)

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

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LBReport.com

June 12, 2009

Congressional Negotiators Reject Obama Administration Proposal to End LB C-17 Production, Will Instead Fund 8 More Planes

<http://www.lbreport.com/news/jun09/c17rev.htm>

(Note: the website does not allow people to cut and paste text)

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Signal Tribune

June 12, 2009

Commentary: Allowing Cuba the Opportunity to Rejoin the Organization of American States

By Congresswoman Laura Richardson
37th District

I applaud the decision of the OAS [Organization of American States] to end the misplaced and misguided exclusion of Cuba from its membership. It is long past time that Cuba, and the Cuban people, be reconnected to the community of nations in the Western Hemisphere. It makes little sense to continue a policy put in place in 1962 during the height of a Cold War that has been over for twenty years.

I visited Cuba just two months ago and met personally with President Raul Castro for six hours and former President Fidel Castro for almost two hours. I agree strongly with the international consensus that it is time to end the 50-year Cold War policies and turn the page to a new era of cooperation between the United States and Cuba.

The action [June 3] by the Organization of American States membership reflects a desire to unify the region and create opportunities for collaboration and partnership among all the nations in the Western Hemisphere. Cooperation among the nations of this hemisphere is especially needed to overcome the economic crises we are facing.

It is my hope that the Administration will seize this opportunity and build on the positive actions it has already taken in lifting the ban on travel and easing the restrictions on remittances.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax



[No Subject]

Wednesday, February 18, 2009 1:45 PM

From: "Thorn, Ann" <ann.thorn@wamu.net>

To: laurarichardson [redacted]

Congresswoman Richardson.

I wanted to advise you that you can send in your Jan and Feb payment at your lower rate. Due to your tax line of the escrow, your payments have increased since the amount on the modification. However, we would like to advise that we modify your loan again to help with the increase in the payment.

We can talk in further detail tomorrow at 5 EST as Dasha has just set up a call.

Thanks,

Ann

Ann Thorn, FVP

National Asset Recovery Manager

WaMu, now part of JP Morgan Chase

office: 904-462-2150

cell: 414-418 [redacted]

For Internal Use Only

LR0387



Re: Information needed by Monday, Aug. 31

Friday, August 28, 2009 10:37 AM

From: "Malcolm N. Bennett, Broker/Realtor" [mailto:mac1121@comcast.net]
To: laurarichardson [mailto:laurarichardson@comcast.net]

This email serves as confirmation and I will do what I can, thanks.

Mb
Malcolm N. Bennett, Broker/Realtor
International Realty & Investments
11215 South Western Avenue
Los Angeles, CA 90047
323-754-1111 Fax 323-754-1111
E-mail: mac1121@comcast.net
www.intlrealtyinvestment.com
DRE License No. 01511215

1100 E. Wardlow Road
Long Beach, CA 90807
562-427-1111 Fax 562-427-1111

-----Original Message-----
From: Laura Richardson <laurarichardson@comcast.net>
To: mac1121@comcast.net
Cc: laurarichardson@comcast.net
Sent: Fri, Aug 28, 2009 10:21 am
Subject: Information needed by Monday, Aug. 31

PLEASE REPLY CONFIRMING YOUR RECEIPT OF THIS EMAIL. THANKS

1) History of any loans or lines of credit under my name: name, property address, amount, terms (years and rate), etc.

- Laura Richardson
- Laura Ann Richardson
- Laura Richardson-Batts
- Laura Ann Richardson-Batts
- Laura Batts
- Laura Ann Batts
- Jointly: Laura Batts and Anthony William Batts

2)Record of any and all defaults, notice of foreclosure, foreclosure, etc. for each property.

3)Properties I have been listed on:

3623 South Parker Street
San Pedro, California 90731

717 East Vernon Street

LR0388

Long Beach, California 90806

3622 West Curtis Park Drive
Sacramento, California

4) Record, dates and actions of 3622 West Curtis Park Drive Sacramento, California form January 1, 2006 - Present

- Prior owner
- Laura Ann Richardson
- Foreclosure - auction
- James York with Red Rock Mortgage
- Washington Mutual
- Laura Ann Richardson

5) Details available on Washington Mutual's rescission of foreclosure of 3622 West Curtis Park Drive in July 2008 with Sacramento court I believe

Very much thanks, Laura

LR0389



Quote from Carlos

Wednesday, June 17, 2009 9:10 PM

From: "daysha74" [mailto:daysha74@...]
To: laurarichardson [mailto:laurarichardson@...]

Carlos said it will cost \$3500 for the labor since you are purchasing all the materials. He is faxing the drawing and measurements to me. He will begin removing the cabinets tomorrow morning.

He said a permit will be needed to convert the upstairs bedroom into 2 rooms. I will call the city to find out if one is still on file from James York and if still in effect.

I'll let you know first AM.

LR0390

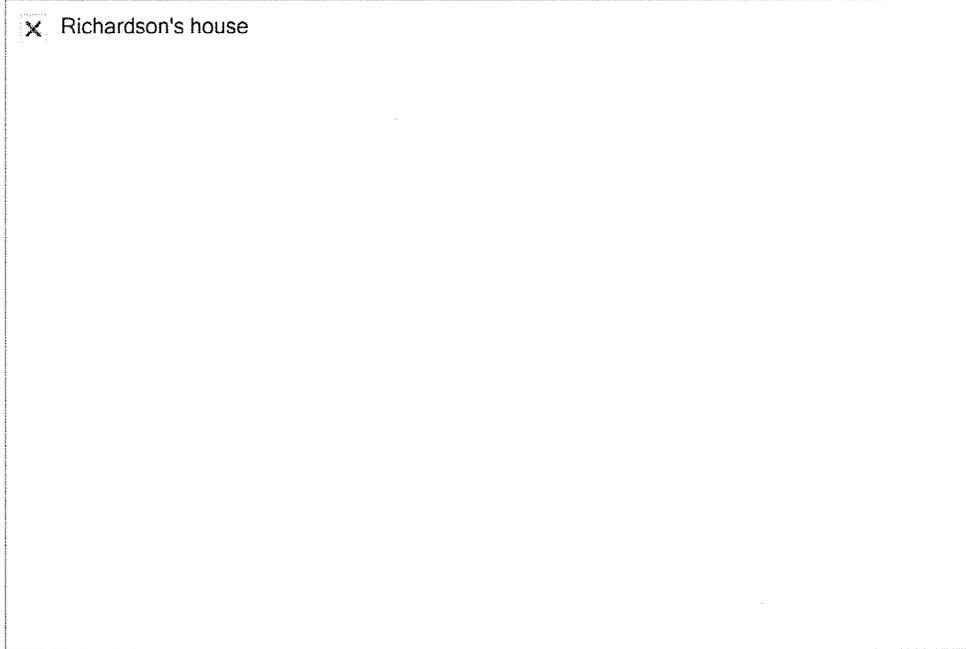


Rep. Richardson's Sacramento home declared 'public nuisance' - LA Times for Friday, August 15.

Friday, August 15, 2008 7:51 AM

From: "MJT Television" [mailto:mjt@mjtelevision.com]
To: laurarichardso [mailto:laurarichardso@ca.senate.gov]

Rep. Richardson's Sacramento home declared 'public nuisance'



Randi Lynn Beach / For The Times

UMBRAGE: Neighbors complained about the condition of the Sacramento home of Rep. Laura Richardson (D-Long Beach).

The Sacramento home of the Democratic congresswoman from Long Beach is declared a 'public nuisance' by the city.

By Jeff Gottlieb, Los Angeles Times Staff Writer
August 15, 2008

First Rep. Laura Richardson was having problems making house payments, defaulting six times over eight years.

Then after a bank foreclosed on her Sacramento house and sold it at auction in May, the Long Beach Democrat made such a stink that Washington Mutual, in an unusual move, grabbed it back and returned it to her.

"I would call it an eyesore," said Peter Thomsen, a retired bank executive who lives nearby.

The city action was prompted by police action.

Police were twice called to investigate reports of a suspicious person in or around the house, perhaps a homeless man squatting there. Officers called the Code Enforcement Department, which boarded up a broken door.

Code enforcement inspectors visited the house twice in July, finding "junk and debris" in the driveway and "rotting fruit on the ground in the rear yard which creates rodent harborage," according to department

LR0391

documents.

Ron O'Connor, operations manager of the Code Enforcement Department, said homes in the Curtis Park area seldom were tagged as a public nuisance.

"It's a really nice neighborhood," he said.

Asked about the house, Richardson's office released a statement that said: "Neither Congresswoman Richardson nor her attorney have received any information referring to this matter. Any additional information will be provided at a later date."

Richardson has few worries in the November election. The 37th District is so solidly Democratic that no Republican is running against her. Democrat Peter Mathews, who has sought the seat several times before, is mounting a write-in campaign.

Richardson began defaulting on house payments long before she bought the three-bedroom, 1 1/2 -bath home after being elected to the Assembly in 2006. She has defaulted on a home in San Pedro, where her mother lives, and her residence in Long Beach for amounts ranging from \$5,742 to almost \$20,000, according to documents on file with Los Angeles County.

Five of the defaults occurred during a 13-month period over 2007-08 when Richardson was bankrolling her political career, lending her campaigns for Congress and Assembly a total of \$177,500.

In addition, she owed nearly \$9,000 in property taxes on the Sacramento house, and the city Utilities Department put a lien on the property for an unpaid utility bill of \$154.03.

In a letter to supporters after her money problems received widespread publicity in June, Richardson said she was current on her house payments.

"Many elected officials are married, rely on two incomes or are independently wealthy," she wrote.

"I do not fit any of these descriptions," she added. "I made the decision to borrow money against my home to help finance my campaign. The election was too important to me, to our community and to our country to roll over."

Although Richardson lost her Sacramento house, she got it back under unusual circumstances.

Real estate investor James York bought the two-story house May 7 for \$388,000. Richardson had paid \$535,000. York recorded the deed May 19 and sent a work crew to renovate the house.

York said Washington Mutual filed a letter of rescission of the sale June 2 with Sacramento County. Experts said such a move after the deed was recorded was almost unheard of.

"It seems to me it has nothing to do with the law, but it has to do with [Washington Mutual] trying to be deferential to a congresswoman," said Grant Nelson, the William H. Rehnquist Professor of Law at Pepperdine University.

York sued. The case was settled in early July with each side agreeing not to talk about the terms.

In addition, Washington Mutual paid the tax lien on July 31, according to Sacramento County.

The public nuisance notice -- known as a vacant building ordinance violation -- was posted on Richardson's house Tuesday.

LR0392

An inspection, it says, "revealed the structure on your property is vacant, is not in compliance with minimum maintenance standards and/or constitutes a public nuisance."

The owner of the house is listed on the notice as Red Rock Mortgage Inc., which is York's company.

O'Connor, the Sacramento code official, said the notices are taped onto the building and sent to the owner, return receipt requested.

During a phone interview, O'Connor checked county tax assessor records and said that Richardson is listed as the owner and that the notice would be sent to her.

The notice says that a \$1,000 penalty can be assessed against the property if progress is not made to bring it into compliance within 30 days. The penalty could grow to as much as \$5,000 per month unless progress is made to improve conditions.

Neighbors have complained about the state of the house for months.

They were optimistic when York sent his crew to begin renovations, but now say it is worse than ever.

"I can't make myself go by there. It hurts too much," said Sharon Helmar, who sold the house to Richardson after living there for 30 years. "We took good care of it, and it's a lovely house."

jeff.gottlieb@latimes.com

LR0393



Lawsuit dropped over SoCal congresswoman's home.

Sunday, July 27, 2008 8:49 AM

From: "MJT Television" [mailto:mjt@mjtelevision.com]
To: laurarichardson [mailto:laurarichardson@house.gov]
Cc: "Marshall, Jr., William" [mailto:william.marshall@house.gov]

CLR --

Morning. I talked w/ the AP Managing Editor in LA, Tom Watkins, to correct the inaccuracies in this story below. He promises to make changes within the next couple hrs.

William.

Lawsuit dropped over SoCal congresswoman's home

10 hours ago

TORRANCE, Calif. (AP) — A man who paid \$388,000 for a congresswoman's home dropped a lawsuit that claimed she got special treatment when a bank rescinded the foreclosure, it was reported Saturday. Washington Mutual Inc., who was Rep. Laura Richardson's lender, announced Friday that James York's suit against her and the bank had been resolved, the Torrance Daily Breeze reported. The details were confidential, the bank said in its statement. A message left for York at his Sacramento business by The Associated Press was not immediately returned Saturday.

Messages left with Washington Mutual and Richardson's office in Washington, D.C., also were not returned. York bought the Sacramento home of the Long Beach Democrat at auction in May after she failed to make mortgage payments.

Washington Mutual rescinded the home sale after news of it became public.

In his lawsuit, York sought to have the house returned to him, as well as punitive damages and costs. York accused Richardson of using her influence as a congresswoman to force Washington Mutual and a subsidiary to back out of the sale. He claimed the bank acted with malice after the sale. Richardson said the 1,600-square-foot home, which she bought for \$535,500 in January 2007, was sold without her knowledge and after the bank had agreed to hold off on any action until at least June. Richardson owned two other homes in her Southern California district that have fallen into default six times.

She has said her personal finances became a mess as she pursued three political campaigns in two years. She went from the Long Beach City Council to the state

LR0394

Assembly in 2006 and a year later won the 37th Congressional District congressional seat. She currently is running for re-election.

LR0395

**Richardson can get her house back. Daily Breeze.**

Saturday, July 26, 2008 8:26 AM

From: "MJT Television" [redacted]
To: laurarichardso [redacted], "John Shallman" [redacted],
"Parker, Kimberly" [redacted]

[Print](#) [Email](#)

Richardson can get her house back

By Gene Maddaus, Staff Writer

Article Launched: 07/25/2008 11:24:48 PM PDT

The broker who bought Rep. Laura Richardson's Sacramento house at a foreclosure auction two months ago has dropped his lawsuit against her and her bank, allowing Richardson to reclaim the home.

In a statement, Richardson's lender, Washington Mutual, said the litigation had been "resolved," but that the terms are confidential.

The broker, James York, also declined to discuss the matter.

"I'm not supposed to say anything," he said. "I think you guys can figure out what happened. I only make business decisions and nothing else."

York had filed suit on June 12 after Washington Mutual rescinded the foreclosure. At the time, York was livid at the bank, which he accused of affording special treatment to a member of Congress.

Richardson has argued that Washington Mutual made a mistake in allowing the foreclosure to go forward on May 7. She said she had previously agreed to a loan modification and had begun making payments, and that the bank had agreed to postpone the sale until June.

Richardson's spokesman, William Marshall, said the freshman lawmaker was flying back to her district on Friday evening and was not available to comment.

Richardson reportedly was seen outside the Sacramento home, at 3622 W. Curtis Drive, on July 15.

At the time of the foreclosure sale, Richardson owed \$578,354.52 on the home, which she had purchased in January 2007 for \$535,000. York bought the house on the courthouse steps for \$388,000 - sticking Washington Mutual with a loss of \$190,000.

York, who owns a brokerage firm called Red Rock Mortgage, set about fixing up the house for resale. He refurbished the floors, did some painting and landscape work, and cleaned out the garage, which he said was full to the ceiling with trash.

When the sale was made public by the Sacramento-based Capitol Weekly, Richardson initially denied that the house was in foreclosure, before vowing to make good on her financial obligations.

Richardson has also defaulted seven times on her two other properties, in Long Beach and San Pedro, since 2004.

On June 2, Washington Mutual rescinded the foreclosure sale, in a move that struck several real estate experts as extremely unusual. York argued that an ordinary customer would never receive such consideration.

In his lawsuit, York sought restitution, punitive damages, and attorneys' fees. He argued that the improvements had increased the value of the house, and that Washington Mutual had deprived him of potential profits.

York's attorney, who declined to comment on the suit last week, entered a request to dismiss the case in Sacramento Superior Court on Thursday afternoon. The one-page request contains no details of any out-of-court settlement.

By settling York's claim at undisclosed cost and reinstating Richardson's loan, Washington Mutual has wiped the foreclosure off her credit history and given her the opportunity to either short-sell the property or attempt to rent it out.

Asked if a similarly situated customer would be given the same treatment, Washington Mutual spokeswoman Sara Gaugi said, "We're committed to treating all of our customers with the same level of consideration and fairness."

LR0396

Now that the house has been returned to Richardson, she owes \$9,189.09 in property taxes that were unpaid at the time of foreclosure, according to the Sacramento County Assessor's Office.

Richardson's financial woes began in 2006, when she took out an equity loan against her Long Beach house to fund her bid for the state Assembly. She lent \$100,000 of her own money into that campaign.

She bought the Sacramento house with a subprime loan a month after she was sworn in, and immediately stopped making payments on the Long Beach property. Three months later, Rep. Juanita Millender-McDonald died, prompting Richardson to put \$77,500 of her own money into a campaign for Congress.

Richardson, seeking her first full term in Congress, captured the June Democratic primary in the 37th District. Aside from a write-in candidate, she is unopposed in the November general election.

gene.maddaus@dailybreeze.com

LR0397



Calif. congresswoman under scrutiny gets support -AP/.

Tuesday, June 24, 2008 3:51 PM

From: "MJT Television" [mailto:mjt@mjtelevision.com]
 To: johnshallmail [mailto:johnshallmail@yahoo.com], "Parker, Kimberly" [mailto:kparker@kjv.com], laurarichardson [mailto:laurarichardson@house.gov], "daysha McArthur" [mailto:daysha@house.gov]

); //-->

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Associated Press



Calif. congresswoman under scrutiny gets support

By ERICA WERNER 06.24.08, 5:48 PM ET

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WASHINGTON - The majority leader of the House of Representatives is co-hosting a fundraiser for California Democratic Rep. Laura Richardson despite recent reports about Richardson's history of defaulting on home loans and failing to pay off debts.

The event Wednesday evening on Capitol Hill was scheduled many weeks ago, according to a spokeswoman for Majority Leader Steny Hoyer, D-Md.

In an interview, Hoyer expressed no concerns about helping Richardson, who has about \$330,000 in campaign debt. That includes some of the \$77,500 she loaned herself for a special election last year even while falling behind on payments on a Sacramento house that was eventually sold into foreclosure. Since then Richardson has paid herself back about \$18,000.

Richardson's lender, **Washington Mutual Inc.** (nyse: [WMI](#) - [news](#) - [people](#)), rescinded the home sale last month after news of it became public, prompting the buyer to sue Richardson and the bank.

"She defaulted on a mortgage and it would've been nice if she hadn't done that, but it's my understanding from her that she's resolved those with the lending institution," Hoyer said.

"We have an awful lot of people who have defaulted on mortgages around the country, unfortunately, recently," he said.

The group Citizens for Responsibility and Ethics in Washington has called for an investigation by the House Ethics Committee, alleging that the rescinded sale may have amounted to an improper gift to Richardson from Washington Mutual. The group also says she may not have properly disclosed her circumstances on her House financial disclosure forms.

Richardson's office has denied that, contending that an Ethics Committee attorney has assured her that her forms are in compliance.

"I understand she's contacted the Ethics Committee to resolve that, which I think is appropriate," Hoyer said.

A spokesman for Richardson did not immediately respond to a message Tuesday seeking comment.

The buyer of the Sacramento home, James York, has said Richardson received special treatment from Washington Mutual because she's a congresswoman. Richardson has denied that, saying the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold into foreclosure without her knowledge and contrary to an agreement with Washington Mutual.

She had not paid the mortgage or property taxes on the house when it was sold in May.

Richardson also had two other homes in her Southern California district that have fallen into default six times.

The Long Beach Press-Telegram has reported that Richardson also has left car repair bills unpaid and failed to disclose certain financial details - including a loan from a strip club owner - when she served on the Long Beach City Council.

Richardson won a special election to Congress last summer to replace the late Juanita Millender-McDonald and is running unopposed for a full term in November.

LR0398

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The Hoyer fundraiser was first reported Tuesday by The **Washington Post** (nyse: WPO - news - people). Meanwhile Tuesday, Sens. Barbara Boxer, D-Calif., and John Cornyn, R-Texas, chair and vice chair of the Senate Ethics Committee, announced plans to try to add an amendment to a housing bill on the Senate floor to require members of the House and Senate to disclose residential mortgages as a liability on their financial disclosure forms. That's not currently required.

It wasn't clear as of late afternoon Tuesday whether or when the Senate would take up the amendment.

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LR0399


Draft Media Strategy for the Week of Monday, June 23.

Monday, June 23, 2008 6:31 AM

From: "MJT Television" [mailto:mjt@mjtelevision.com]
 To: "Parker, Kimberly" [mailto:kimberly.parker@mjtelevision.com]
 Cc: laurarichardson [mailto:laurarichardson@mjtelevision.com]; rosa_e_hernandez [mailto:rosa_e_hernandez@mjtelevision.com]

Kimberly,

Good morning.

The Congresswoman informed me by text Friday night that CNN did in fact air their peice on Campbell Brown's Show which airs 800p to 9:00p. Also, the LA Times (Jeff Gottlieb) published a piece Friday evening talking about the Congresswoman's trip to Las Vegas as a guest of The Association of Realtor's. In light of this media, and an announcement shortly saying that the lawsuit between Washington Mutual and Red Rock Mortgage, James York et., al) has been settled out of court, I wanted to propose some ideas of possible PUSH BACK this week:

Broadcast Television: I hesitate to go on ANY other network other than CNN to push back on the Campbell Brown story. I have asked Alex the Producer, to inform me SEVERAL TMES when she was going to air the piece -- she did call this time or send an e-mail. This started with me securing a story w/ Capitol Hill Correspondent Joe Johns and got pushed to the LA Bureau. If we do anything on television at this point -- we need to wait so that the Congresswoman can get her entire story out and we need to interview w/ reporters more sympathetic to our plight. ***Please Note: CLR will need media training before the next television interview.***

ACTION: No network television at this time.

Broadcast Radio: This is possible. We could do the Tom Joyner Morning Show, maybe Russ Parr, maybe Doug Banks, or even Michael Basiden's Show. But again, exposing this audience to this issue --- not too sure about that at this time.

ACTION: We should consider some radio this week ---even if it local in the district.

Print: We could talk w/a national publication like USA Today. I would be interested in what the Communications Braintrust has to say about this as well.

ACTION: We should keep this option on the table.

Internet: The "revised" Richardson Website will be up by Friday, possibly by Thursday of this week.

ACTION: We have already begun to send the webmaster content --including all Committee press releases and news items.

I am patiently awaiting the footage from Rutherford Entertainment to begin production of CLR's C-SPAN like program to broadcast on Cable access stations in Carson, Compton, Long Beach, and Signal Hill. No public access station in Willowbrook from what I am told -- I am still researching. I am not sure what is taking Reggie so long to send. I asked him for the footage on Wednesday.

Finally, **WE NEED A DAILY CLIPPING SERVICE AS SOON AS POSSIBLE.** These articles are appearing -- at times -- all day long. They appear in print, they are many times updated online.

LR0400

We can take this issue back --- FORECLOSURE --- and we can go anywhere we like to go with it. Ideally -- we need a clinic, workshop, and/or seminar for people in the District facing the same problems as soon as possible.

On Sunday, the Press Telegram published a story about the foreclosures in the Long Beach area. No mention of CLR in the article.

Finally, I have been out of pocket because I have an abyss(?) on my wisdom(loose) tooth and have been under medication (antibiotics and 600 mg of IBProfen) the entire weekend. I am checking in with my dentist today to see where I go from here.

I am teaching my class today and I will call the office late morning or very early this afternoon -- barring no emergencies.

William
202/641-1111 Cell

LR0401



Re: Washington Mutual Application

Wednesday, June 18, 2008 5:27 PM

From: "Laura Richardson" <allywook@...>
To: allywook@...

Charles,

I just faxed the two forms and received a confirmation sheet. I forgot one line the "loans and rent" section. Together prior to short term loan modifications, it is about \$6,000.00 per month.

Please call me at 562-706- when you send the email.

Thanks,

Laura Richardson

----- Original Message -----

From: Charles Thomas <...>
To: laurarichardson@...
Sent: Tuesday, June 17, 2008 1:13:14 PM
Subject: Washington Mutual Application

Good Morning Congresswoman Richardson,

I completed the WAMU application ,but I have a few questions that I need answered before I forward it to you . Those questions are as follows:

- Has Your Monthly Income Changed from the \$9428.83 + \$3037.80
- Shall we use any additional secondary addresses for correspondence?
- Am I using your Farmers and Merchants Account as your primary account?
- I may need to review your credit report to plug in your current debts.... We'll need to provide some " specifics " such as Insurance, Food , Day Care, etc....I think if we could schedule a time to speak again that would be great. I apologize that we didn't discuss this yesterday.We can also complete this via-email if that fits your schedule better...Please advise.

LR0402

Charles E. Thomas, Mortgage Planner

Avenue Mortgage

Office: 562) 229-

Direct Fax: 562) 802-

Cell: 562) 209-

LR0403



Re: Washington Mutual Application

Wednesday, June 18, 2008 7:49 AM

From: "Laura Richardson" [mailto:laurarichardson@wamu.com]
To: allywook [mailto:allywook@wamu.com]

Let's review this information at your most earliest convenience. I can be reached at 562-706- or through Daysha at 562-787- . I must get the application to WAMU today. Here are my preliminary answers:

1) Monthly gross salary: \$14,083.00 per month \$169,000.00 per year

2)Property address:

Sacramento: 3622 W. Curtis Drive
Sacramento, California

Secondary Address

Long Beach: 717 E. Vernon Street
Long Beach, California 90806

3) My primary account is:

Xerox Federal Credit Union
2200 E. Grand Ave El Segundo, Ca 90245
Acct# [redacted]

4) Feel free to pull my credit report.

----- Original Message -----

From: Charles Thomas [mailto:charles.thomas@wamu.com]
To: laurarichardson [mailto:laurarichardson@wamu.com]
Sent: Tuesday, June 17, 2008 1:13:14 PM
Subject: Washington Mutual Application

Good Morning Congresswoman Richardson,

I completed the WAMU application ,but I have a few questions that I need answered before I forward it to you . Those questions are as follows:

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- Shall we use any additional secondary addresses for correspondence?
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- I may need to review your credit report to plug in your current debts.... We'll need to provide some " specifics " such as Insurance, Food , Day Care, etc....I think if we could schedule a time to speak again that would be great. I apologize that we didn't discuss this yesterday.We can also complete this via-email if that fits your schedule better...Please advise.

LR0404

Charles E. Thomas, *Mortgage Planner*

Avenue Mortgage

Office: 562) 229

Direct Fax: 562) 802

Cell: 562) 209

LR0405



Washington Mutual Application

Tuesday, June 17, 2008 10:13 AM

From: "Charles Thomas" <[redacted]>
To: laurarichardson <[redacted]>

Good Morning Congresswoman Richardson,

I completed the WAMU application ,but I have a few questions that I need answered before I forward it to you . Those questions are as follows:

Has Your Monthly Income Changed from the \$9428.83 + \$3037.80
Shall we use any additional secondary addresses for correspondence?
Am I using your Farmers and Merchants Account as your primary account?
I may need to review your credit report to plug in your current debts.... We'll need to provide some " specifics " such as Insurance, Food , Day Care, etc....I think if we could schedule a time to speak again that would be great. I apologize that we didn't discuss this yesterday.We can also complete this via-email if that fits your schedule better...Please advise.

Charles E. Thomas, Mortgage Planner

Avenue Mortgage
Office: 562) 229- [redacted]
Direct Fax: 562) 802- [redacted]
Cell: 562) 209- [redacted]

LR0406



Fw: Invoices

Friday, November 13, 2009 3:32 PM

From: "Laura Richardson" <laurarichardso[redacted]>
To: alsion.linares[redacted]
Cc: laurarichardso[redacted] "Daysha Austin" [redacted]
1 File (304KB)



DOC.PDF

Hello Alsion,

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is \$1,350 on the furnace and \$1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ [laurarichardso\[redacted\]](mailto:laurarichardso[redacted]) or 562-706[redacted]
Thank you very much.

Laura Richardson

--- On **Fri, 11/13/09, Daysha McArthur** [redacted] wrote:

From: Daysha McArthur [redacted]
Subject: Invoices
To: laurarichardso[redacted]
Date: Friday, November 13, 2009, 2:53 PM

LR0407



Fw: Invoices

Friday, November 13, 2009 3:35 PM

From: "Laura Richardson"
To: alison.linare
Cc: laurarichardson, "Daysha Austin"
1 File (304KB)



DOC.PDF

Trying again

--- On **Fri, 11/13/09, Laura Richardson** wrote:

From: Laura Richardson <laurarichardson>
Subject: Fw: Invoices
To: alison.linare
Cc: laurarichardson, "Daysha Austin"
Date: Friday, November 13, 2009, 3:32 PM

Hello Alson,

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is \$1,350 on the furnace and \$1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ laurarichardson or 562-706-
Thank you very much.

Laura Richardson

--- On **Fri, 11/13/09, Daysha McArthur** wrote:

From: Daysha McArthur

LR0408

Subject: Invoices
To: laurarichardsorj
Date: Friday, November 13, 2009, 2:53 PM

LR0409

**Fw: Invoices**

Friday, November 13, 2009 3:35 PM

From: "Laura Richardson" <laurarichardson@...>
To: alison.linares@...
Cc: laurarichardson@..., "Daysha Austin" <...>
 1 File (304KB)



DOC.PDF

Trying again

--- On **Fri, 11/13/09**, **Laura Richardson** <...> wrote:

From: Laura Richardson <laurarichardson@...>
 Subject: Fw: Invoices
 To: alison.linares@...
 Cc: laurarichardson@..., "Daysha Austin" <...>
 Date: Friday, November 13, 2009, 3:32 PM

Hello Alison,

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is \$1,350 on the furnace and \$1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ laurarichardson@... or 562-706-
 Thank you very much.

Laura Richardson

--- On **Fri, 11/13/09**, **Daysha McArthur** <...> wrote:

From: Daysha McArthur <...>

LR0410

Subject: Invoices
To: laurarichardson [redacted]
Date: Friday, November 13, 2009, 2:53 PM

LR0411

**RE: Invoices**

Monday, November 16, 2009 10:12 AM

From: "Alison Linares" [mailto:alison.linares@yaho.com]
To: "Laura Richardson" [mailto:laurarichardson@yaho.com]
Cc: "Daysha Austin" [mailto:daysha.austin@yaho.com]

We would have to do a new modification agreement to start 12/1 instead of 11/1.
 I am checking with underwriting to see if that would be a big problem.
 I'll get back to you shortly.

Regards

Alison Linares
 Consumer Ombudsman Analyst
 Select Portfolio Servicing
 (801) 594-2700
 Fax (801) 270-2700

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From: Laura Richardson [mailto:laurarichardson@yaho.com]
Sent: Friday, November 13, 2009 4:35 PM
To: Alison Linares [mailto:alison.linares@yaho.com]
Cc: laurarichardson [mailto:laurarichardson@yaho.com]; Daysha Austin [mailto:daysha.austin@yaho.com]
Subject: Fw: Invoices

Trying again

--- On Fri, 11/13/09, Laura Richardson <laurarichardson@yaho.com> wrote:

From: Laura Richardson <laurarichardson@yaho.com>
 Subject: Fw: Invoices
 To: alison.linares@yaho.com
 Cc: laurarichardson@yaho.com; "Daysha Austin" [mailto:daysha.austin@yaho.com]
 Date: Friday, November 13, 2009, 3:32 PM

Hello Alison,

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a

LR0412

major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is \$1,350 on the furnace and \$1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ laurarichardson or 562-706- Thank you very much.

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur

From: Daysha McArthur
Subject: Invoices
To: laurarichardson
Date: Friday, November 13, 2009, 2:53 PM

LR0413

**RE: Invoices**

Monday, November 16, 2009 10:32 AM

From: "Alison Linares" [mailto:alison.linares@yaho.com]
To: "Laura Richardson" [mailto:laurarichardso@yaho.com]
Cc: "Daysha Austin" [mailto:daysha.austin@yaho.com]

OK, my underwriter says it shouldn't be a problem, but it will of course change the new principal balance and monthly payment a little. She will keep it as close to the current modified payment as possible. We will send another agreement out shortly.

Regards
 Alison Linares
 Consumer Ombudsman Analyst
 Select Portfolio Servicing
 (801) 594-2222
 Fax (801) 270-2222

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From: Laura Richardson [mailto:laurarichardso@yaho.com]
Sent: Friday, November 13, 2009 4:35 PM
To: Alison Linares
Cc: laurarichardso@yaho.com; Daysha Austin
Subject: Fw: Invoices

Trying again

--- On Fri, 11/13/09, Laura Richardson [mailto:laurarichardso@yaho.com] wrote:

From: Laura Richardson [mailto:laurarichardso@yaho.com]
Subject: Fw: Invoices
To: alison.linares@yaho.com
Cc: laurarichardso@yaho.com; "Daysha Austin" [mailto:daysha.austin@yaho.com]
Date: Friday, November 13, 2009, 3:32 PM

Hello Alision,
 Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a

LR0414

major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is \$1,350 on the furnace and \$1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ laurarichardson or 562-706-
Thank you very much.

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur wrote:

From: Daysha McArthur
Subject: Invoices
To: laurarichardson
Date: Friday, November 13, 2009, 2:53 PM

LR0415

Hi, Laura Sign Out All-New Mail Help

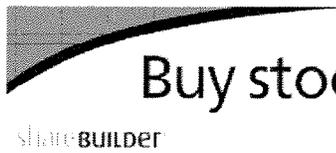
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Black Singles Near You

Previous | Next | Back to Search Results

Mark as Unread | Print

Delete Reply Forward Spam Move...

Folders

- Inbox (2124)
- Drafts (35)
- Sent
- Spam (130) [Empty]
- Trash [Empty]

- My Photos
- My Attachments

Re: Invoices

Monday, November 16, 2009 10:43 AM

From: "laurarichardson" <laurarichardson@...>

To: "Alison Linares" <...>
Cc: "Daysha Austin" <...>

I am very grateful for your assistance. Please advise when you have that payment amount and as I committed I will send the check ready to deposit for December 1st. Again, much thanks for your help. Laura
Sent via BlackBerry by AT&T

Chat & Mobile Text [Hide]

I am Available

1 Online Contact [Add]

Not Listed? New Chat

1 Mobile Contact [Add]

Not Listed? New Text

Settings

From: "Alison Linares" <...>
Date: Mon, 16 Nov 2009 11:32:44 -0700
To: Laura Richardson <...>
Cc: Daysha Austin <...>
Subject: RE: Invoices

OK, my underwriter says it shouldn't be a problem, but it will of course change the new principal balance and monthly payment a little. She will keep it as close to the current modified payment as possible. We will send another agreement out shortly.

Regards
Alison Linares
Consumer Ombudsman Analyst
Select Portfolio Servicing
(801) 594-...
Fax (801) 270-...

My Folders [Add - Edit]

- 55th AD Packag...
- Andrea
- Austin
- Black History
- Business
- California Lis...
- Calls and Foll...
- Campaign Draft...
- Campaign Furni...
- Campaign Mater...

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LR0416

- Campaign Produ... (1)
- Campaign Sampl...
- Campaign Signs
- CDP
- Chamber
- Charley Dobbs
- City Stuff
- CLR
- Cong Fund Cont...
- Congrats
- Connie Emerson
- Contacts
- Daysha FU
- Daysha
- Durkee and Ass...
- Dymally
- Elections Info...
- Endorsements
- Events (1)**
- Fairbanks - Po...
- Finance Commit...
- Fraoli
- Furutani
- Genelle
- Jobs PAC
- John Shallman
- Josie
- Kara (with CK ...
- Kim FU
- Kinda
- Kleeman
- LTG
- Mail Drafts
- Nationwide Pri...
- OPEN - URGENT ...
- Opponent
- Photos
- Political Data
- Press
- Primary Databa...
- Primary Electi...
- Questionnaires
- Robo Calls
- Ron Blonien
- SEIU
- Speaker Nunez

From: Laura Richardson
Sent: Friday, November 13, 2009 4:35 PM
To: Alison Linares
Cc: laurarichardson; Daysha Austin
Subject: Fw: Invoices

Trying again

--- On **Fri, 11/13/09, Laura Richardson** wrote:

From: Laura Richardson <laurarichardson>
Subject: Fw: Invoices
To: alision.linares
Cc: laurarichardson; "Daysha Austin"
Date: Friday, November 13, 2009, 3:32 PM

Hello Alision,
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Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ laurarichardson or 562-7061. Thank you very much.

Laura Richardson

--- On **Fri, 11/13/09, Daysha McArthur** wrote:

From: Daysha McArthur
Subject: Invoices
To: laurarichardson
Date: Friday, November 13, 2009, 2:53 PM

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LR0417

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LR0418

http://us.mc523.mail.yahoo.com/mc/showletter;_ylc=X3oDMTUyamtkdDdqBEFjdGlvbg... 11/18/2009



Fw: Information needed by Monday, Aug. 31

Friday, August 28, 2009 2:09 PM

From: "Laura Richardson" [redacted]
To: "Daysha Austin" [redacted]

fyi: conversation with Malcolm Bennett

--- On Fri, 8/28/09, Laura Richardson [redacted] wrote:

From: Laura Richardson [redacted]
Subject: Information needed by Monday, Aug. 31
To: mac1121@ [redacted]
Cc: laurarichardso [redacted]
Date: Friday, August 28, 2009, 10:21 AM

PLEASE REPLY CONFIRMING YOUR RECEIPT OF THIS EMAIL. THANKS

1) History of any loans or lines of credit under my name: name, property address, amount, terms (years and rate), etc.

- Laura Richardson
- Laura Ann Richardson
- Laura Richardson-Batts
- Laura Ann Richardson-Batts
- Laura Batts
- Laura Ann Batts
- Jointly: Laura Batts and Anthony William Batts

2)Record of any and all defaults, notice of foreclosure, foreclosure, etc. for each property.

3)Properties I have been listed on:

3623 South Parker Street
San Pedro, California 90731

717 East Vernon Street
Long Beach, California 90806

3622 West Curtis Park Drive
Sacramento, California

4) Record, dates and actions of 3622 West Curtis Park Drive Sacramento, California form January 1, 2006 - Present

- Prior owner
- Laura Ann Richardson
- Foreclosure - auction
- James York with Red Rock Mortgage
- Washington Mutual

LR0419

-Laura Ann Richardson

5) Details available on Washington Mutual's rescission of foreclosure of 3622 West Curtis Park Drive in July 2008 with Sacramento court I believe

Very much thanks, Laura

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Tired of spam? Yahoo! Mail has the best spam protection around

<http://mail.yahoo.com>

LR0420



Urgent Items

Monday, September 28, 2009 11:18 AM

From: "Daysha McArthur" [redacted]
To: laurarichardso [redacted]

The decision for your SMUD application can be appealed. Send a written explanation to Darryl Beatty and Ed Hamzawi asking for a second review of the application. The explanation should explain the reason your SPS Mortgage was past due as recent as Jan 09, WaMu was past due as recent at July 09. They pull the Transunion credit report only and the denial was based on the itmes listed above. Once the written explanation is received you will get a decision within 24 hours. Send the fax to Darryl Beatty or Ed Hamzawi at 916-732-
[redacted]

The other items I am working on getting update on are:

1. Dorothy Smith: Call and let her know we were working all week and schedule call for today.
2. Status from Eder on work completed and what needs to be completed; did he find the kitchen cabinets and counter top? Get measurements on kitchen, closets, etc from Eder, get size of fridge and stove for mother-in-law quaters.
3. Update from Kinde on balance owed with 7.75% compounded interest.
4. Cost for flights to Sacramento for this weekend.
5. SMUD: can you appeal the decision on the loan application?
6. Status of call with Chris Nye or Brandon Fell at Select Portfolio.
7. Home Depot: find out if Eric in working today time she gets off; exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.
8. Split meters at property.
9. Paint garage interior gray or white
10. Locate key to garage and alarm remote
11. Ask Eder to organize the garage and throw away all trash items.
12. Find out when the Curtis Park Neighborhood Croup Meets, location, time, etc.

LR0421

**Fw: Urgent Items**

Monday, September 28, 2009 12:45 PM

From: "Daysha McArthur" [mailto:daysha@smud.com]
To: laurarichardso [mailto:laurarichardso@smud.com]

--- On **Mon, 9/28/09, Daysha McArthur** [mailto:daysha@smud.com] wrote:

From: Daysha McArthur [mailto:daysha@smud.com]
Subject: Urgent Items
To: laurarichardso [mailto:laurarichardso@smud.com]
Date: Monday, September 28, 2009, 11:18 AM

The decision for your SMUD application can be appealed. Send a written explanation to Darryl Beaty and Ed Hamzawi asking for a second review of the application. The explanation should explain the reason your SPS Mortgage was past due as recent as Jan 09, WaMu was past due as recent at July 09. They pull the Transunion credit report only and the denial was based on the itmes listed above. Once the written explanation is received you will get a decision within 24 hours. Send the fax to Darryl Beaty or Ed Hamzawi at 916-732- [redacted]

The other items I am working on getting update on are:

1. Dorothy Smith: Call and let her know we were working all week and schedule call for today.
Update: Call scheduled for 4:30pm EST
2. Status from Eder on work completed and what needs to be completed; did he find the kitchen cabinets and counter top? Get measurements on kitchen, closets, etc from Eder, get size of fridge and stove for mother-in-law quarters.
Update: Electrical wiring - completed, window - complete, sheet rock hung -complete, plumbing - complete, tub - complete. Taping of walls and texture - need to be done, install faucets and sinks (kitchen & bathroom), install shower head - need to be done, toilet - needs to be done, hardy board & tile - needs to be done, light fixtures - need to be done, electrical covers - need to be done, bathroom & kitchen cabinets - need to be done, painting - need to be done.
3. Update from Kinde on balance owed with 7.75% compounded interest.
Update: Sent another email and left a message on cell phone & office.
4. Cost for flights to Sacramento for this weekend.
Update: JetBlue - \$269 departing Fri or Sat; Southwest - \$307.20 departing Fri or Sat.
5. SMUD: can you appeal the decision on the loan application?
Update: Spoke with the under-writer for your allpication and was informed that yo can appeal and ask for a second review explaining why mortgages with SPS and WaMU were past due.
6. Status of call with Chris Nye or Brandon Fell at Select Portfolio.
Update: Left messages for both of them again today; was told the both of them are supervisors in the loan mod / resolution dept.
7. Home Depot: find out if Eric in working today time she gets off; exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.

LR0422

Update: Erin is working today until 9pm PST; she will taker her lunch at 4:30pm PST

8. Split meters at property.

Update: Can be done but may require a larger electrical panel; waiting to hear back from Ron O'Connor to confirm the additional meter can be added to the original permit so you do not have to pull another seperate permit. If the City says yes, to split and have the second meter installed by SMUD, it will cost between \$500 - \$600. Ron will call back today with a response.

9. Paint garage interior gray or white

Update: Pending; until completion of mother-in-law quarters

10. Locate key to garage and alarm remote

Update: Confirmed with Carlos that he has both, will arrange for him to give them to you this weekend while up in Sac

11. Ask Eder to organize the garage and throw away all trash items.

Update: Per Eder garage is clean and trash items thrown out; will organize it

12. Find out when the Curtis Park Neighborhood Croup Meets, location, time, etc.

Update: Curtis Park Neighborhood Concerns addresses the neighborhood on issues that affect the residents and gets involved in projects that have the most significant impact on the neighborhood. They meetsevery 4th Wed of the month at 7pm!; next meeting scheduled for Oct 28th.

Curtis Park Board is made up of neighborhood volunteers and meet every 2nd Wed of the month; next meeting scheduled for Oct 14 at 7pm.

Curtis Park General Membership meeting will be held on Thurs, Nov 12th at noon.

All meetings are held at 2791 24th Street, Sacramento 95818; you do not have to be a member to attend the meetings.

Terri Shettle is the Exec Dir for the Sierra Curtis Neighborhood Assoc and her contact number is 916-452- or terri. Anyone wishing to be plaed on the agenda should contact Terri via email and make a request.

LR0423

**Fw: Urgent Items Update**

Monday, September 28, 2009 1:13 PM

From: "Daysha McArthur" <[redacted]>
To: laurarichardson <[redacted]>

--- On **Mon, 9/28/09, Daysha McArthur** <[redacted]> wrote:

From: Daysha McArthur <[redacted]>
Subject: Fw: Urgent Items
To: laurarichardson <[redacted]>
Date: Monday, September 28, 2009, 12:45 PM

--- On **Mon, 9/28/09, Daysha McArthur** <[redacted]> wrote:

From: Daysha McArthur <[redacted]>
Subject: Urgent Items
To: laurarichardson <[redacted]>
Date: Monday, September 28, 2009, 11:18 AM

The decision for your SMUD application can be appealed. Send a written explanation to Darryl Beaty and Ed Hamzawi asking for a second review of the application. The explanation should explain the reason your SPS Mortgage was past due as recent as Jan 09, WaMu was past due as recent as July 09. They pull the Transunion credit report only and the denial was based on the items listed above. Once the written explanation is received you will get a decision within 24 hours. Send the fax to Darryl Beatty or Ed Hamzawi at 916-732- [redacted]

The other items I am working on getting update on are:

1. Dorothy Smith: Call and let her know we were working all week and schedule call for today.

Update: Call scheduled for 4:30pm EST

2. Status from Eder on work completed and what needs to be completed; did he find the kitchen cabinets and counter top? Get measurements on kitchen, closets, etc from Eder, get size of fridge and stove for mother-in-law quarters.

Update: Electrical wiring - completed, window - complete, sheet rock hung - complete, plumbing - complete, tub - complete. Taping of walls and texture - need to be done, install faucets and sinks (kitchen & bathroom), install shower head - need to be done, toilet - needs to be done, hardy board & tile - needs to be done, light fixtures - need to be done, electrical covers - need to be done, bathroom & kitchen cabinets - need to be done, painting - need to be done.

3. Update from Kinde on balance owed with 7.75% compounded interest.

Update: Sent another email and left a message on cell phone & office.

4. Cost for flights to Sacramento for this weekend.

LR0424

Update: JetBlue - \$269 departing Fri or Sat; Southwest - \$307.20 departing Fri or Sat.

5. SMUD: can you appeal the decision on the loan application?

Update: Spoke with the under-writer for your application and was informed that you can appeal and ask for a second review explaining why mortgages with SPS and WaMU were past due.

6. Status of call with Chris Nye or Brandon Fell at Select Portfolio.

Update: Left messages for both of them again today; was told the both of them are supervisors in the loan mod / resolution dept.

7. Home Depot: find out if Eric is working today time she gets off; exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.

Update: Erin is working today until 9pm PST; she will take her lunch at 4:30pm PST

8. Split meters at property.

Update: Can be done but may require a larger electrical panel; waiting to hear back from Ron O'Connor to confirm the additional meter can be added to the original permit so you do not have to pull another separate permit. If the City says yes, to split and have the second meter installed by SMUD, it will cost between \$500 - \$600. Ron will call back today with a response.

9. Paint garage interior gray or white

Update: Pending; until completion of mother-in-law quarters

10. Locate key to garage and alarm remote

Update: Confirmed with Carlos that he has both, will arrange for him to give them to you this weekend while up in Sac

11. Ask Eder to organize the garage and throw away all trash items.

Update: Per Eder garage is clean and trash items thrown out; will organize it

12. Find out when the Curtis Park Neighborhood Group Meets, location, time, etc.

Update: Curtis Park Neighborhood Concerns addresses the neighborhood on issues that affect the residents and gets involved in projects that have the most significant impact on the neighborhood. They meet every 4th Wed of the month at 7pm; next meeting scheduled for Oct 28th.

Curtis Park Board is made up of neighborhood volunteers and meet every 2nd Wed of the month; next meeting scheduled for Oct 14 at 7pm.

Curtis Park General Membership meeting will be held on Thurs, Nov 12th at noon.

All meetings are held at 2791 24th Street, Sacramento 95818; you do not have to be a member to attend the meetings.

Terri Shettle is the Exec Dir for the Sierra Curtis Neighborhood Assoc and her contact number is 916-452-XXXX or terri@sierracurtis.org. Anyone wishing to be placed on the agenda should contact Terri via email and make a request.

LR0425



Outstanding Items Update

Wednesday, September 30, 2009 11:38 AM

From: "Daysha McArthur" <[redacted]>
To: laurarichardson <[redacted]>

Outstanding Items

-SMUD loan appeal; need to fax explanation to Darryl or Ed for second review; Ron does not know either one of the people we are dealing with at SMUD.

-Terry Martin made some calls to their Sac office and said they have someone from UA 250 in Sacramento that can handle furnace in the basement, air and heat. Terry will call me today with the name and number for the member so we can arrange for him to come by and see what needs to be done.

-Homeowners Insurance changed from homeowner to landlord tenant; annual premium is \$1,289.00/ \$107.42 monthly premium

-Conf call with Jan (receptionist) at Select Portfolio regarding multiple attempts to reach Chris Nye or Brandon Fell at Select Portfolio; called again this morning and was told by Jan that Chris's line is ringing busy and received Brandon's voice mail and left another message. Correspondance timeline emailed to you Tuesday.

-Split meters at property - City will allow you to split meters but they wanted to let you know this may raise "red flags" when final inspection takes place. To add a second meter you will be required to add this meter to your original permit which will cost \$300 plus per George approximately \$200 - \$300 in materials (get heavie electrical gages, electrical wiring). George will have his electrician come by (at no charge) the house this afternoon to make sure the drop line and electrical wiring to the granny's quarters meets SMUD approval in order to avoid complications when SMUD comes out to install new meter. George will call me this afternoon with a report/update from his electrician.

-Conference call with Dorothy Smith - need to have you call her this afternoon

-Eder confirmed that the smoke alarms are in the house near the fireplace.

-Gardner will come on Tuesday every two weeks; his cost is \$50 per month; contact information received and money is due monthly (do you want Dorothy to pay him monthly from your escrow account?)

-Home Depot purchase from Jan 2007 was found in your bank statement and received a copy of the customer agreement which reflects payment for these items however, home depot's records show the items were delivered on Feb 7, 2007. I asked them to give me the name of the delivery company because I want to request a copy of the delivery receipt to see who they said signed for and received the appliances. I will have a better update on your refund and resolution by this afternoon

-Status from Eder: exterior siding complete, electrical wiring - completed, window - complete, sheet rock hung -complete, plumbing - complete, tub - complete. Did not find kitchen cabinets but has the counter top. Received measurements (closet right of bathroom is 10 1/2 inches, kitchen left of bathroom is 20 inches, the existing cabinet/storage has 2 shelves and the cabinet stands 36 1/2 inches tall, the kitchen in 86 1/2 inches.

Work Schedule: taping of walls and texture - 2 day, paint - 1 day, tile - 2 days, install cabinets, counter tops, faucets, sinks, shower head, toilet, electrical covers, outlet covers, light fixtures and smoke alarms - 1 day

Eder working alone will take 10 days; 10 hours a day; cost \$1,300

2 people working it will take 6 days; 10 hours a day; Eder \$ 780; Ignacio \$600 = \$1,380

LR0426

Outstanding work: Taping of walls and texture; install faucets and sinks (kitchen & bathroom), install shower head, install toilet, install hardy board & tile, install light fixtures, place electrical covers, install bathroom & kitchen cabinets, paint granny's quarters and interior of garage door

Completed Items

-Conference call with Devren at Chase; CLR spoke with Devren on Tuesday

- Update from Kinde on balance owed with 7.75% compounded interest.

Update: Report received and reviewed by CLR; received another check for \$2,500

- Cost for flights to Sacramento for this weekend.

Update: JetBlue - \$269 departing Fri, Sat or Mon; Southwest - \$307.20 departing Fri, Sat or Mon

-Home Depot: exchange electric stove for gas stove, order fridge, stove, tile, carpet, etc for mother-in-law quarters.

-Locate key to garage and alarm remote

Update: Confirmed that Eder has key to the garage and Carlos has the alarm remote; asked Carlos to leave keys in the cabinet next to where the stove will go

-Ask Eder to organize the garage and throw away all trash items.

Update: Per Eder garage is clean and trash items thrown out and item for granny quarters have been organized.

-Find out when the Curtis Park Neighborhood Croup Meets, location, time, etc.

Update: Curtis Park Neighborhood Concerns addresses the neighborhood on issues that affect the residents and gets involved in projects that have the most significant impact on the neighborhood. They meets every 4th Wed of the month at 7pm; next meeting scheduled for Oct 28th.

-Curtis Park Board is made up of neighborhood volunteers and meet every 2nd Wed of the month; next meeting scheduled for Oct 14 at 7pm.

Curtis Park General Membership meeting will be held on Thurs, Nov 12th at noon.

All meetings are held at 2791 24th Street, Sacramento 95818; you do not have to be a member to attend the meetings.

Terri Shettle is the Exec Dir for the Sierra Curtis Neighborhood Assoc and her contact number is 916-452-1111 or terri@sierracurtis.org. Anyone wishing to be plaed on the agenda should contact Terri via email and make a request.

LR0427

**Sacramento Update**

Thursday, October 8, 2009 4:06 PM

From: "Daysha McArthur" [mailto:daysha@smud.com]
To: laurarichardson [mailto:laurarichardson@smud.com]

1. SMUD confirmed installation of a second panel/meter at the property. George has been briefed on where to install the meter. George will come by the house tomorrow to get a \$300 to pay the City of Sacramento permit fee to add the second meter to your building permit. George can purchase all the materials needed (add stand pipe w/ weather head and meter cover, install meter base, grounding rod, meter mass, etc) and install items for \$630.00. So the question is: do you want George to install since Eder still has a lot of work to complete or do you want to purchase the materials and have Eder to install after he completes the granny quarters?
2. Michael (SMUD contact ref by Nolice) has been replaced by Brenda Satos; she is available to speak with you tomorrow at 1pm. Her number is 916-732-1111.
3. You do not need to split the gas lines because there is no gas running to the back; stove and water heater are electric. No need to move forward with PG&E.
4. I spoke with the supervisor, Sheila at Home Depot to reschedule delivery of appliances for tomorrow and she tried to arrange for Home Depot to pick them up at the warehouse and deliver them to you; but were told by the delivery company they can not pick the items up due to insurance reasons and the customer can not pick them up for the same reasons.

I was told that we may be able to get it delivered on Saturday. Sorry but I tried every possible source and option available. I also asked them to call me if they have a cancellation.
5. Missing cabinets can be picked up tomorrow; 2 30in base cabinets are being held in the kitchen and bath area with your name on it. Eric should be in at 8am tomorrow and can help you when you arrive. Per Joan your sink is 25inches and sits inside the counter top so the rest is counter top.

. Isaac was referred by Vince Burr and Terry Martin to look at your air & heating system; he will meet you tomorrow morning at 11:00am.
7. Carpet will be installed tomorrow between 12pm - 2:00pm; you must be present to sign acknowledging the carpet being installed is the carpet you ordered.
8. Eder's hours to date are as follows: Mon, Oct 5 from 8am - 5pm= 9 hours; Tues, Oct 7 from 9am - 12:30pm=3.5 hours, Wed, Oct 8 he did not work, Thurs, Oct 9 he did not work. For 12.5 hours he is owed \$162.50. I told him he will not be paid tomorrow because he hasn't done much work and he will receive a check upon completion of the work and he said that was fair.

LR0428



Re: LB House

Tuesday, October 6, 2009 6:24 PM

From: "Daysha McArthur" [mailto:daysha74@comcast.net]
To: laurarichardsor [mailto:laurarichardsor@comcast.net]

I called PG&E today to inquire about splitting the gas lines; I submitted a request to install a second meter in which there is no charge to add a meter to the property. Someone from PG&E will call me within 5 business days, go out to the house to check the gas lines. Once checked, they will install a second meter. Should be installed within a week of inspection.

SMUD inspector will come to the house Monday (trying to get sooner appointment) to make sure electrical drop lines are correct and tell Eder and George where to place the secone meter for the back unit. Per George, the cost to add stand pipe with weather head, meter cover, meter base, grounding rod and meter mass is \$626.64, but he said if you or Eder get the materials and Eder does the job it would cost no more than 400.00. In addition, you will have to pay \$300 permit fees to the City of Sacramento to add the second meter to the original construction/building permit.

I did not call the SMUD rep, will leave him a message tonight and follow up with him in the morning.

I spoke with Vince this afternoon and he is still making calls to find someone close to your area in Sacramento that can come by Friday to meet you and look at the air/heat. He will have a name and number to give me tomorrow.

Carpet install was confirmed for Friday, between 9am - 11:00am; \$298.23 was charged to your visa and the rest was paid with Home Depot gift card.

Carlos Garcia will meet me tomorrow morning at 10:30am to fix windows and re-align the front screen door. I'll pay him when he's done.

Also, you still need to talk to and finalize payment for Doug. I know you asked me to have you talk to him last Friday but I forgot with the meeting we had. I will arrange for you to meet with him when you return this week/weekend.

Eder worked from 9am - 12:30pm today. The taping and texturing of the walls are complete. Walls have to dry, and he will paint tomorrow then start tile. I have all of his correct hours for Monday and Tuesday and will continue to monitor his work schedule.

Sent from my Verizon Wireless BlackBerry

--- On Tue, 10/6/09, laurarichardsor [mailto:laurarichardsor@comcast.net] wrote:

From: laurarichardsor [mailto:laurarichardsor@comcast.net]
Subject: Re: LB House
To: daysha74 [mailto:daysha74@comcast.net]
Date: Tuesday, October 6, 2009, 3:19 PM

1) Please tell carlos I am not mad and appreciate his response. Please do each window alittle more

LR0429

still very tight and as said some we can't close. Apologize tell him his check ws in my mailbox I thought he was picking it up and after a couple days my mom took it out. The door you can shut it but it does lock and stay. 2) doug I will talk to in person whenever I return 3) make sure you adjust eders hours. 4) any word on meters gas and electric 5) any word on smud rep. 6) when you do recap list each item even if you don't have an update so we don't forget about it

-----Original Message-----

From: [daysha74](#)
To: [laurarichardson](#)
ReplyTo: [daysha](#)
Subject: Fw: LB House
Sent: Oct 6, 2009 5:29 PM

Sent from my Verizon Wireless BlackBerry

-----Original Message-----

From: [daysha](#)
Date: Tue, 6 Oct 2009 21:19:51
To: <[laura.richardson](#)>
Subject: LB House

Carlos Garcia will meet me tomorrow morning at 10:30am to fix windows and re-align the front screen door. I'll pay him when he's done.

Also, you still need to talk to and finalize payment for Doug. I know you asked me to have you talk to him last Friday but I forgot with the meeting we had.

Eder worked from 9am - 12:30pm today. The taping and texturing of the walls are complete. Walls have to dry, and he will paint tomorrow then start tile.

Sent from my Verizon Wireless BlackBerry

Sent via BlackBerry by AT&T

LR0430



Re: 3622 Curtis Drive Payment Schedule

Thursday, November 12, 2009 2:24 PM

From: "laurarichardsol" [mailto:laurarichardsol@mc523.com]
To: "Daysha McArthur" [mailto:daysha@mc523.com]

I couldn't open tried twice
Sent via BlackBerry by AT&T

From: Daysha McArthur [mailto:daysha@mc523.com]
Date: Thu, 12 Nov 2009 09:38:15 -0800 (PST)
To: <laurarichardsol@mc523.com>
Subject: 3622 Curtis Drive Payment Schedule

Attached is the payment schedule and updated report to Dorothy. I am headed to meet water service company for turkey drop off and will return as soon as the turkeys are stroed and I receive paperwork.

LR0431



Re: 3622 Curtis Drive Payment Schedule

Thursday, November 12, 2009 9:40 AM

From: "laurarichardso[redacted]"
To: "Daysha McArthur" [redacted]

When will you return I thought you were going to call me when you got to the office
Sent via BlackBerry by AT&T

From: Daysha McArthur <daysha[redacted]>
Date: Thu, 12 Nov 2009 09:38:15 -0800 (PST)
To: <laurarichardso[redacted]>
Subject: 3622 Curtis Drive Payment Schedule

Attached is the payment schedule and updated report to Dorothy. I am headed to meet water service company for turkey drop off and will return as soon as the turkeys are stroed and I receive paperwork.

LR0432



RE: 3622 W. Curtis Drive, Sacramento

Thursday, August 27, 2009 6:27 PM

From: "Covill, Doug" [mailto:dcovill@comcast.net]

To: "Laura Richardson" <laurarichardson@comcast.net>

Sorry, Laura. I wanted to try and talk with Dee and also go by the house. Thankfully your construction crew was working there. Dee, knowing about the unit over the garage was thinking the value was between \$450,000 and \$500,000. I would but it on the market around \$499,000 and see what happens, but it most likely will be around \$475,000.

Doug Covill, CRS

2008 SAR REALTOR OF THE YEAR

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341- [redacted]

(916) 248- [redacted] fax

(916) 764- [redacted] cell

dcovill [redacted]

www.dougcovill.com

-----Original Message-----

From: Laura Richardson [mailto:laurarichardson@comcast.net]

Sent: Thursday, August 27, 2009 1:37 PM

To: Covill, Doug

Cc: Daysha Austin; laurarichardson@comcast.net

Subject: Re: 3622 W. Curtis Drive, Sacramento

Based on the added information I provided in response to your question in the email below, what additional value do you estimate? Much thanks for your assistance.

Laura

--- On Wed, 8/26/09, laurarichardson@comcast.net [mailto:laurarichardson@comcast.net]

<laurarichardson@comcast.net> wrote:

From: laurarichardson@comcast.net [mailto:laurarichardson@comcast.net]

Subject: Re: 3622 W. Curtis Drive, Sacramento

To: "Covill, Doug" [mailto:dcovill@comcast.net]

Date: Wednesday, August 26, 2009, 10:15 AM

Yes it is permitted a studio with a full kitchen and a full shower bath. It has a sepeate entrance off the driveway in the rear behind the gateand house. The garage is still fully available for storage and vehicles. And lastly there is a jacuzzi as

LR0433

well in the back off the deck

Sent via BlackBerry by AT&T

From: "Covill, Doug"

Date: Wed, 26 Aug 2009 10:08:44 -0700

To: [redacted]

Subject: RE: 3622 W. Curtis Drive, Sacramento

It is attached. It hit me in the middle of the night, Dee said you where putting a unit in over the garage. This was not taken into consideration in the value. How much more depends on just how nice it will be. You are completing it with permits, right?

Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150
 Sacramento, CA 95816
 (916) 341-2481
 (916) 248-2481 New Fax Number
 dcovill@cbre.com

From: laurarichardson [redacted]
Sent: Wednesday, August 26, 2009 8:15 AM
To: daysha74; Covill, Doug
Subject: Re: 3622 W. Curtis Drive, Sacramento

Doug, could you please forward the comps this morning? I am curious and would like to compare. As you suggested, I will seek legal and financial advice and will follow up with you shortly. Thx

Sent via BlackBerry by AT&T

From: daysha74
Date: Tue, 25 Aug 2009 20:40:16 -0700
To: <laurarichardson [redacted]>
Subject: FW: 3622 W. Curtis Drive, Sacramento
 House information from Doug Covil.

From: Covill, Doug <dcovill [redacted]>
Sent: Tuesday, August 25, 2009 7:45 PM
To: daysha74@yahoo.com
Subject: 3622 W. Curtis Drive, Sacramento

Hi Daysha,

Attached are the comparables for Congresswomen's home here in Sacramento, as we

LR0434

discussed. With the information we have, we believe the Congresswomen has two options. Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can't get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

If the decision is to rent, it sounds like the rent will be somewhere around \$1,500 to \$1,800 a month. I don't have the information on what the mortgage payment is, but it looks like it will be a good sized negative cash flow, and it will most likely be several years before the sales market comes back to a price that will pay the bank off and cover closing costs.

The volume of sales has been increasing here in Sacramento. However, as I am sure you know, the values are much less than what they were just a few years ago. It looks like the value of the property is around \$450,000. I don't know what the full amount owed to the bank is now, but this value is much less than the amount the Congresswomen told me last year.

Last year she spoke of selling the property and hoping the bank would carry a personal note for the loss on the mortgage. In most cases I think a lender would be happy to do this. If she needs to complete and true short sale and have the bank take the loss on the mortgage, than we will need have more discussions to see if she would even qualifies for one, and we would also need to bring in her attorney and CPA to know all the true ramifications. Ramifications to her credit and taxes. Then there is always the political ones.

I hope this information is helpful. I am sorry I was not in town when the Congresswomen came to Sacramento. I would be more than happy to discuss the issue in more detail at a time that is convenient.

Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341-2221

[The entire original message is not included]

LR0435



Re: 3622 W. Curtis Drive, Sacramento

Thursday, August 27, 2009 1:37 PM

From: "Laura Richardson" [mailto:laurarichardson@comcast.net]
 To: "DougCovill" <doug@covill.com>
 Cc: "Daysha Austin" [mailto:daysha74@comcast.net], laurarichardson [mailto:laurarichardson@comcast.net]

Based on the added information I provided in response to your question in the email below, what additional value do you estimate? Much thanks for your assistance.

Laura

--- On **Wed, 8/26/09**, laurarichardson [mailto:laurarichardson@comcast.net] wrote:

From: laurarichardson [mailto:laurarichardson@comcast.net]
 Subject: Re: 3622 W. Curtis Drive, Sacramento
 To: "Covill, Doug" [mailto:doug@covill.com]
 Date: Wednesday, August 26, 2009, 10:15 AM

Yes it is permitted a studio with a full kitchen and a full shower bath. It has a separte entrance off the driveway in the rear behind the gateand house. The garage is still fully available for storage and vehicles. And lastly there is a jacuzzi as well in the back off the deck
 Sent via BlackBerry by AT&T

From: "Covill, Doug"
Date: Wed, 26 Aug 2009 10:08:44 -0700
To: <laurarichardson [mailto:laurarichardson@comcast.net]>
Subject: RE: 3622 W. Curtis Drive, Sacramento

It is attached. It hit me in the middle of the night, Dee said you where putting a unit in over the garage. This was not taken into consideration in the value. How much more depends on just how nice it will be. You are completing it with permits, right?

Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341-1111

(916) 248-1111 New Fax Number

dcovill@covill.com

From: laurarichardson [mailto:laurarichardson@comcast.net]
Sent: Wednesday, August 26, 2009 8:15 AM
To: daysha74; Covill, Doug
Subject: Re: 3622 W. Curtis Drive, Sacramento

Doug, could you please forward the comps this morning? I am curious and would like to compare. As you suggested, I will seek legal and financial advice and will follow up with you shortly. Thx

LR0436

Sent via BlackBerry by AT&T

From: daysha74
Date: Tue, 25 Aug 2009 20:40:16 -0700
To: <laurarichardson@...>
Subject: FW: 3622 W. Curtis Drive, Sacramento
House information from Doug Covil.

From: Covill, Doug {...}>
Sent: Tuesday, August 25, 2009 7:45 PM
To: daysha74 {...}>
Subject: 3622 W. Curtis Drive, Sacramento

Hi Daysha,

Attached are the comparables for Congresswomen's home here in Sacramento, as we discussed. With the information we have, we believe the Congresswomen has two options. Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can't get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

If the decision is to rent, it sounds like the rent will be somewhere around \$1,500 to \$1,800 a month. I don't have the information on what the mortgage payment is, but it looks like it will be a good sized negative cash flow, and it will most likely be several years before the sales market comes back to a price that will pay the bank off and cover closing costs.

The volume of sales has been increasing here in Sacramento. However, as I am sure you know, the values are much less than what they were just a few years ago. It looks like the value of the property is around \$450,000. I don't know what the full amount owed to the bank is now, but this value is much less than the amount the Congresswomen told me last year.

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Doug Covill, CRS
SAR 2008 Realtor of the Year
COLDWELL BANKER REAL ESTATE
730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341-1111

LR0437

[The entire original message is not included]

LR0438



Re: 3622 W. Curtis Drive, Sacramento

Wednesday, August 26, 2009 10:15 AM

From: "laurarichardson" <laurarichardson@...>

To: "Covill, Doug" <dcovill@...>

Yes it is permitted a studio with a full kitchen and a full shower bath. It has a separte entrance off the driveway in the rear behind the gateand house. The garage is still fully available for storage and vehicles. And lastly there is a jacuzzi as well in the back off the deck

Sent via BlackBerry by AT&T

From: "Covill, Doug"

Date: Wed, 26 Aug 2009 10:08:44 -0700

To: <laurarichardson@...>

Subject: RE: 3622 W. Curtis Drive, Sacramento

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Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341-1111

(916) 248-1111 New Fax Number

dcovill@...>

From: laurarichardson <laurarichardson@...>

Sent: Wednesday, August 26, 2009 8:15 AM

To: daysha74; Covill, Doug

Subject: Re: 3622 W. Curtis Drive, Sacramento

Doug, could you please forward the comps this morning? I am curious and would like to compare. As you suggested, I will seek legal and financial advice and will follow up with you shortly. Thx

Sent via BlackBerry by AT&T

From: daysha74

Date: Tue, 25 Aug 2009 20:40:16 -0700

To: <laurarichardson@...>

Subject: FW: 3622 W. Curtis Drive, Sacramento

House information from Doug Covil.

From: Covill, Doug <dcovill@...>

Sent: Tuesday, August 25, 2009 7:45 PM

To: daysha74@yahoo.com

Subject: 3622 W. Curtis Drive, Sacramento

LR0439

Hi Daysha,

Attached are the comparables for Congresswomen's home here in Sacramento, as we discussed. With the information we have, we believe the Congresswomen has two options. Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can't get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

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Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341-

[The entire original message is not included]

LR0440



Re: 3622 W. Curtis Drive, Sacramento

Wednesday, August 26, 2009 8:15 AM

From: "laurarichardson" <[redacted]>
 To: "daysha74" <[redacted]>, dcovill <[redacted]>

Doug, could you please forward the comps this morning? I am curious and would like to compare. As you suggested, I will seek legal and financial advice and will follow up with you shortly. Thx
 Sent via BlackBerry by AT&T

From: daysha74
Date: Tue, 25 Aug 2009 20:40:16 -0700
To: <laurarichardson[redacted]>
Subject: FW: 3622 W. Curtis Drive, Sacramento
 House information from Doug Covill.

From: Covill, Doug <[redacted]>
Sent: Tuesday, August 25, 2009 7:45 PM
To: daysha74 <[redacted]>
Subject: 3622 W. Curtis Drive, Sacramento

Hi Daysha,

Attached are the comparables for Congresswomen's home here in Sacramento, as we discussed. With the information we have, we believe the Congresswomen has two options. Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can't get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

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Doug Covill, CRS

SAR 2008 Realtor of the Year

COLDWELL BANKER REAL ESTATE

LR0441

730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341-  

[The entire original message is not included]

LR0442

**FW: 3622 W. Curtis Drive, Sacramento**

Tuesday, August 25, 2009 8:40 PM

From: "daysha74" <daysha74@...>
To: laurarichards@...

House information from Doug Covil.

From: Covill, Doug <dcovill@...>
Sent: Tuesday, August 25, 2009 7:45 PM
To: daysha74@...
Subject: 3622 W. Curtis Drive, Sacramento

Hi Daysha,

Attached are the comparables for Congresswomen's home here in Sacramento, as we discussed. With the information we have, we believe the Congresswomen has two options. Rent the property or sell it. When I met with her last year it seemed she was possibly interested in doing both at the same time. The problem with this is you can't get a good tenant while a property is for sale and it is very difficult selling a property that is occupied with a tenant.

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*Doug Covill, CRS**SAR 2008 Realtor of the Year***COLDWELL BANKER REAL ESTATE**

730 Alhambra Blvd., Suite 150

Sacramento, CA 95816

(916) 341-1111

[The entire original message is not included]

LR0443



RE: Laura Richardson Authorization

Monday, July 27, 2009 8:54 AM

From: "Bracco, Chase L" <[redacted]>
To: "Laura Richardson" <[redacted]>

Thank you very much

Chase L. Bracco
Residential Manager
4128 N Freeway Blvd.
Sacramento Ca 95834

Office (916) 565-[redacted]
Cell (916) 275-[redacted]
email cbracco [redacted]

-----Original Message-----

From: Laura Richardson <[redacted]>
Sent: Saturday, July 25, 2009 3:01 PM
To: Bracco, Chase L
Subject: Laura Richardson Authorization

I, Laura Richardson authorize the contractor to sign check off list for installation of system at my resident located at 3622 W. Curtis Drive, Sacramento, CA 95818.

This email (including any attachments) may contain information that is private or business confidential. If you received this email in error, please delete it from your system without copying it and notify sender by reply email so that our records can be corrected.

LR0444



Laura Richardson Authorization

Saturday, July 25, 2009 3:00 PM

From: "Laura Richardson" <[redacted]>
To: cbraccq <[redacted]>

I, Laura Richardson authorize the contractor to sign check off list for installation of system at my resident located at 3622 W. Curtis Drive, Sacramento, CA 95818.

LR0445



Schedule

Thursday, May 14, 2009 6:03 PM

From: "Laura Richardson" [mailto:laura.richardson@csoc.com]
To: "Daysha Austin" [mailto:daysha.austin@csoc.com]

****Please forward to Ron in Sacramento Code Enforcement**

The following information below is a repair schedule for the property at 3622 West Curtis Drive:

- May 1st - 15th Review work to be performed
- May 18th ORDER Kitchen Cabinents (4-6 week delivery)
- June 15th ORDER Bathroom Cabinents (4-6 week delivery)
- June 22nd INSTALL Kitchen Cabinents
- July 15th ORDER Kitchen & Bathroom Flooring (4-6 week delivery)
- July 20th INSTALL Bathroom Cabinents
- Aug 17th ORDER Room Supplies
- Aug 19th INSTALL Kitchen & Bathroom Flooring
- Aug 30th COMPLETE Room Repairs
- Sept 15th COMPLETE Hardwood stairs & hallway
- Sept 30th COMPLETE Paint Touch Up

For further questions, please contact Laura Richardson on my cell 562-706-1111 or work (562) 436-1111

LR0446

**WaMu Statement**

Wednesday, June 18, 2008 4:27 PM

From: "Laura Richardson" [mailto:laurarichardson@wamu.net]
To: sara.gaugl@wamu.net
Cc: ann.thorn@wamu.net

Ann,

Could you forward this letter to Sara? I am not sure I have the correct spelling of her name or her email address.

Washington Mutual
1301 2nd Ave.
Seattle , Washington 98101

Dear Sara Gaugl:

Over the last several weeks, I have read the following quotes from you in various newspapers:

"I'm unable to discuss the specifics of Ms. Richardson's loan situation because she has not provided us with authorization to publicly discuss her loan."

And:

"More broadly, if the loan has gone to foreclosure sale in error, we will work to take appropriate measures to rectify the situation."

It is my understanding that a statement has been released on behalf of Washington Mutual. Despite efforts by those assisting me in this process, no one on my staff has received a copy of the release.

Could you please e-mail a copy of the release regarding the property @ 3622 Curtis Drive , Sacramento , CA., to my e-mail address: laurarichardson@wamu.net at your earliest convenience.

Further, I did sign a consent form to release the document from WaMU that acknowledged terms and that no further action would occur prior to June 6th. I hereby consent again the release of that document and WaMu explanations as to why a rescission is being sought and allowable in this case. Please forward a copy of that explanation to me as well at laurarichardson@wamu.net

Sincerely,

Laura Richardson

Cc: Ann Thorn

LR0447



WaMU Letter.

Wednesday, June 18, 2008 4:20 PM

From: "mjttelevision" [mailto:mjttelevision@...]
To: laurarichardson [mailto:laurarichardson@...]

Washington Mutual
1301 2nd Ave.
Seattle , Washington 98101

Dear Sara Gaugi:

Over the last several weeks, I have read the following quotes from you in various newspapers:

"I'm unable to discuss the specifics of Ms. Richardson's loan situation because she has not provided us with authorization to publicly discuss her loan."

And:

"More broadly, if the loan has gone to foreclosure sale in error, we will work to take appropriate measures to rectify the situation."

It is my understanding that a statement has been released on behalf of Washington Mutual. Despite efforts by those assisting me in this process, no one on my staff has received a copy of the release.

Could you please e-mail a copy of the release regarding the property @ 3622 Curtis Drive , Sacramento , CA., to my e-mail address: [laurarichardson \[mailto:laurarichardson@...\]](mailto:laurarichardson@...) at your earliest convenience.

Further, I did sign a consent form to release the document from WaMU that acknowledged terms and that no further action would occur prior to June. I hereby consent again the release of that document and WaMu explanations as to why a rescission is being sought and allowable in this case.

Sincerely,

Laura Richardson

Cc: Ann Thorn

LR0448



Re: Re-Inspection Report 3622 W. Curtis.

Tuesday, January 23, 2007 6:30 PM

From: "Laura Richardson" <[redacted]>
To: "Stewart Richardson" <[redacted]>

Do you know any good painters, tile and vinyl floor guys?

Thanks

Stewart Richardson <[redacted]> wrote:

Hi Laura,

It was nice seeing you again today. I hope your trip back south was uneventful (those are the best). Attached is the re-inspection report for W. Curtis Dr. Please don't hesitate to call if you have any questions.

Thanks again!

Stewart Richardson

Advance Look Building Inspections
& Environmental Testing

Office 916-479-
Fax 916-479-

LR0449



flooring @ 3622 W. Curtis Drive

Monday, January 15, 2007 12:27 PM

From: "Laura Richardson" [mailto:laura_richardson@comcast.net]
To: customer [mailto:customer@comcast.net]
Cc: brianbeaver1 [mailto:brianbeaver1@comcast.net]

Here are the room dimensions for 3622 W. Curtis Drive

Hardwood: Definite for Tuesday (2coats for \$1.25 per foot)

Entry - 7x5.5

Living rm - 12 1/4 x 19 3/4

Dining rm - 10 1/3 x 14 1/2

1st bdrm - 9 1/3 x 14 3/4

2nd bdrm - 10 2/3 x 21 1/2

Garden rm - 9 1/3 x 16 1/4

Tile TBD : Call me 562-706 [mailto:brianbeaver1@comcast.net]

Kitchen - 10 1/2 x 9

Nook - 8 1/4 x 6 2/3

Washroom - 7 1/2 x 9 2/3

Study - 8 x 7 1/3

LR0450



A report from Washington

Tuesday, September 8, 2009 2:16 PM

From: "Sergio Carrillo"         
 To: undisclosed-recipients

Democrats,

Here is an editorial about Congresswoman Laura Richardson which appeared in last Thursday's Press-Telegram. I think it speaks volumes about the great work that Congresswoman Richardson is doing, not only on behalf of her district, but indeed on behalf of the people of California and our nation. Great work Congresswoman!!!

-SERGIO

http://www.presstelegram.com/ci_13256854

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

Posted: 09/02/2009 08:01:05 PM PDT

When Rep. Laura Richardson comes in for a meeting with our editorial board, we know it won't be business as usual. She isn't the usual kind of congresswoman.

Rep. Richardson comes in equipped with a thick folder full of accomplishments, and we're quick to concede they are impressive. Although a relative newcomer among many long-time members of the House of Representatives (remember, this is a job for life), Richardson has been busy.

But before we get into that, we should deal with a personal issue. Rep. Richardson earned some heavy news coverage because she, like too many Americans, lost one of her houses to foreclosure. In a novel twist, she forced the mortgage-holder to reverse the sale of her foreclosed house because she had been in the process of getting a loan modification.

Worse, neighbors complained publicly that the house was standing vacant and the yard was unkempt. It turns out that during the foreclosure mess, someone yanked out sinks, toilets and other fixtures and left the place in rough shape.

As part of her report on accomplishments, Rep. Richardson included before-and-after photos showing that the house again is in prime condition, inside and out, and ready to be leased. Sadly for her, the likely lease income of \$1,800 a month, plus \$600 for a studio over the garage, won't come close to meeting the \$4,000 monthly payments, and the \$569,000 mortgage exceeds the market value of the place by almost \$100,000.

Why didn't she just let the foreclosure go through? Because, she said, she had created the problem, the financial responsibility was hers, and it wouldn't be right just to walk away from it. That's assuming more responsibility than many owners whose mortgages have turned upside down.

But that's enough about her personal problems. How's she doing on the job?

Even the toughest critic would have to give her high marks for constituent services (her role model is a predecessor, Steve Horn, who was second to none in that respect); voting record (100 percent, 90 percent and 98 percent for the first three sessions); committee assignments (Transportation, then Homeland Security, both of high importance to the ports of L.A. and Long Beach); legislation (a bill to make clean ports an issue nationally, not just for L.A. and Long Beach, and a bill to make sure port dredging taxes actually get used for that purpose); and bringing home pork without frills (fiscal year 2009 and 2010 totaled \$26,799,000).

One paragraph doesn't do justice to all the work she's getting done, so we'll add a postscript. Richardson isn't the first person in public life to acknowledge a personal failing, and promise to somehow make up for it. We're

LR0451

glad to see she's taking it out on her job.

--

-SERGIO CARRILLO

Cell: (310) 910-5072

Director, Region 17
California Democratic Party
www.cadem.org

Regional Vice-Chair, Region 5
Los Angeles County Democratic Party
www.lacdp.org

LR0452

**Re: Follow-up on Loss Mit**

Tuesday, July 8, 2008 2:50 PM

From: "Laura Richardson" <laurarichardson@wamu.net>
To: "Thorn, Ann" <ann.thorn@wamu.net>, "Mathis, Julie A." <julie.mathis@wamu.net>

Julie and Ann,

FYI-- I received a call from Brandon on June 25th alerting me of the documents in route and I responded within two days. As of yet I have not heard from Brandon and I have not received any documents. Please advise. Also, please verify if this modification includes the \$9,000 in outstanding property taxes and the ongoing impounding of property taxes.

Thanks,
Laura

----- Original Message -----

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <laurarichardson@wamu.net>; "Mathis, Julie A." <julie.mathis@wamu.net>
Sent: Thursday, June 19, 2008 9:17:11 PM
Subject: RE: Follow-up on Loss Mit

Thank you

Julie and I will look at our schedules tomorrow and give you a call to ensure we have all the information needed.

Ann Thorn

From: Laura Richardson <laurarichardson@wamu.net>
Sent: Thu 06/19/2008 06:38 PM
To: Mathis, Julie A.
Cc: Thorn, Ann
Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.

Again, I can be reached at 202-225-1111 or cell 562-706-1111
Thanks, Laura

----- Forwarded Message -----

From: Laura Richardson <laurarichardson@wamu.net>
To: "Thorn, Ann" <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:36:01 PM
Subject: Re: Follow-up on Loss Mit

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886-1111. I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could

LR0453

today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706[redacted]

Thanks,
Laura

----- Original Message -----

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <laurarichardson> [redacted]
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886[redacted]

For Internal Use Only

LR0454



Re: Richardson Rescission Notice

Tuesday, June 3, 2008 12:22 PM

From: "Laura Richardson" [redacted]
To: "Thorn, Ann" <ann.thorn@wamu.net>

Thank you for the email...today is election day and I will follow up with you tomorrow.

----- Original Message -----

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <laurarichardson@wamu.net>
Sent: Tuesday, June 3, 2008 8:06:10 AM
Subject: FW: Richardson Rescission Notice

Congresswoman Richardson, as requested attached is the copy of the rescission notice that should be filed today or tomorrow.

Thank you

Ann Thorn, FVP

Washington Mutual

National Asset Recovery Manager

904-886-1234

For Internal Use Only

<<Document.pdf>>

LR0455



Status Update

Wednesday, April 1, 2009 2:50 PM

From: "Daysha McArthur"
 To: laurarichardson

Congresswoman, this is an update on the items we discussed yesterday. Please know that I am still working on all items I have not been able to complete. I will continue to send you updates as I get them. Thank you in advance for your understanding.

1. Loan Modification Docs: I sent an email to Ann Thorn requesting that she fax me the current modification docs. Ann sent an email to Autumn Born at 5:50am today asking her to fax them to me; at this time I have not received them from Autumn. I've called and emailed Autumn to follow up on the fax but have not heard back from her. I've also called and emailed Ann Thorn. I also sent an email to Ann Thorn, Julie Mathis and Autumn recapping my contact and requests with Autumn. I have not received a response from Ann, Julie or Autumn addressing the email or requests for conference call. Only email received from Ann referenced the modification doc request.

2. Photos of property damage: I asked Ann Thorn if she sent the photos to Autumn since she is the person they suggested you speak to in the Loss Mitigation Department. Ann did not give the package to Autumn and sent the following information regarding compensation for the damage. "Since the claim/damage is prior to WaMu becoming Chase, that the claim falls under the FDIC and a claim must be addressed to the FDIC.

Janae Orenstein an attorney at the FDIC." Her contact information **Jane A. Orenstein**

Counsel, FDIC Legal Division, 206.500.8904 (at WaMu Center - no voicemail)

281.911 mobile w/voicemail , **JOrenstein** I will call Jane to schedule a conference call immediately.

3. Circle Porsche: I called Tom Croxton and asked for a breakdown of your vehicle sale and was told that he does not have that information because the customer does not have the vehicle yet. However; he is considering it a done deal because the buyer gave him a deposit on the vehicle and has signed his vehicle over to the dealership. Tom said you will get \$44,279 (they deducted \$721 for back fees owed to DMV) once he receives the title.

4. DMV Contact: I called the DMV contact in Sacramento and she is trying to find the staff person who has your documents and will call me when she has tracked it down.

5. Leslie's travel to Hawaii: I called Leslie yesterday and she said that Wendy has to work out a few things in Hawaii so at this time she does not know when she will go. She said as soon as she hears back from Wendy with the dates she will call me.

6. Trip to New Orleans: Leslie and her friend will leave for New Orleans on Thursday, May 21st in the morning and will return on Sunday, May 24th (they will land in Los Angeles around 8pm). I have blocked this time off on your schedule. I also told her that I would call her to get the hotel information so that I can hold a room for you.

7. Maryann's Trip to DC: As you know a reservation was made for your mother to go to DC. She left today at 1:06pm and will land at 9pm this evening. Alfred has been confirmed to pick her up (help with her bags), take her to your house and drive her back to the airport on Friday for her 12:30 departure flight. Staff will meet her when she lands at 3:05pm and take her to your house.

8. Video for Nien Lien: I called William yesterday and shared with him the request from LB Chamber for you to be apart of their video honoring Nien Lien. He is working with Laser Fiche to record the message in DC. Laser Fiche mentioned that they have a crew in DC that can come to your office and shoot the video; so there may

LR0456

not be a need for an outside studio.

9. Check from Kinde: I picked up your loan repayment check from Kinde's house and made a deposit into your account. You should know that as of Friday, March 27th the committee owe you \$3,500 in outstanding loans.

LR0457


Conference Call Request and Assistance

Thursday, May 7, 2009 5:21 PM

From: "Laura Richardson" [mailto:laura_richardson@yahoo.com]
 To: ann.thorn@wamu.net

Ann,

As you know from our last conversation in March, I have been trying to modify the loan for my property located in the Curtiss Park area in Sacramento, California and on March 11, 2009 Julie Mathis referred me to Autumn Born.

Since then, I have made several attempts to talk to her but she has not responded to any of my requests since April 1, 2009. Due to her non-responsiveness I am asking for your help with getting assistance from Autumn Born or any one else you feel will be responsive to my requests regarding my request for a loan modification.

Below is a detailed accounting of my communication with her.

March 13, 2009: My staff, Daysha Austin and Matthew Mason called Autumn Born at (818) 775-
 [redacted] requested a conference call to discuss my concerns and received no response to the requests.

March 19, 2009: My staff sent an email to Autumn again requesting a conference call with Autumn (email below)

From: Daysha McArthur [mailto:daysha71@yahoo.com]
Sent: Thursday, March 19, 2009 1:46 PM
To: Born, Autumn E.
Cc: Mathis, Julie A.
Subject: Conference Call with Laura Richardson
 Hello Autumn,

As mentioned in my message to you today and last week, Julie Mathis suggested that Laura Richardson speak to you regarding her property in Sacramento associated with loan number [redacted]. Both my colleague Matthew Mason and myself have left you several messages and have not received a response.

Resolution to the issues with the property owned by Laura Richardson is of the utmost importance to her as well as time sensitive. Therefore, I am again requesting to schedule a conference call with you on Friday afternoon or Monday, March 23rd.

Please respond to the request via email or by phone and let me know what time and day work best for you. I can be reached at 562-436-[redacted] or 562-787-[redacted].

Thank you in advance for your assistance.

March 19, 2009: Autumn responded to the request and a conference call was confirmed for Monday, March 23rd at 3:30 p.m.; we talked for a few minutes until the call was dropped due to a bad cell signal. I informed Autumn that I was going to vote and there was a chance we would get disconnected and if that happened I would call her right back.

LR0458

I tried calling Autumn so that we could finish the conversation but received no answer; a message was left for her on her direct dial number in her office but I never received a return call.

March 31, 2009: My staff sent another email to Autumn trying to schedule a day and time we could talk to finish our conversation (email below)

From: "Daysha McArthur" <daysha@wamu.net>

Sent: Tuesday, March 31, 2009 3:57 PM

To: autumn.born@wamu.net

Cc: julie.mathis@wamu.net

Hello Autumn,

Thank you for speaking with Laura last week regarding her home in Sacramento , CA . During the call she was walking in a tunnel and the call dropped before the conversation was finished and I immediately called you back to reconnect the two of you but was not successful in reaching you. I also sent you a couple of emails trying to schedule another call with you but you have not responded to my emails or voice mail message.

As stated earlier, this matter is extremely important to her and she would like to resolve it as quickly as possible. Please let me know if you are available to speak with her tomorrow at 2pm, 2:30pm or 5pm.

Thank you and I look forward to your response.

April 1, 2009: An email was sent to you informing you Autumn and I talked but was unable to complete the conversation as well as a request to have my loan modification documents emailed to me. (see my email and your response below)

From: Daysha McArthur [mailto:daysha74@wamu.net]

Sent: Tuesday, March 31, 2009 6:50 PM

To: Thorn, Ann

Subject: Loan Modification Docs for Laura Richardson

Good afternoon Ann,

Laura spoke with Autumn Born in Loss Mitigation briefly last week. During their conversation Autumn said she was not aware of the damage to the home or that the photos were sent. Were you able to get the package we sent to Autumn?

Also, can you fax or email me the current loan modification docs you have for her home? The loan number is [REDACTED]

Thank you for your assistance.

From: "Thorn, Ann" <ann.thorn@wamu.net>

To: daysha@wamu.net

Cc: "Born, Autumn E." <[REDACTED]>

LR0459

RE: Loan Modification Docs for Laura Richardson

Daysha, yes I have the information on the damage. I am talking with our legal as I believe since the claim/damage is prior to WaMu becoming Chase, that the claim falls under the FDIC and a claim would need to be filed with them. However, let me double check on that and get back to you.

Autumn, can you please fax the modification information

Thanks

April 1, 2009: After receiving the modification docs from Autumn, an email was sent requesting another conference call.

From: Daysha McArthur [mailto:daysha@...]
Sent: Wednesday, April 01, 2009 3:06 PM
To: Born, Autumn E.
Subject: Re: Mod Docs for Laura Richardson

I just got the fax. Are you available tomorrow at 10:30 am?

On **Wed, 4/1/09, Born, Autumn E.** [mailto:...] wrote:
From: Born, Autumn E. <autumn.born@...>
Subject: RE: Mod Docs for Laura Richardson
To: daysha74@...
Date: Wednesday, April 1, 2009, 3:50 PM
Yes I am. You can call on my desk line 818-775-... Thank you.

From: "Daysha McArthur" [mailto:daysha@...]
To: "Born, Autumn E." [mailto:...]

Yes...thank you

April 2, 2009: I called Autumn's direct number several times and received no answer. Multiple messages were left and I never received a return call.

May 7, 2009: Still no verbal or written response from Autumn.

LR0460

LR0461



Re: Conference Call Request and Assistance

Thursday, May 7, 2009 6:20 PM

From: "Thorn, Ann" [mailto:ann.thorn@yaho.com]
To: laurarichardso[mailto:laurarichardson@yaho.com]

I will get with the Sr. Manager at that location to address this and ensure you get a phone call tomorrow.

Sent from my BlackBerry Wireless Handheld

----- Original Message -----

From: Laura Richardson <laurarichardson@yaho.com>
To: Thorn, Ann
Sent: Thu May 07 17:21:16 2009
Subject: Conference Call Request and Assistance

Ann,

As you know from our last conversation in March, I have been trying to modify the loan for my property located in the Curtiss Park area in Sacramento, California and on March 11, 2009 Julie Mathis referred me to Autumn Born.

Since then, I have made several attempts to talk to her but she has not responded to any of my requests since April 1, 2009. Due to her non-responsiveness I am asking for your help with getting assistance from Autumn Born or any one else you feel will be responsive to my requests regarding my request for a loan modification.

Below is a detailed accounting of my communication with her.

March 13, 2009: My staff, Daysha Austin and Matthew Mason called Autumn Born at (818) 775-7757 requested a conference call to discuss my concerns and received no response to the requests.

March 19, 2009: My staff sent an email to Autumn again requesting a conference call with Autumn (email below)

From: Daysha McArthur [mailto:daysha7@yaho.com]
Sent: Thursday, March 19, 2009 1:46 PM
To: Born, Autumn E.
Cc: Mathis, Julie A.
Subject: Conference Call with Laura Richardson

LR0462

Hello Autumn,

As mentioned in my message to you today and last week, Julie Mathis suggested that Laura Richardson speak to you regarding her property in Sacramento associated with loan number [REDACTED]. Both my colleague Matthew Mason and myself have left you several messages and have not received a response.

Resolution to the issues with the property owned by Laura Richardsons is of the utmost importance to her as well as time sensitive. Therefore, I am again requesting to schedule a conference call with you on Friday afternoon or Monday, March 23rd.

Please respond to the request via email or by phone and let me know what time and day work best for you. I can be reached at 562-436 [REDACTED] or 562-787 [REDACTED].

Thank you in advance for your assistance.

March 19, 2009: Autumn responded to the request and a conference call was confirmed for Monday, March 23rd at 3:30 p.m.; we talked for a few minutes until the call was dropped due to a bad cell signal. I informed Autumn that I was going to vote and there was a chance we would get disconnected and if that happened I would call her right back.

I tried calling Autumn so that we could finish the conversation but received no answer; a message was left for her on her direct dial number in her office but I never received a return call.

March 31, 2009: My staff sent another email to Autumn trying to schedule a day and time we could talk to finish our conversation (email below)

From: "Daysha McArthur" <daysha [REDACTED]>

Sent: Tuesday, March 31, 2009 3:57 PM

To: autumn.born@wamu.net <mailto:autumn.born@wamu.net>

Cc: julie.mathis@wamu.net

Hello Autumn,

Thank you for speaking with Laura last week regarding her home in Sacramento, CA. During the call she was walking in a tunnel and the call dropped before the conversation was finished and I immediately called you back to reconnect the two of you but was not successful in reaching you. I also sent you a couple of emails trying to schedule another call with you but you have not responded to my emails or voice mail message.

As stated earlier, this matter is extremely important to her and she would like to resolve it as quickly as possible. Please let me know if you are available to speak with her tomorrow at 2pm, 2:30pm or 5pm.

Thank you and I look forward to your response.

April 1, 2009: An email was sent to you informing you Autumn and I talked but was unable to complete the

LR0463

conversation as well as a request to have my loan modification documents emailed to me. (see my email and your response below)

From: Daysha McArthur [mailto:daysha@wamu.net]
Sent: Tuesday, March 31, 2009 6:50 PM
To: Thorn, Ann
Subject: Loan Modification Docs for Laura Richardson

Good afternoon Ann,

Laura spoke with Autumn Born in Loss Mitigation briefly last week. During their conversation Autumn said she was not aware of the damage to the home or that the photos were sent. Were you able to get the package we sent to Autumn?

Also, can you fax or email me the current loan modification docs you have for her home? The loan number is

Thank you for your assistance.

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: daysha@wamu.net, autumn.born@wamu.net
Cc: "Born, Autumn E." <autumn.born@wamu.net>

RE: Loan Modification Docs for Laura Richardson

Daysha, yes I have the information on the damage. I am talking with our legal as I believe since the claim/damage is prior to WaMu becoming Chase, that the claim falls under the FDIC and a claim would need to be filed with them. However, let me double check on that and get back to you.

Autumn, can you please fax the modification information

Thanks

April 1, 2009: After receiving the modification docs from Autumn, an email was sent requesting another conference call.

From: Daysha McArthur [mailto:daysha@wamu.net]
Sent: Wednesday, April 01, 2009 3:06 PM
To: Born, Autumn E.
Subject: Re: Mod Docs for Laura Richardson

I just got the fax. Are you available tomorrow at 10:30 am?

On Wed, 4/1/09, Born, Autumn E. <autumn.born@wamu.net> wrote:

From: Born, Autumn E. <autumn.born@wamu.net>
Subject: RE: Mod Docs for Laura Richardson
To: daysha@wamu.net
Date: Wednesday, April 1, 2009, 3:50 PM

LR0464

Yes I am. You can call on my desk line 818-775-3792. Thank you.

From: "Daysha McArthur" <daysha@daysha.com>

To: "Born, Autumn E." <autumn@born.com>

Yes...thank you

April 2, 2009: I called Autumn's direct number several times and received no answer. Multiple messages were left and I never received a return call.

May 7, 2009: Still no verbal or written response from Autumn.

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LR0465

contact the sender and destroy the material in its entirety,
whether in electronic or hard copy format. Thank you.

LR0466



Pending modification

Monday, August 24, 2009 8:29 PM

From: "Laura Richardson" [redacted]
 To: dante.pasquin [redacted]
 Cc: "Daysha Austin" [redacted], laurarichardson [redacted]

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modification was established I had been making payments on time until the arbitrary increase was implemented of over \$700 a month.

In case you have misplaced my information from last time it is as follows:

- 1) I was referred by Ann Thorne
- 2) My account # is [redacted]
- 3) My checks since this problem occurred were sent to:

Ann Thorn

[redacted]

Jacksonville, FL [redacted]

- 4) The problem was:

A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by \$700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by wamu during the modification process (due to no fault of my own).

- 5) When we spoke the only thing you asked me to send was my original mortgages which are:

-Long Beach property: \$2,445.00

-San Pedro property: \$2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
 Laura Richardson

LR0467



RE: Pending modification

Tuesday, August 25, 2009 7:12 AM

From: "Dante Pasquini" [mailto:dante.pasquini@wamu.com]
 To: "Laura Richardson" [mailto:laurarichardson@wamu.com]
 Cc: "Daysha Austin" [mailto:daysha.austin@wamu.com]

Good morning Laura,

I do remember your loan and outstanding loan modification issue. I did not receive a fax from you regarding your stated gross monthly income so we were not able to proceed. If you are still interested in a loan mod, you can fax me the information to the number below in my signature or you can e-mail it to me.

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775-4242 office / (206) 494-4242 fax
 dante.pasquini@wamu.com

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Laura Richardson [mailto:laurarichardson@wamu.com]
Sent: Monday, August 24, 2009 8:29 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson@wamu.com
Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modification was established I had been making payments on time until the arbitrary increase was implemented of over \$700 a month.

In case you have misplaced my information from last time it is as follows:

- 1) I was referred by Ann Thorne
- 2) My account # is [redacted]

LR0468

3) My checks since this problem occurred were sent to:

Ann Thorn



Jacksonville, FL

4) The problem was:

A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by \$700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by wamu during the modification process (due to no fault of my own).

5) When we spoke the only thing you asked me to send was my original mortgages which are:

-Long Beach property: \$2,445.00

-San Pedro property: \$2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,

Laura Richardson

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LR0469

**Re: Pending modification**

Tuesday, August 25, 2009 7:17 AM

From: "laurarichardson"

To: "Dante Pasquini"

Cc: "Daysha Austin"

Good morning. Thank you for your reply. I will email or fax today.
Sent via BlackBerry by AT&T

From: Dante Pasquini**Date:** Tue, 25 Aug 2009 10:12:51 -0400**To:** Laura Richardson**Subject:** RE: Pending modification

Good morning Laura,

I do remember your loan and outstanding loan modification issue. I did not receive a fax from you regarding your stated gross monthly income so we were not able to proceed. If you are still interested in a loan mod, you can fax me the information to the number below in my signature or you can e-mail it to me.

Dante J. Pasquini III - Operations Supervisor II

Homeownership Preservation - ELM

9200 Oakdale Avenue

Chatsworth, CA 91311

(818) 775- office/(206) 494- fax

dante.pasquin

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Laura Richardson**Sent:** Monday, August 24, 2009 8:29 PM**To:** Dante Pasquini**Cc:** Daysha Austin; laurarichardson**Subject:** Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

LR0470

As stated earlier, when the modification was established I had been making payments on time until the arbitrary increase was implemented of over \$700 a month.

In case you have misplaced my information from last time it is as follows:

- 1) I was referred by Ann Thorne
- 2) My account # is [REDACTED]
- 3) My checks since this problem occurred were sent to:

Ann Thorn [REDACTED]
 [REDACTED]
 Jacksonville, Fl [REDACTED]

4) The problem was:

A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by \$700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by wamu during the modification process (due to no fault of my own).

5) When we spoke the only thing you asked me to send was my original mortgages which are:

- Long Beach property: \$2,445.00
- San Pedro property: \$2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
Laura Richardson

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LR0471

**RE: Pending modification**

Tuesday, August 25, 2009 2:01 PM

From: "Dante Pasquini" <dante.pasquini@chase.com>

To: "laurarichardson@chase.com"

Cc: "Daysha Austin" <daysha@chase.com>

Ok I found it, it is [redacted]. I will have someone take a look at this today.

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775- [redacted] office / (206) 494- [redacted] fax
 dante.pasquini@chase.com

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: laurarichardson@chase.com
Sent: Tuesday, August 25, 2009 1:57 PM
To: Dante Pasquini
Cc: Daysha Austin
Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura
 Sent via BlackBerry by AT&T

From: Laura Richardson
Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)
To: <dante.pasquini@chase.com>
Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing

LR0472

programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modification was established I had been making payments on time until the arbitrary increase was implemented of over \$700 a month.

In case you have misplaced my information from last time it is as follows:

- 1) I was referred by Ann Thorne
- 2) My account # is [REDACTED]
- 3) My checks since this problem occurred were sent to:

Ann Thorn

[REDACTED]
Jacksonville, FL [REDACTED]

- 4) The problem was:

A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by \$700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by wamu during the modification process (due to no fault of my own).

- 5) When we spoke the only thing you asked me to send was my original mortgages which are:

-Long Beach property: \$2,445.00

-San Pedro property: \$2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
Laura Richardson

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LR0473

**Re: Pending modification**

Tuesday, August 25, 2009 3:07 PM

From: "laurarichardson" [mailto:laurarichardson@chase.com]
To: "Dante Pasquini" [mailto:dante.pasquini@chase.com]
Cc: "Daysha Austin" [mailto:daysha.austin@chase.com]

Much thanks

Sent via BlackBerry by AT&T

From: Dante Pasquini
Date: Tue, 25 Aug 2009 17:01:21 -0400
To: laurarichardson [mailto:laurarichardson@chase.com]
Subject: RE: Pending modification
 Ok I found it, it is [redacted] I will have someone take a look at this today.

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775-[redacted]office/(206) 494-[redacted]fax
 dante.pasquini@chase.com

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: laurarichardson [mailto:laurarichardson@chase.com]
Sent: Tuesday, August 25, 2009 1:57 PM
To: Dante Pasquini
Cc: Daysha Austin
Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura
 Sent via BlackBerry by AT&T

From: Laura Richardson
Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)
To: <dante.pasquini@chase.com>
Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued

LR0474

demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modification was established I had been making payments on time until the arbitrary increase was implemented of over \$700 a month.

In case you have misplaced my information from last time it is as follows:

- 1) I was referred by Ann Thorne
- 2) My account # is [REDACTED]
- 3) My checks since this problem occurred were sent to:

Ann Thorn

[REDACTED]
Jacksonville, FL [REDACTED]

- 4) The problem was:

A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by \$700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by wamu during the modification process (due to no fault of my own).

- 5) When we spoke the only thing you asked me to send was my original mortgages which are:

-Long Beach property: \$2,445.00
-San Pedro property: \$2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
Laura Richardson

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in

LR0475

error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

LR0476

**RE: Pending modification**

Friday, August 28, 2009 2:56 PM

From: "Laura Richardson" <[redacted]>
 To: "Dante Pasquini" <[redacted]>
 Cc: "Daysha Austin" <[redacted]>, laurarichardson <[redacted]>

Dante,

I wanted to make sure you are aware. A gentleman name Robert called me to go over my "numbers" late Wednesday. I was in a meeting so I asked for his number and said I would call back. He gave me the phone# 1-866-926- [redacted] Unfortunately, when I called that number it does not allow you to input an extension. When I waited for an attendant and asked for Robert's extension the lady put me into a general customer service number that would not allow me to leave a message. Hence, my call to you because I am having difficulty reaching Robert. Finally, I was a little concerned when I asked Robert why was he asking me to go through the numbers when I was told that I was not going to have to go through the numbers again since the modification was just done several months ago, I had qualified at that time, and the reason for this new modification is because WAMU calculated wrong based on an old tax history. I was further concerned that Robert indicated that the two previous emails I sent you with information: salary, expenses, history, etc. he was not aware of neither had he received. Finally, today I received a call from another person Devon Nunez @ 1-818-620- [redacted] I returned the call and left a message but I am not sure if he is the person I should be speaking with: Robert or now Devon.

I would really appreciate your assistance to bring this to resolution as quickly as possible. I look forward to hearing from you.

Laura Richardson

--- On Tue, 8/25/09, Dante Pasquini <[redacted]> wrote:

From: Dante Pasquini <[redacted]>
 Subject: RE: Pending modification
 To: "laurarichardson" <[redacted]>
 Cc: "Daysha Austin" <[redacted]>
 Date: Tuesday, August 25, 2009, 2:01 PM

Ok I found it, it is [redacted] I will have someone take a look at this today.

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775- [redacted] office / (206) 494- [redacted] fax
 dante.pasquini@chase.com

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: laurarichardson <[redacted]>
 Sent: Tuesday, August 25, 2009 1:57 PM

LR0477

To: Dante Pasquini
Cc: Daysha Austin
Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura
 Sent via BlackBerry by AT&T

From: Laura Richardson
Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)
To: <dante.pasquini@...>
Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued demonstration of my willingness and ability to pay. However it is time to send another payment and I thought I would check to see if resolution was complete.

I understand the backlogs are long but it was my understanding since I had gone through the modification process already this year, there have been no changes to my income and I had developed a new history of paying on time; you were simply reviewing this based on all of the new existing programs and would advise how I might be able to reduce my payment via modification, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modification was established I had been making payments on time until the arbitrary increase was implemented of over \$700 a month.

In case you have misplaced my information from last time it is as follows:

- 1) I was referred by Ann Thorne
- 2) My account # is |...|
- 3) My checks since this problem occurred were sent to:

Ann Thorn

|...|

Jacksonville, FL

- 4) The problem was:

A loan modification was established. Several months later (I think about 6 months) the payment suddenly increased by \$700. The reason I was told was when the modification was established it included taxes paid by the previous owner and not the taxes I had been assessed which were not adjusted by wamu during the modification process (due to no fault of my own).

- 5) When we spoke the only thing you asked me to send was my original mortgages which are:

-Long Beach property: \$2,445.00

-San Pedro property: \$2,773.65

As I stated above I would like to bring this to conclusion as quickly as possible. Please respond to this email and advise how I should proceed or who should be contacting me with a phone number.

Thanks,
 Laura Richardson

LR0478

This transmission may contain information that is privileged, confidential, legally privileged, and/or exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution, or use of the information contained herein (including any reliance thereon) is STRICTLY PROHIBITED. Although this transmission and any attachments are believed to be free of any virus or other defect that might affect any computer system into which it is received and opened, it is the responsibility of the recipient to ensure that it is virus free and no responsibility is accepted by JPMorgan Chase & Co., its subsidiaries and affiliates, as applicable, for any loss or damage arising in any way from its use. If you received this transmission in error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

LR0479



RE: Pending modification

Friday, August 28, 2009 3:26 PM

From: "Dante Pasquini" [mailto:dante.pasquini@chase.com]
 To: "Laura Richardson" [mailto:laurarichardson@chase.com]
 Cc: "Daysha Austin" [mailto:daysha.austin@chase.com]

Good afternoon,

I just spoke with Devren, he will be your point of contact on this issue. I also spoke to him regarding the docs and missing items, he can move forward with the e-mail you had sent me regarding your income. Additional items may be needed later on down the line in the process but he will work with you on that. He will be contacting you shortly to go over some things. You can disregard the call from Robert.

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775-1111 office / (206) 494-1111 fax
 dante.pasquini@chase.com

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From: Laura Richardson [mailto:laurarichardson@chase.com]
Sent: Friday, August 28, 2009 2:57 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson@chase.com
Subject: RE: Pending modification

Dante,

I wanted to make sure you are aware. A gentleman name Robert called me to go over my "numbers" late Wednesday. I was in a meeting so I asked for his number and said I would call back. He gave me the phone# 1-866-926-XXXX. Unfortunately, when I called that number it does not allow you to input an extension. When I waited for an attendant and asked for Robert's extension the lady put me into a general customer service number that would not allow me to leave a message. Hence, my call to you because I am having difficulty reaching Robert. Finally, I was a little concerned when I asked Robert why was he asking me to go through the numbers when I was told that I was not going to have to go through the numbers again since the modification was just done several months ago, I had qualified at that time, and the reason for this new modification is because WAMU calculated wrong based on an old tax history. I was further concerned that Robert indicated that the two previous emails I sent you with information: salary, expenses, history, etc. he was not aware of neither had he received. Finally, today I received a call from another person Devon Nunez @ 1-818-620-XXXX. I returned the call and left a message but I am not sure if he is the person I should be speaking with: Robert or now Devon.

I would really appreciate your assistance to bring this to resolution as quickly as possible. I look

LR0480

forward to hearing from you.

Laura Richardson

--- On Tue, 8/25/09, Dante Pasquini <[redacted]> wrote:

From: Dante Pasquini <[redacted]>

Subject: RE: Pending modification

To: "laurarichardson" <[redacted]>

Cc: "Daysha Austin" <daysha@[redacted]>

Date: Tuesday, August 25, 2009, 2:01 PM

Ok I found it, it is [redacted] I will have someone take a look at this today.

Dante J. Pasquini III - Operations Supervisor II

Homeownership Preservation - ELM

9200 Oakdale Avenue

Chatsworth, CA 91311

(818) 775- [redacted] office/(206) 494- [redacted] fax

dante.pasquini@ [redacted]

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: laurarichardson <[redacted]>

Sent: Tuesday, August 25, 2009 1:57 PM

To: Dante Pasquini

Cc: Daysha Austin

Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura
Sent via BlackBerry by AT&T

From: Laura Richardson

Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)

To: <dante.pasquini@ [redacted]>

Subject: Pending modification

Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

I sent Ann Thorn a payment for TWO months in July (\$8,704.64) to ensure there is a continued

LR0481

error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

LR0483



Fw: RE: Pending modification

Friday, August 28, 2009 4:12 PM

From: "Laura Richardson" [mailto:laurarichardson@chase.com]
 To: devren.nunez@chase.com

--- On Fri, 8/28/09, Dante Pasquini [mailto:dante.pasquini@chase.com] wrote:

From: Dante Pasquini [mailto:dante.pasquini@chase.com]
 Subject: RE: Pending modification
 To: "Laura Richardson" [mailto:laurarichardson@chase.com]
 Cc: "Daysha Austin" [mailto:daysha.austin@chase.com]
 Date: Friday, August 28, 2009, 3:26 PM

Good afternoon,

I just spoke with Devren, he will be your point of contact on this issue. I also spoke to him regarding the docs and missing items, he can move forward with the e-mail you had sent me regarding your income. Additional items may be needed later on down the line in the process but he will work with you on that. He will be contacting you shortly to go over some things. You can disregard the call from Robert.

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775- [office]/(206) 494- [fax]
 dante.pasquini@chase.com

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From: Laura Richardson [mailto:laurarichardson@chase.com]
Sent: Friday, August 28, 2009 2:57 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson@chase.com
Subject: RE: Pending modification

Dante,

I wanted to make sure you are aware. A gentleman name Robert called me to go over my "numbers" late Wednesday. I was in a meeting so I asked for his number and said I would call back. He gave me the phone# 1-866-926- [x]. Unfortunately, when I called that number it does not allow you to input an extension. When I waited for an attendant and asked for Robert's extension the lady put me into a general customer service number that would not allow me to leave a message. Hence, my call to you because I am having difficulty reaching Robert. Finally, I was a little concerned when I asked Robert why was he asking me to go through the numbers when I was told that I was not going to have to go through the numbers again since the modification was just done several months ago, I had qualified at that time, and the reason for this new modification is because WAMU calculated

LR0484

wrong based on an old tax history. I was further concerned that Robert indicated that the two previous emails I sent you with information: salary, expenses, history, etc. he was not aware of neither had he received. Finally, today I received a call from another person Devon Nunez @ 1-818-620- I returned the call and left a message but I am not sure if he is the person I should be speaking with: Robert or now Devon.

I would really appreciate your assistance to bring this to resolution as quickly as possible. I look forward to hearing from you.

Laura Richardson

--- On Tue, 8/25/09, Dante Pasquini wrote:

From: Dante Pasquini

Subject: RE: Pending modification

To: "laurarichardson"

Cc: "Daysha Austin" <daysha>

Date: Tuesday, August 25, 2009, 2:01 PM

Ok I found it, it is I will have someone take a look at this today.

Dante J. Pasquini III - Operations Supervisor II
 Homeownership Preservation - ELM
 9200 Oakdale Avenue
 Chatsworth, CA 91311
 (818) 775- office/(206) 494- fax
 dante.pasquini@chase.com

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From: laurarichardson
Sent: Tuesday, August 25, 2009 1:57 PM
To: Dante Pasquini
Cc: Daysha Austin
Subject: Re: Pending modification

This is the email last night with acct loan # and other info you may need also. Thanks Laura
 Sent via BlackBerry by AT&T

From: Laura Richardson
Date: Mon, 24 Aug 2009 20:29:14 -0700 (PDT)
To: <dante.pasquini>
Subject: Pending modification
 Dante,

I thought I would check in to follow-up on our progress. As you requested at that time, I sent you my original mortgage expenses several months ago for my loan modification to be re-worked due to "your: wamu/chase" unexpected increase in the property taxes. I have not heard from anyone so I thought it best to check in.

LR0485

**RE: Follow-up on Loss Mit**

Thursday, June 19, 2008 6:17 PM

From: "Thorn, Ann" <[redacted]>
 To: "Laura Richardson" <[redacted]>, "Mathis, Julie A." <[redacted]>

Thank you

Julie and I will look at our schedules tomorrow and give you a call to ensure we have all the information needed.

Ann Thorn

From: Laura Richardson <[redacted]>
 Sent: Thu 06/19/2008 06:38 PM
 To: Mathis, Julie A.
 Cc: Thorn, Ann
 Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.

Again, I can be reached at 202-225-[redacted] or cell 562-706-[redacted]
 Thanks, Laura

----- Forwarded Message -----
 From: Laura Richardson <[redacted]>
 To: "Thorn, Ann" <[redacted]>
 Sent: Thursday, June 19, 2008 7:36:01 PM
 Subject: Re: Follow-up on Loss Mit

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886-[redacted] I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-[redacted] or 562-706-[redacted].

Thanks,
 Laura

----- Original Message -----
 From: "Thorn, Ann" <[redacted]>
 To: Laura Richardson <[redacted]>
 Sent: Tuesday, June 17, 2008 3:14:14 PM
 Subject: Follow-up on Loss Mit

LR0487

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-1111

For Internal Use Only

LR0488

**Fw: Follow-up on Loss Mit**

Thursday, June 19, 2008 4:38 PM

From: "Laura Richardson" [mailto:laura.richardson@wamu.net]
To: julie.mathis@wamu.net
Cc: ann.thorn@wamu.net

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow. Again, I can be reached at 202-225-XXXX or cell 562-706-XXXX
Thanks, Laura

----- Forwarded Message -----

From: Laura Richardson [mailto:laura.richardson@wamu.net]
To: "Thorn, Ann" <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:36:01 PM
Subject: Re: Follow-up on Loss Mit

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886-XXXX I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-XXXX or 562-706-XXXX

Thanks,
Laura

----- Original Message -----

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson [mailto:laura.richardson@wamu.net]
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

LR0489

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-

For Internal Use Only

LR0490



Re: Follow-up on Loss Mit

Thursday, June 19, 2008 4:36 PM

From: "Laura Richardson" [redacted]
To: "Thorn, Ann" <ann.thorn@wamu.net>

Ann,

I just sent the WaMu borrower assistance form via fax to 904-886-
[redacted] I sent three emails to you yesterday and none of them were
replied to. Please contact me at your earliest convenience to discuss
a few open items. Further, I have a couple questions regarding the
assistance form but I wanted to complete it as best as I could today
to meet your requested deadline just advised of yesterday for
Friday. I look forward to your call tomorrow at either 202-225-
[redacted] or 562-706 [redacted]

Thanks,
Laura

----- Original Message -----

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson [redacted]
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886 [redacted]

LR0491

For Internal Use Only

LR0492

**Re: Loss Mit**

Wednesday, June 18, 2008 7:28 AM

From: "Laura Richardson" [mailto:laurarichardson@wamu.net]

To: ann.thorn@wamu.net

FYI---

My notice of delay AND NO REFERENCE TO TIME DEADLINES.

Laura Richardson

----- Original Message -----

From: "Mathis, Julie A." <julie.mathis@wamu.net>

To: Laura Richardson [mailto:laurarichardson@wamu.net]

Sent: Thursday, June 12, 2008 1:05:34 PM

Subject: RE: Loss Mit

Thanks, I will let them both know.

Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-1305
904 886-1325 fax

From: Laura Richardson [mailto:laurarichardson@wamu.net]**Sent:** Thursday, June 12, 2008 10:20 AM**To:** Mathis, Julie A.**Subject:** Re: Loss Mit

Please advise Ann Thorne that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it.

I will be in touch.

Laura

----- Original Message -----

From: "Mathis, Julie A." [mailto:julie.mathis@wamu.net]

To: laurarichardson [mailto:laurarichardson@wamu.net]

Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>

Sent: Friday, June 6, 2008 12:10:05 PM

Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

LR0493

Thank you,
Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-1305
904 886-1325 fax

LR0494

**RE: Loss Mit**

Thursday, June 12, 2008 10:05 AM

From: "Mathis, Julie A." <julie.mathis@wamu.net>

To: "Laura Richardson" [redacted]

Thanks, I will let them both know.

Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-1305
904 886-1325 fax

From: Laura Richardson [redacted]**Sent:** Thursday, June 12, 2008 10:20 AM**To:** Mathis, Julie A.**Subject:** Re: Loss Mit

Please advise Ann Thorne that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it.

I will be in touch.

Laura

----- Original Message -----

From: "Mathis, Julie A." <julie.mathis@wamu.net>

To: laurarichardson [redacted]

Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>

Sent: Friday, June 6, 2008 12:10:05 PM

Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,

Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-1305
904 886-1325 fax

LR0495



Re: Loss Mit

Thursday, June 12, 2008 7:20 AM

From: "Laura Richardson" [mailto:laurarichardson@wamu.net]
To: "Mathis, Julie A." <julie.mathis@wamu.net>

Please advise Ann Thorne that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it.

I will be in touch.

Laura

----- Original Message -----

From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: laurarichardson@wamu.net
Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>
Sent: Friday, June 6, 2008 12:10:05 PM
Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,

Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-1305
904 886-1325 fax

LR0496

**Sacramento Property Follow Up**

Thursday, July 9, 2009 11:27 AM

From: "Daysha McArthur" [mailto:daysha@dayshamc.com]
To: laurarichardso [mailto:laurarichardso@dayshamc.com]

Below is the list of items I asked AI to take photos and report back to us on today:

1. Front and backyard landscaping
2. Kitchen floor complete including grouting
3. All kitchen and bathroom cabinets installed
4. Tile on wall in kitchen above the sink complete including grouting
5. Kitchen completely painted
6. Bathroom fixtures, sink, toilet, etc installed upstairs
7. Wall open/knocked down to enlarge downstairs bathroom
8. Upstairs wall complete except for paint
9. Locks placed on all windows

Also, Ron O' Connor called me back this morning and gave me the names of 2 construction companies we can call to get a quote for the back room and the name of the flooring company he used for his house. As far as the drawing of the plans, he knows someone that does a lot of work in Sacramento but he is expensive, so he recommends that we look in the yellow pages for a drafter as they tend to be more reasonable.

I have left several messages for Brian Beaver at Brian's Floors and have not heard back from him as of yet, but I will keep calling until I reach him. I am also researching the contact information for the companies Ron gave me this morning to obtain bids as well. I will update you once I have the information.

LR0497



Bills

Thursday, October 9, 2008 8:11 PM

From: "A.J. Grier" [mailto:ajgrier@att.net]
To: "Laura Richardson" [mailto:lrichard@att.net]
Cc: "Kinde" [mailto:kinde@att.net]

The total amount needed for this round of bill payment is \$12,559.13. If you could transfer that amount into the First California Bank account I'll get these checks out by the end of Friday. I'll have to get back to you on Friday in regards to the exact due date the mortgages.

The bills re as follows:

- Select Portfolio Servicing.....\$3,244.15 (Long Beach mortgage)
- Washington Mutual.....\$4,352.32 (Sacramento property)
- J.H. & Alina Bartling.....\$1,790.00 (Washington D.C. property)
- Wells Fargo\$2,979.64 (San Pedro property)
- City of Long Beach\$132.46 (Long Beach utilities) Due: 10/26/08
- Capitol One.....\$60.56 (credit card ending in 5020) Due: 10/13/08

If you have any questions let me know.

-A.J. Grier-

1212 S. Victory Blvd.

Burbank, CA 91502

ph. 818.260.2222 ext. 2222

fax 818.260.2222

LR0498



Richardson's home deemed a `nuisance' - Press Telegram for Friday/Saturday, August 15.

Monday, August 18, 2008 9:09 AM

From: "MJT Television" <[redacted]>
To: laurarichardson [redacted]
Cc: "Marshall, Jr., William" <[redacted]>

Richardson's home deemed a `nuisance'

By John Canalis, Staff Writer

Article Launched: 08/15/2008 11:11:44 PM PDT



The Sacramento home of Rep. Laura Richardson is making headlines once again.

LONG BEACH - Rep. Laura Richardson's home near the state Capitol has been declared a "public nuisance." Sacramento code enforcement officers posted a notice on the door of the three-bedroom property earlier this week, city officials said Friday.

The notice warns of fines of up to \$5,000 if the Long Beach Democrat does not make improvements.

Richardson, however, was unaware of the problem, said William Marshall, her spokesman.

"Her attorney has not received any information on this matter," he said.

City officials in Sacramento confirmed that statement.

Though a notice was posted on the door, the congresswoman had not yet been sent a letter, but would get one soon, said Ron O'Connor, operations manager of the Sacramento Code Enforcement Department

"We haven't notified the congresswoman yet," he said. "We just found out that she owns it from these 10 press calls today."

The Los Angeles Times first reported the public nuisance citation in Friday's edition.

According to that report, Richardson's neighbors called the home "an eyesore" and complained that the sprinklers are never turned on, the grass and plants are dead or dying, the gate is broken and windows are covered with brown paper.

O'Connor told the Press-

Telegram that his office was initially contacted by police officers after it appeared that someone had broken into the garage.

The city's code enforcement office

dispatched an independent contractor to the home.

LR0499

The investigator covered a door to the garage and spotted some rotting fruit on the grounds of the house, O'Connor said.

But overall, O'Connor added, the congresswoman's home was found in good condition.

"It's a nice house," he said. "I wouldn't mind living there myself."

The neighborhood is considered upper-middle class.

Richardson, D-Long Beach, bought the house in 2006 after leaving the Long Beach City Council for the Assembly, where she served briefly before winning the 37th District seat encompassing most of Long Beach, Carson and Compton in the House of Representatives.

She lost the Sacramento property in a May foreclosure sale but won it back by working with her lender, Washington Mutual. Real estate experts have called the foreclosure recision highly unusual.

Richardson also left Sacramento property taxes unpaid and defaulted on her home payments in Long Beach and in San Pedro.

The man who bought the Sacramento house at auction for \$388,000 sued the congresswoman, but settled the case and agreed not to discuss the terms.

Marshall said the original code enforcement notification was sent to the man who purchased the home in foreclosure, not Richardson.

Richardson is up for re-election Nov. 4. She faces a challenge from Peter Mathews, who is running a write-in campaign, and Nick Dibs, an unaffiliated candidate.

Both candidates plan to capitalize on her housing-related woes.

"The fact that she has let this home go into disrepair is another example of her long history of mismanagement of public and personal resources," Dibs said. "If she can't handle the management of a house, how can she make decisions for the benefit of the people?"

Mathews, in a prepared statement, said:

"What this does is send a direct message to the constituents in the 37th Congressional District that she is fiscally irresponsible and is not fit to represent them, nor their tax dollars in the seat of Congress."

john.canalis@presstelegram.com, 562-499-1273

LR0500



Richardson's home deemed a `nuisance'.

Saturday, August 16, 2008 7:18 AM

From: "MJT Television" <[redacted]>
 To: laurarichardson <[redacted]>

Richardson's home deemed a `nuisance'
 By John Canalis, Staff Writer
 Article Launched: 08/15/2008 11:11:44 PM PDT



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LR0501

Assembly, where she served briefly before winning the 37th District seat encompassing most of Long Beach, Carson and Compton in the House of Representatives.

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john.canalis@presstelegram.com, 562-499-1273

LR0502

RichardsonMC, Laura

From: Billington, Jeffrey
Sent: Thursday, October 29, 2009 7:26 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Two Articles on the Ethics Ruling

Committee To Decide Whether Richardson Violated Rules

by [Ryan ZumMallen](#) | [Long Beach News](#) | 10.29.09 |

Long Beach Congresswoman Laura Richardson (D) will be investigated by the Committee on Standards of Official Conduct, an arm of the U.S. House of Representatives, according to a document released by the committee today. Richardson refuted allegations in a statement released today, claiming to be a victim of "premature judgments" and noting that she is one of 4.3 million Americans to face financial problems due to personal crises in the past year.

The action comes after a recommendation from the Office of Congressional Ethics, which urged an investigation of Richardson's actions concerning the foreclosure of her Sacramento home and whether she received inappropriate gifts from her lender in order to keep the home. The Committee on Standards of Official Conduct agreed to examine the case. The meatiest paragraph of the committee's release states:

Pursuant to the Committee's action, the investigative subcommittee shall have jurisdiction to determine whether Representative Laura Richardson violated House Rules, the Code of Official Conduct or the Ethics in Government Act by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure, rescission of the foreclosure sale or loan modification agreement for or relating to her property in Sacramento, California.

Richardson's Sacramento property was purchased in January of 2007, when she became a member of the State Assembly. The house entered foreclosure in May of 2008 and was sold to another buyer, who fixed up the house as it had deteriorated since Richardson purchased it.

Then, Washington Mutual actually rescinded the sale and gave the house back to Richardson last summer. She has been the owner ever since, but neighbors have still complained about the lack of upkeep on the property. Richardson also defaulted on loans for a house in Long Beach and one in San Pedro. No word yet on what sort of action the committee could take if Richardson is found in the wrong.

The release states that Representative Ben Chandler (D-KY) will Chair the investigation subcommittee. Rounding out the subcommittee are Gregg Harper (R-MS), Keith Ellison (D-MN) and Sue Myrick (R-NC).

Richardson's office released the following statement today:

Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in; the span of slightly over a year, I have worked to resolve a personal financial situation.

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"I hope that the Committee, despite its full schedule, now can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 32 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."

From NBC's Mike Viqueira

The House ethics committee has just announced that it is going forward with investigations of allegations surrounding Reps. **Maxine Waters** and **Laura Richardson**.

The committee is also announcing its finding that Rep. **Sam Graves** has not violated any rules and the committee is closing its investigation.

The committee statement, in part, regarding Waters:

"...the Committee has unanimously voted to establish an investigative subcommittee to conduct an inquiry...

"...with respect to Representative Waters' alleged communications and activities with, or on behalf of, the National Bankers Association or OneUnited Bank, a bank in which Representative Waters' husband owned stock and previously served on the board of directors..."

Regarding Richardson:

"...the Committee has unanimously voted to establish an investigative subcommittee...

"...(to see if Richardson violated House rules) by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure sale of loan modification agreement for or relating to her property in Sacramento, California."

Regarding Graves:

"...representative Graves did not violate any provision of the Code of Official Conduct...

"...with respect to an invitation extended to testify before a Committee on Small Business hearing on issues facing the renewable fuels industry to Mr. Brooks Hurst, who held investments in the same renewable fuel cooperatives as Representative Graves' wife. The Committee considers the matter closed and no further inquiry is warranted."

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

LR0504

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Thursday, September 24, 2009 10:52 AM
To: Billington, Jeffrey; Cooks, Shirley
Subject: RE: Story on Staff Turnover
Attachments: image001.gif; image002.gif; image003.gif

A couple things maybe I should clarify. As I said when we first discussed this story, it is my opinion that continuing to allow negative stories/ ignore press requests with no positive response I believe is a mistake at this point given all the negative press that has occurred. Second, I don't understand... if we were going to respond with the info you noted that I suggested before we should have done it then, not now. If we do it now, there will be two negative stories. Not today, first thing next week we should discuss a strategy to respond to the Sacramento press. I mentioned this before and got not suggestions but I think this is an example of why we should consider extending the same strategy as we did in the break with our local papers to Sacramento. Although not in the district, these folks make recommendations to the federal contacts. Finally, it further undermines my ability if I were ever to consider running statewide which I have no intentions of but shutting the door internal is an error I believe.

From: Billington, Jeffrey
Sent: Thursday, September 24, 2009 10:39 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Story on Staff Turnover

The story the reporter was calling about for the office having a high rate of turnover came out this morning. It is a shoddy piece of journalism in my opinion, especially considering he doesn't name anyone he has talked with that has actually worked for you and he has information incorrect, such as the fact that he seems clueless to who your communications staff is, even though he personally talked to me. This is not a good story, but, to be honest, I don't see how talking to him could have helped much. It seems he was intent to do some smear work or otherwise he wouldn't have brought up other issues which are not directly related to having a high staff turnover, the house issue and the "most corrupt" list.

I see there as being two options here, either ignoring it, after all this is not a local publication for your district and if it does get picked up as an item of interest in your district they would probably call for comment giving you an opportunity to actually reach your constituents, which this piece will not, or writing and submitting a rebuttal op-ed, within that there is room for discussion, it could detail that you have had staff with you from nearly a decade, that you are a very busy member in taking care of your constituents and getting involved, which is too much for some staff to handle, or any number of other options. But, once again, op-eds used in the defensive are typically not the way to go. The other op-ed option is to boil down what you've been working on in Washington, with just a passing mention about how it is often the hardest working members of Congress that get criticized the most and not going into any details. If you were to prefer the op-ed route, that would be my recommendation. Anyway, the story link is here and I've pasted it into the email below.

http://www.capitolweekly.net/article.php?_c=yaidwf682ip6l5&xid=yahs5bzduet8va&done=.yaiksivinhqiyq

Richardson's congressional tenure marked by high staff turnover

By Malcolm Maclachlan | 09/24/09 12:00 AM PST

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In her two years in Congress, at least 18 full-time staffers have left the office of Rep. Laura Richardson, D-Long Beach, a turnover rate that appears to be far out of line with other representatives.

This figure was determined by using Legistorm, an online database of congressional salaries and staffing, as well as calls to Richardson's office and interviews with former Richardson staffers. Those who used to work for Richardson, many of whom are now working for other politicians, declined to be publicly identified.

Richardson's has been one of the most meteoric rises in recent California politics, her career notable for both achievements and controversy. She spent only seven months in the California State Assembly before being elected to Congress — a tenure that was also known in the state Capitol for discord with staff. She made headlines last year after Capitol Weekly reported that her Sacramento home was in foreclosure. Two other homes she owned in Southern California were also reported to be in foreclosure, and she had an array of other financial difficulties, according to other published accounts.

LR0505

The turnover in congressional staffs is generally high. But Richardson's record is unusual for both the number of staffers who have left, and the changes at the top of her staff, where tenures are usually longer. Typically, the top three positions in most legislative offices are the chief of staff, legislative director and the communications director.

Richardson is already on her third chief of staff. The second, John Bowman, lasted less than two months in late 2008. The first, Kimberly Parker, spent six years as chief of staff for Rep. Bobby Rush, D-Illinois, before joining Richardson in September 2007, shortly after she won a special election to replace Rep. Juanita Millender-McDonald, who died in office in April, 2007. Parker was one of the highest-ranking African American female staffers in Congress. Neither Bowman or Parker has worked in Congress since, according to Legistorm.

Richardson's first press secretary, Jasmyne Cannick, lasted less than three months. She has not listed a press secretary or communications director in Legistorm since November, 2007. The person listed as the press contact in the most recent press release on her Web site, dated August 13, is no longer with the office. However, the Los Angeles Sentinel, a prominent African-American-run newspaper, announced two weeks ago that a longtime editor, Ken Miller, has gone to work for Richardson, presumably in a press role.

Richardson has never employed a legislative director. She has had the same deputy chief of staff her entire time in office. Richardson's office did not respond to phone calls seeking comment for this story.

Turnover on congressional staffs is generally high, according to Jock Friedly, founder and CEO of Storming Media LLC, which puts out Legistorm. The Web site is compiled using congressional records and the staff employment studies produced by the Congressional Management Foundation, a private, non-partisan organization contracted by Congress.

Still, he said, Richardson's turnover seems to be excessive. Even with more movement happening among congressional staffers in recent years, the average tenure is about 2.5 years in the Senate and 1.5 in the House. House staffs average about 15 people. By this standard, Richardson should have turned over only about half the number of staff she has.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," Friedly said. "I can't say whether any of this is the case in Laura Richardson's case."

He added, "For Laura Richardson to go onto the top of the worst employers in Congress, she's got a pretty steep road to climb."

Earlier this month, Citizens for Responsibility and Ethics in Washington (CREW) listed her as one of their 15 "Most Corrupt" members of Congress — though Storming Media's Friedly said she seemed more guilty of "financial boobery" than corruption, and that in his mind there were far more deserving members.

In July, the Office of Congressional Ethics (OCE) had launched an investigation into whether Washington Mutual violated gift rules when it retracted the foreclosure of her Curtis Park home, returned it to her, and paid a settlement to the man who had bought it at auction.

Richardson's staffing turnover also appears to be unusually high when compared to the Legistorm records of the five members of California's congressional delegation who were first elected in the two years before she was. In each case, the overall turnover rate is lower, stability at the top end is generally higher, and more of the departures appear to be to take better jobs in other offices.

On one end of the employee loyalty scale is former Assembly Republican leader Kevin McCarthy, R-Bakersfield. Elected in November 2006, he still has 12 of the 15 full-time staffers that were in his office in January, 2007. The three that have left were all lower-level employees: a legislative aide, a scheduler and a field representative. He's had the same chief of staff, legislative director and press secretary during his nearly three years in office.

Rep. Jerry McNerney, D-Tracy, was elected at the same time as McCarthy and has seen 11 full-time staffers leave. But the top end of McNerney's office has remained fairly constant. His first chief of staff, Angela Kouters, left in January to take the same job with Rep. Glenn Nye, D-Virginia. She was replaced by Nicholas Holder, McNerney's legislative director since he took office.

Rep. Brian Bilbray, R-Solana Beach, has seen 16 staffers go, although he came in via a special election 15 months before Richardson. He's only had one chief of staff, Steve Danon, and one press secretary. He had the same legislative director for nearly two years, Amy Smith, though she left last year to become chief of staff for Rep. Scott Garrett, R-New Jersey, and has not been replaced as of the latest Legistorm report.

The only other Congress member in the group to have 18 staffers leave was Rep. Doris Matsui, D-Sacramento. But Matsui has been in office two and a half years longer than Richardson. It should be pointed out the Matsui inherited eight staffers from her husband, Robert Matsui, and five of them left during her initial months in office, contributing to her high number. Robert Matsui died in office on Jan. 1, 2005.

Rep. John Campbell, R-Newport Beach, also came in via a special election in 2005. He's seen 10 staffers go in a tenure that is nearly two years longer than Richardson's. He is on his third chief of staff and legislative director, and has also gone through two communications directors.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington@house.gov

LR0506

RichardsonMC, Laura

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 8:34 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: LB Report

Congresswoman and Shirley-

Here are all the Bill Pearl (LBReport) articles about your Sacramento property. I haven't found the quote from Washington Mutual you asked for but I am searching other sources.

I'll touch base tomorrow morning when I get more information.

Regards,

Henry Rogers

Congresswoman Richardson Issues Further Statement On Stories Reporting Home Foreclosure/Bank Sale

<http://www.lbreport.com/news/may08/richhom3.htm>

Cong. Richardson Discusses Defaults On Her Long Beach & San Pedro Properties; Provides Documents & Info Re Her Sac'to, LB & SP Properties; Says She'll Use What She Learned To Urge Congressional Remedies For Others In Housing/Foreclosure Crunch

<http://www.lbreport.com/news/may08/richhom4.htm>

Congresswoman Laura Richardson Issues Statement Re Sac'to Property & Code Enforcement

<http://www.lbreport.com/news/aug08/richhau2.htm>

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers@ca.gov
PH: (562) 436-
FX: (562) 437-

LR0507

RichardsonMC, Laura

From: Billington, Jeffrey
Sent: Thursday, September 24, 2009 10:39 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Story on Staff Turnover
Attachments: image003.gif; image002.gif; image001.gif

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By Malcolm Maclachlan | 09/24/09 12:00 AM PST

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Jeff Billington

Communications Director

Congresswoman Laura Richardson (CA-37)

1725 Longworth House Office Building

(202) 225-7924

jeffrey.billington

LR0509

RichardsonMC, Laura

From: King, Lalla (Richardson)
Sent: Friday, September 11, 2009 1:00 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha; Cooks, Shirley
Subject: Sept10calls.doc

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin, Scheduler, Shirley Cooks
From: Lalla king Scheduler
Subject: New Voicemail and Phone Messages September 10-11. 2009

Devon 9/9/09 8:07PM 818.620
Devon with Washington Mutual Please call 818.620 Thank you

Jessica 9/10/09 5:10Pm 612.312
This is Jessica with Wells Fargo Home mortgage. I need to talk with you about you mortgage. Please call me at 1.800.678 Our operating hours are Monday-Friday 7Am-10Pm Central time and on Saturday 8Am-2Pm Central time Please have your loan number available. Again the number is 1.800.678 Thank you.

Pedro Constani(?) 9/11/09 11:41AM 949.643.5700
Congresswoman, this is Pedro Constani VP of Manufacturing for the Pepsi bottling group in the West. I know that you have spoken with Erica Edwards, plant manager about the longevity of the plant. I would like to follow up with you on those plans. Please call me at 949.425 office number and my cell is 949.813

Shirley 12:03Pm 202.226
Its 9AM your time...call me

LR0510

RichardsonMC, Laura

From: King, Lalla (Richardson)
Sent: Monday, August 31, 2009 12:19 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha; Cooks, Shirley
Subject: August28calls.doc

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin, Scheduler
From: Lalla king Scheduler
Subject: New Voicemail and Phone Messages August 28, 2009

Devon Nunez 8/27 7:24PM 818.620 [redacted]

Ms Richardson this is Devon Nunez calling from Washington Mutual in Chatsworth's Ca. Calling to touch base with you, please call at 818.620 [redacted]. Thank you.

Name (?) 8/28/09 9:57AM 310.487 [redacted]

Good Morning, it's me. Andre is free for lunch and so am I between the hours of 11:30-1:30. So if you are available please let me know. I sent you a text message; let me know how much time you have because that will determine where we can go. Andre works in the same building, so when I hear from you, I will contact him. Call me as soon as you can or sent me a text. Thanks

Mike 8/28/09 12:57PM 202.226 [redacted]

Congresswoman it's Mike. You asked me to call you this morning to discuss the 5 pictures you wanted. I'm in the office.

LR0511

RichardsonMC, Laura

From: King, Lalla (Richardson)
Sent: Friday, August 28, 2009 1:50 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha
Subject: August28calls.doc

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin, Scheduler
From: Lalla king Scheduler
Subject: New Voicemail and Phone Messages August 28, 2009

Devon Nunez 8/27 7:24PM 818.620 
Ms Richardson this is Devon Nunez calling from Washington Mutual in Chatsworth's Ca. Calling to touch base with you, please call at 818.620  Thank you.

Name (?) 8/28/09 9:57AM 310.487.7050
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Mike 8/28/09 12:57PM 202.226 
Congresswoman it's Mike. You asked me to call you this morning to discuss the 5 pictures you wanted. I'm in the office.

LR0512

Press Secretary

Office of Congressional & Public Affairs

1725 Longworth Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

LR0514

RichardsonMC, Laura

From: Miller, Ken
Sent: Friday, September 25, 2009 4:01 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey; Berry, Gregory; Richard, Lucinda; Lim, Mariel; King, Lalla (Richardson); Selway, Laura; Peng, Seng
Subject: Daily Breeze Blog Article



South Bay
Pipeline.htm

Daily Breeze South Bay Pipeline

South Bay, morning! It's Sept. 25

By [Andrea Woodhouse](#) on September 25, 2009 10:03 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Readers, let's hop to it:

A [fire](#) broke out at a Wilmington refinery this morning.

A loving and handy [father](#) brought a world wonder to his Redondo Beach daughter's backyard wedding. So sweet.

The [family](#) of a man shot and killed by Los Angeles County Sheriff's deputies last month in Carson have filed suit against the agency.

Just as the city of [Torrance](#) nearly wraps up extensive roadwork to its namesake boulevard, it moves along to Crenshaw Boulevard.

Veteran newswoman [Toni Sciacqua](#) is the Daily Breeze's new editor. Why don't you follow her on [Twitter](#), and wish her congratulations?

The latest bank robbers with cutesy names wanted by the FBI? The [Bedtime Bandits](#), who use pillow cases when they steal from banks, including three in the South Bay.

Today's At Work column profiles a [woman](#) who runs a San Pedro construction business.

Make sure you check out the Breeze's Top 10 [list](#) of prep football teams.

Richardson has high staff turnover rate

By [Gene Maddaus](#) on September 24, 2009 1:35 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

[Capitol Weekly](#) takes a look at [Laura Richardson's](#) staff turnover rate, and finds that 18 staffers have already left since Richardson was elected two years ago.

The report is based on records maintained by Legistorm, which tracks Congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," (Jock) Friedly (who publishes Legistorm) said. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters, who seem to have some inside knowledge:

And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh and please don't exclude how she locked Stan out of the Sacramento office, Jasmyne from the District office, and had Kim escorted by Capitol Police out of the House.

Richardson declined to comment to Capitol Weekly.

South Bay, hello: It's Sept. 24

By [Andrea Woodhouse](#) on September 24, 2009 9:06 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Readers, let's get to it:

Police are investigating a double [homicide](#) in Wilmington last night.

Proposed state [legislation](#) would limit how employers can use credit checks to screen potential hires, like one Hawthorne woman who believes she was passed over for two jobs because of bad credit.

Several South Bay [survivors](#) of drunk driving victims are participating in this

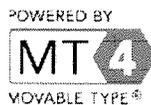
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LR0516

weekend's Mothers Against Drunk Driving fundraiser.

A new extradition [law](#) means means an ex-con wanted in Washington and found in Gardena goes free.

Manhattan Beach [residents](#) tonight can give their two cents about how parking restrictions might help ease Sand Dune Park use.

A Rancho Palos Verdes [landowner](#) can't use his extensive property for parties or weddings, city planners have ruled.

South Bay residents now has two more [places](#) to spend money they don't have: Kohl's opens Sunday at the South Bay Galleria in Redondo Beach, and Howard's, an electronics chain, took the space vacated by Circuit City in Torrance.

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National perspectives on L.A.'s Clean Trucks

By [Gene Maddaus](#) on September 23, 2009 6:29 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

The Port of L.A.'s Clean Trucks Program is drawing some national interest, as the city lobbies Washington for permission to re-regulate the local port trucking industry. The program is seen, for better or worse, as a potential model for re-unionization port drivers nationwide.

Whether you think that's a good idea or not depends on your politics. First up, the [Wall Street Journal](#), which takes a dim view of the program:

Unionization would give the Teamsters enormous bargaining leverage over work rules and pay, sharply raising the cost of moving goods, as well the power to shut down ports in a strike. Some 32 trade groups, from farm organizations to the National Retail Federation, signed a recent letter to Mr. Oberstar opposing the legislation. The response of shippers would be to divert cargo to Mexico or Canada, or pass through an expanding Panama Canal for ports on the Gulf or East Coasts. California doesn't need more reasons for business to flee the state.

The change in federal law would also mark a step away from the transportation deregulation that began in the 1970s and that has done so much to reduce costs and improve competition. The damage from a patchwork regulatory system would be felt nationwide, and all for the sake of Mr. Villaraigosa's union pals.

But [The American Prospect](#) argues that the Clean Trucks Program is an essential piece of a broad effort to modernize America's ports:

Rotterdam, Europe's largest port, is a marvel of efficiency. More than 7,000 container ships visit its docks annually, most stopping for barely more than a day. New terminal facilities, built on landfill where the river meets the sea, handle 10 million containers with a minimum of congestion and pollution.

The freight -- Chinese clothing and electronics, American pharmaceuticals, Spanish automobiles -- seamlessly flows to warehouses, distribution centers, rail yards, and barges surrounding the port, on time and on schedule. The tightly integrated freight-movement system at the port makes it possible to operate a just-in-time logistics system in which goods arrive at their destination 15 minutes before they are moved to their next spot on the supply chain. This allows shippers to operate with minimal inventory, a must on a continent where most retail shops have minimal space to store goods. Lean logistics means lower interest costs on merchandise, lower insurance costs, less theft, and less need to discount unsold goods.

By comparison, American ports and the logistics and distribution systems they feed are old world.

South Bay, howdy! It's Sept. 23

By [Andrea Woodhouse](#) on September 23, 2009 10:35 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Readers, let's hit it:

Rep. Jane Harman has apparently [shifted](#) her previous position that any new troops in Afghanistan would be citizens. In an op/ed she's penned, Harman has called for higher troop levels there if the Afghan government can deliver anti-corruption measures.

Gardena city leaders Tuesday night [selected](#) its city clerk to fill the seat vacated by Steve Bradford, now an assemblyman. Check out tomorrow's paper for more details.

LR0517

A new Lomita home for domestic violence victims and their children hosts a gala to raise money in this rotten economy.

Sorry, friends, but you've gotta limit your roosters to just one in Los Angeles, thanks to a new ordinance approved Tuesday.

The man who allegedly sexually assaulted and beat a 69-year-old woman beyond recognition on a Hawthorne street last week has been charged with forcible rape and attempted murder.

A Gardena man pleaded no contest to shooting his ex-con father during an argument. How's that for a nuclear family?

New Gardena City Councilwoman: Tasha Cerda

By [Sandy Mazza](#) on September 23, 2009 10:28 AM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

Gardena City Clerk Tasha Cerda was appointed to the City Council with a 2-1 vote late Tuesday night. She is replacing former Councilman Steve Bradford, who was elected to the state Assembly this month.

There were four candidates who applied for the appointment, which was made in lieu of a March 2010 special election. They were: Cerda, Realtor and former City Council candidate Mina Semenza, Commissioner Woods Woolwine, and Art Kaskanian, owner of Sam's Auto Land.



Cerda was elected to the City Clerk's post in March, after twice running for a seat on the council. She is president of the Holly Park Homeowners Association and a longtime community advocate.

Mayor Paul Tanaka nominated Cerda at Tuesday's council meeting and Councilman Ron Ikejiri also supported her appointment. Councilman Dan Medina voted no, and Councilwoman Rachel Johnson abstained from the vote. Johnson and Cerda used to be close political allies, but they had a falling out several years ago. Cerda will serve out Bradford's term through 2012.

See tomorrow's paper for a full story about the appointment.

Fein: It's the nation building, stupid!

By [Gene Maddaus](#) on September 22, 2009 7:01 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

For the sake of completeness, here is a recent letter to the Washington Times from **Jane Harman's** potential Republican challenger, **Mattie Fein**. Fein was responding to the [Harman op/ed](#) that appeared on Sept. 10.

The issue isn't simply the corruption ("It's the corruption, stupid!" Opinion, Thursday). It's whether the U.S. military is the instrument for ending Afghanistan's corrupt, ethnically splintered, sectarian and inept government, stupid!

Why should a single American soldier risk life and limb in Afghanistan if the defeat of the Taliban or al Qaeda there depends on an Afghan democracy that Common Cause would salute? U.S. military personnel are and should be trained for one mission and one mission only: to kill the enemy. They are not and should not be in the business of promoting clean and efficient government -- especially in Afghanistan, where weak, corrupt, tribal and despotic rule has prevailed for millennia.

The henpecking of Rep. Jane Harman, California Democrat, is akin to throwing a snowball into hell to quell the heat. If she truly believes what she wrote about Afghanistan and corruption, she would be demanding an immediate withdrawal of troops to avoid senseless American casualties.

Fein has formed an exploratory committee to look into a run against Harman next year.

Harman responds: Op/ed is about corruption, not troops

By [Gene Maddaus](#) on September 22, 2009 2:44 PM | [Permalink](#) | [Comments \(0\)](#) | [ShareThis](#)

In a voicemail, **Jane Harman** takes issue with my characterization of her op/ed in today's Financial Times:

LR0518

The op/ed with Michael O'Hanlon is about corruption. It's not about troop levels. And my position, which I have said publicly, is that I am hopeful that any additional troops required in Afghanistan will be Afghan troops, and that that will be possible once the Afghans have confidence that their government will deliver services.

The Harman-O'Hanlon piece suggests increasing U.S. troop levels on the condition that anti-corruption measures are taken. That's a distinct message from the one Harman delivered in the [Washington Times](#) last week, when she argued (writing solo) that it's premature to talk about U.S. troop increases.

Congress should not even be asked about more troops without first being shown evidence that some anti-corruption metrics have been achieved, not just announced.

Success in Afghanistan is essential; the United States has invested too many troops and too much treasure to fail. But raising troop levels is the wrong place to start the discussion of how to move forward. Better governance is the right place. That way the additional troops will be Afghans. It is their fight, and they should constitute the overwhelming majority of the forces fighting to protect their country.

Harman's position may have shifted since last week -- she would say it hasn't -- or today's op/ed may merely be reflective of O'Hanlon's more hawkish influence.

Winograd: We can't afford to stay in Afghanistan

By [Gene Maddaus](#) on September 22, 2009 12:50 PM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Marcy Winograd, who is challenging **Jane Harman** for the Democratic nomination, just put out her own statement on Afghanistan:

We all want to feel safe and secure, and know that our taxpayer dollars are not being wasted on perpetual wars that create new enemies. For these reasons, we must work for an exit strategy from Afghanistan and bring our troops home...

Some say we cannot afford to leave Afghanistan. In fact, my opponent argues we must eradicate corruption there because -- "... the United States has invested too many troops and too much treasure to fail." I say -- We cannot afford to stay in Afghanistan because we will bankrupt our country.

War and occupation breed corruption, so a policy of escalation in Afghanistan is at cross-purposes. If we really want to eradicate corruption in Afghanistan, then we should invest in humanitarian aid, not weapons that will kill innocent people and create more hatred toward us. Let us build schools, hospitals and houses -- not as an occupying power -- but as a global partner interested in shared prosperity and global stability.

Harman: More troops in Afghanistan, with conditions

By [Gene Maddaus](#) on September 22, 2009 11:02 AM | [Permalink](#) | [Comments \(0\)](#) | [Share This](#)

Rep. **Jane Harman** has an op/ed in the *Financial Times* today, in which she and co-author **Michael O'Hanlon** suggest conditioning troop increases in Afghanistan on the Karzai government's willingness to pursue anti-corruption measures:

But we need to find a way to benefit from this moment of maximum US leverage. Barack Obama, US president, can tell Mr Karzai that Congress, facing \$1,000bn (€677bn, \$611bn) deficits and an American public souring on the war, will not fund additional troop deployments until it sees Afghans doing their part. This is a credible good-cop/bad-cop message that Mr Karzai, assuming he is ultimately re-elected, will ignore at his peril.

Afghanistan has moved onto the front burner since [the publication](#) of Gen. **Stanley McChrystal's** assessment that without more troops, the mission will fail.

To get a sense of where O'Hanlon is coming from on this, check out his [July op/ed](#) calling for more troops in Afghanistan; his [argument](#) that Afghanistan is no Iraq; and his [op/ed](#) downplaying the challenges there.

Today's [op/ed](#) is behind a pay wall, but you can read the whole thing after the jump.

Continue reading [Harman: More troops in Afghanistan, with conditions](#).

LR0519

Archives

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LR0520

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Article eyes Richardson staff turnover

Posted: 09/24/2009 08:01:20 PM PDT

SACRAMENTO - Capitol Weekly takes a look at Laura Richardson's staff turnover rate, and finds that 18 staffers have already left since Richardson was elected to the House of Representatives two years ago.

The report is based on records maintained by LegiStorm, which tracks congressional staffing and salaries.

"When you see someone who can't keep staff, it's usually either they're a difficult boss to work for, they don't pay enough or the staff just doesn't respect them while they're there," said Jock Friedly, who publishes LegiStorm. "I can't say whether any of this is the case in Laura Richardson's case."

Richardson is on her fourth spokesman and her third chief of staff. Perhaps most interesting are the commenters on the piece, who seem to have some inside knowledge: "And let us not overlook how Richardson forced staff members to pay for her dry cleaning, move her Sacramento house from Sac to D.C. by U-Haul, this after the moving company quit when she talked to them like she was crazy. Oh, and please don't exclude how she locked Stan out of the Sacramento office, Jasmyne from the district office, and had Kim escorted by Capitol Police out of the House."

- Gene Maddaus

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LR0521

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LR0522

RichardsonMC, Laura

From: Cooks, Shirley
Sent: Monday, May 04, 2009 8:04 PM
To: RichardsonMC, Laura
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

I just got off the phone with William . The LA Times Gottlieb was the only call. I'll call Gottlieb now.

From: RichardsonMC, Laura
Sent: Monday, May 04, 2009 7:59 PM
To: Cooks, Shirley
Subject: Re: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

Maybe this: unfortunately since your call congresswoman laura richardson has been at the white house, votes on the floor and now in caucus. The congresswoman has not received any information regarding this inquiry and will follow up after review with a comment tomorrow. What do you think. I hesitate to say more until we confirm with the supervisor and someone I know drive by so we can speak accurately. I do not expect anything major from la times critical is having an answer before the pt calls. Do you have williams password so we can verify no other calls or emails.

From: Cooks, Shirley
To: RichardsonMC, Laura
Sent: Mon May 04 19:28:47 2009
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

The only trouble in waiting is that he may want to file a story tonight. Not having the benefit of your statement might do more harm than good. Wouldn't it better to tell the reporter that your office has had conversation with the relevant office in Sacramento this evening and it was determined that the Sacramento office is in error. And that you expect that office to verify tomorrow morning that that is absolutely the case.

From: RichardsonMC, Laura
Sent: Monday, May 04, 2009 7:13 PM
To: Cooks, Shirley
Subject: Re: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

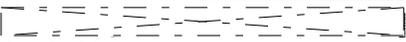
Yes I just spoke to her we will know more tomorrow so I will not call back until then. Thx

From: Cooks, Shirley
To: RichardsonMC, Laura
Cc: Austin, Daysha
Sent: Mon May 04 18:58:20 2009
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 
I spoke to Daysha about this. Daysha is trying to reach the contact in Sacramento.

From: RichardsonMC, Laura
Sent: Monday, May 04, 2009 6:54 PM
To: Cooks, Shirley
Subject: Re: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

Pls get from william the contact of sac dept. I am unaware of this and have no doc's

From: Cooks, Shirley
To: RichardsonMC, Laura
Sent: Mon May 04 18:26:23 2009
Subject: FW: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

From: mjttelevision 
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209 

From: MJT Television
Sent: Friday, October 10, 2008 8:22 AM
To: RichardsonMC, Laura; John Shallman
Subject: 37th candidates talk on economy - Press Telegram for Oct. 10, 2008.



37th candidates talk on economy

FORUM: Richardson, three write-ins discuss bailout and get personal at LBCC event.

By John Canalis, Staff Writer

Article Launched: 10/09/2008 10:28:25 PM PDT

LONG BEACH - Financial messes, both national and personal, dominated a 37th Congressional District candidates' forum Thursday at Long Beach City College.

Rep. Laura Richardson, D-Long Beach, and three write-in challengers Lee Davis, Peter Mathews and June Pouesi who are seeking to unseat her Nov. 4, sparred over the Wall Street crisis, the Congressional bailout and the incumbent's well-publicized home foreclosure.

Write-in candidate Mathews jabbed Richardson for supporting the bailout and accepting campaign donations from the financial-services sector.

"Most of the people who voted for the bailout took money from Wall Street," said Mathews, who added that he does not accept corporate donations.

Mathews, who lost to Richardson in the Democratic primary and is running a write-in campaign, called for a reversion to the era of the government-backed banks of the 1930s that loaned businesses money.

Richardson said the other candidates did not appear to have as deep of an understanding of how the bailout plan worked.

"The difference between someone who is not even on the ballot, and a person who is your member of Congress, is someone who can give you accurate information," Richardson said.

The congresswoman, who serves most of Long Beach, Signal Hill, Carson and Compton, said that the rescue package carries multiple conditions, requires mandatory reviews of participating firms and hardly amounted to a

"blank check" for

Wall Street. Pouesi, a Carson Republican who has advocated for free markets, strongly criticized Washington for rescuing the banks.

"If I had my way, we'd have the whole lot in Congress out and start anew," she said.

Pouesi said voters should elect representatives with strong values who would not succumb to the pressure of special interests.

"What you need are morals, people with servants' hearts who will do the right thing," she said, adding that the nation was flirting with socialism.

Experience - namely what kind makes one more prepared for Congress - was also a major topic.

With experience on the Long Beach City Council, the state Assembly and at Xerox Corp., and an MBA from USC, Richardson pointed out that she was the only candidate with a substantial political and corporate background.

"This is not a job for the weary, and it's not a job to test out," Richardson said.

Mathews, a Cypress College professor, quickly pointed out that President Bush also has an MBA, from Harvard.

"This is not just about experience, this is about judgment," he said.

Pouesi, who directs a Samoan affairs council, all but called previous time in office a liability.

"There are a whole lot of people in Congress with a lot of experience," she said. "Where did they take us? What did we get?"

Davis, an author and Web site publisher, took aim at Richardson for supporting Sen. Hillary Clinton in the primary when Sen. Barack Obama won the 37th Congressional District.

"Our congresswoman was a Hillary delegate, a Hillary delegate," Davis said. "I know this because I went to the DNC."

Davis also said that Richardson did not vote for Obama at the Democratic National Convention in Denver.

Though she did not participate in a roll-call vote at the DNC, Richardson did in fact vote for Obama. She endorsed him in June and later campaigned on his behalf.

The forum became increasingly personal when candidates were asked by one of 57 people in a standing-room only classroom on LBCC's Liberal Arts Campus whether any of them had struggled financially.

Each candidate said they had.

Davis talked about how she lost her home in foreclosure.

Richardson said she cleaned toilets and performed other custodial duties to be able to afford tuition and books

as an undergraduate at UCLA and spent much of her working life holding two jobs.

Pouesi said when she first married her husband they lived in a car in San Bernardino and bathed in park bathrooms until she found work as a teacher.

Mathews recounted his story as a child of immigrants from India.

Experience a hot topic Event gets personal Foreclosure discussed

Though baited by Davis and Mathews, Richardson did not go into depth about the foreclosure of her Sacramento home, which she lost earlier this year and then apparently won back in a settlement.

"I will just summarize," she said. "My personal situation is in a very positive place at this point."

Richardson said she would hold a press conference after the election to tell her side of the story.

Mathews waved what he called documentation from the Internet showing that Richardson may not actually have her Sacramento house back.

After the forum, Richardson said the document, a computer printout that showed Red Rock Mortgage Inc. as the home's owner, was inaccurate.

The man who bought the house in foreclosure has told the Daily Breeze, a sister newspaper of the Press-Telegram, that he accepted a settlement to return the house.

Davis suggested that Richardson received special treatment to get her home back.

"Right now all of America is fighting foreclosure, but we have a member of Congress who put down nothing on her house and got it back," she said. "I put down \$50,000, and I ain't got squat."

Mathews said Richardson put herself in a vulnerable position.

"She could fall prey to lobbyists," he said.

The congresswoman accused Mathews and Davis of breaking the rules of the forum, which was to be a conversation about national issues, not a debate involving personal attacks.

Pouesi, keeping with a campaign pledge, did not criticize her opponents.

A fifth candidate, independent Nick Dibs, said he had a scheduling conflict and did not attend the event moderated by Dan Komin of the Political Science Students Association.

john.canalis@presstelegram.com, 562-499-1273

RichardsonMC, Laura

From: Chiller, Matt
Sent: Thursday, October 30, 2008 12:24 PM
To: RichardsonMC, Laura
Subject: Personal Financial Recovery



Press Telegram -
Personal Fina...

Matthew Chiller
Deputy Chief of Staff
Congresswoman Laura Richardson
2233 Rayburn House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

LR0528

ABOUT CONGRESSWOMAN LAURA RICHARDSON

II LAURA'S PERSONAL FINANCIAL RECOVERY

-Long Beach Home	Laura's Homeowner Residence Loan Modification in February 08' No reduced principal No reduced interest Current Status
-Washington Apartment	Laura's Rental Residence Rental Agreement for one full year Current Status
<hr/>	
-San Pedro Home	Laura's Mother Residence Loan Modification in February 08' No reduced principal No reduced interest rates Current Status
-Sacramento Home	Listing as Available Rental or Sale Loan Modification in February 08' Re-issued Loan Modification Sept.08 No reduced principal No reduced interest rates Current Status

ABOUT CONGRESSWOMAN LAURA RICHARDSON

III LAURA'S PERSONAL FINANCIAL PROCESS

- Conducting personal financial audit by accountants
 - Direct Deposit Payroll Checks to Accountant
 - All Bills Paid Directly by Accountant
 - Contracting with Property Managers at all residential properties
-

From: MJT Television 
Sent: Friday, October 10, 2008 8:22 AM
To: RichardsonMC, Laura; John Shallman
Subject: 37th candidates talk on economy - Press Telegram for Oct. 10, 2008.



37th candidates talk on economy

FORUM: Richardson, three write-ins discuss bailout and get personal at LBCC event.
By John Canalis, Staff Writer
Article Launched: 10/09/2008 10:28:25 PM PDT

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john.canalis@presstelegram.com, 562-499-1273

RichardsonMC, Laura

From: Thorn, Ann [ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 6:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent
Attachments: [redacted].pdf; Consent.doc

Congresswoman Richardson, per our conversation, attached is the consent form needed to be signed by you in order to release the attached letter to the third party purchaser to facilitate the rescission of foreclosure sale. If you can please sign and scan back to my attention, I would appreciate it.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-[redacted]

For Internal Use Only

LR0534

RichardsonMC, Laura

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 9:34 AM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES

August 18, 2009

House Ethics Inquiry Has Roots in Untidy Yard

By JESSE McKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento's south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

LR0535

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for \$388,000 — roughly \$147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. "I can't discuss the terms," he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

LR0536

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

LR0537

RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, August 06, 2009 11:09 AM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Compton Bulletin

Congresswoman—this was in the Compton Bulletin this morning:

COMPTON BULLETIN

Ethics office investigates Richardson's housing woes

From staff and wire reports

LOS ANGELES—House ethics officials are investigating the Sacramento home that Rep. Laura Richardson, D-Calif., temporarily lost to foreclosure last year.

The Los Angeles Times reported last week that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:48 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: PT & Daily Breeze

Press Telegram and Daily Breeze have an AP version on the front of their websites. It was posted right before 5am and so it shouldn't be in the paper today. I will confirm with the district.

PRESS TELEGRAM

U.S. Rep. Laura Richardson's home subject of House ethics probe

From the Associated Press

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

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DAILY BREEZE

U.S. Rep. Laura Richardson subject of House ethics probe

From the Associated Press

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.....

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Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:32 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: more house stories
Attachments: KABC 07-29-2009.zip

Here are the last two print stories on the house. Also attached is a 30 second news clip from KABC in LA this morning. Congresswoman, you may not be able to view this on your blackberry, so I can set it up on your computer when you come in.

MERCURY NEWS

(Location: Silicon Valley)

Ethics office investigates Rep. Richardson's house

The Associated Press

LOS ANGELES—House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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6 ACTION NEWS, KSBY

(Location: San Luis Obispo, CA)

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Associated Press

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Information from: Los Angeles Times, <http://www.latimes.com>

.....

Michael J. Eagle

Press Secretary

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1725 Longworth House Office Building

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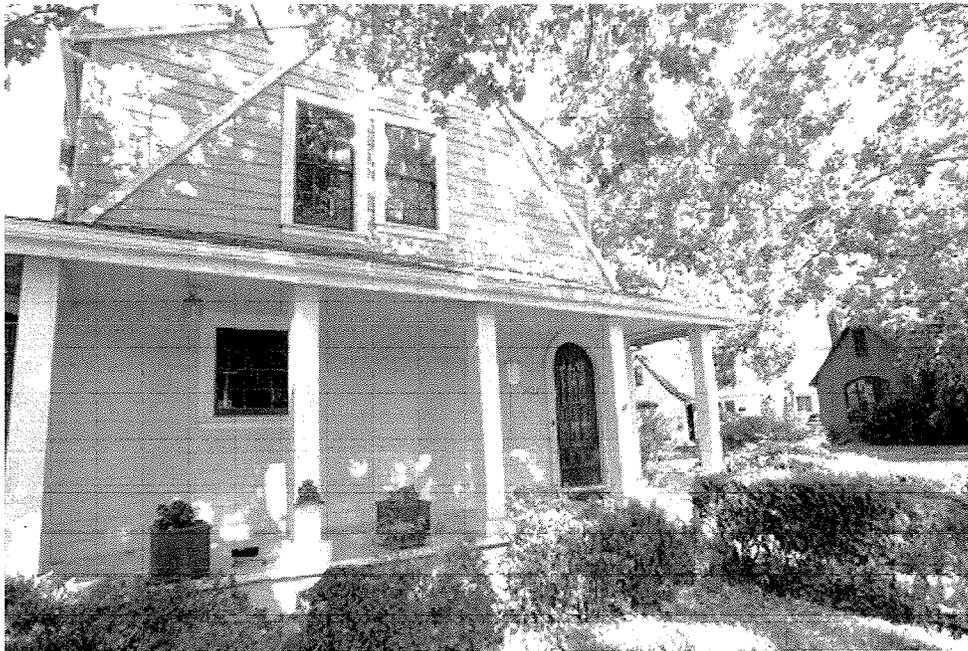
(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:28 AM
To: RichardsonMC, Laura
Subject: RE: LA TIMES

It's the second link on the front of their homepage. I have to confirm with the district when they get in, but I think it is front page. Here is the picture... if you can't see it, it appears to have been taken the same day as the Time's other picture they published. It's just a different angle of the front of the house.



From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 9:22 AM
To: Eagle, Michael
Subject: Re: LA TIMES

What page is it on? Does it include a photo?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 09:05:32 2009
Subject: LA TIMES
The Times ran their story this morning.... See below.

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

LR0543

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

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Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

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LR0545

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Sent: Wednesday, July 29, 2009 9:22 AM
To: Eagle, Michael
Subject: Re: LA TIMES

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LR0546

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When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:06 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: LA TIMES

Importance: High

The Times ran their story this morning.... See below.

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.

By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for \$535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about \$9,000 in property taxes at the time.

York bought the house in May 2008 for \$388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about \$160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Monday, June 15, 2009 12:16 PM
To: RichardsonMC, Laura
Subject: news clips

Congresswoman—

Here is our news clips from over the weekend (as well as Friday).
.....

Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for \$535,000, the Times reports. She already owned two other houses that she had defaulted on six times.
.....

Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

.....

Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the Los Angeles Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

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"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

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The city has declared the property a public nuisance.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

Laura Richardson's house in the news (again)

June 12, 2009
By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.
To read the story, visit <http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,3272269.story>

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United Press International

Neighbors: Congresswoman's house eyesore

Published: June 12, 2009 at 2:28 PM

Neighbors of a former California legislator now in Congress say her house in Sacramento has become a potentially dangerous eyesore.

Laura Richardson, a Democrat with a Los Angeles-area district, bought the three-bedroom house in an upmarket neighborhood when she was elected to the state Assembly in 2006. A neighbor told the Los Angeles Times the house was neglected even before she won a special election to Congress in 2007.

Sean Padovan, who lives next door, said he offered to cut the grass for Richardson, showing up at the door with his hand lawnmower, and got not response.

"I wouldn't want anyone that irresponsible to represent me," said John Bailey, another neighbor. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

Neighbors say the house looks abandoned with peeling paint. They have been trying to keep the yard in shape, arranging for mowing and watering to prevent weeds from growing up and drying out to become a fire hazard.

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LA TIMES

LR0554

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home in Sacramento's upscale Curtis Park neighborhood is in disrepair. Residents say they have appealed to her and House Speaker Nancy Pelosi without success.

By Jeff Gottlieb

June 12, 2009

Reporting from Sacramento — John Bailey thought it was great when his neighbor was elected to the House of Representatives in 2007.

"Not everyone lives next door to a congresswoman," he said.

But two years later, he doesn't feel so lucky. The congresswoman's house is abandoned and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the way that Rep. Laura Richardson (D-Long Beach) has treated her Sacramento home tells far more about her than her voting record.

"I wouldn't want anyone that irresponsible to represent me," said Bailey, like Richardson a liberal Democrat. "What I don't get is how she has the time to visit with Fidel Castro but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get involved in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mails to Richardson and House Speaker Nancy Pelosi, but the three-bedroom house remains an eyesore. Neighbors just wish she would sell it or let it go into foreclosure, anything to get it into the hands of someone who would care.

"She shows total disregard for everyone in the neighborhood," said Sean Padovan, a retired police sergeant. "She ought to be embarrassed and ashamed."

Richardson did not return phone calls for this story.

The problems with the house began shortly after Richardson was elected to the Assembly in 2006 from Long Beach and bought the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Padovan, 62, angry that the lawn wasn't being mowed, knocked on Richardson's door, told her he was a neighbor and asked if she minded if he cut the grass. He hauled out his hand mower, and when Richardson still seemed to have no interest in taking care of her yard, he stuck a gardener's card in her door with a note saying that she should call him if she had questions.

He never heard from Richardson, not a thank-you or a wave as she walked past.

After Richardson was elected to Congress in 2007 in a special election, she moved out around Labor Day. She told Bailey that she planned to rent out the house. Later that year, he sent her an e-mail with a link to a real estate agent who could help. He never received a response.

With no one living in it, the house continued to deteriorate.

Angry at the demise of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

LR0555

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become such a hideous place."

The congresswoman has gained a degree of infamy in the Sacramento neighborhood. The two-story house, gray with red trim, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Much of the once lush ivy covering the chain-link fence has died.

The red wooden gate sprawls on the lawn, unless someone props it up. A toilet sits on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times wrote about them a few months ago. Dead leaves have gathered behind the hot tub. Rosebushes are struggling from lack of water, since the sprinklers are never turned on. Gone are the rose of Sharon, miniature crape myrtle and primroses the previous owner had labored over for years.

Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt.

The city declared the house a public nuisance in August. In late May, after a neighbor complained that the front lawn was out of control, the city filed a violation notice. The lawn was mowed a few days later.

Most recently, another neighbor filed another complaint, saying that Richardson's house was "a vacant structure with a blighted appearance." Now residents are discussing whether to hire a lawyer to try to force her to fix it.

Richardson's house sits in stark contrast to the rest of the upper-middle-class neighborhood. Curtis Park is one of Sacramento's oldest, with a mix of Tudor, Spanish and Craftsman-style homes built in the 1910s, '20s and '30s, among others, and where owners work hard to keep them up.

Located a couple miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, lobbyists and lawyers. Mayor Kevin Johnson owns a home there, and former state Sen. Al Rodda lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for \$535,000. She already owned two other houses that she had defaulted on six times.

The house went into foreclosure last year and was sold to real estate investor James York for \$388,000 in May. Washington Mutual took back the house and returned it to Richardson. York sued. The case was settled privately.

In April 2008, Bailey sent a letter complaining about the condition of Richardson's house to Pelosi, then-state Democratic Party chief Art Torres and his congresswoman, Doris Matsui(D-Sacramento).

Pelosi's was the only response he received. She said she couldn't comment.

LR0556

More recently, Peter Thomsen sent Richardson an e-mail telling her that she should be responsible and fix the house for the neighborhood's sake.

He received an e-mail back saying that he didn't reside in her district.

But help could be on the way.

Max Fernandez, Sacramento's director of code enforcement, said a Richardson staffer told his office that she had talked to a contractor about fixing the place up.

Thomsen doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kraft, though, said someone recently repaired the gate.

"It is one of the most impressive things I've seen so far," he said.

jeff.gottlieb@latimes.com

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LA TIMES BLOG

Congresswoman's house is called an eyesore and neighbors fume

June 12, 2009

"This just shows us what type of people represents us in Congress, Senate and perhaps even the White House. They have no respect for others unless they feel that they can get something in return. It is infuriating to hear of such things."

Those are the words of Tim Gray, a Times reader who shared those views today with staff writer Jeff Gottlieb. What's Gray so upset about? He's writing about a California congresswoman who has let a home she owns in Sacramento become, by neighborhood consensus, an eyesore.

A little background: Gottlieb reported last August that the Code Enforcement Department in Sacramento declared a house owned by Rep. Laura Richardson (D-Long Beach) a "public nuisance."

The place had fallen into disrepair — the grass was a few feet high — after Richardson, a Democratic state lawmaker from Long Beach, was elected to Congress in 2007 and set up a residence in Washington. At the time, Gottlieb reported:

Neighbors in the upper-middle-class neighborhood complain that the sprinklers are never turned on and the grass and plants are dead or dying. The gate is broken, and windows are covered with brown paper.

Well, as Gottlieb reports today, things aren't much better, and neighbors are fuming. He describes how three neighbors — Carrie Thomsen, Janet Carlson and L. Kraft—responded to the conditions at the house:

Carrie Thomsen would walk across the street with her hose and water the yard. Janet Carlson sent her gardener to Richardson's house once a month for six months to mow the lawn. She paid kids \$20 during the fall to rake the leaves. They once peeked inside and saw a dead bird in the living room. Her husband turned on the sprinklers the last two summers, worried that dry weeds would turn into a fire hazard.

Things got so bad that in the fall of 2008 rats began breeding in Richardson's backyard and soon moved into L. Kraft's house next door. It took him two months to get rid of them. Richardson's house, he said, "has become such a hideous place."

Upset neighbors have even appealed to House Speaker Nancy Pelosi (D-San Francisco) for help.

Like Gray, reader Todd Lorber e-mailed Gottlieb with a comment: "I think the rats had moved in long before the neighbors realized it. Is it any wonder why the state and federal balance sheets are in such disrepair when you see how these people run their personal lives?"

And Phil Perry had a question: "Wonder what her Long Beach legislative district house looks like? Ah, the joy of gerrymandered districts....Recall the stories about her city-owned car and unpaid mechanic bills on her BMW car? The sad thing is, your story will not influence her actions one iota."

Click here to read the full story on Richardson's house.

-- Steve Padilla

Top photo: U.S. Rep. Laura Richardson's Sacramento house. Bottom photo: Brown paper covers windows at the house. Credit: Randi Lynn Beach/For The Times

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CBS13 SACRAMENTO

June 12, 2009

(Note: the below link will take to you to the article as well as the news story. The news story is different than the article.)

<http://cbs13.com/local/Calif.Congresswomans.Home.2.1042853.html>

Calif. Congresswoman's Home Is "A Mess" Reporting
David Begnaud SACRAMENTO (CBS13)

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

LR0558

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

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LBReport.com

June 12, 2009

Congressional Negotiators Reject Obama Administration Proposal to End LB C-17 Production, Will Instead Fund 8 More Planes

<http://www.lbreport.com/news/jun09/c17rev.htm>

(Note: the website does not allow people to cut and paste text)

.....

Signal Tribune

June 12, 2009

Commentary: Allowing Cuba the Opportunity to Rejoin the Organization of American States

By Congresswoman Laura Richardson
37th District

I applaud the decision of the OAS [Organization of American States] to end the misplaced and misguided exclusion of Cuba from its membership. It is long past time that Cuba, and the Cuban people, be reconnected to the community of nations in the Western Hemisphere. It makes little sense to continue a policy put in place in 1962 during the height of a Cold War that has been over for twenty years.

I visited Cuba just two months ago and met personally with President Raul Castro for six hours and former President Fidel Castro for almost two hours. I agree strongly with the international consensus that it is time to end the 50-year Cold War policies and turn the page to a new era of cooperation between the United States and Cuba.

The action [June 3] by the Organization of American States membership reflects a desire to unify the region and create opportunities for collaboration and partnership among all the nations in the Western Hemisphere. Cooperation among the nations of this hemisphere is especially needed to overcome the economic crises we are facing.

It is my hope that the Administration will seize this opportunity and build on the positive actions it has already taken in lifting the ban on travel and easing the restrictions on remittances.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

June 18, 2008

Washington Mutual
1301 2nd Avenue
Seattle, Washington 98101

To Whom It May Concern:

Over the last several weeks, I have read the following quotes from Sara XXXX in various newspapers:

“

And

“

It is my understanding that a statement has been release on behalf of Washington Mutual. Despite efforts by those assisting me in this process, no one has received a copy of the release. Please forward a copy of that release regarding the 3622 Curtis Drive property to my email at laurarichardson@... at your earliest convenience.

Further, I did sign a consent form to release the document from WAMU that acknowledged terms and that no further action would occur prior to June . I hereby consent again the release of that document and WAMU explanations of why a rescission is being sought and allowable in this case.

Cc: Ann Thorn
Sara

LR0561

CSOC.RICH.006881

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, May 23, 2008 10:49 PM
To: 'Thorn, Ann'
Cc: Woodcock, Wendy A.; RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)
Subject: RE: Consent
Attachments: LR Auth Consent.jpg

Ann,
Well.... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.

I can be reached at anytime on my cell at 562-7061 

Thank you,
Laura Richardson

-----Original Message-----

From: Thorn, Ann [mailto:ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 3:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent

Congresswoman Richardson, per our conversation, attached is the consent form needed to be signed by you in order to release the attached letter to the third party purchaser to facilitate the rescission of foreclosure sale. If you can please sign and scan back to my attention, I would appreciate it.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-8861 

For Internal Use Only

LR0562

RichardsonMC, Laura

From: Thorn, Ann [ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 6:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent
Attachments: [icon] bdf; Consent.doc

Congresswoman Richardson, per our conversation, attached is the consent form needed to be signed by you in order to release the attached letter to the third party purchaser to facilitate the rescission of foreclosure sale. If you can please sign and scan back to my attention, I would appreciate it.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-[icon]

For Internal Use Only

LR0563

RichardsonMC, Laura

From: Cooks, Shirley
Sent: Tuesday, May 05, 2009 2:24 PM
To: RichardsonMC, Laura

May 5, 2009

To: Speaker Nancy Pelosi
Majority Leader Steny Hoyer
Majority Whip Jim Clyburn

From: Congresswoman Laura Richardson

Re: LA Times Inquiry

In an effort to be proactive and keep you informed, I wanted to advise you that late yesterday during votes and caucus, my staff received a press inquiry from the Los Angeles Times. An article was written and below is the response we have prepared.

“It is well known that California has born the brunt of significant rain and wind over the last few weeks and months, which yielded a request for an extra cutting of the grass and re-hooking a gates hinge, none of which did I receive from the city. Due to the rain, the normal duties performed by the gardener were extended which has led to the continued salacious “supermarket journalism” coverage in this instance which is both biased and inconsistent and will not be responded to in the future Congresswoman Richardson said.”

To summarize, the article today rehashed old problems reported last year of my divorce, death of my father and four job changes in three years which led to my financial hardship that I have since resolved.

Since the initial reports of last year, I have received no notices from the city departments and the incident noted last August was filed by a reporter and found to be without merit.

I have hired a property overseer and gardener who cut the grass bi-monthly and remove fallen oranges and lemons from the trees. Further, I recently sold my collector car to repair the damages to the Berber carpet, kitchen door fronts and cabinets that were all improperly removed when the home was wrongly sold due to an existing loan modification. With these repairs, I intend to rent the property temporarily and to sell the property as soon as possible.

I regret spending time on this issue; however, I want you to have the accurate information and to know of my responsiveness to it. Please know that I respect this institution as you do and will continue to work to preserve it.

LR0564

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Tuesday, May 05, 2009 12:36 PM
To: Cooks, Shirley
Subject: Come see me after you read



ltr re house
quote.doc

LR0565

May 5, 2009

To: Speaker Nancy Pelosi
Majority Leader Steny Hoyer
Majority Whip Jim Clyburn

From: Congresswoman Laura Richardson

Re: LA Times Inquiry

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I have hired a property overseer and gardener who cut the grass bi-monthly and remove fallen oranges and lemons from the trees. Further, I recently sold my collector car to repair the damages to the Berber carpet, kitchen door fronts and cabinets that were all improperly removed when the home was wrongly sold due to an existing loan modification. With these repairs, I intend to rent the property temporarily and to sell the property as soon as possible.

I regret spending time on this issue; however, I want you to have the accurate information and to know of my responsiveness to it. Please know that I respect this institution as you do and will continue to work to preserve it.

LR0566

CSOC.RICH.006886

As the Committee is aware, referenced in the letter submitted on _____, I have experienced several financial hardships over the last several years such as lengthy four year divorce resolution, four employment changes and unexpected financial responsibilities from the illness and subsequent death of my father.

I own residential property in San Pedro, Long Beach and Sacramento California. Due to the reasons mentioned above, the properties all have at one point during the last eight years have been through the default process. As I cured each loan, loan modifications were negotiated with the lenders NONE of which included any reductions of principal or preference due to my elected status.

Specifically, in 2008, my property in Sacramento, financed by Washington Mutual with an active loan modification on file was mistakenly processed as a foreclosure. Since the foreclosure was initiated improperly a subsequent loan modification was implemented which I have made two payments on to date. Since Washington Mutual was one of the financial institutions that recently succumbed to this financial crisis, I felt it was incumbent upon me to seek the Committee's official written opinion.

No property of which I am responsible for is in default or foreclosure status; therefore, it is my understanding that I am in appropriate standing to vote on Emergency Economic Stabilization Act of 2008. Your official written counsel is sought immediately prior to my vote today, September 29, 2008.

Respectfully submitted,

LR0567

CSOC.RICH.006887

VERSION 3

STATEMENT OF CONGRESSWOMAN LAURA RICHARDSON

The story that was published in the Capitol Weekly regarding residential property that I own in Sacramento contained factual errors, such as:

Within a 12-month period last year (2007-2008), I was a member of Long Beach City Council, the District Director for Calif Lt. Gov. Cuz Bustamante, a member of the California State Legislature and, now a member of Congress. All of this transitioning in and out of these public positions impacted the timeliness of my income and the amount of my personal debt.

The residential property in Sacramento, California is not in foreclosure. Subsequently, I worked with my lender to complete a loan modification plan which renegotiated the terms of the agreement with no special provisions. I fully intend to fulfill all financial obligations to the property.

In reference to the two votes cited in the Weekly, I did not recuse myself from the votes. Rather, I was absent from Washington due to the death of my father, and his subsequent funeral.

I remain committed to addressing the problems of homeownership and foreclosures of the people of the 37th Congressional District and the country. My problems are a reflection of what many Americans are going through as they fight to keep their homes, remain economically stable, and manage these challenging economic times. As a single w

I fully intend to fulfill my financial obligations.

LR0568

CSOC.RICH.006888

RichardsonMC, Laura

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 8:34 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: LB Report

Congresswoman and Shirley-

Here are all the Bill Pearl (LBReport) articles about your Sacramento property. I haven't found the quote from Washington Mutual you asked for but I am searching other sources.

I'll touch base tomorrow morning when I get more information.

Regards,

Henry Rogers

Congresswoman Richardson Issues Further Statement On Stories Reporting Home Foreclosure/Bank Sale

<http://www.lbreport.com/news/may08/richhom3.htm>

Cong. Richardson Discusses Defaults On Her Long Beach & San Pedro Properties; Provides Documents & Info Re Her Sac'to, LB & SP Properties; Says She'll Use What She Learned To Urge Congressional Remedies For Others In Housing/Foreclosure Crunch

<http://www.lbreport.com/news/may08/richhom4.htm>

Congresswoman Laura Richardson Issues Statement Re Sac'to Property & Code Enforcement

<http://www.lbreport.com/news/aug08/richhau2.htm>

Henry Rogers
Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436

FX: (562) 437

LR0569

From: Michael Eagle [mailto:m.eagle@richardsonmc.com]
Sent: Friday, June 12, 2009 10:05 PM
To: RichardsonMC, Laura

Ok... The first is John Canalis's blog and the second is from the CBS story. PT didn't call.

Laura Richardson's house in the news (again)

Previous Entry

By John Canalis on June 12, 2009 7:32 AM

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

.....

Calif. Congresswoman's Home Is "A Mess"

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

John Bailey, quite frankly, thinks it's cool to have a congresswoman as a neighbor.

"Not everybody lives next door to a Congresswoman, it's kind of fun," says John Bailey.

But it's starting to embarrass Bailey. With overgrown grass, taped up windows, a propped up fence and a rat infested patio, it's easy to see why neighbors have complained to the city and the Congresswoman herself, to keep up the place.

"Just to keep it from being too much of a hazard," a neighbor tells CBS13.

Bailey suggested while in Washington she rent or sell it. But he and other neighbors haven't heard back from Richardson.

So, he and his neighbors made it their responsibility.

"We had our mow and blow person cut her grass once a month for quite some time. We've been turning on the sprinklers at her house, so it won't become a fire hazard," explains Bailey.

The Los Angeles Times found out the house went into foreclosure last year and was sold to an investor. But the bank took it back, and returned it to the Congresswoman.

City officials say the Congresswoman told them she was talking to a contractor about fixing up the place.

CBS13 called her Washington office today, and they told us she was on a plane to Long Beach and wouldn't be able to comment.

When CBS13 asked Bailey what he would say to Richardson he said, "I would ask her to sell the house and move on with her life, and let us in the neighborhood move on with ours."

.....
Michael J. Eagle

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Saturday, June 13, 2009 12:11 PM
To: 'michaeljeagle'
Subject: Re:

Oh and the head of the news desk for the latimes gottliebs boss

From: Michael Eagle
To: RichardsonMC, Laura
Sent: Fri Jun 12 22:04:46 2009

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LR0573

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.....
Michael J. Eagle

From: MJT Television
Sent: Friday, November 07, 2008 6:07 AM
To: RichardsonMC, Laura; laurarichardson
Subject: Calif. congresswoman: I'm up-to-date on home loans - AP

Calif. congresswoman: I'm up-to-date on home loans

5 days ago

LONG BEACH, Calif. (AP) — A California congresswoman whose house temporarily went into foreclosure has paid up the delinquent home loans, she said Friday.

"Everything is currently in order and has been resolved," U.S. Rep. Laura Richardson told the Long Beach Press-Telegram, which also had reported that she held the highest lease for a government car in the House of Representatives.

Richardson, who is running for re-election Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May but reversed the sale after Richardson complained she hadn't received proper notice.

The Democrat said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

She also said she modified loans for her two other homes in Long Beach and San Pedro without a reduction in interest or principal, and that she is current on the payments for a leased apartment in Washington, D.C.

She also said she lowered the lease on her government car from \$1,299 a month to \$774.

She said she takes responsibility for "personal mistakes."

Richardson's ambitious one-year ascent from City Council to state Assembly to Congress gained national attention when the house was sold in foreclosure, followed by news that she had multiple defaults on her other homes.

Five of those defaults occurred when she used \$177,500 of her own money to finance her political career.

Richardson represents the 37th Congressional District, which includes parts of south central Los Angeles, Carson, Compton and most of Long Beach.

Information from: Press-Telegram, <http://www.presstelegram.com>

From: mjttelevision
Sent: Saturday, November 01, 2008 8:50 PM
To: Parker, Kimberly; matt.chikl@mjtt.com; Hutchinson, Ted
Subject: San Jose Mercury News - AP Story (extended).

Report: Richardson up to date on house loans

The Associated Press

Article Launched: 11/01/2008 10:12:26 AM PDT

LONG BEACH, Calif.—Rep. Laura Richardson said she has paid up the delinquent home loans that made her the target of embarrassing national headlines.

"Everything is currently in order and has been resolved," the Democrat said during a meeting Friday with a reporter and editor from the Long Beach Press-Telegram.

Richardson, who is up for re-election on Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice.

Richardson said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.

Richardson also had been issued multiple defaults on her homes in Long Beach and the neighboring Los Angeles port community of San Pedro. Five of those occurred as Richardson was using \$177,500 of her own money to finance her political career.

Richardson's 37th Congressional District includes parts of South Central Los Angeles, Carson, Compton and most of Long Beach.

Earlier this year, the Press-Telegram reported that she had failed to pay car repair bills for years and had leased the priciest car in the House at taxpayers' expense.

On Friday, the congresswoman produced payment stubs and bank statements. She said she modified loans for all three of her homes without a reduction in interest or principal, and also is current on the payments for a leased apartment in Washington, D.C.

Richardson also managed to lower the lease on her government car from \$1,299 a month to \$774.

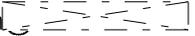
Richardson said she takes responsibility for "personal mistakes."

"What I didn't do is take care of myself and take care of my issues," she said.

However, Richardson also noted several costly changes in her life, including a divorce, changing jobs four times, and financing seven political races.

Richardson went from Long Beach City Council to the state Assembly in 2006 and a year later won the congressional seat formerly held by the late Juanita Millender-McDonald.

Information from: Press-Telegram, <http://www.presselegram.com>

From: mjttelevision 
Sent: Saturday, November 01, 2008 8:25 PM
To: RichardsonMC, Laura
Subject: San Jose Mercury News - AP Story (extended). The Press Telegram owes U 4 putting them on the map!

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The Associated Press

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Information from: Press-Telegram, <http://www.presselegram.com>

LR0578

As the Committee is aware, referenced in the letter submitted on _____, I have experienced several financial hardships over the last several years such as lengthy four year divorce resolution, four employment changes and unexpected financial responsibilities from the illness and subsequent death of my father.

I own residential property in San Pedro, Long Beach and Sacramento California. Due to the reasons mentioned above, the properties all have at one point during the last eight years have been through the default process. As I cured each loan, loan modifications were negotiated with the lenders NONE of which included any reductions of principal or preference due to my elected status.

Specifically, in 2008, my property in Sacramento, financed by Washington Mutual with an active loan modification on file was mistakenly processed as a foreclosure. Since the foreclosure was initiated improperly a subsequent loan modification was implemented which I have made two payments on to date. Since Washington Mutual was one of the financial institutions that recently succumbed to this financial crisis, I felt it was incumbent upon me to seek the Committee's official written opinion.

No property of which I am responsible for is in default or foreclosure status; therefore, it is my understanding that I am in appropriate standing to vote on Emergency Economic Stabilization Act of 2008. Your official written counsel is sought immediately prior to my vote today, September 29, 2008.

Respectfully submitted,

LR0579

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, May 23, 2008 10:49 PM
To: 'Thorn, Ann'
Cc: Woodcock, Wendy A.; RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)
Subject: RE: Consent
Attachments: LR Auth Consent.jpg

Ann,
Well.... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.

I can be reached at anytime on my cell at 562-706-

Thank you,
Laura Richardson

-----Original Message-----

From: Thorn, Ann [mailto:ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 3:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent

Congresswoman Richardson, per our conversation, attached is the consent form needed to be signed by you in order to release the attached letter to the third party purchaser to facilitate the rescission of foreclosure sale. If you can please sign and scan back to my attention, I would appreciate it.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-

For Internal Use Only

RichardsonMC, Laura

From: Gaugl, Sara C. [sara.gaugl@wamu.net]
Sent: Thursday, May 22, 2008 9:18 PM
To: RichardsonMC, Laura
Subject: WaMu Consent Form Attached
Attachments: Consent Form.doc

Congresswoman Richardson:

We appreciate your concern over media attention surrounding your loan situation. Please be aware that WaMu does not disclose our customers' personal financial information without written authorization from the customer.

If we are asked by the media to verify or discuss aspects of your loan situation outside of what is available in public records, we require your written consent to do so. Attached is our standard media consent form for your signature, which can be faxed to 206-377-

Thank you,
Sara Gaugl

<<Consent Form.doc>>
Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
sara.gaugl@wamu.net

This e-mail and any files transmitted with it are confidential. If you have received this e-mail in error, you should not disseminate, distribute or copy this e-mail. Please notify the sender immediately by e-mail if you have received this e-mail by mistake. If you are not the named addressee you should not disseminate, distribute or copy this e-mail. Thank you.

RichardsonMC, Laura

From: Thorn, Ann [ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 6:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent
Attachments:        pdf; Consent.doc

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Henry Rogers

Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436-

FX: (562) 437-

RichardsonMC, Laura

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 7:36 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

Got ya'

I'll start looking there as well

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 4:34 PM
To: Rogers, Henry
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

My bad the article is from LB report

From: Rogers, Henry
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No LBReport is Pearls

LB Post is Robert Garcia's old paper.

I am looking right now.

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Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

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Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

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Feel free to contact me with any questions. Thanks for all of your help!

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Sac House:

Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by [Keith Higginbotham](#) |

<http://www.lbpost.com/keith/6546>

Richardson Sits Down With PT Editorial Board

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/6406>

Richardson Responds To Public

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<http://www.lbpost.com/ryan/1177>

Cloudy Outlook For Port Container Trade

by [Nancy Pfeffer](#)

<http://www.lbpost.com/nancy/6346>

LB Airport To Receive \$4.3 Million For Improvements

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/6221>

LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

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Richardson Tours Harbor, Brings Congressional Company

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5938>

Breakwater Plans Have A Long Way To Go

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5915>

Federal Breakwater Study Coming, Says Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5903>

Congressmember Richardson Weighs In On Skate Park Issue

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5810>

Richardson, Others Welcome Opening Of US Census Office

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1997>

Election Results: Candidates, Props & Measures Oh My!

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1754>

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BBQ Hosted By Long Beach Dem. Club This Saturday

by [Ryan ZumMallen](#)

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Port Looking For \$4B Upgrade

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<http://www.lbpost.com/ryan/1417>

Complete Election Coverage

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Q&A With Congresswoman Laura Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/982>

Richardson & Andrews Talk Taxes

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/973>

Poly Reveals New Development, Debuting In Summer

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/808>

Chelsea Clinton Visiting CSU Dominguez Hills Today

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/767>

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Poly Reveals New Development, Debuting In Summer

by [Ryan Zum.Mallen](#)
<http://www.lbpost.com/ryan/808>

Chelsea Clinton Visiting CSU Dominguez Hills Today

by [Ryan Zum.Mallen](#)
<http://www.lbpost.com/ryan/767>

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers
PH: (562) 436-
FX: (562) 437-

RichardsonMC, Laura

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:

Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by [Keith Higginbotham](#) |
<http://www.lbpost.com/keith/6546>

Richardson Sits Down With PT Editorial Board

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6406>

Richardson Responds To Public

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/1177>

Cloudy Outlook For Port Container Trade

by [Nancy Pfeffer](#)
<http://www.lbpost.com/nancy/6346>

LB Airport To Receive \$4.3 Million For Improvements

by [Ryan ZumMallen](#)
<http://www.lbpost.com/ryan/6221>

LB Opera & Khmer Arts Academy To Receive Grants For \$50k Each

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5976>

Richardson Tours Harbor, Brings Congressional Company

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5938>

Breakwater Plans Have A Long Way To Go

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5915>

Federal Breakwater Study Coming, Says Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5903>

Congressmember Richardson Weighs In On Skate Park Issue

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/5810>

Richardson, Others Welcome Opening Of US Census Office

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1997>

Election Results: Candidates, Props & Measures Oh My!

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1754>

Richardson Coasts To Win

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1753>

BBQ Hosted By Long Beach Dem. Club This Saturday

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1538>

Port Looking For \$4B Upgrade

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1417>

Complete Election Coverage

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/1211>

Q&A With Congresswoman Laura Richardson

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/982>

Richardson & Andrews Talk Taxes

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/973>

Poly Reveals New Development, Debuting In Summer

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/808>

Chelsea Clinton Visiting CSU Dominguez Hills Today

by [Ryan ZumMallen](#)

<http://www.lbpost.com/ryan/767>

Henry Rogers

Congresswoman [Laura Richardson](#) (CA-37)

henry.rogers

PH: (562) 436

FX: (562) 437

RichardsonMC, Laura

From: Marisela Sanchez [mailto:marisela.sanchez@statefarm.com]
Sent: Monday, September 21, 2009 6:05 PM
To: RichardsonMC, Laura
Subject: State Farm Insurance
Attachments: Szvrjc7k.tif; Szvrhp59.tif; Szvri19g.tif; Szvricxl.tif; Szvrioiip.tif; Szvrj0c1.tif

Hello Laura,

Hope all is well. You requested copies of all your policies, and quotes. I provided you with the rental dwelling quote for the Sacramento Property, and the earthquake quotes as well as the others too. As for the Long Beach Property Ron is going to take pictures. I do need more information for this property. I need to know about the utilities, have they been updated and year updated for the Electrical, heating/air, plumbing. What type of heating does it have? Does it have a thermostat? How much of the home percentage wise is carpet, tile, hardwood, vinyl tile or other? Are the walls lath and plaster? Or Drywall? What size is your kitchen? Small, medium, large, or extra large? How many chimneys? Is it brick face? What type? How many car garage? Attached or detached? How many stories? Swimming Pool? Year purchased? When was the roof replaced? Is the home on a slab or does it have a basement or a crawl space? All these questions are to come up with a replacement cost for the dwelling coverage.

I also included a life quote in there in the attachments. As soon as I have the quote for the home I will email it to you. If I have further questions I will be contacting you or your office for further assistance.

Thank you,

Marisela

<<Szvrjc7k.tif>> <<Szvrhp59.tif>> <<Szvri19g.tif>> <<Szvricxl.tif>> <<Szvrioiip.tif>> <<Szvrj0c1.tif>>

A State Farm Insurance

Marisela Sanchez

249 E Ocean Blvd Suite 620

Long Beach, Ca 90802

M-Th. 8:30- 4:30 pm; Fridays, 8:30am-4:00pm

Office phone: 562-435-5700, Fax: 562-435-5711

RichardsonMC, Laura

From: Chiller, Matt
Sent: Thursday, October 30, 2008 12:24 PM
To: RichardsonMC, Laura
Subject: Personal Financial Recovery



Press Telegram -
Personal Fina...

Matthew Chiller
Deputy Chief of Staff
Congresswoman Laura Richardson
2233 Rayburn House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

LAURA'S PERSONAL FINANCIAL RECOVERY

- Long Beach Home Laura's Homeowner Residence
 Loan Modification in February 08'
 No reduced principal
 No reduced interest
 Current Status

- Washington Apartment Laura's Rental Residence
 Rental Agreement for one full year
 Current Status

- San Pedro Home Laura's Mother Residence
 Loan Modification in February 08'
 No reduced principal
 No reduced interest rates
 Current Status

- Sacramento Home Listing as Available Rental or Sale
 Loan Modification in February 08'
 Re-issued Loan Modification Sept.08
 No reduced principal
 No reduced interest rates
 Current Status

LAURA'S PERSONAL FINANCIAL PROCESS

- Conducting Personal Financial Audit by Accountants

- Direct Deposit Payroll Checks to Accountant

- All Bills Paid Directly by Accountant

- Contracting with Property Managers at all Residential Properties

LR0596

RichardsonMC, Laura

From: Chiller, Matt
Sent: Thursday, October 16, 2008 10:42 AM
To: RichardsonMC, Laura
Subject: with edits



ways and
means.ppt

From: RichardsonMC, Laura
Sent: Thursday, October 16, 2008 10:32 AM
To: Parker, Kimberly; Chiller, Matt
Subject: PLEASE REVIEW NOW
Importance: High

<< File: ways and means.ppt >>

Dear Mr. Chairman

As the 110th Congress draws to a close, I wanted to take this opportunity to solicit your support for a seat on the Ways and Means Committee filling the vacancy of the late Representative Stephanie Tubbs Jones. The reasons that I am seeking the seat are many.

In light of our ability in this Congress to assume the majority while simultaneously facing one of the most challenging financial crisis' of our lifetime, now more than ever the Ways and Means committee requires expertise and diligence to enable the resolutions Americans so richly deserve.

Throughout my business and legislative career, it has often been said that I consistently demonstrate a mastery of the subject matter, implore a strong work ethic, serve as a supportive team player, dedicate complete loyalty to leadership and focus unwaveringly to deliver needed results.

While spending 14 years working for a Fortune 40 company, Xerox Corporation, three times earning the distinction of #1 in United States for Marketing, returning to school part time to obtain a Masters in Business Administration; I began my legislative career in 2000 with an extensive business background.

After winning three unprecedented elections, as a Councilmember, I worked directly with community and business leaders, residents and city officials to initiate and support legislative and administrative policies that enhanced the livability and vitality of the community. Briefly as a State Assemblymember, I served on Utilities and Commerce, Transportation, Government Organization (jursidictional matters relating to alcohol, tobacco and gaming) and Human Services Committee.

Currently, I serve on the Transportation and Infrastructure and Science and Technology Committees where I recently sponsored legislation (H.R. 7002 and H.R. 7126) to protect the flow of goods through our nation's ports, develop a new revenue stream to fund our goods movement highways and strengthening consumer rights and properties when faced with foreclosure.

With the untimely passing of our colleague, Stephanie Tubbs Jones, the Ways and Means Committee has lost the only female member of the Congressional Black Caucus. I am sure that you believe, as I do, that the unique perspective that she represented to the national debate should be continued on the Committee. I know that I can serve to meet that endeavor, which is why I am seeking your support for a seat on the Ways and Means Committee. I would be honored to have your support.

**Respectfully Submitted,
By Your Lieutenant,**

LR0598

CSOC.RICH.006918

II LAURA'S PERSONAL FINANCIAL RECOVERY

-Long Beach Home	Laura's Homeowner Residence Loan Modification in February 08' No reduced principal No reduced interest Current Status
-Washington Apartment	Laura's Rental Residence Rental Agreement for one full year Current Status
<hr/>	
-San Pedro Home	Laura's Mother Residence Loan Modification in February 08' No reduced principal No reduced interest rates Current Status
-Sacramento Home	Listing as Available Rental or Sale Loan Modification in February 08' Re-issued Loan Modification Sept.08 No reduced principal No reduced interest rates Current Status

III LAURA'S PERSONAL FINANCIAL PROCESS

- Conducting personal financial audit by accountants
 - Direct Deposit Payroll Checks to Accountant
 - All Bills Paid Directly by Accountant
 - Contracting with Property Managers at all residential properties
-

I BACKGROUND

14 Years of Fortune 40 Business Experience
Served Local, State and Federal
Masters in Business Administration
Served Largest Trade Area in the United States

II BALANCE OF REGIONS

Region 1 (1) Southern Ca.
Region 2 (2) Northern Ca., HI, AS, GU & AK)
Region 3 (3) MI, MN, WI, IA, ND, SD & NE
Region 4 (1) IL, IN, MO, KS & OK
Region 5 (3) WA, OR, CO, AZ, NM, NV, UT, ID, MT & WY
Region 6 (1) TX
Region 7 (2) TN, AR, AL, LA, MS, VI & PR

Region 8 (2) FL, GA, NC & SC
Region 9 (2) NJ, MD, VA, WV, DC & DE
Region 10 (1) PA, OH & KY
Region 11 (3) NY
Region 12 (2) MA, CT, RI, ME, NH & VT

III DEPENDABILITY

***100% NEVER VOTED AGAINST THE SPEAKER ON THE STATE
OR FEDERAL LEVEL**

***100% NEVER VOTED AGAINST A CHAIRMAN WITHOUT
NOTIFICATION & VERIFICATION OF SUFFICIENT VOTES**

*** 99% VOTED IN SUPPORT WITH CHAIRMAN**

IV IN PROGRESS

LR0602

V RELEVANT STATE LEGISLATIVE EXPERTISE

-Health and Human Services Committee

Primary jurisdictions are child welfare services, foster care, adoption assistance, child care, nutrition programs, Cal-WORKs, Food Stamps, SSI/SSP, development disability services, Adult Protective Services, In Home Supportive Services and Community Care licensing.

-Budget Committee

-Budget Sub Committee on Transportation

-Utilities and Commerce Committee

-Transportation Committee

I

CONGRESSIONAL BLACK CAUCUS (In Progress)

- G. K. Butterfield
 - Elijah Cummings
 - Danny Davis
 - Andre Carson
 - Emanuel Cleaver
 - Artur Davis
 - Al Green
 - Jesse Jackson, Jr.
 - Barbara Lee
 - John Lewis
 - Gregory Meeks
-

- David Scott
- Bennie Thompson
- Edolphus Towns
- Maxine Waters
- Diane Watson

After only one short week, over 40% support!
My goal is to achieve over 65% prior to our return!

I SUPPORTED DEMOCRATIC LEADERSHIP ON EVERY MAJOR VOTE (Effective Start Date Sept. 4, 2007)

-H.R. 895	The Independent Ethics Office
-H.R. 3693	SCHIP
-H.R. 3773	FISA
-H.R. 6	The Energy Bill
-H.R. 3685	The Employment Non-Discrimination Act
-H.R. 4156	Iraq Redeployment Democratic Budget Resolution
-H.R. 799	Table Motions to Impeach Cheney
-H.R. 3997	Emergency Economic Stabilization

II ATTENDANCE

- 94% Voting Record
- 99% Committee Mark-up's
- 93% Committee Attendance
- 95% Democratic Caucus Meetings
- 95% Democratic Whip Meetings

III DUES

- 75% Dues Paid
- 100% Projected by November 1, 2008

I LOCAL LEGISLATIVE EXPERTISE

-Served in the second largest city in the largest County in the United States

-Unique Local Jurisdiction

-Health Department

-Port (Largest trade region in the United States)

-Airport

-Water Department

-Fiscal Responsibility

After taking the maximum courses in Municipal Finance, I uncovered that the City had been operating in a structurally deficit for over 20 years.

~~-Adopted Fiscal Policies~~

-Founded and Chaired the Budget Oversight Committee

-Initiated a 1,000+ Fee Study Analysis where fee's were reduced or increased to reflect the true operating cost

-Drove decision making to support a four year plan eliminating the 20 year structural deficit

-Research and Implemented the utilization of borrowing projected CDBG revenue to fund \$50 million dollars of major redevelopment in underserved communities

-Additional Major Accomplishments

-Opening the first bank since the 1990 riots

-Opened a Job Training Development Center to serve a community with a 13.5% unemployment rate

II STATE LEGISLATIVE EXPERTISE

- Assistant Speaker Pro Tem Leadership Position
- Contributed over 100% of dues to the Caucus and the Democratic Party
- In seven short months, 19 bills were authored and five were signed by the Governor which represented the second highest in the entire Freshman class.
- Examples of Specific authored and Signed Legislation

AB1199 Medical / Tax Fraud

This bill protects the taxpayer against tax fraud. It ensures that when a person is charged with major tax fraud crimes, prosecutors can use the existing "seize and freeze" provision of the law to temporarily hold the defendants assets until their trial. Without this clarification, criminals are able to retain and spend money owed to the state prior to a judgment and decision at their trial.

AB 1575 Vehicle Liens

This bill updates statutory lien amounts set in the 1980's for work provided by auto mechanics and car dealerships. The new amounts are adjusted based on the Consumer Price Index.

III FEDERAL LEGISLATIVE EXPERTISE

-Introduced 12 pieces of Legislation

Making Opportunities Via Efficient and More Effective National Transportation Act

Housing Opportunities Made Effective (HOME) Act

Authorize Federal Grants for Infrastructure Improvements to Fire First Responders

Legislation to prohibit discrimination in Federal assisted health care services and research

Amend the U.S. Fire Administration Reauthorization Act to include training courses incorporating seaports

Amend the Beach Protection Act

Amend the 21st Century Green High Performing Public School Facilities Act to allow funding for Green Roofs

Designate a portion of State Highway 91 after the late Congresswoman Juanitia M.McDonald

Recognizing the 100th Anniversary of the Port of Los Angeles

Congratulating the University of California, Los Angeles Men's Basketball Team

Honoring the 110th Anniversary of the Declaration of Independence of the Philippines

Honoring the 110th Anniversary of the Incorporation of the City of Carson

-Conducted National Field Hearing Evaluating the proposal of a "National Container Fee"

-Appropriations

2007 6.8 million (More than predecessor for the last 2 yrs)

2008 8.0 million (Plus 6 Pending spending bills)

As noted in *The Hill* newspaper, "Rep. Laura Richardson (D-CA.), who won the election to replace former Democratic Rep. Juanita Millender-McDonald's seat after she died in April, won more earmarks in the three conference reports than any other lawmaker, according to *The Hill's* survey. She scored four earmarks worth a total of \$640,000 in the Labor-HHS spending bill last week. "I assumed the assignment and took immediate efforts to participate in the appropriations process," Richardson said."

RichardsonMC, Laura

From: Lee, Tim
Sent: Thursday, October 29, 2009 8:45 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley; Marcus, Jeremy; Boyd, Eric
Subject: LB POST ARTICLE - ETHICS PANEL
Attachments: Doc1.docx

Here's the LB Post item that ran this afternoon.

TL

Richardson Case Sent To House Ethics Committee

by Ryan ZumMallen | Long Beach News | 10.29.09 |



| Text Size:

+

Late last night, Washington, D.C. based newspaper POLITICO reported according to "sources" that the Office of Congressional Ethics (OCE) has referred Long Beach-area Congresswoman Laura Richardson's ethics case to the House Ethics Committee. If her case moves forward, the House Ethics Committee will be "required to announce within days whether it's going to pursue a full investigation."

According to POLITICO:

"Richardson's case revolves around her home in Sacramento, which she lost to foreclosure and which then was sold to a third party and later regained by Richardson. Investigators for the OCE — an independent commission tasked with recommending cases to the ethics committee — looked

into the foreclosure issue and whether neighbors who cleaned up Richardson's blighted yard made an improper gift to the congresswoman by mowing the lawn and gardening.

The ethics office dismissed part of the case but forwarded parts of it to the committee, sources said.

Jeff Billington, Richardson's spokesman, declined to comment on the case until the ethics committee decides whether to move ahead with an investigation."

[Click here](#) to read the story. (This links directly to Politico article)

More to come...

FROM LB POST



LR0610

CSOC.RICH.006930

Dorothy R. Smith, Inc.
1919 21st Street, Suite 204
Sacramento, CA 95811
Phone 916 451-
Fax 916 457-

Fax Cover Sheet

Date: 11-16-09

This fax is directed to: Raysha Austin

Fax number: 562 437 Number of pages (inc. cover):

Message: Raysha - I got these bills
today.

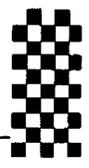
I want to pay them.
I have around \$1424 after
the checks I wrote in Nov
including \$500 to Lanna.
Please help me.

Fax message sent by: Dorothy

If you have any trouble with this fax transmission, please call
the telephone number on this letterhead.

Thank you.

LR0611



100 2

FAX: 916 457 0119

16-2009 MON 06:29 PM DOROTHY R SMITH INC

Dorothy R. Smith, Inc.
 Real Estate Brokerage
 Property Management

L. Richardson
 November 15, 2009

Re: 3622 West Curtis Park Dr

Statement of Income and Disbursements October 1 - October 31, 2009			
	Trust Account Balance - September 30, 2009		\$ 2,213.69
	Rental Income:	\$ -	
	Disbursements:		
	Chimney Inspection & Cleaning	\$ 134.50	
	Repairs (You have copies of the Invoices, including Blinds)	855.36	
	Screens Fabricated & Installed	388.04	
	Property Management Fee September	100.00	
		1,477.90	
	Income over Disbursements		\$ 735.79
	Trust Account Balance - October 31, 2009		\$ 735.79

1919 21st Street, Suite 204 • Sacramento, California 95811 • (916) 451-0226 • Fax (916) 457-0119

P. 002

FAX: 9164570119

NOV-16-2009 MON 06:29 PM DOROTHY R SMITH INC

LR0613

Ayubi Electric, Inc.

INVOICE

P.O: Box 1591
Dixon, CA 95620

DATE	INVOICE#
11/13/2009	

BILL TO
Dorothy R. Smith 1919 21st St. # 204 Sacramento, CA 95814

P.O. NO.	LOCATION
	3622 W. Curtis Dr.

QTY.	DESCRIPTION	RATE	SERVICED	AMOUNT
2	service call for repair - hours, trace circuit for faults	100.00	10/7/2009	200.00
2	service call for repair - hours, return and locate fault in miswired switch to hall lights, remove from circuit, and correct wiring in junction box to bedroom lights	100.00		200.00
	Sales Tax	8.75%		0.00
			TOTAL	\$400.00

Due upon receipt. Office 916-684-1221, Fax 916-684-3671, Cell 916-847-
Contractors License #

P. 003

FAX: 9164570119

NOV-16-2009 MON 06:29 PM DOROTHY R SMITH INC
LR0614

Marty's Home Repair

Phone#505

Martin Heckeroth
132-44th Street
Sac, CA 95819-2106

Service Invoice

Date: 11/9/09

Job Location- 3622 W. Curtis Pk. Dr.

Billing- Dorothy Smith, 1919 21St, Suite 204 Sac. CA 95814

Service Performed- Got keys, let in electrician, repaired pop up valve in upstairs bathroom, bought supplies, switched supply lines to up stairs bathroom sinks so that both sinks have hot and cold water (left sink had hot water coming out of both faucets and right sink had only cold water coming out of both faucets), up stairs bath tub has only cold water - down stairs bath tub won't hold water (for baths) consulted with Dorothy she will call plumber, turned up W/H thermostat, caulked around kitchen sink (water was leaking under edges of sink and down into cabinet below.

Materials - supply line

	Cost of Materials-	\$9.98
	Labor-	\$101.25
Amount due upon receipt-	Total-	\$111.23

Make checks out to; Martin Heckeroth

**Thanks for your business. Call me anytime
Electrical- Plumbing- Carpentry- Painting- Etc.
No Job is too small**

P. 004

FAX:9164570119

NOV-16-2009 MON 06:29 PM DOROTHY R SMITH INC

LR0615

SACRAMENTO PROPERTY 3622 W. Curtis Park Drive Sacramento, Ca. 95818									
INCOMING REVENUE		SOURCE	AMOUNT						
	Deposit		\$1,800.00						
	Capital Repair Acct		\$600.00						
	November 09' Rent		\$1,850.00						
	* (CLR Paid Mielcasz Deposit Directly)		(\$1,000.00)						
	Current Total To Date 111009		\$4,250.00						
		VENDOR	AMOUNT	PYMT 11/12/09	PYMT 12/03/09	PYMT 01/03/10			
	Dorothy Smith Inc. Rental Fee		\$925.00	\$308.33	\$308.33	\$308.34			
	Dorothy Smith Inc. Mgmt Fee - Oct		\$100.00	\$33.33	\$33.33	\$33.34			
	Dorothy Smith Inc. Mgmt Fee - Nov		\$100.00	\$33.33	\$33.33	\$33.34			
	Jose Mendoza Gardner - Sept.		\$50.00	\$50.00					
	Jose Mendoza Gardner - Oct		\$50.00	\$50.00					
	Jose Mendoza Gardner - Nov		\$50.00	\$50.00					
	Marty's Home Repair (Plumbing/Patio Door)		\$152.56	\$152.56					
	Marty's Home Repair (Reset Sprinkler/Door Bell)		\$33.75	\$33.75					
	Marty's Home Repair (Blinds/Door Chime)				\$444.66				
	Marty's Home Repair (Stair Rail/Smoke Alarms/Attic)		\$161.90	\$161.90					
	Marty's Home Repair (Doors/Dryer Plug/Sprinkler/Keys)		\$143.14	\$143.14					
	Marty's Home Repair (Cleaning ?)		\$135.00		\$73.09				\$61.91
	Marty's Home Repair (Door Chime)		\$33.75	\$33.75					
	Marty's Home Repair (Keys/Install Range/Repair Walls)		\$215.05						\$215.05
	Marty's Home Repair (Keys/Doors/AC Vents)		\$233.45						\$233.45
	Total Due Marty \$1,553.26 pay 50% 11/11 & 50% 12/1								
		VENDOR	AMOUNT	PYMT 11/12/09	PYMT 12/03/09	PYMT 01/03/10			
	Mielcasz & Associates (Furnace)		\$2,350.00	clr paid \$1,000	\$675.00	\$675.00			
	Mielcasz & Associates (Water Heater)		\$1,245.72	\$415.24	\$415.24	\$415.24			

	Martinez & Sons Glass (Screens)		\$388.04			
	Chim Chimney (Inspection)		\$134.50			
	Suggested Payment Schedule					
	Payment Due 11/11/09			PYMT 11/12/09	PYMT 12/03/09	PYMT 01/03/10
	Payment Due 12/02/09			\$1,987.87		
	Payment Due 1/03/10				\$1,982.98	
						\$1,975.67
	Payment to L. Richardson					
	Payment Due 11/11/09			PYMT 11/12/09	PYMT 12/03/09	PYMT 01/03/10
	Payment Due 12/02/09			\$700.00		
	Payment Due 1/03/10				\$700.00	
						\$603.48
	Balance in the Account					
	11/11/09 (\$4,250 - \$1,987.87 - \$700.00)			\$1,562.13		
	12/02/09 (\$1,562.12 + \$1,850.00 - \$1,982.98 - \$700.00)				\$729.15	
	1/3/2010 (\$729.15 + \$1,850.00 - \$1,975.67 - \$603.48)					\$603.48
						\$0.00

LR0617

RichardsonMC, Laura

From: Simpson, Stan
Sent: Tuesday, April 21, 2009 2:32 PM
To: RichardsonMC, Laura
Subject: Your Financial Disclosure Reports

Congresswoman Richardson:

I am forwarding your complete set of financial disclosure statements, including amendments, as you requested.

Please feel free to call me with any questions.

Stan Simpson
Counsel
Committee on Standards of Official Conduct
U.S. House of Representatives
Washington, DC 20515
Phone: (202)226-1234
Fax: (202)225-3713
www.ethics.house.gov



007C302B.pdf



007C2E5C.pdf



007C2445.pdf



007C21BD.pdf

UNITED STATES HOUSE OF REPRESENTATIVES
2008 FINANCIAL DISCLOSURE STATEMENT
For 2007 Calendar Year Reporting Period

Form A
 For use by Members, officers, and employees

HAND DELIVERED

LAURA RICHARDSON

(Full Name)

202-225-7924

(Daytime Telephone)

2008 JUN 27 AM 10: 34

OFFICE RESOURCE CENTER

(Office Use Only)

MR

Filer Status	<input checked="" type="checkbox"/> Member of the U.S. House of Representatives	State: CALIFORNIA	District: 5TH	<input type="checkbox"/> Officer or Employee	Employing Office:
Report Type	<input type="checkbox"/> Annual (May 15)	<input checked="" type="checkbox"/> Amendment		<input type="checkbox"/> Termination	Termination Date:

A \$200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VII. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VIII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$305 from one source)? If yes, complete and attach Schedule VII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.	
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

UNITED STATES HOUSE OF REPRESENTATIVES
2008 FINANCIAL DISCLOSURE STATEMENT
 For 2007 Calendar Year Reporting Period

Form A
 For use by Members, officers, and employees

HAND DELIVERED

LAWRA RICHARDSON

(Full Name)

202-225-7924

(Daytime Telephone)

2008 JUN 13 AM 11:16

LEGISLATIVE RESOURCE CENTER

U.S. HOUSE OF REPRESENTATIVES

Filer Status <input checked="" type="checkbox"/> Member of the U.S. House of Representatives <input type="checkbox"/> Annual (May 15)	State: PENNSYLVANIA District: 15TH	<input type="checkbox"/> Officer or Employee	Employing Office:	Termination Date:
Report Type <input type="checkbox"/> Annual (May 15)	<input checked="" type="checkbox"/> Amendment	<input type="checkbox"/> Termination		

A \$200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$305 from one source)? If yes, complete and attach Schedule VII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? If yes, complete and attach Schedule VIII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.	

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child? Yes No

EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Yes No

UNITED STATES HOUSE OF REPRESENTATIVES
2008 FINANCIAL DISCLOSURE STATEMENT
 For 2007 Calendar Year Reporting Period

Form A
 For use by Members, officers, and employees

LARA RICHARDSON

(Full Name)

562-7664

(Daytime Telephone)

HAND DELIVERED
 HOUSE RESOURCE CENTER

2008 MAY 19 AM 9:54

(Office Use Only)

<input checked="" type="checkbox"/> Filer Status	<input checked="" type="checkbox"/> Member of the U.S. House of Representatives	State: CA	District: 57	<input type="checkbox"/> Officer or Employee	Employing Office:	Termination Date:
<input checked="" type="checkbox"/> Report Type	<input checked="" type="checkbox"/> Annual (May 15)	<input type="checkbox"/> Amendment		<input type="checkbox"/> Termination		

A \$200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$305 and not otherwise exempt)? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$305 from one source)? If yes, complete and attach Schedule VII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? If yes, complete and attach Schedule VIII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
IV. Did you, your spouse, or a dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.	

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

SCHEDULE V — LIABILITIES

Name **LARRY RICHNEBSON**

Page **4** of **6**

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. **Exclude:** Any mortgage on your personal residence (unless it is rented out); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded \$10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability																
			B \$1,001-\$15,000	C \$15,001-\$50,000	D \$50,001-\$100,000	E \$100,001-\$250,000	F \$250,001-\$500,000	G \$500,001-\$1,000,000	H \$1,000,001-\$5,000,000	I \$5,000,001-\$25,000,000	J \$25,000,001-\$50,000,000	K Over \$50,000,000							
	<i>Example:</i> First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X													
	N/A																		

SCHEDULE VI — GIFTS

Report the source, a brief description, and the value of all gifts totalling more than \$305 received by you, your spouse, or a dependent child from any source during the year. **Exclude:** Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of \$122 or less need not be added towards the \$305 disclosure threshold. **Note:** The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source	Description	Value
<i>Example:</i> Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	\$325
NONE		

Use additional sheets if more space is required.

SCHEDULE VIII—POSITIONS

Name **LAURA RICHMONDSON**

Page **6** of **6**

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any non profit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities; and positions solely of an honorary nature.

Position	Name of Organization
N/A	

SCHEDULE IX—AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1989	Vetri Corporation	Continuation of Retirement Plan. I no longer contribute to the Plan.
1/2001	State of California	Continuation of Retirement Plan. I no longer contribute to the Plan.

Use additional sheets if more space is required.

**UNITED STATES HOUSE OF REPRESENTATIVES
FINANCIAL DISCLOSURE STATEMENT**

Period Covered: January 1, 2007 - December 31, 2007

FORM B
For use by candidates
and new employees

HAND DELIVERED

2008 FEB 22 PM 4: 25

U.S. HOUSE OF REPRESENTATIVES
(Office Use Only)

LAURA RICHARDSON (Full Name)
P.O. BOX 50080 (Mailing Address)
KONG BEACH, CALIFORNIA 90815 (Daytime Telephone: 562-706-
State: CALIFORNIA Date of Filing: JUNE 26, 2007
District: 37 Election: AUGUST 21, 2007
Candidate for the House of Representatives
New officer or Employee
Employing Office:
Check if Amendment
A \$200 penalty shall be assessed against anybody who files more than 30 days late.

In all sections, please type or print clearly in black ink.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	IV. Did you hold any reportable positions on or before the date of filing in the current calendar year or in the prior two years? If yes, complete and attach Schedule IV.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
II. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule II.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	V. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule V.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
III. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule III.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VI. Did you receive compensation of more than \$5,000 from a single source in the two prior years? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

TRUSTS—Details regarding "Qualified Blind Trusts" approved by the Committee on Standards of Official Conduct and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or a dependent child? (See Instructions, page 8.)

Yes No

EXEMPTION—Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?

Yes No

CERTIFICATION — THIS DOCUMENT MUST BE SIGNED BY THE REPORTING INDIVIDUAL AND DATED

This Financial Disclosure Statement is required by the Ethics in Government Act of 1978, as amended. The Statement will be available to any requesting person upon written application and will be reviewed by the Committee on Standards of Official Conduct or its designee. Any individual who knowingly and willfully falsifies, or who knowingly and willfully fails to file this report may be subject to civil penalties and criminal sanctions (See 5 U.S.C. app. 4, § 104 and 18 U.S.C. § 1001).

Certification

I CERTIFY that the statements I have made on this form and all attached schedules are true, complete and correct to the best of my knowledge and belief.

Signature of Reporting Individual: *Laura Richardson*

Date (Month, Day, Year): FEBRUARY 15, 2008

SCHEDULE III — LIABILITIES

Name **LAURA RICHARDSON** Page **4** of **5**

Report liabilities of over \$10,000 owed to any one creditor **at any time** during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the reporting period. **Exclude:** Any mortgage on your personal residence (unless there is rental income); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report **revolving charge accounts** (i.e., credit cards) only if the balance at the close of the previous calendar year exceeded \$10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability																		
			B \$10,001 — \$15,000	C \$15,001 — \$50,000	D \$50,001 — \$100,000	E \$100,001 — \$250,000	F \$250,001 — \$500,000	G \$500,001 — \$1,000,000	H \$1,000,001 — \$5,000,000	I \$5,000,001 — \$25,000,000	J \$25,000,001 — \$50,000,000	K Over \$50,000,000									
	<i>Example:</i> First Bank of Wilmington, Delaware	Mortgage on 123 Main Street, Dover, Del.				X															
	N/A																				

SCHEDULE IV — POSITIONS

Report all positions, compensated or uncompensated, held on or before the date of filing during the current calendar year and in the two prior years as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States. **Exclude:** Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
N/A	(See Schedule I)

Use additional sheets if more space is required.

SCHEDULE V - AGREEMENTS

Name **LAURA EICHARSON**

Page **5** of **5**

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1987	XYZZY CORPORATION	Continuation of Retirement Plan. I no longer contribute to the Plan
1/2001	STATE OF CALIFORNIA	Continuation of Retirement Plan. I no longer contribute to the PLAN

SCHEDULE VI - COMPENSATION IN EXCESS OF \$5,000 PAID BY ONE SOURCE

Report sources of such compensation received by you or your business affiliation for services provided directly by you during the two prior years. This includes the names of clients and customers of any corporation, firm, partnership, or other business enterprise, or any nonprofit organization if you directly provided the services generating a fee or payment of more than \$5,000. Exclude: Payments by the U.S. Government and any information considered confidential as a result of a privileged relationship recognized by law. Do not repeat information listed on Schedule I.

Source (Name and Address)	Brief Description of Duties
Example: Doe Jones & Smith, Hometown, Homestate N/A (See Schedule T)	Accounting services

RichardsonMC, Laura

From: Marisela Sanchez
Sent: Monday, September 21, 2009 6:05 PM
To: RichardsonMC, Laura
Subject: State Farm Insurance
Attachments: Szvrjc7k.tif; Szvrhp59.tif; Szvri19g.tif; Szvricxl.tif; Szvrioiip.tif; Szvrj0c1.tif

Hello Laura,

Hope all is well. You requested copies of all your policies, and quotes. I provided you with the rental dwelling quote for the Sacramento Property, and the earthquake quotes as well as the others too. As for the Long Beach Property Ron is going to take pictures. I do need more information for this property. I need to know about the utilities, have they been updated and year updated for the Electrical, heating/air, plumbing. What type of heating does it have? Does it have a thermostat? How much of the home percentage wise is carpet, tile, hardwood, vinyl tile or other? Are the walls lath and plaster? Or Drywall? What size is your kitchen? Small, medium, large, or extra large? How many chimneys? Is it brick face? What type? How many car garage? Attached or detached? How many stories? Swimming Pool? Year purchased? When was the roof replaced? Is the home on a slab or does it have a basement or a crawl space? All these questions are to come up with a replacement cost for the dwelling coverage.

I also included a life quote in there in the attachments. As soon as I have the quote for the home I will email it to you. If I have further questions I will be contacting you or your office for further assistance.

Thank you,

Marisela

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A State Farm Insurance

Marisela Sanchez

249 E Ocean Blvd Suite 620

Long Beach, Ca 90802

M-Th. 8:30- 4:30 pm; Fridays, 8:30am-4:00pm

Office phone: 562-435-5700, Fax: 562-435-5711

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
 Premium Class: Female, Age 47 Non-Tobacco

Date: September 21, 2009

State of Application: California

Prepared by: Ron Whitson
 249 E. Ocean Blvd Suite 620
 Long Beach, CA 90802

License No: _____
 Phone No: (562)435-_____
 Fax No: (562)435-_____

SUMMARY OF QUOTED COVERAGES AND PREMIUM

Coverage Amount	Benefits and Riders	Special Monthly Initial Premium		
		Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41
	Waiver of Premium for Disability (Form Number 06200 - 05)	\$12.83	\$12.83	\$12.83
Total Special Monthly Initial Premium		\$76.56	\$58.74	\$50.24

Super Preferred Non-Tobacco Guaranteed

<u>Interest Adjusted Cost Indices at 5.00%</u>	<u>Super Preferred Non-Tobacco Guaranteed</u>	
	<u>10 Year</u>	<u>20 Year</u>
Surrender Cost Index	1.72	1.72
Net Payment Index	1.72	1.72
Equivalent Level Annual Dividend	N/A	N/A

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

California
Earthquake
Authority

Earthquake
Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Number Only

Applicant Information

Applicant		Telephone Numbers	
Last Name <u>Richardson</u>	First Name <u>Laura</u>	Middle Initial	Home <u>562-704-2287</u>

Co-Applicant (if applicable)		Telephone Numbers	
Last Name	First Name	Middle Initial	Home Work

Street Address of Physical Location of Insured Property		Mailing Address (if different)	
Number and Street Address <u>717 E VERNON ST</u>	Unit <u>ST</u>	Number and Street Address	Unit
City <u>Long Beach</u> State <u>CA</u> ZIP <u>90806</u> County <u>LA</u>		City	State ZIP County

Participating Insurer		Dwelling — Coverage A Limit		Expiration Date (must be same as CEA policy)	
<u>STATE FARM</u>		<u>350,000</u>			

Type of Policy

Homeowner Rental Dwelling Manufactured Home Rental Condo Unit Condo Unitowners Renters

Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters
Rating Territory	Rating Territory	Rating Territory	Rating Territory
Year Built <u>1912</u>	Construction Type <input type="checkbox"/> Mobile or Manufactured	Number of Stories in building	Year Built
Number of Stories <u>2</u>	Property Inspected Date	Year Built	Personal Property — Coverage C
Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other	Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Condo Value	<input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000
Number of Chimneys <u>1</u>	Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Choose any combination of one or more of the following options	<input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000
Square Footage <u>1772</u>	Foundation Type <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other	Option One	Loss of Use — Coverage D
Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other	Property Inspected Date <u>11-10-09</u>	Building Property — Coverage A	<input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000
Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Dwelling Limit \$ <u>350,000</u>	Real Property — \$25,000	Remarks
Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10%	Personal Property — Coverage C	<u>PAID</u>
Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Personal Property — Coverage C	Loss of Use — Coverage D	<u>\$316.50</u>
Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Loss of Use — Coverage D	Option Three	<u>check # 1312</u>
Dwelling Limit \$ <u>350,000</u>	Loss Assessment — Coverage E	Loss Assessment — Coverage E	Agent's code stamp
Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10%	Loss of Use — Coverage D	Loss Assessment — Coverage E	
Personal Property — Coverage C	Loss of Use — Coverage D	Loss Assessment — Coverage E	
Loss of Use — Coverage D	Loss of Use — Coverage D	Loss Assessment — Coverage E	

Premium Calculation			Payment Options	
Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium	<input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly
			<u>= 1254.00</u>	<input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual

Additional Interests		Send Bill To	
<input type="checkbox"/> Mortgagee	Name	Loan Number	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City	State ZIP	
<input type="checkbox"/> 2nd Mortgagee	Name	Loan Number	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City	State ZIP	

Date and Time of Application

MM 11 DD 10 YY 09

Hour 3:31 A.M. P.M.

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Number Only

Applicant Information

Applicant		Telephone Numbers	
Last Name <u>Richardson</u>	First Name <u>Laura</u>	Home <u>562-701-5517</u>	Work
Co-Applicant (if applicable)		Telephone Numbers	
Last Name	First Name	Home	Work

Street Address of Physical Location of Insured Property		Mailing Address (if different)	
Number and Street Address <u>717 E VERNON ST</u>	Unit	Number and Street Address	Unit
City <u>LONG BEACH CA</u>	State <u>CA</u> ZIP <u>90806</u> County <u>LA</u>	City	State ZIP County

Companion Policy Information

Participating Insurer <u>STATE FARM</u>	Companion Policy Number	Dwelling — Coverage A Limit <u>350,000</u>	Expiration Date (must be same as CEA policy)
Type of Policy			
<input checked="" type="checkbox"/> Homeowner	<input type="checkbox"/> Manufactured Home	<input type="checkbox"/> Condo Unitowners	<input type="checkbox"/> Renters
<input type="checkbox"/> Rental Dwelling	<input type="checkbox"/> Rental Condo Unit		

Homeowner / Rental Dwelling Manufactured Home Condominium / Rental Condo Unit Renters

Homeowner / Rental Dwelling Rating Territory Year Built <u>1912</u> Number of Stories <u>2</u> Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other Number of Chimneys <u>1</u> Square Footage <u>1772</u> Foundation Type <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other Property Inspected Date <u>11/10/09</u> Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input type="checkbox"/> No Water heater secured to building frame? <input type="checkbox"/> Yes <input type="checkbox"/> No Dwelling Limit \$ <u>350,000</u> Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% Dwelling — Coverage A Personal Property — Coverage C Loss of Use — Coverage D Additional Limited Building Code Upgrade Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000.	Manufactured Home Rating Territory Construction Type <input type="checkbox"/> Mobile or Manufactured Property Inspected Date _____ Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input type="checkbox"/> No Dwelling — Coverage A Dwelling Limit \$ Same as Companion Policy Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% Personal Property — Coverage C Loss of Use — Coverage D	Condominium / Rental Condo Unit Rating Territory Number of Stories in building Year Built Condo Value Choose any combination of one or more of the following options Option One Building Property — Coverage A Real Property — \$25,000 Option Two Personal Property — Coverage C Option Three Loss Assessment — Coverage E Loss of Use — Coverage D	Renters Rating Territory Year Built Personal Property — Coverage C Loss of Use — Coverage D Remarks Agent's code stamp
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Premium Calculation Payment Options

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium	<input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual
			<u>= 1254.00</u>	

Additional Interests Send Bill To

<input type="checkbox"/> Mortgagee <input type="checkbox"/> Additional Insured <input type="checkbox"/> Loss Payee <input type="checkbox"/> 2nd Mortgagee <input type="checkbox"/> Additional Insured <input type="checkbox"/> Loss Payee	Name Address City State ZIP	Loan Number State ZIP	<input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee <input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee
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535-2509 CEA.7 09-30-2008 State Farm Use Only

APPLICANT'S COPY

LR0636

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

GENL Policy: H Ph. (562) 706-
Xref: Yr issd: 2008
YRS with SF: 1

Location: 3623 S PARKER ST
SAN PEDRO CA 90731-6433

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 227100
DWELL EXT 22710
B-PERS PROP 170325
C-LOSS USE ACT LOSS

Premium: 612.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R5Z1-E6AA-2

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 543

Prev risk: 214,000 SFPP acct:

Deductibles applied:2000 ALL PER

Messages:

Source: E + 6%UT \$ 34/- HA
Year built: 1928 Constr: FRAME - 9%CFD\$ 72/- 22%MLD\$ 160
Zone: 87 Home alert: SA DB FE
Sub zone: 08
Families: 01

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: 0 Entry: FEB-11-08 FMP seg: 03

LR0637

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph: (562) 706-
GENL Policy: Yr issd: 2007
Xref: YRs with SF: 3

Location: 3622 W CURTIS DR
SACRAMENTO CA 95818-4462

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 316000
DWELL EXT 31600
B-PERS PROP 237000
C-LOSS USE ACT LOSS

Premium: 999.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: I5Q6-B4AA-4

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 956

Prev risk: 305,000

SFPP acct:

Deductibles applied:1000 ALL PER

Messages:

Source: E
Year built: 1926 Constr: FRAME
Zone: 55 Home alert: SA DB FE
Sub zone: 08
Families: 01

+ 6%UT \$ 48/- HA
- 14%CFD\$ 168/- 22%MLD\$ 227

Roof
Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02-05-00

Prior Carrier Losses: N
Move-in: O Entry: FEB-11-08 FMP seg: 02

LR0638

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
 Premium Class: Female, Age 47 Non-Tobacco

Date: September 21, 2009

State of Application: California

Prepared by: Ron Whitson
 249 E. Ocean Blvd Suite 620
 Long Beach, CA 90802

License No: [redacted]
 Phone No: (562)435-[redacted]
 Fax No: (562)435-[redacted]

SUMMARY OF QUOTED COVERAGES AND PREMIUM

Coverage Amount	Benefits and Riders	Special Monthly Initial Premium		
		Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41
	Waiver of Premium for Disability (Form Number 06200 - 05)	\$12.83	\$12.83	\$12.83
Total Special Monthly Initial Premium		\$76.56	\$58.74	\$50.24

Super Preferred Non-Tobacco Guaranteed

<u>Interest Adjusted Cost Indices at 5.00%</u>	<u>10 Year</u>	<u>20 Year</u>
Surrender Cost Index	1.72	1.72
Net Payment Index	1.72	1.72
Equivalent Level Annual Dividend	N/A	N/A

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Number Only

Applicant Information

Applicant		Telephone Numbers	
Last Name <u>Richardson</u>	First Name <u>Laura</u>	Home <u>562-7061</u>	Work <u>562-7061</u>
Middle Initial		Home	

Go-Applicant (if applicable)		Telephone Numbers	
Last Name	First Name	Home	Work

Street Address of Physical Location of Insured Property		Mailing Address (if different)	
Number and Street Address <u>717 E VERNON ST</u>	Unit <u>ST</u>	Number and Street Address	Unit
City <u>Long Beach</u> State <u>CA</u> ZIP <u>90806</u> County <u>LA</u>	City	State	ZIP County

Companion Policy Information

Participating Insurer <u>STATE FARM</u>	Companion Policy Number	Dwelling — Coverage A Limit <u>350,000</u>	Expiration Date (must be same as CEA policy)
Type of Policy			

<input checked="" type="checkbox"/> Homeowner	<input type="checkbox"/> Manufactured Home	<input type="checkbox"/> Condo Unitowners	<input type="checkbox"/> Renters
<input type="checkbox"/> Rental Dwelling	<input type="checkbox"/> Rental Condo Unit		

Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters
Rating Territory	Rating Territory	Rating Territory	Rating Territory
Year Built <u>1912</u>	Construction Type <input type="checkbox"/> Mobile or Manufactured	Number of Stories in building	Year Built
Number of Stories <u>2</u>	Property Inspected Date	Year Built	Personal Property — Coverage C
Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other	Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Condo Value	<input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000
Number of Chimneys <u>1</u>	Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Choose any combination of one or more of the following options	<input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000
Square Footage <u>1772</u>	Foundation Type <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other	<input type="checkbox"/> Option One	Loss of Use — Coverage D
Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other	Property Inspected Date <u>11/10/09</u>	Building Property — Coverage A	<input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000
Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Dwelling Limit \$ <u>350,000</u>	Real Property — \$25,000	Remarks
Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10%	There is a \$3,750 deductible for this coverage.	<u>PAID \$316.50 check # 1312</u>
Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Personal Property — Coverage C	Option Two	
Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Dwelling — Coverage A	Personal Property — Coverage C	
Dwelling Limit \$ <u>350,000</u>	Loss of Use — Coverage D	Loss of Use — Coverage D	
Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10%	Personal Property — Coverage C	Option Three	Agent's code stamp
Loss of Use — Coverage D	Loss of Use — Coverage D	Loss Assessment — Coverage E	
Additional Limited Building Code Upgrade	Loss of Use — Coverage D	Loss Assessment — Coverage E	

Premium Calculation			Payment Options	
Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium	<input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly
			<u>= 1254.00</u>	<input type="checkbox"/> Quarterly
Homeowner and Manufactured Home only (if qualifications are met)				<input type="checkbox"/> Semi-Annual

Additional Interests		Send Bill To	
<input type="checkbox"/> Mortgagee	Name	Loan Number	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City	State	ZIP
<input type="checkbox"/> 2nd Mortgagee	Name	Loan Number	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City	State	ZIP

535-2509 CEA.7 09-30-2008

State Farm Use Only
APPLICANT'S COPY

LR0640

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Number Only

Applicant Information

Applicant		Telephone Numbers	
Last Name <u>Richardson</u>	First Name <u>Laura</u>	Home <u>562-706-1111</u>	Work
Co-Applicant (if applicable)		Telephone Numbers	
Last Name	First Name	Home	Work

Street Address of Physical Location of Insured Property		Mailing Address (if different)	
Number and Street Address <u>717 E VERNON ST</u>	Unit	Number and Street Address	Unit
City <u>LONG BEACH CA</u>	State <u>CA</u> ZIP <u>90806</u> County <u>LA</u>	City	State ZIP County

Companion Policy Information

Participating Insurer <u>STATE FARM</u>	Companion Policy Number	Dwelling — Coverage A Limit <u>350,000</u>	Expiration Date (must be same as CEA policy)
Type of Policy			
<input checked="" type="checkbox"/> Homeowner	<input type="checkbox"/> Manufactured Home	<input type="checkbox"/> Condo Unitowners	<input type="checkbox"/> Renters
<input type="checkbox"/> Rental Dwelling	<input type="checkbox"/> Rental Condo Unit		

Homeowner / Rental Dwelling Manufactured Home Condominium / Rental Condo Unit Renters

Homeowner / Rental Dwelling Rating Territory Year Built <u>1912</u> Number of Stories <u>2</u> Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other Number of Chimneys <u>1</u> Square Footage <u>1772</u> Foundation Type <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other Property Inspected Date <u>11/10/09</u> Is there unrepaired prior earthquake damage to the dwelling? <input checked="" type="checkbox"/> Yes <input checked="" type="checkbox"/> No Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Dwelling Limit \$ <u>350,000</u> Same as Companion Policy Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 Loss of Use — Coverage D <input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage Additional Limited Building Code Upgrade <input checked="" type="checkbox"/> Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000. No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	Manufactured Home Rating Territory Construction Type <input type="checkbox"/> Mobile or Manufactured Property Inspected Date Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, DO NOT BIND and explain in Remarks. Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, attach a copy of the certificate. Dwelling — Coverage A Dwelling Limit \$ Same as Companion Policy Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage.	Condominium / Rental Condo Unit Rating Territory Number of Stories in building Year Built Condo Value Choose any combination of one or more of the following options <input type="checkbox"/> Option One Building Property — Coverage A Real Property — \$25,000 There is a \$3,750 deductible for this coverage. <input type="checkbox"/> Option Two Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 There is a \$3,750 deductible for this coverage. << AND >> Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. <input type="checkbox"/> Option Three Loss Assessment — Coverage E <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 \$3,750 deductible \$7,500 deductible \$11,250 deductible *Only available if value of property is \$135,000 or less.	Renters Rating Territory Year Built Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 There is a \$750 deductible for this coverage. Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. Remarks <u>PAID</u> <u>\$316.50</u> <u>check # 1312</u> Agent's code stamp
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Premium Calculation Payment Options

Rate Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium	<input type="checkbox"/> Annual <input type="checkbox"/> Quarterly <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Semi-Annual
	+	-	= <u>1254.00</u>	<input type="checkbox"/> Insured <input type="checkbox"/> Mortgageo

Additional Interests Send Bill To

<input type="checkbox"/> Mortgagee Name _____ Loan Number _____ <input type="checkbox"/> Additional Insured Address _____ <input type="checkbox"/> Loss Payee City _____ State _____ ZIP _____ <input type="checkbox"/> 2nd Mortgagee Name _____ Loan Number _____ <input type="checkbox"/> Additional Insured Address _____ <input type="checkbox"/> Loss Payee City _____ State _____ ZIP _____	<input type="checkbox"/> Insured <input type="checkbox"/> Mortgageo
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535-2509 CEA.7 09-30-2008

State Farm Use Only
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LR0641

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph. (562) 706-
GENL Policy: Yr issd: 2008
Xref: YRs with SF: 1

Location: 3623 S PARKER ST
SAN PEDRO CA 90731-6433

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 227100
DWELL EXT 22710
B-PERS PROP 170325
C-LOSS USE ACT LOSS

Premium: 612.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R5Z1-E6AA-2

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 543

Prev risk: 214,000 SFPP acct:

Deductibles applied: 2000 ALL PER

Messages:

Source: E + 6%UT \$ 34/- HA
Year built: 1928 Constr: FRAME - 9%CFD\$ 72/- 22%MLD\$ 160
Zone: 87 Home alert: SA DB FE
Sub zone: 08
Families: 01

Roof
Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02-05-00

Prior Carrier Losses: N
Move-in: 0 Entry: FEB-11-08 FMP seg: 03

LR0642

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph. (562) 706-
GENL Policy: Yr issd: 2007
Xref: YRS with SF: 3

Location: 3622 W CURTIS DR
SACRAMENTO CA 95818-4462

Type: HO - HOMEOWNERS

Coverage information
A-DWELLING 316000
DWELL EXT 31600
B-PERS PROP 237000
C-LOSS USE ACT LOSS

Term: CONT
Premium: 999.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: I5Q6-B4AA-4

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 956

Prev risk: 305,000 SFPP acct:

Deductibles applied:1000 ALL PER

Messages:

Source: E + 6%UT \$ 48/- HA
Year built: 1926 Constr: FRAME - 14%CFD\$ 168/- 22%MLD\$ 227
Zone: 55 Home alert: SA DB FE
Sub zone: 08
Families: 01

Roof
Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02-05-00

Prior Carrier Losses: N
Move-in: O Entry: FEB-11-08 FMP seg: 02

LR0643

HOW TO FILE A CLAIM

TERMS OF USE CONTACT US CONTRACTING & EMPLOYMENT OPPORTUNITIES



About the CEA Insurance Policy Information

Agent & Adjuster Information Center Are You Prepared?

Public Information Center

Homeowner's Guide to Earthquake Insurance

Toolkit Help is On

- 1 Enter the ZIP Code of insured residence **95818**
- 2 Enter the floor level of house **316000**
- 3 Select the dwelling type of house **WoodFrame 1939 or earlier**
- 4 Select number of stories **Greater than one story**
- 5 Select a 10% or 15% deductible **15%**
- 6 Select Personal Property Coverage limit (Coverage A) **\$5,000**
- 7 Select Loss of Use Coverage limit (Coverage G) **\$15,000**
- 8 Increase building code upgrade coverage limit to \$20,000? (Coverage F) **Yes**
- 9 Are the foundation elements Is the structure braced or tied to the foundation? **Yes**
Are the cripple walls braced with plywood or its equivalent? **No**
Is the water heater secured to the structure's frame? **No**
Is the house built on a raised foundation? **Yes**

Calculate Estimated Premium

CEA Estimated Annual Premium - Homeowner Policy Effective on or after June 1, 2009

Est No.	Zip Code	Home Coverage	Dwelling Type	No. of Stories	Deductible	Coverage C	Coverage D	Bldg Code Upgrade	Hazard Reduction	Estimated Total Premium \$
1	95818	\$316000	1939 earlier	> One	15%	\$5000	\$15000	Yes	No	\$314

SACRA MENTO HOUSE

Perkins Duvall

LR0644

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
 Premium Class: Female, Age 47 Non-Tobacco

Date: September 21, 2009

State of Application: California

Prepared by: Ron Whitson
 249 E. Ocean Blvd Suite 620
 Long Beach, CA 90802

License No: []
 Phone No: (562)435- []
 Fax No: (562)435- []

SUMMARY OF QUOTED COVERAGES AND PREMIUM

Coverage Amount	Benefits and Riders	Special Monthly Initial Premium		
		Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41
	Waiver of Premium for Disability (Form Number 06200 - 05)	\$12.83	\$12.83	\$12.83
Total Special Monthly Initial Premium		\$76.56	\$58.74	\$50.24

Super Preferred Non-Tobacco
Guaranteed

<u>Interest Adjusted Cost Indices at 5.00%</u>	<u>Super Preferred Non-Tobacco Guaranteed</u>	
	<u>10 Year</u>	<u>20 Year</u>
Surrender Cost Index	1.72	1.72
Net Payment Index	1.72	1.72
Equivalent Level Annual Dividend	N/A	N/A

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Number Gray

Applicant Information

Applicant		Telephone Numbers	
Last Name <u>Richardson</u>	First Name <u>Laura</u>	Home <u>562-7061</u>	Work

Co-Applicant (if applicable)		Telephone Numbers	
Last Name	First Name	Home	Work

Street Address of Physical Location of Insured Property		Mailing Address (if different)	
Number and Street Address <u>717 E VERNON ST</u>	Unit	Number and Street Address	Unit
City <u>LONG BEACH CA</u>	State <u>CA</u> ZIP <u>90806</u> County <u>LA</u>	City	State ZIP County

Companion Policy Information

Participating Insurer <u>STATE FARM</u>	Companion Policy Number	Dwelling — Coverage A Limit <u>350,000</u>	Expiration Date (must be same as CEA policy)
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Type of Policy	<input checked="" type="checkbox"/> Homeowner	<input type="checkbox"/> Manufactured Home	<input type="checkbox"/> Condo Unitowners	<input type="checkbox"/> Renters
	<input type="checkbox"/> Rental Dwelling	<input type="checkbox"/> Rental Condo Unit		

Homeowner / Rental Dwelling Manufactured Home Condominium / Rental Condo Unit Renters

Homeowner / Rental Dwelling Rating Territory Year Built <u>1912</u> Number of Stories <u>2</u> Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other Number of Chimneys <u>1</u> Square Footage <u>1772</u> Foundation Type <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other Property Inspected Date <u>11/10/09</u> Is there unrepaired prior earthquake damage to the dwelling? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input type="checkbox"/> No Water heater secured to building frame? <input type="checkbox"/> Yes <input type="checkbox"/> No Dwelling Limit <u>\$350,000</u> Same as Companion Policy Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10% Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 Loss of Use — Coverage D <input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 Additional Limited Building Code Upgrade <input checked="" type="checkbox"/> Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000. Date and Time of Application MM <u>11</u> DD <u>10</u> YY <u>09</u> Hour <u>3:31</u> <input type="checkbox"/> A.M. <input checked="" type="checkbox"/> P.M.	Manufactured Home Rating Territory Construction Type <input type="checkbox"/> Mobile or Manufactured Property Inspected Date Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, DO NOT BIND and explain in Remarks. Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, attach a copy of the certificate. Dwelling — Coverage A Dwelling Limit \$ Same as Companion Policy Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10% Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage.	Condominium / Rental Condo Unit Rating Territory Number of Stories in building Year Built Condo Value Choose any combination of one or more of the following options <input type="checkbox"/> Option One Building Property — Coverage A Real Property — \$25,000 There is a \$3,750 deductible for this coverage. <input type="checkbox"/> Option Two Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 There is a \$750 deductible for this coverage. << AND >> Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. <input type="checkbox"/> Option Three Loss Assessment — Coverage E <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 \$3,750 deductible \$7,500 deductible \$11,250 deductible *Only available if value of property is \$135,000 or less.	Renters Rating Territory Year Built Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 There is a \$750 deductible for this coverage. Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage. Remarks <u>PAID</u> <u>\$316.50</u> <u>check # 1342</u> Agent's code stamp
---	---	---	--

Premium Calculation Payment Options

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium	<input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual
	+	-	= <u>1254.00</u>	

Additional Interests Send Bill To

<input type="checkbox"/> Mortgagee Name _____ Loan Number _____ <input type="checkbox"/> Additional Insured Address _____ <input type="checkbox"/> Loss Payee City _____ State _____ ZIP _____ <input type="checkbox"/> 2nd Mortgagee Name _____ Loan Number _____ <input type="checkbox"/> Additional Insured Address _____ <input type="checkbox"/> Loss Payee City _____ State _____ ZIP _____	<input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee <input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee
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535-2509 CEA.7 09-30-2008

State Farm Use Only
APPLICANT'S COPY

LR0646

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Number Only

Applicant Information

Applicant
Last Name: Richardson First Name: Laura Middle Initial: _____ Telephone Numbers
Home: 562-706-1111

Co-Applicant (if applicable)
Last Name: _____ First Name: _____ Middle Initial: _____ Telephone Numbers
Home: _____ Work: _____

Street Address of Physical Location of Insured Property
Number and Street Address: 717 E VERNON ST Unit: _____
City: Long Beach State: CA ZIP: 90806 County: LA
Mailing Address (if different)
Number and Street Address: _____ City: _____ State: _____ ZIP: _____ County: _____

Companion Policy Information
Participating Insurer: STATE FARM Companion Policy Number: _____ Dwelling — Coverage A Limit: 350,000 Expiration Date (must be same as CEA policy): _____

Type of Policy
 Homeowner Rental Dwelling Manufactured Home Rental Condo Unit Condo Unitowners Renters

Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters
Rating Territory	Rating Territory	Rating Territory	Rating Territory
Year Built: <u>1912</u>	Construction Type <input type="checkbox"/> Mobile or Manufactured	Number of Stories in building	Year Built
Number of Stories: <u>2</u>	Property Inspected Date	Year Built	Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 There is a \$750 deductible for this coverage.
Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other	Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, DO NOT BIND and explain in Remarks.	Condo Value	Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage.
Number of Chimneys: <u>1</u>	Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, attach a copy of the certificate.	Choose any combination of one or more of the following options <input type="checkbox"/> Option One Building Property — Coverage A Real Property — \$25,000 There is a \$3,750 deductible for this coverage. <input type="checkbox"/> Option Two Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 There is a \$750 deductible for this coverage. << AND >> <input type="checkbox"/> Option Three Loss Assessment — Coverage E <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 \$3,750 ded. able \$7,500 deductible \$11,250 deductible *Only available if value of property is \$135,000 or less.	Remarks <u>PAID</u> <u>\$316.50</u> <u>check # 1312</u>
Square Footage: <u>1772</u>	Dwelling — Coverage A Dwelling Limit \$ Same as Companion Policy	Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage.	Agent's code stamp
Foundation Type <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other	Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10%	Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	
Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other	Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.	Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage.	
Property Inspected Date: <u>11/10/09</u>	Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage.		
Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If yes, DO NOT BIND and explain in Remarks.			
Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
Dwelling Limit \$ <u>350,000</u> Same as Companion Policy			
Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10%			
Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.			
Loss of Use — Coverage D <input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 No deductible for this coverage.			

Premium Calculation
Base Premium + Increased Limits Premium - Hazard Reduction Discount = Total Premium
1254.00
Payment Options
 Annual Monthly Quarterly Semi-Annual

Additional Limited Building Code Upgrade
 Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000.
No deductible for this coverage if Coverage A deductible is met.
No coverage if Coverage A deductible is not met.

Additional Interests
 Mortgagee Name _____ Loan Number _____
 Additional Insured Address _____
 Loss Payee City _____ State _____ ZIP _____
 2nd Mortgagee Name _____ Loan Number _____
 Additional Insured Address _____
 Loss Payee City _____ State _____ ZIP _____

Date and Time of Application
MM 11 DD 10 YY 09
Hour 3:31 A.M. P.M.

LR0647

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

GENL Policy: H Ph. (562) 706-
Xref: Yr issd: 2008
YRs with SF: 1

Location: 3623 S PARKER ST
SAN PEDRO CA 90731-6433

Term: CONT

Type: HO - HOMEOWNERS

Coverage information

A-DWELLING 227100

DWELL EXT 22710

B-PERS PROP 170325

C-LOSS USE ACT LOSS

L-PERS LIAB 100000

DMG TO PROP 500

M-MED/PERS 1000

Premium: 612.00

Renew date: FEB-05-10

Written date: JAN-31-08

Estimate Num: R5Z1-E6AA-2

Amount due: SFPP

Date due: SFPP

Bill to: SFPP

Prev prem: 543

Prev risk: 214,000

SFPP acct:

Deductibles applied:2000 ALL PER

Messages:

Source: E
Year built: 1928
Zone: 87
Sub zone: 08
Families: 01

Constr: FRAME
Home alert: SA DB FE

+ 6%UT \$ 34/- HA
- 9%CFD\$ 72/- 22*MLD\$ 160

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: 0 Entry: FEB-11-08 FMP seg: 03

LR0648

STATE FARM GENERAL INSURANCE COMPANY
 RENTAL DWELLING RATE QUOTE
 September 21, 2009

PREPARED ESPECIALLY FOR:

LAURA RICHARDSON
 717 E VERNON ST
 LONG BEACH , CA 90806

PREPARED BY: (MS)

WHITSON, RON
 LICENSE #
 249 E. OCEAN BLVD # 620
 LONG BEACH, CA
 90802
 (562) 435

PROPERTY LOCATION:

3622 W CURTIS DR SACRAMENTO, CA 95818

PHONE NUMBER: (562) 706

ZONE: 55 YEAR BUILT: 1926 RATES EFFECTIVE: July 05, 2003
 SUBZONE: 01 CONSTRUCTION: FRAME

POLICY COVERAGE AS FOLLOWS:

	COVERAGE AMOUNT	ANNUAL PREMIUM
DWELLING	316,000	1,311.00
DWELLING EXTENSION (Other Structures)	31,600	
LOSS OF RENTS (Actual Loss Sustained up to 12 Months)		
PERSONAL PROPERTY	15,800	
BUSINESS LIABILITY (Each Occurrence)	300,000	
(Annual Aggregate)	600,000	
PREMISES MEDICAL PAYMENTS (Each Person)	5,000	4.00
DEDUCTIBLES: 1000		105.00 CR
UTILITIES RATING PLAN ADJUSTMENT		79.00
TOTAL ANNUAL PREMIUM-----		\$ 1,289.00
MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)-----		\$ 107.42

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.

LR0649

HOW TO FILE A CLAIM

TERMS OF USE CONTACT US CONTRACTING & EMPLOYMENT OPPORTUNITIES



About the CEA Insurance Policy Information

Agent & Adjuster Information Center Are You Prepared?

Public Information Center

CEA Homeowner Policy - Homeowner - How to file a claim - 2009

Tooltip Help is On

- 1 Enter the ZIP Code of insured residence 95818
- 2 Enter the reported value of house 316000
- 3 Select the dwellled type of house WoodFrame 1939 or earlier
- 4 Select number of stories Greater than one story
- 5 Select a 10% or 15% deductible 15%
- 6 Select Personal Property Coverage limit (Coverage A) \$5,000
- 7 Select Loss of Use Coverage limit (Coverage G) \$15,000

- 8 Increase 'building code upgrade coverage limit' to \$20,000? (Coverage F) Yes No
- 9 Hazard Foundation Preparation: Is the structure braced or tied to the foundation? Yes No
- Are the Cripple walls braced with plywood or its equivalent? Yes No
- Is the water heater secured to the structure's frame? Yes No
- Is the house built on a raised foundation? Yes No

Calculate Estimated Premium

CEA Estimated Annual Premium - Homeowner Policy Effective on or after: June 1, 2009

Est No.	Zip Code	Home Coverage	Dwelling Type	No. of Stories	Deductible	Coverage C	Coverage D	Bldg Code Upgrade	Hazard Reduction	Estimated Total Premium \$
1	95818	\$316000	1939 earlier	> One	15%	\$5000	\$15000	Yes	No	\$314

SACRAMENTO HOUSE
Perked
Dwell

LR0650

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
 Premium Class: Female, Age 47 Non-Tobacco

Date: September 21, 2009

State of Application: California

Prepared by: Ron Whitson
 249 E. Ocean Blvd Suite 620
 Long Beach, CA 90802

License No: [unclear]
 Phone No: (562)435-[unclear]
 Fax No: (562)435-[unclear]

SUMMARY OF QUOTED COVERAGES AND PREMIUM

Coverage Amount	Benefits and Riders	Special Monthly Initial Premium		
		Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41
	Waiver of Premium for Disability (Form Number 06200 - 05)	\$12.83	\$12.83	\$12.83
Total Special Monthly Initial Premium		\$76.56	\$58.74	\$50.24

Super Preferred Non-Tobacco Guaranteed

<u>Interest Adjusted Cost Indices at 5.00%</u>	<u>10 Year</u> <u>20 Year</u>	
	Surrender Cost Index	1.72
Net Payment Index	1.72	1.72
Equivalent Level Annual Dividend	N/A	N/A

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

Applicant Information

Applicant
 Last Name: Richardson First Name: Laura Middle Initial: _____ Telephone Numbers: Home 562-706-2251

Co-Applicant (if applicable)
 Last Name: _____ First Name: _____ Middle Initial: _____ Telephone Numbers: Home _____ Work _____

Street Address of Physical Location of Insured Property
 Number and Street Address: 7117 E VERNON ST Unit: _____
 City: LONG BEACH State: CA ZIP: 90806 County: LA

Mailing Address (if different)
 Number and Street Address: _____ Unit: _____
 City: _____ State: _____ ZIP: _____ County: _____

Companion Policy Information

Participating Insurer: STATE FARM Companion Policy Number: _____ Dwelling — Coverage A Limit: 350,000 Expiration Date (must be same as CEA policy): _____

Type of Policy:
 Homeowner Manufactured Home Condo Unitowners Renters
 Rental Dwelling Rental Condo Unit

Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters
Rating Territory: _____	Rating Territory: _____	Rating Territory: _____	Rating Territory: _____
Year Built: <u>1912</u>	Construction Type: <input type="checkbox"/> Mobile or Manufactured	Number of Stories in building: _____	Year Built: _____
Number of Stories: <u>2</u>	Property Inspected Date: _____	Year Built: _____	Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 <small>There is a \$750 deductible for this coverage.</small>
Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other	Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No <small>If yes, DO NOT BIND and explain in Remarks.</small>	Condo Value: _____	
Number of Chimneys: <u>1</u>	Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input type="checkbox"/> No <small>If yes, attach a copy of the certificate.</small>	Choose any combination of one or more of the following options <input type="checkbox"/> Option One Building Property — Coverage A Real Property — \$25,000 <small>There is a \$3,750 deductible for this coverage.</small> <input type="checkbox"/> Option Two Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 <small>There is a \$750 deductible for this coverage.</small>	Remarks PAID \$316.50 Check # 1312
Square Footage: <u>1772</u>	Dwelling — Coverage A	Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <small>No deductible for this coverage.</small>	Agent's code stamp _____
Foundation Type: <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other	Dwelling Limit \$ _____ Same as Companion Policy	Loss Assessment — Coverage E <input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$3,750 deductible <input type="checkbox"/> \$7,500 deductible <input type="checkbox"/> \$11,250 deductible <small>*Only available if value of property is \$135,000 or less.</small>	
Roof Type: <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other	Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10%	Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 <small>No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.</small>	
Property Inspected Date: <u>11/10/09</u>	Loss of Use — Coverage D <input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000 <small>No deductible for this coverage.</small>	Additional Limited Building Code Upgrade — optional — <input checked="" type="checkbox"/> Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000. <small>No deductible for this coverage if Coverage A deductible is not met.</small>	
Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <small>If yes, DO NOT BIND and explain in Remarks.</small>			
Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No			
Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Water heater secured to building frame? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Dwelling Limit \$ <u>350,000</u> Same as Companion Policy			
Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10%			
Personal Property — Coverage C <input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000 <small>No deductible for this coverage if Coverage A deductible is met. No coverage if Coverage A deductible is not met.</small>			

Premium Calculation

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium
_____	_____	_____	<u>1254.00</u>

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options
 Annual Monthly Quarterly Semi-Annual

Additional Interests

<input type="checkbox"/> Mortgagee	Name _____	Loan Number _____	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address _____		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City _____ State _____ ZIP _____		
<input type="checkbox"/> 2nd Mortgagee	Name _____	Loan Number _____	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address _____		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City _____ State _____ ZIP _____		

Send Bill To

Date and Time of Application: MM 11 DD 10 YY 09
 Hour: 3:31 A.M. P.M.

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Number Only

Applicant Information

Applicant		Telephone Numbers	
Last Name: Richardson	First Name: Laura	Home: 562-706	Work: []

Co-Applicant (if applicable)		Telephone Numbers	
Last Name:	First Name:	Home:	Work:

Street Address of Physical Location of Insured Property		Mailing Address (if different)	
Number and Street Address: 717 E VERNON ST	Unit:	Number and Street Address:	Unit:
City: Long Beach CA	State: CA ZIP: 90806 County: LA	City:	State: ZIP: County:

Companion Policy Information

Participating Insurer: STATE FARM	Companion Policy Number:	Dwelling — Coverage A Limit: 350,000	Expiration Date (must be same as CEA policy):
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Type of Policy	<input checked="" type="checkbox"/> Homeowner	<input type="checkbox"/> Manufactured Home	<input type="checkbox"/> Condo Unitowners	<input type="checkbox"/> Renters
	<input type="checkbox"/> Rental Dwelling	<input type="checkbox"/> Rental Condo Unit		

Homeowner / Rental Dwelling Manufactured Home Condominium / Rental Condo Unit Renters

<p>Rating Territory</p> <p>Year Built: 1912</p> <p>Number of Stories: 2</p> <p>Construction Type: <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other</p> <p>Number of Chimneys: 1</p> <p>Square Footage: 1772</p> <p>Foundation Type: <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other</p> <p>Roof Type: <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other</p> <p>Property Inspected Date: 11/10/09</p> <p>Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Water heater secured to building frame? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Dwelling Limit: \$350,000</p> <p>Deductible: <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10%</p> <p>Personal Property — Coverage C</p> <p><input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>Loss of Use — Coverage D</p> <p><input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p> <p>Additional Limited Building Code Upgrade</p> <p><input checked="" type="checkbox"/> Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000.</p> <p>Date and Time of Application: 11/10/09 3:31 P.M.</p>	<p>Rating Territory</p> <p>Construction Type: <input type="checkbox"/> Mobile or Manufactured</p> <p>Property Inspected Date</p> <p>Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Dwelling — Coverage A</p> <p>Dwelling Limit \$</p> <p>Same as Companion Policy</p> <p>Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10%</p> <p>Personal Property — Coverage C</p> <p><input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>Loss of Use — Coverage D</p> <p><input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p>	<p>Rating Territory</p> <p>Number of Stories in building</p> <p>Year Built</p> <p>Condo Value</p> <p>Choose any combination of one or more of the following options</p> <p><input type="checkbox"/> Option One</p> <p>Building Property — Coverage A</p> <p>Real Property — \$25,000</p> <p><input type="checkbox"/> Option Two</p> <p>Personal Property — Coverage C</p> <p><input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>Loss of Use — Coverage D</p> <p><input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p> <p><input type="checkbox"/> Option Three</p> <p>Loss Assessment — Coverage E</p> <p><input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000</p> <p><input type="checkbox"/> \$3,750 deductible <input type="checkbox"/> \$7,500 deductible <input type="checkbox"/> \$11,250 deductible</p>	<p>Rating Territory</p> <p>Year Built</p> <p>Personal Property — Coverage C</p> <p><input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>Loss of Use — Coverage D</p> <p><input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p> <p>Remarks: PAID \$316.50 Check # 1312</p> <p>Agent's code stamp</p>
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Premium Calculation Payment Options

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium	<input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly
	+	-	= 1254.00	<input type="checkbox"/> Quarterly
				<input type="checkbox"/> Semi-Annual

Additional Interests Send Bill To

<input type="checkbox"/> Mortgagee	Name	Loan Number	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City	State	ZIP
<input type="checkbox"/> 2nd Mortgagee	Name	Loan Number	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City	State	ZIP

535-2509 CEA.7 09-30-2008

State Farm Use Only
APPLICANT'S COPY

LR0653

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

GENL Policy: H Ph. (562) 706-
Xref: Yr issd: 2008
YRs with SF: 1

Location: 3623 S PARKER ST
SAN PEDRO CA 90731-6433

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 227100
DWELL EXT 22710
B-PERS PROP 170325
C-LOSS USE ACT LOSS

Premium: 612.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R5Z1-E6AA-2

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 543

Prev risk: 214,000 SFPP acct:

Deductibles applied:2000 ALL PER

Messages:

Source: E + 6%UT \$ 34/- HA
Year built: 1928 Constr: FRAME - 9%CFD\$ 72/- 22%MLD\$ 160
Zone: 87 Home alert: SA DB FE
Sub zone: 08
Families: 01

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: 0 Entry: FEB-11-08 FMP seg: 03

LR0654

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

GENL Policy: H Ph. (562) 706-
Xref: Yr issd: 2007
YRS with SF: 3

Location: 3622 W CURTIS DR
SACRAMENTO CA 95818-4462

Term: CONT

Type: HO - HOMEOWNERS

Coverage information
A-DWELLING 316000
DWELL EXT 31600
B-PERS PROP 237000
C-LOSS USE ACT LOSS

Premium: 999.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: I5Q6-B4AA-4

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 956

Prev risk: 305,000 SFPP acct:

Deductibles applied:1000 ALL PER

Messages:

Source: E
Year built: 1926 Constr: FRAME
Zone: 55 Home alert: SA DB FE
Sub zone: 08
Families: 01

+ 6%UT \$ 48/- HA
- 14%CFD\$ 168/- 22%MLD\$ 227

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 02

LR0655

HOW TO FILE A CLAIM

TERMS OF USE CONTACT US CONTRACTING & EMPLOYMENT OPPORTUNITIES



About the CEA Insurance Policy Information

Agent & Adjuster Information Center Are You Prepared?

Public Information Center

Homeowner's Policy - Earthquake - Homeowner's Policy - Earthquake - Homeowner's Policy - Earthquake

Tooltip Help is On

- 1 Enter the ZIP Code of insured residence **95818**
 - 2 Enter the in-ground value of house **316000**
 - 3 Select the floor-level type of house **WoodFrame 1939 or earlier**
 - 4 Select number of stories **Greater than one story**
 - 5 Select a 10% or 15% deductible **15%**
 - 6 Select Personal Property Coverage limit (Cover page 4) **\$5,000**
 - 7 Select Loss of Use Coverage limit (Cover page 5) **\$15,000**
- Calculate Estimated Premium

CEA Estimated Annual Premium - Homeowner Policy Effective on or after June 1, 2009

Est No.	ZIP Code	Home Coverage	Dwelling Type	No. of Stories	Deductible	Coverage C	Coverage D	Bldg Code Upgrade	Hazard Reduction	Estimated Total Premium \$
1	95818	\$316000	1939 earlier	> One	15%	\$5000	\$15000	Yes	No	\$314

SACRAMENTO HOUSE

Permit Drawing

LR0656

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
 Premium Class: Female, Age 47 Non-Tobacco

Date: September 21, 2009

State of Application: California

Prepared by: Ron Whitson
 249 E. Ocean Blvd Suite 620
 Long Beach, CA 90802

License No:
 Phone No: (562)435-
 Fax No: (562)435-

SUMMARY OF QUOTED COVERAGES AND PREMIUM

Coverage Amount	Benefits and Riders	Special Monthly Initial Premium		
		Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41
	Waiver of Premium for Disability (Form Number 06200 - 05)	\$12.83	\$12.83	\$12.83
Total Special Monthly Initial Premium		\$76.56	\$58.74	\$50.24

Super Preferred Non-Tobacco
Guaranteed

<u>Interest Adjusted Cost Indices at 5.00%</u>	Super Preferred Non-Tobacco Guaranteed	
	10 Year	20 Year
Surrender Cost Index	1.72	1.72
Net Payment Index	1.72	1.72
Equivalent Level Annual Dividend	N/A	N/A

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Number Only

Applicant Information

Applicant		Telephone Numbers	
Last Name <u>Richardson</u>	First Name <u>Laura</u>	Home <u>562-706</u>	Work <u>7</u>
Co-Applicant (if applicable)		Telephone Numbers	
Last Name	First Name	Home	Work

Street Address of Physical Location of Insured Property		Mailing Address (if different)	
Number and Street Address <u>717 E VERNON ST</u>	City <u>Long Beach</u> State <u>CA</u> ZIP <u>90806</u> County <u>LA</u>	Number and Street Address	City State ZIP County

Companion Policy Information

Participating Insurer <u>STATE FARM</u>	Companion Policy Number	Dwelling — Coverage A Limit <u>350,000</u>	Expiration Date (must be same as CEA policy)
Type of Policy			
<input checked="" type="checkbox"/> Homeowner	<input type="checkbox"/> Manufactured Home	<input type="checkbox"/> Condo Unitowners	<input type="checkbox"/> Renters
<input type="checkbox"/> Rental Dwelling	<input type="checkbox"/> Rental Condo Unit		

Homeowner / Rental Dwelling Manufactured Home Condominium / Rental Condo Unit Renters

<p>Rating Territory</p> <p>Year Built <u>1912</u></p> <p>Number of Stories <u>2</u></p> <p>Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other</p> <p>Number of Chimneys <u>1</u></p> <p>Square Footage <u>1772</u></p> <p>Foundation Type <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other</p> <p>Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other</p> <p>Property Inspected Date <u>11/10/09</u></p> <p>Is there unrepaired prior earthquake damage to the dwelling? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Water heater secured to building frame? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Dwelling Limit \$ <u>350,000</u></p> <p>Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10%</p> <p>Personal Property — Coverage C</p> <p>Loss of Use — Coverage D</p> <p>Additional Limited Building Code Upgrade</p> <p>Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000.</p> <p>Date and Time of Application <u>11/10/09</u> <u>3:31</u> <input checked="" type="checkbox"/> P.M.</p>	<p>Rating Territory</p> <p>Construction Type <input type="checkbox"/> Mobile or Manufactured</p> <p>Property Inspected Date</p> <p>Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Dwelling — Coverage A</p> <p>Dwelling Limit \$</p> <p>Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10%</p> <p>Personal Property — Coverage C</p> <p>Loss of Use — Coverage D</p>	<p>Rating Territory</p> <p>Number of Stories in building</p> <p>Year Built</p> <p>Condo Value</p> <p>Choose any combination of one or more of the following options</p> <p>Building Property — Coverage A</p> <p>Real Property — \$25,000</p> <p>Option Two</p> <p>Personal Property — Coverage C</p> <p>Loss of Use — Coverage D</p> <p>Option Three</p> <p>Loss Assessment — Coverage E</p>	<p>Rating Territory</p> <p>Year Built</p> <p>Personal Property — Coverage C</p> <p>Loss of Use — Coverage D</p> <p>Remarks</p> <p><u>PAID \$316.50 check # 1312</u></p> <p>Agent's code stamp</p>
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Premium Calculation Payment Options

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium	Payment Options
			<u>= 1254.00</u>	<input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual

Additional Interests Send Bill To

<input type="checkbox"/> Mortgagee Name _____ Loan Number _____ <input type="checkbox"/> Additional Insured Address _____ <input type="checkbox"/> Loss Payee City _____ State _____ ZIP _____ <input type="checkbox"/> 2nd Mortgagee Name _____ Loan Number _____ <input type="checkbox"/> Additional Insured Address _____ <input type="checkbox"/> Loss Payee City _____ State _____ ZIP _____	<input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee <input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee
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535-2509 CEA.7 09-30-2008 State Farm Use Only

APPLICANT'S COPY

LR0658

California
Earthquake
Authority

Earthquake
Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Number Only

Applicant Information

Applicant		Telephone Numbers	
Last Name <u>Richardson</u>	First Name <u>Laura</u>	Home <u>562-706</u>	Work <u>7</u>

Co-Applicant (if applicable)		Telephone Numbers	
Last Name	First Name	Home	Work

Street Address of Physical Location of Insured Property		Mailing Address (if different)	
Number and Street Address <u>717 E VERNON ST</u>	Unit	Number and Street Address	Unit
City <u>LONG BEACH CA</u>	State <u>CA</u> ZIP <u>90806</u> County <u>LA</u>	City	State ZIP County

Companion Policy Information

Participating Insurer <u>STATE FARM</u>	Companion Policy Number	Dwelling — Coverage A Limit <u>350,000</u>	Expiration Date (must be same as CEA policy)
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Type of Policy	<input checked="" type="checkbox"/> Homeowner	<input type="checkbox"/> Manufactured Home	<input type="checkbox"/> Condo Unitowners	<input type="checkbox"/> Renters
	<input type="checkbox"/> Rental Dwelling	<input type="checkbox"/> Rental Condo Unit		

Homeowner / Rental Dwelling	Manufactured Home	Condominium / Rental Condo Unit	Renters
Rating Territory	Rating Territory	Rating Territory	Rating Territory
Year Built <u>1912</u>	Construction Type <input type="checkbox"/> Mobile or Manufactured	Number of Stories in building	Year Built
Number of Stories <u>2</u>	Property Inspected Date	Year Built	Personal Property — Coverage C
Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other	Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Condo Value	<input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000
Number of Chimneys <u>1</u>	Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Choose any combination of one or more of the following options	<input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000
Square Footage <u>1772</u>	Foundation Type <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other	<input type="checkbox"/> Option One	Loss of Use — Coverage D
Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other	Property Inspected Date <u>11/10/09</u>	Building Property — Coverage A	<input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000
Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Dwelling Limit \$ <u>350,000</u>	Real Property — \$25,000	Remarks
Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10%	There is a \$3,750 deductible for this coverage.	<p>PAID \$316.50 check # 1312</p>
Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Personal Property — Coverage C	Option Two	
Water heater secured to building frame? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Loss of Use — Coverage D	Personal Property — Coverage C	
Dwelling Limit \$ <u>350,000</u>	Loss of Use — Coverage D	Real Property — \$25,000	
Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10%	Loss Assessment — Coverage E	There is a \$750 deductible for this coverage.	
Personal Property — Coverage C	Loss of Use — Coverage D	Option Three	
Loss of Use — Coverage D	Loss of Use — Coverage D	Loss Assessment — Coverage E	
Additional Limited Building Code Upgrade	Loss of Use — Coverage D	Real Property — \$25,000	
Additional Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000.	Loss of Use — Coverage D	There is a \$750 deductible for this coverage.	
Date and Time of Application	Loss of Use — Coverage D	Only available if value of property is \$135,000 or less.	

Premium Calculation	Payment Options
Base Premium + Increased Limits Premium - Hazard Reduction Discount = Total Premium <u>1254.00</u>	<input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semi-Annual

Additional Interests	Send Bill To
<input type="checkbox"/> Mortgagee Name Address City State ZIP	<input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee
<input type="checkbox"/> Additional Insured Address City State ZIP	
<input type="checkbox"/> Loss Payee Address City State ZIP	
<input type="checkbox"/> 2nd Mortgagee Name Address City State ZIP	<input type="checkbox"/> Insured <input type="checkbox"/> Mortgagee
<input type="checkbox"/> Additional Insured Address City State ZIP	
<input type="checkbox"/> Loss Payee Address City State ZIP	

Date and Time of Application	Hour
<u>11 10 09</u>	<u>3:31</u>
MM DD YY	A.M. P.M.
	<input checked="" type="checkbox"/> P.M.

535-2509 CEA 7 09-30-2008

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APPLICANT'S COPY

LR0659

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph. (562) 706-
GENL Policy: Yr issd: 2008
Xref: YRS with SF: 1

Location: 3623 S PARKER ST
SAN PEDRO CA 90731-6433

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 227100
DWELL EXT 22710
B-PERS PROP 170325
C-LOSS USE ACT LOSS

Premium: 612.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R5Z1-E6AA-2

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 543

Prev risk: 214,000 SFPP acct

Deductibles applied: 2000 ALL PER

Messages:

Source: E
Year built: 1928
Zone: 87
Sub zone: 08
Families: 01
Constr: FRAME
Home alert: SA DB FE

+ 6%UT \$ 34/- HA
- 9%CFD\$ 72/- 22%MLD\$ 160

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: 0 Entry: FEB-11-08 FMP seg: 03

LR0660

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph. (562) 706-
GENL Policy: Yr issd: 2007
Xref: YRS with SF: 3

Location: 3622 W CURTIS DR
SACRAMENTO CA 95818-4462

Type: HO - HOMEOWNERS

Coverage information
A-DWELLING 316000
DWELL EXT 31600
B-PERS PROP 237000
C-LOSS USE ACT LOSS

Term: CONT
Premium: 999.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: I5Q6-B4AA-4

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 956

Prev risk: 305,000 SFPP acct:

Deductibles applied: 1000 ALL PER

Messages:

Source: E + 6%UT \$ 48/- HA
Year built: 1926 Constr: FRAME - 14%CFD\$ 168/- 22%MLD\$ 227
Zone: 55 Home alert: SA DB FE
Sub zone: 08
Families: 01

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02-05-00

Prior Carrier Losses: N
Move-in: O Entry: FEB-11-08 FMP seg: 02

LR0661

STATE FARM GENERAL INSURANCE COMPANY
 RENTAL DWELLING RATE QUOTE
 September 21, 2009

PREPARED ESPECIALLY FOR:

LAURA RICHARDSON
 717 E VERNON ST
 LONG BEACH , CA 90806

PREPARED BY: (MS)

WHITSON, RON
 LICENSE # [redacted]
 249 E. OCEAN BLVD # 620
 LONG BEACH, CA
 90802
 (562) 435-[redacted]

PROPERTY LOCATION:

3622 W CURTIS DR SACRAMENTO, CA 95818

PHONE NUMBER: (562) 706-[redacted]

ZONE: 55 YEAR BUILT: 1926 RATES EFFECTIVE: July 05, 2003
 SUBZONE: 01 CONSTRUCTION: FRAME

POLICY COVERAGE AS FOLLOWS:

	COVERAGE AMOUNT	ANNUAL PREMIUM
DWELLING	316,000	1,311.00
DWELLING EXTENSION (Other Structures)	31,600	
LOSS OF RENTS (Actual Loss Sustained up to 12 Months)		
PERSONAL PROPERTY	15,800	
BUSINESS LIABILITY (Each Occurrence)	300,000	
(Annual Aggregate)	600,000	
PREMISES MEDICAL PAYMENTS (Each Person)	5,000	4.00
DEDUCTIBLES: 1000		105.00 CR
UTILITIES RATING PLAN ADJUSTMENT		79.00
TOTAL ANNUAL PREMIUM-----		\$ 1,289.00
MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)-----		\$ 107.42

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.

LR0662

HOW TO FILE A CLAIM

TERMS OF USE CONTACT US CONTRACTING & EMPLOYMENT OPPORTUNITIES



[About the CEA](#)
[Insurance Policy Information](#)
[Agent & Adjuster Information Center](#)
[Are You Prepared?](#)
[Public Information Center](#)

Tooltip Help is On

- 1 Enter the ZIP Code of insured residence **90731**
- 2 Enter the street address of house **227100**
- 3 Select the architectural type of house **WoodFrame 1939 or earlier**
- 4 Select number of stories **One Story**
- 5 Select a 10% or 15% deductible **15%**
- 6 Select Personal Property Coverage limit (Coverage E) **\$100,000**
- 7 Select Loss of Use Coverage limit (Coverage F) **\$15,000**

- 8 Increase building code upgrade coverage limit to \$20,000? (Coverage F) **Yes**
- 9 Is the structure braced or tied to the foundation?
Are the Cripple walls braced with plywood or its equivalent?
Is the water heater secured to the structure's frame?
Is the house built on a raised foundation? **Yes**

Calculate Estimated Premium

CEA Estimated Annual Premium - Homeowner Policy Effective on or after June 1, 2009

Est No.	Zip Code	Home Coverage	Dwelling Type	No. of Stories	Deductible	Coverage C	Coverage D	Bldg Code Upgrade	Hazard Reduction	Estimated Total Premium \$
1	90731	\$227100	1939_earlier	One	15%	\$100000	\$15000	Yes	Yes	\$694

Sam Adams

LR0663

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
 Premium Class: Female, Age 47 Non-Tobacco

Date: September 21, 2009

State of Application: California

Prepared by: Ron Whitson
 249 E. Ocean Blvd Suite 620
 Long Beach, CA 90802

License No: []
 Phone No: (562)435-[]
 Fax No: (562)435-[]

SUMMARY OF QUOTED COVERAGES AND PREMIUM

Coverage Amount	Benefits and Riders	Special Monthly Initial Premium		
		Non-Tobacco	Preferred Non-Tobacco	Super Preferred Non-Tobacco
\$250,000	Select Term - 20 (Form Number 06020)	\$63.73	\$45.91	\$37.41
	Waiver of Premium for Disability (Form Number 06200 - 05)	\$12.83	\$12.83	\$12.83
Total Special Monthly Initial Premium		\$76.56	\$58.74	\$50.24

Super Preferred Non-Tobacco Guaranteed

<u>Interest Adjusted Cost Indices at 5.00%</u>	<u>10 Year</u> <u>20 Year</u>	
	Surrender Cost Index	1.72
Net Payment Index	1.72	1.72
Equivalent Level Annual Dividend	N/A	N/A

These indices are computed by the formulas as prescribed by the National Association of Insurance Commissioners and reflect the time value of money at 5%. These indices do not include the cost of additional benefits.

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Policy Number Only

Applicant Information

Applicant		Telephone Numbers	
Last Name Richardson	First Name Laura	Home 562-706-1331	Work

Go-Applicant (if applicable)		Telephone Numbers	
Last Name	First Name	Home	Work

Street Address of Physical Location of Insured Property		Mailing Address (if different)	
Number and Street Address 717 E VERDON ST	Unit	Number and Street Address	Unit
City Long Beach CA	State CA ZIP 90806 County LA	City	State ZIP County

Companion Policy Information

Participating Insurer STATE FARM	Companion Policy Number	Dwelling — Coverage A Limit 350,000	Expiration Date (must be same as CEA policy)
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Type of Policy	<input checked="" type="checkbox"/> Homeowner	<input type="checkbox"/> Rental Dwelling	<input type="checkbox"/> Manufactured Home	<input type="checkbox"/> Rental Condo Unit	<input type="checkbox"/> Condo Unitowners	<input type="checkbox"/> Renters
----------------	---	--	--	--	---	----------------------------------

Homeowner / Rental Dwelling Manufactured Home Condominium / Rental Condo Unit Renters

<p>Rating Territory</p> <p>Year Built 1912</p> <p>Number of Stories 2</p> <p>Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other</p> <p>Number of Chimneys 1</p> <p>Square Footage 1772</p> <p>Foundation Type <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other</p> <p>Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other</p> <p>Property inspected Date 11/10/09</p> <p>Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Water heater secured to building frame? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Dwelling Limit \$350,000</p> <p>Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10%</p> <p>Personal Property — Coverage C</p> <p><input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>Loss of Use — Coverage D</p> <p><input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p> <p>Additional Limited Building Code Upgrade</p> <p>Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000.</p> <p>Date and Time of Application 11/10/09</p> <p>Hour 3:31</p>	<p>Rating Territory</p> <p>Construction Type <input type="checkbox"/> Mobile or Manufactured</p> <p>Property Inspected Date</p> <p>Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Dwelling — Coverage A</p> <p>Dwelling Limit \$</p> <p>Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10%</p> <p>Personal Property — Coverage C</p> <p><input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>Loss of Use — Coverage D</p> <p><input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p>	<p>Rating Territory</p> <p>Number of Stories in building</p> <p>Year Built</p> <p>Condo Value</p> <p>Choose any combination of one or more of the following options</p> <p>Option One</p> <p>Building Property — Coverage A</p> <p>Real Property — \$25,000</p> <p>Option Two</p> <p>Personal Property — Coverage C</p> <p><input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>Loss of Use — Coverage D</p> <p><input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p> <p>Option Three</p> <p>Loss Assessment — Coverage E</p> <p><input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000</p> <p><input type="checkbox"/> \$3,750 deductible <input type="checkbox"/> \$7,500 deductible <input type="checkbox"/> \$11,250 deductible</p>	<p>Rating Territory</p> <p>Year Built</p> <p>Personal Property — Coverage C</p> <p><input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>Loss of Use — Coverage D</p> <p><input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p> <p>Remarks</p> <p>PAID \$316.50 Check # 1312</p> <p>Agent's code stamp</p>
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Premium Calculation Payment Options

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium	<input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly
			= 1254.00	<input type="checkbox"/> Quarterly
				<input type="checkbox"/> Semi-Annual

Additional Interests Send Bill To

<input type="checkbox"/> Mortgagee	Name	Loan Number	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City	State	ZIP
<input type="checkbox"/> 2nd Mortgagee	Name	Loan Number	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City	State	ZIP

535-2509 CEA.7 09-30-2008

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APPLICANT'S COPY

LR0665

Applicant Information

Applicant		Telephone Numbers	
Last Name Richardson	First Name Laura	Home 562-706-7888	Work
Co-Applicant (if applicable)		Telephone Numbers	
Last Name	First Name	Home	Work

Street Address of Physical Location of Insured Property		Mailing Address (if different)	
Number and Street Address 717 E VERNON ST	Unit	Number and Street Address	Unit
City Long Beach State CA ZIP 90806 County LA		City	State ZIP County

Companion Policy Information

Participating Insurer STATE FARM	Companion Policy Number	Dwelling — Coverage A Limit 350,000	Expiration Date (must be same as CEA policy)
Type of Policy			
<input checked="" type="checkbox"/> Homeowner	<input type="checkbox"/> Manufactured Home	<input type="checkbox"/> Condo Unitowners	<input type="checkbox"/> Renters
<input type="checkbox"/> Rental Dwelling	<input type="checkbox"/> Rental Condo Unit		

Homeowner / Rental Dwelling Manufactured Home Condominium / Rental Condo Unit Renters

<p>Rating Territory</p> <p>Year Built 1912</p> <p>Number of Stories 2</p> <p>Construction Type <input checked="" type="checkbox"/> Frame <input type="checkbox"/> Other</p> <p>Number of Chimneys 1</p> <p>Square Footage 1772</p> <p>Foundation Type <input checked="" type="checkbox"/> Raised <input type="checkbox"/> Slab <input type="checkbox"/> Other</p> <p>Roof Type <input checked="" type="checkbox"/> Composition <input type="checkbox"/> Tile <input type="checkbox"/> Wood Shake <input type="checkbox"/> Other</p> <p>Property Inspected Date 11/09</p> <p>Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>Dwelling secured to foundation? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Cripple walls braced with plywood or equivalent? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Water heater secured to building frame? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Dwelling Limit \$350,000</p> <p>Deductible <input checked="" type="checkbox"/> 15% <input type="checkbox"/> 10%</p> <p>Personal Property — Coverage C</p> <p><input checked="" type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input checked="" type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>Loss of Use — Coverage D</p> <p><input checked="" type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p> <p>Additional Limited Building Code Upgrade</p> <p><input checked="" type="checkbox"/> Increase Limited Building Code Upgrade coverage from \$10,000 to a total limit of \$20,000.</p> <p>Date and Time of Application 11/10/09 3:31 <input checked="" type="checkbox"/> P.M.</p>	<p>Rating Territory</p> <p>Construction Type <input type="checkbox"/> Mobile or Manufactured</p> <p>Property Inspected Date</p> <p>Is there unrepaired prior earthquake damage to the dwelling? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>is the home reinforced by an earthquake resistant bracing system certified by the California Department of Housing and Community Development? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Dwelling — Coverage A</p> <p>Dwelling Limit \$</p> <p>Same as Companion Policy</p> <p>Deductible <input type="checkbox"/> 15% <input type="checkbox"/> 10%</p> <p>Personal Property — Coverage C</p> <p><input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>Loss of Use — Coverage D</p> <p><input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p>	<p>Rating Territory</p> <p>Number of Stories in building</p> <p>Year Built</p> <p>Condo Value</p> <p>Choose any combination of one or more of the following options</p> <p><input type="checkbox"/> Option One</p> <p>Building Property — Coverage A</p> <p>Real Property — \$25,000</p> <p>There is a \$3,750 deductible for this coverage.</p> <p><input type="checkbox"/> Option Two</p> <p>Personal Property — Coverage C</p> <p><input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>There is a \$750 deductible for this coverage.</p> <p><< AND >></p> <p>Loss of Use — Coverage D</p> <p><input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p> <p>No deductible for this coverage.</p> <p><input type="checkbox"/> Option Three</p> <p>Loss Assessment — Coverage E</p> <p><input type="checkbox"/> \$25,000* <input type="checkbox"/> \$50,000 <input type="checkbox"/> \$75,000</p> <p>\$3,750 deductible \$7,500 deductible \$11,250 deductible</p> <p>*Only available if value of property is \$135,000 or less.</p>	<p>Rating Territory</p> <p>Year Built</p> <p>Personal Property — Coverage C</p> <p><input type="checkbox"/> \$5,000 <input type="checkbox"/> \$25,000 <input type="checkbox"/> \$50,000</p> <p><input type="checkbox"/> \$75,000 <input type="checkbox"/> \$100,000</p> <p>There is a \$750 deductible for this coverage.</p> <p>Loss of Use — Coverage D</p> <p><input type="checkbox"/> \$1,500 <input type="checkbox"/> \$10,000 <input type="checkbox"/> \$15,000</p> <p>No deductible for this coverage.</p> <p>Remarks</p> <p>PAID \$316.50 Check # 1312</p> <p>Agent's code stamp</p>
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Premium Calculation Payment Options

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium	<input type="checkbox"/> Annual <input checked="" type="checkbox"/> Monthly
			= 1254.00	<input type="checkbox"/> Quarterly
				<input type="checkbox"/> Semi-Annual

Additional Interests Send Bill To

<input type="checkbox"/> Mortgagee	Name	Loan Number	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City	State ZIP	
<input type="checkbox"/> 2nd Mortgagee	Name	Loan Number	<input type="checkbox"/> Insured
<input type="checkbox"/> Additional Insured	Address		<input type="checkbox"/> Mortgagee
<input type="checkbox"/> Loss Payee	City	State ZIP	

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph. (562) 706-
GENL Policy: Yr issd: 2008
Xref: YRS with SF: 1

Location: 3623 S PARKER ST
SAN PEDRO CA 90731-6433

Term: CONT

Type: HO - HOMEOWNERS

Coverage information

A-DWELLING 227100

DWELL EXT 22710

B-PERS PROP 170325

C-LOSS USE ACT LOSS

L-PERS LIAB 100000

DMG TO PROP 500

M-MED/PERS 1000

Premium: 612.00

Renew date: FEB-05-10

Written date: JAN-31-08

Estimate Num: R5Z1-E6AA-2

Amount due: SFPP

Date due: SFPP

Bill to: SFPP

Prev prem: 543

Prev risk: 214,000

SFPP acct

Deductibles applied: 2000 ALL PER

Messages:

Source: E
Year built: 1928 Constr: FRAME
Zone: 87 Home alert: SA DB FE
Sub zone: 08
Families: 01

+ 6%UT \$ 34/- HA
- 9%CFD\$ 72/- 22%MLD\$ 160

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00

Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: 0 Entry: FEB-11-08 FMP seg: 03

LR0667

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

GENL Policy: H Ph. (562) 706-
Xref: Yr issd: 2007
YRS with SF: 3

Location: 3622 W CURTIS DR
SACRAMENTO CA 95818-4462

Term: CONT

Type: HO - HOMEOWNERS
Coverage information
A-DWELLING 316000
DWELL EXT 31600
B-PERS PROP 237000
C-LOSS USE ACT LOSS

Premium: 999.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: I5Q6-B4AA-4

L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 956

Prev risk: 305,000

SFPP acct:

Deductibles applied:1000 ALL PER

Messages:

Source: E
Year built: 1926 Constr: FRAME
Zone: 55 Home alert: SA DB FE
Sub zone: 08
Families: 01

+ 6%UT \$ 48/- HA
- 14%CFD\$ 168/- 22%MLD\$ 227

Roof

Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02-05-00

Prior Carrier Losses: N

Move-in: O Entry: FEB-11-08 FMP seg: 02

LR0668

STATE FARM GENERAL INSURANCE COMPANY
 RENTAL DWELLING RATE QUOTE
 September 21, 2009

PREPARED ESPECIALLY FOR:

LAURA RICHARDSON
 717 E VERNON ST
 LONG BEACH , CA 90806

PREPARED BY: (MS)

WHITSON, RON
 LICENSE # [REDACTED]
 249 E. OCEAN BLVD # 620
 LONG BEACH, CA
 90802
 (562) 435-[REDACTED]

PROPERTY LOCATION:

3622 W CURTIS DR SACRAMENTO, CA 95818

PHONE NUMBER: (562) 706-[REDACTED]

ZONE: 55 YEAR BUILT: 1926 RATES EFFECTIVE: July 05, 2003
 SUBZONE: 01 CONSTRUCTION: FRAME

POLICY COVERAGE AS FOLLOWS:

	COVERAGE AMOUNT	ANNUAL PREMIUM
DWELLING	316,000	1,311.00
DWELLING EXTENSION (Other Structures)	31,600	
LOSS OF RENTS (Actual Loss Sustained up to 12 Months)		
PERSONAL PROPERTY	15,800	
BUSINESS LIABILITY (Each Occurrence)	300,000	
(Annual Aggregate)	600,000	
PREMISES MEDICAL PAYMENTS (Each Person)	5,000	4.00
DEDUCTIBLES: 1000		105.00 CR
UTILITIES RATING PLAN ADJUSTMENT		79.00
TOTAL ANNUAL PREMIUM-----		\$ 1,289.00
MONTHLY PREMIUM (SERVICE CHARGE NOT INCLUDED)-----		\$ 107.42

This example of available coverages and limits is not a contract, binder or recommendation of coverage. If information used for rating changes or different rates are effective at the time of policy issuance, this rate quote may be revised. All coverages are subject to the terms and conditions in the policy and endorsements.

LR0669

HOW TO FILE A CLAIM

TERMS OF USE CONTACT US CONTRACTING & EMPLOYMENT OPPORTUNITIES



About the CEA Insurance Policy Information

Agent & Adjuster Information Center Are You Prepared?

Public Information Center

CEA Homeowner's Policy - 1939 Edition - Homeowner's Policy 2009

Tooltip Help is On

- 1 Enter the ZIP Code of insured residence **95818**
- 2 Enter the Insured value of house **316000**
- 3 Select the architectural type of house **WoodFrame 1939 or earlier**
- 4 Select number of stories **Greater than one story**
- 5 Select a 10% or 15% deductible **15%**
- 6 Select Personal Property Coverage limit (Coverage A) **\$5,000**
- 7 Select Loss of Use Coverage limit (Coverage G) **\$15,000**

Calculate Estimated Premium

CEA Estimated Annual Premium - Homeowner Policy Effective on or after June 1, 2009

Est No.	Zip Code	Home Coverage	Dwelling Type	No. of Stories	Deductible	Coverage C	Coverage D	Bldg Code Upgrade	Hazard Reduction	Estimated Total Premium \$
1	95818	\$316000	1939, earlier	> One	15%	\$5000	\$15000	Yes	No	\$314

SACRA MENDO HOUSE

Perkins Dussler

LR0670

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, September 02, 2009 1:14 AM
To: Boyd, Eric
Subject: sac update

Importance: High



SAC PROPERTY
UPDATE.doc

Insert in the appropriate section

PLEASE SEND ME MEMBER UPDATE

SACRAMENTO PROPERTY UPDATE

1) What Happen

- a) Divorce
- b) Elections
- c) Father's Death
- d) Unexpected Additional Expenses
- e) Nationwide Marketing of Risky Home Ownership Products
- f) Living Single
- g) Foreclosure and Why Rescission?

2) Why Not Sell, Lease or Rent

- a) Major damage and gutting had been done to the house
- b) Washington Mutual was on the verge of collapse and was not processing claims
- c) Impossible to sell, lease or rent in current status
- d) Financially upside down on the property

3) What Is The Current Situation

- a) Sold personal assets
- b) Travel to Sacramento a minimum of 3 out of 4 weekends every month
- c) Completed Renovations on house
(* Pending furnace and air sign off with SMUD)
- d) Half way thru renovations on "student / mother-in-law quarters"
- e) Assessed property value
- f) Hired property manager
- g) Property will be put on market to lease no later than Sept. 15th

RichardsonMC, Laura

From: Rogers, Henry
Sent: Wednesday, September 30, 2009 7:56 PM
To: Cooks, Shirley; RichardsonMC, Laura
Subject: Research



mg-930165003-00C
1.pdf

Member and Shirley-

Sorry for the delay. Attached is the quote you were looking for from the spokesperson from Washington Mutual. I was unable to find it on the LBReport website so I had to look in the Press Telegram files we have. I starred the quote you were looking for.

Regards,

Henry Rogers
Congresswoman Laura Richardson (CA-37)

henry.rogers

PH: (562) 436

FX: (562) 437



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Broker alleges loan favoritism

By Gene Maddaus Staff writer
Article Launched: 06/09/2008 11:16:49 PM PDT

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home at a foreclosure auction on May 7 for \$388,000.

Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly \$9,000 in unpaid property taxes on the home, which she bought in January 2007 for \$535,000, shortly after being elected to the Assembly.

Washington Mutual has declined to comment on the specifics of Richardson's case, because she has not waived her privacy rights.

In a statement, spokeswoman Sara Gaugi said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice

of rescission of the foreclosure sale on June 2.

That puts the bank squarely at odds with York, who has already put money into cleaning up the house and preparing it for resale.

"They owe me the property," York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents worth of time."

Lec Nordine, a Hermosa Beach real estate broker who specializes in foreclosed homes,

Advertisement

agreed that the rescission was out of the ordinary.

"It's extremely unusual," he said.

"Unless (the borrower) filed bankruptcy beforehand, they'd never do it."

Richardson's staff did not return a call on Monday.

Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said that while foreclosure rescissions are rarely publicized, they are becoming more common as the rate of foreclosures increases.

"Generally it is going to result in a legal battle," he said.

"Basically you're saying, 'We're willing to fight for our borrower.'"

Hobbs said a lender would be unlikely to go to bail for a borrower who has shown no ability to make future payments.

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2. Gunmen invade Lakewood home
3. Hicks 'Taylorizes' Teen Angel role
4. Broker alleges loan favoritism
5. Deadly weekend racks up 12 homicides
6. Freeway crash kills L.B. motorcyclist
7. 37th District Rep. Laura Richardson left car bills unpaid
8. Locals are taking steps as gas creeps to \$5
9. L.A. no longer a 'Top 10' city
10. Man held in Bixby birthday shooting

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Updated: June 10, 2008

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- Tim Gambaty: Dave's II debuts
- CSULB students win fight for lights
- Man held in Bixby birthday shooting
- Autopsies: 71-year-old died from injuries
- Lakers' star fans
- Broker alleges loan favoritism
- Putting the brakes on mileage myths
- Oil prices drop, but gas pushes above \$4
- Locals are taking steps as gas creeps to \$5

But if the foreclosure was the result of a temporary hardship or a paperwork mix-up, the lender has every incentive to restore the loan.

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said.

gen.maddaus@dailycraze.com, 310-543-6639

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www.pickamortgage.com

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Inbox (2110)

Drafts (35)

Sent

Spam (137) [Empty]

Trash [Empty]

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U.S. Rep. Laura Richardson News Clippings and Transcripts.

Thursday, July 17, 2008 11:44 AM

From: "Marshall, Jr., William" <[redacted]>

To: CDELEE <[redacted]>

Cc: Laurarichardson <[redacted]>
8 Files (4872KB) | Download All



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Attached please find news clippings and articles dealing with the matter(s) that you discussed with your client, Rep. Laura Richardson. The Member has asked if you could give her a call, on her cell phone (562/706) upon receipt of this e-mail. If you have any questions, please do not hesitate to give me a call @ 202/641 William Marshall, Jr. Communications Director U.S. Rep. Laura Richardson 37th Congressional District 202/225 Off. 202/225 Fax 202/641 Cell

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Congresswoman's Financial Report: This Won't Be Pretty.

By Mary Ann Akers And Paul Kane
Thursday, June 12, 2008; Page A21

We may learn more about Rep. Laura Richardson's (D-Calif.) home foreclosure problems Monday, when House members' annual financial reports are scheduled to be released.

Richardson filed her report on time rather than seeking an extension, her spokesman, William Marshall, tells On the Hill. But Marshall says he can "neither confirm nor deny" whether the disclosure report will reflect the full extent of the beleaguered congresswoman's financial woes, which include foreclosure on one home and loan defaults on two others.

Marshall declined to answer questions about how Richardson, who won a special election last August, wound up in such dire straits. She lost her Sacramento home to foreclosure after failing to make payments, at the same time that she reportedly owed Sacramento County some \$9,000 in property taxes and defaulted on loans six times on two other California homes.

In the meantime, however, Richardson rose in one year from Long Beach councilwoman to state assemblywoman to a member of the U.S. Congress.

According to the Long Beach Press-Telegram, Richardson also failed to pay hundreds of dollars worth of car repairs to one mechanic, then ultimately abandoned the car at another auto body shop.

Yesterday, the story took a new twist. The Los Angeles Times reported that the home Richardson lost in foreclosure could be returned to her, because the lender, Washington Mutual, filed a letter of rescission of the foreclosure sale and asked the new owner for the keys back.

"They took the property back, and they didn't even send back the money," the new owner, real estate investor James York, told the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs," he said. "You don't have to be smart to understand what's happening."

Richardson isn't saying anything. Referring to the congresswoman's lender, her spokesman told us, "This is about Washington Mutual." He urged us to call Washington Mutual for comment. But a Washington Mutual spokeswoman told us she couldn't comment on the foreclosure sale because Congresswoman Richardson "has not provided us with authorization to publicly discuss her loan."

The left-leaning watchdog group Citizens for Responsibility and Ethics in Washington calls Richardson a "deadbeat congresswoman."

LR0680

Debate intensifies over Richardson home default

By Anthony York (published Thursday, May 22, 2008)

A Long Beach congresswoman who fell behind in her payments on a \$535,000 mortgage in Sacramento said in a written statement that she owns the home, but financial documents show the house was sold at public auction and has been in the possession of the buyer for weeks.

The auction for Rep. Laura Richardson's house, in Sacramento's Curtis Park neighborhood, took place on May 7. The transaction was detailed in public records filed with the county.

Richardson, a Democrat, a former Assembly member who was elected to the House last year, bought the 1,600-square-foot, three-bedroom house in January 2007, but soon fell behind in the payments.

The story of Richardson's Sacramento home is more than a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, leaving nearly \$600,000 in unpaid loans and fees, including nearly \$9,000 in property taxes.

Richardson's decision to allow the loan to slide into default was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign \$60,000 - money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined requests over several days to discuss her real estate transaction. She also was not immediately available to comment Thursday, according to her office.

In a carefully written statement released Wednesday evening, she challenged Capitol Weekly's story about "the residential property that I own in Sacramento," and said that it had

not been subjected to foreclosure. She also said that she renegotiated a loan in connection with the transaction, but did not provide details.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions. I fully intend to fulfill all financial obligations of this property," she said.

But financial records on file with the county show that Richardson does not own the home. The house was sold on May 7 at a public foreclosure auction for \$388,001.

That auction originally had been scheduled for April 7, but was delayed a month, said James York, a Sacramento real estate broker who purchased the house from the trustee, the California Reconveyance Company. That transaction was officially recorded on May 9, and the deed transfer and sale were recorded on May 19. **Documents associated with the transaction can be viewed here.**

"It was a foreclosure auction. I took possession of the house as of May 7," said York, who has conducted numerous similar purchases, according to county records. (York is not related to the author of this article).

York, whose firm specializes in foreclosure sales, said that Richardson did not participate in the transaction, that the house had been vacant for some time and that he paid the funds to California Reconveyance, which handles foreclosure property and is owned by Washington Mutual, the original lender.

The sale forced the bank to "take a \$200,000 write-off," York noted. In an earlier interview with the Daily Breeze of Torrance, which reported a detailed account of the transaction, he said the bank "took a beating."

Tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment. At the time, the housing market was beginning to turn, but the severest impacts had not yet been felt. No-interest, "jumbo" loans--those more than \$417,000--were still available from some lenders.

Richardson received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, 2008, a notice was filed with the county that Richardson's property would be sold at auction on April 7. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

The March 19 notice of trustee's sale also described the unpaid balance of Richardson's loan, held by Washington Mutual, at more than \$578,000 - \$40,000 more than the original mortgage. Tax records show \$8,950 in unpaid property taxes.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom

house in Long Beach, in her congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that house at \$474,000.

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson did not vote. She also did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure. Richardson said she missed the votes because of the death of her father.

Richardson did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent \$587,000 out of her congressional campaign committee since declaring her congressional candidacy through March of this year. Of those expenditures, Richardson has spent \$18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

Jet MAGAZINE

NATIONAL REPORT

JUNE 16, 2008

Calif. Congresswoman Calls Home Sale Improper

California Rep. Laura Richardson says that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She says she is like other Americans suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

The congresswoman is speaking out after negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, 46, who won her seat in a special election last August, acknowl-



Laura Richardson

edged turmoil in her life in the months after incumbent Rep. Juanita Millender-McDonald's death in April opened up her Los Angeles-area House seat.

Richardson used her money to finance her campaign and fell behind in mortgage payments. She says she has renegotiated her loan and promised to pay it off, along with \$9,000 in delinquent property taxes.

She insists she's not getting special terms as a congresswoman. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had," she says.

-Associated Press

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Representative late in revealing 2 loans for homes

By John Canalis, Staff Writer

Article Launched: 06/13/2008 11:24:57 PM PDT
 » Richardson's loan was subprime

LONG BEACH - Rep. Laura Richardson initially failed to disclose economic interests - including a loan from a strip club owner - when she served on the Long Beach City Council, public records show.

During nearly six years on the council, Richardson at times submitted required statements to the city clerk that did not include personal loans against her San Pedro and Long Beach homes on her disclosure form. The city keeps the records, known as Form 700s, on file and sends copies to the state Fair Political Practices Commission, which polices elected officials.

She did, however, file the required forms in subsequent years as "amendments" that passed FPPC review, city officials said and documents support.

In addition, Richardson, D-Long Beach, failed to file a Form 700 required of all officials leaving public office when she resigned from the council on Dec. 5, 2006, to serve in the state Assembly, letters and e-mails on file at City Hall show.

The so-called "leaving office" statement was due to the city clerk no later than 30 days from her last day working for the city of Long Beach.

The clerk received the form Friday after the Press-Telegram made inquiries to Richardson's staff about its whereabouts.

Richardson, through a staff member, refused multiple requests for comment.

However, the leaving office form was filed directly with the FPPC on Jan. 4, 2008, one year after it was due, according to a copy faxed to the city clerk.

The city agreed Friday to accept that filing to meet municipal requirements.

The City Clerk's Office asked Richardson to file the forms before and after she left the council to take a seat in the Assembly, officials said.

"I made numerous phone calls to her office," said Gini Galletta, city clerk specialist for the election bureau, adding that she later saw Richardson at City Hall. "I reminded her that we had not received her Form 700, and she was saying, 'I thought we took care of it.'"

Letters and e-mails written by Galletta and another member of the city clerk's staff confirm that there were multiple reminders.

City Attorney Bob Shannon said he was aware that the form was outstanding, but that it is up to the FPPC, not his office, to decide whether to

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Investigate and assess wrongdoing, if any.

While on the council, Richardson at times omitted legally required information on her Form 700 that she later added as amendments.

On Dec. 3, 2003, she filed amendments for years 2000, 2001 and 2002. In those documents were loans from a retired Long Beach couple as well as a strip club owner, one made for home improvements to a property she owned in San Pedro and another to help her make a down payment on her Long Beach home.

Attached with the amendments were a Dec. 19 letter from Richardson to City Clerk Larry Herrera.

"After discussing my residential property investments with the Fair Political Practices Commission, it is now my understanding that the two 'second' loans on both properties should be reported on my Form 700 Schedule D," she wrote. "I believed that the loan in question was an investment transaction because the proceeds were used to pay for improvements and expenses of my investment property in San Pedro, which is outside the Long Beach jurisdiction and therefore exempt from reporting.

"However, in an effort to provide full disclosure and comply with all State and Federal regulations, attached you will find the amended reports."

In a document supporting one of those reports is a \$20,000 loan made July 31, 2000, by a Charles

Westlund, whose occupation is listed as "retired."

"It was a loan that I put together," said "Jerry" Westlund, who owns the Fantasy Castle strip club in Signal Hill and 13 others in seven states. "I've done other loans like that and used my family's trust money in doing that."

The term "retired," however, would imply the loan was made by Westlund's father, who has the same name.

But the younger Westlund said that statement was made in error by whoever filled out the form and that it was he who made the loan on behalf of a family trust, which has his father's name on it.

"I represented the family trust in putting that together," Westlund said.

The elder Westlund, a real estate investor who served on the city's board of Examiners, Appeals and Condemnation, said he did not recall details of the loan but said he has always been a Richardson "booster."

About two years after the loan was made, on June 18, 2002, Richardson voted with the council majority to place the elder Westlund, an appointee of former Mayor Beverly O'Neill, on the board of examiners, minutes from that meeting show.

Richardson did not disclose the loan from Westlund at the meeting. The younger Westlund said the council voted unanimously and that the

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appointment had nothing to do with Richardson.

"That appointment was made by Beverly O'Neill, who has known my parents for 30 years," the younger Westlund said.

Disclosure suggested

Shannon, the city attorney, said he did not know of the relationship between Richardson and Westlund at the time and would have counseled against her voting on the appointment.

"It's legal, but at the very least there should have been full disclosure of that relationship," Shannon said.

At the time the loan was made, Richardson was not on the council. She was campaigning for the 6th District seat she won three months later in November 2000.

Nevertheless, Richardson would have been required to disclose the loan by April 2001, but waited until January 2004, Galletta said.

"She should have disclosed the loan prior to when she did," Galletta said. "It's also possible, that she was unaware that she needed to do that."

City officials, at the time, were asked to file their Form 700s with the city clerk by March of every year in order to meet the state's April 1 deadline.

Westlund said that the 60-month loan, at 15.5

percent interest, was made to Richardson and her then-husband, Police Chief Anthony Batts.

The purpose, Westlund said he was told, was so the couple could make home repairs.

"She had more than enough equity in the properties that she and Tony owned, so I made that loan to her and Tony," Westlund said.

Batts strongly disputed that statement.

"I had no knowledge of any loan he made to Laura Richardson," he said. "If Laura had done that, she did that without my knowledge or consent."

A July 31, 2001, form recording the loan filed with the Los Angeles County Registrar-

Recorder's Office shows only Richardson's name on it and lists her as an unmarried, single woman.

"My name's definitely not on it because I would never allow that to take place," Batts said. "I had no knowledge of it."

Westlund said that he did not discuss the loan directly with Batts.

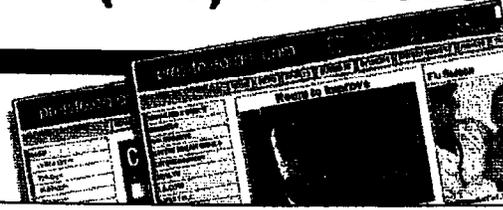
"As I recall, when we were discussing the terms of the loan, she was on the phone with her husband discussing the details," Westlund said. "Clearly the loan was made because of his ability to pay it back."

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Batts said he and Richardson legally separated in early 2001 and finalized their divorce about five years later.

Westlund said the loan was paid back by both Richardson and Batts at some point after the due date, but could not remember exactly when and said he could not offer documentation showing the police chief's name on it.

Batts said he was unaware of the loan being paid back, adding, "I never paid Mr. Westlund a dime."

Westlund had once been convicted of felony tax evasion, but the conviction was later reduced to a misdemeanor and then expunged.

Cabaret investigated

Westlund said he asked to be paid back in about 2005 when Long Beach police began showing up with frequency to investigate his Fantasy Ranch strip club, which was on South Street in Long Beach.

Batts said his officers were indeed investigating the club - for violations - not because of a loan he didn't know about.

"Westlund, or anyone else, will never use that as something to stop me from enforcing the law, period," Batts said.

Batts said club dancers were found to be improperly dressed, or not at all, in violation of other city codes. The club was only permitted to allow topless dancing.

In addition, the state Department of Alcoholic Beverage Control, cited the club for violations of adult entertainment and alcohol licenses and made one arrest for prostitution in January 2005.

The prostitution arrest was later dismissed, Westlund said, adding that other "than that you'll find no charges anywhere."

"They were trying to yank my business license without me doing anything wrong," Westlund said.

Issues with the club eventually went before a business permit review panel. Westlund said in that meeting that Batts knew about the loan.

But the meeting is when Batts said that he learned of the loan for the first time.

Westlund later sold the club, which became a restaurant.

City Hall letter

The loan was questioned in an Aug. 29, 2003, letter to the city clerk by resident Lester Lewis. A subsequent letter by Lewis, who could not be reached for comment, was mailed to Shannon.

The loan between the "Westlund family" and Richardson was also referred to in a Press-Telegram editorial on April 3, 2004, endorsing Richardson's then-opponent, Dee Andrews, in a race for City Council. (Andrews lost that race but

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won the office when Richardson went to Sacramento.)

Shannon and Assistant City Attorney Heather Mahood referred the disclosure matters to the FPPC for review.

The FPPC later indicated by letter that it was satisfied with the amendments filed by Richardson, Shannon and Mahood said in interviews this week.

Three calls to the FPPC were not returned.

Second mortgage

Another loan to Richardson on the disclosure forms filed late involved the couple who sold her the Long Beach home, John and Verla Saylor, who live across the street from the congresswoman.

Contacted by phone, Verla Saylor said the loan was a second mortgage for \$27,000 at an 8 percent rate over 60 months.

The money was used, she said, to help Richardson buy the home in about 2000 because she needed to live in the 6th District to run for the seat.

The money was used to achieve a 20 percent down payment on the home.

Saylor said Richardson at times was late on her payments but eventually refinanced when the home's equity increased with the market and paid her back in full.

In addition, Saylor criticized media coverage of Richardson's financial problems, which include defaulting on the properties in Long Beach and San Pedro, losing a Sacramento home in foreclosure and failing to pay back auto mechanics and print shop owners who did work for her.

"Laura is a really good public servant," Saylor said. "Anything we've ever asked her to do has been done to our satisfaction."

She also said that Richardson was at a disadvantage compared with other candidates because she does not come from a monied background.

"It's hard for people who don't have much money behind them to run for office, even though they are dedicated public servants," she said.

Uncommon practice

Galletta said that in the 10 years she has been collecting the Form 700s, she could not immediately recall another case of an elected official failing to file one.

The statement requires officials to cite loans, gifts, debts and other financial holdings in hopes of preventing conflicts of interest when council members discuss or vote on city business.

"I especially try to see to it that officials (file)," Galletta said. "That's just part of the job. She was not singled out."

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Transcript of Today's Speaker Pelosi Press Conference

Washington, D.C. – Speaker Nancy Pelosi held her weekly press conference in her office in the Capitol this morning. Below is a transcript of her remarks:

On Republicans Blocking Unemployment Legislation Yesterday:

"We could have helped 3.8 million Americans who are out of work in large measure because of the disastrous economic policies of the Bush Administration. And yet the Republicans said no. We could have helped 3.8 million Americans for whom 13 extra weeks of unemployment insurance, a system they have paid into, paid into throughout their careers, could have meant not losing a home, a car, or having to skip meals or needed health care. And yet the Republicans said no...[We] will bring the bill back to the floor today...and I am certain we will pass it. We will offer help to Americans struggling to get back to work."

On Democrats Passing Legislation to Reduce Energy Costs and Spur Alternative Energy:

"And there is more to come. There is more to come. We will keep working to offer America innovative energy solutions, solutions that will reduce the cost of energy to our people, grow and green our economy, strengthen our security by reducing our dependence on foreign oil cartels in foreign countries, and help us preserve the planet."

Thursday, June 12, 2008
10:50 a.m.

Speaker Pelosi. Good morning. This is a sad morning for us. Our thoughts and prayers and condolences are with the people of the Midwest coping with the tornado that took the lives of four Boy Scouts last night after the tragic flooding there. Congress will provide whatever is necessary to help people get back on their feet at this difficult time. We need to hear from them an evaluation of what their needs are. But we stand ready to help in any way that we can. I have conveyed that to the governors and to the Members of Congress from those regions.

This comes now at a time, of course, that Americans are dealing with a severe downturn in the economy. Last Friday, not even a week ago, last Friday the price of a barrel of oil increased by the same amount that a barrel of oil cost a decade ago. In one day, it went up the same amount as it cost a decade ago, just over \$11 a barrel. On that same day last Friday, we saw the largest unemployment spike in 22 years.

LR0690

need a new President, we need a New Direction, and it is just a matter of a short period of time and that will happen.

Q Madam Speaker, are you concerned about the reports that have come out about Congresswoman Laura Richardson's multiple home defaults, not paying car loans, etc.? Is this appropriate for a Member of Congress?

Speaker Pelosi. You know, I am not as familiar as you are probably about all of that. I noticed that there was something in the paper, I think, this morning, but I didn't get a chance to read it. But every Member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law. And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.

Q Madam Speaker, on the unemployment extension, Republicans say, "Look, there are a lot of these states that have between 2 and 3 percent unemployment. Why should they be beneficiaries of a 13-week extension? Is that not a waste of money?" What do you have to say to that?

Speaker Pelosi. To those who say that many states have low unemployment, and therefore those states should not get unemployment benefits, I would say that despite the percentage in a particular state, there are about 100 regions in the country, high impact regions impacted by unemployment. And they are across the board in all of the states in our country. In some states, our state in California, it is very, very hard hit by unemployment. My city of San Francisco, not so much. But it doesn't mean that - now, this is not just by state, it is by family, it is by community, it is by region as well as by state. And in order to just pick out a few would mean that many, even millions of people who need help who have lost their jobs through no fault of their own would not be able to receive those benefits. We think of them as one person at a time.

Q Can I ask about Senator Obama? To what extent have you been talking with him, especially since he has become the presumptive nominee? And do you expect that he will be up here meeting with you, meeting with the Caucus in coming weeks to plan the campaign?

Speaker Pelosi. I shared with you last week that I had that morning by coincidence crossed paths with Senator Obama at the AIPAC meeting. And we had an opportunity to speak very briefly at that time and to say that at the appropriate time we would sit down and talk about issues and politics as we go forward. I haven't done that so far.

Q Any plans?

LBReport.com

News

Foreclosure Trustee Moves To Rescind Auction Sale of Cong. Richardson's Sac'to Property

(June 10, 2008) -- The foreclosure trustee on a Sacramento property on which Washington Mutual Bank (WaMu) was the lender and Cong. Laura Richardson (D., Carson-LB) was the owner has filed a notice to rescind a May 2008 foreclosure auction sale of the property.

The notice of rescission has been recorded in the Sacramento County Recorder's office and is a matter of public record.

Asked for comment/information on the action, WaMu spokesperson Sara Gaugl told **LBReport.com**:

"I'm unable to discuss the specifics of Ms. Richardson's loan situation because she has not provided us with authorization to publicly discuss her loan. We are, however, committed to treating all of our customers with the same level of consideration and fairness.

"More broadly, if any loan has gone to foreclosure sale in error, we will work to take appropriate measures to rectify the situation.

"As you would expect, the conditions in which a lender would seek to rescind a foreclosure sale are driven by the specific facts of each case."

News of the development was first reported today (June 10) by *Daily Breeze.com* reporter Gene Maddaus (and appeared in the co-owned *Press-Telegram*) and indicates the new buyer of the property intends to keep the property and plans a lawsuit against Cong. Richardson and WaMu regarding the latest action. **LBReport.com**



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Long Beach Armada Pitcher Nick Bierbrock and President Steve Bash discuss upcoming baseball season.

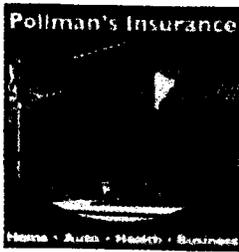


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independently confirmed information regarding WaMu's action and other information reported below.

Cong. Richardson has previously told **LBReport.com** (and other media outlets) that she believes rescinding the sale is justified, citing communication between her and her lender to cure a default on a Sacramento property...which nevertheless proceeded to a foreclosure auction at which time it was purchased by a new buyer,

As reported by **LBReport.com**, on May 23 Cong. Richardson provided us [and other media outlets] with a copy of an April 17, 2008 letter she received regarding the Sacramento property. It indicates it's a debt collection letter [typed signature line indicates the lender], refers to loan reinstatement figures in an enclosed document not provided to us, invites remittal of the reinstatement amount to the lender's address.

"We have placed a sixty day hold on all foreclosure sale or actions; the hold will expire June 4, 2008," the letter states.

Cong. Richardson also provided us with a May 22, 2008 email to her from a third party [name blacked out, but she identified it in her conversation as her lender] which includes an unsigned consent form it says is needed to release an attached letter to a third party purchaser "to facilitate the rescission of foreclosure sale."

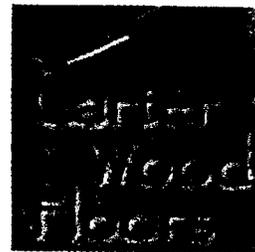
In a May 23 telephone conversation with **LBReport.com**, Congresswoman Richardson described what took place as follows:

Cong. Richardson: The [May 22 document] asks me to provide consent to provide this document to the third party mortgage company who was involved with this on May 7 [reads the consent form]...Prior to April 14, I had had several conversations with this lender, but on April 14 we came to a final agreement of what my payment program would be for this property. On April 17, they sent me this letter [refers to reinstatement amount, sixty day hold and June 4 expiration date]...

So what this demonstrates to you and to everyone else we've been talking to is that at the time of May 7, I had an agreement in hand,



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I had reinstatement figures and I had began to pay on those reinstatement figures and was operating in a reinstatement loan modification.

Now how their departments communicated that a reinstatement was on file, I can't speak to, but what I can say is my lender agrees that I had an agreement. I know I had an agreement, and we now taking the appropriate process to have this prior, pre preliminary sale to be rescinded.

As first reported May 20, 2008 by the Sacramento-based *Capitol Weekly*, the Sacramento property's lender filed a notice of default on that property in December 2007 which went to an auction sale and was purchased by a new buyer in May 2008.

As previously reported by *LBReport.com* and multiple outlets, notices of defaults were recorded by other lenders in connection with properties owned by Richardson in Long Beach and San Pedro. Defaults on the LB property were filed but rescinded. A default on the San Pedro property had escalated to a notice of auction sale but the sale hasn't taken place.

In connection with her May 23 conversation with us, Cong. Richardson provided documents indicating that the LB and SP home loans have been modified and are current and reinstated.

Cong. Richardson said at the time: "I do have an active, viable loan that I am responsible for to make payments for that [San Pedro] property [and] for all three pieces of property."

Property taxes on the Sac'to property were reportedly in arrears at the time of its auction sale but are current on the two L.A. County properties.

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Contact us: mail@LBReport.com

June 10, 2008

CREW Calls Richardson 'Deadbeat Congresswoman'

@ 1:23 pm by Andy Barr

The Hill's Jared Allen has the story.

The Congressional watchdog group Citizens for Responsibility and Ethics in Washington (CREW) on Tuesday fired a shot at Rep. Laura Richardson (D-Calif.), describing her financial problems as “appalling” and calling her a “deadbeat congresswoman.”

Richardson has been the subject of media scrutiny since she lost one of her three California homes to foreclosure in May. A review of state records showed that she has a long history of defaulting — a total of eight times since 2004 — on each of her three homes in the state.

The Hill reported last week that Richardson left off her financial disclosure statement the heavily indebted mortgage of her Sacramento home, which may be a violation of House ethics rules and federal law. Over the weekend the Long Beach Press Telegram reported that Richardson has a history of unpaid car repair bills. Since those reports were aired, Richardson apparently settled some of those debts, according to Los Angeles media outlets.

While stopping short of calling for an official ethics investigation, CREW Executive Director Melanie Sloan called Richardson’s financial situation “shocking.”

“Rep. Laura Richardson’s appalling financial dealings raise serious questions about her ethics,” Sloan said in a statement. “What kind of responsible adult — much less elected public official — only pays her bills when she’s called out by journalists? How can Rep. Richardson effectively represent the same people she is cheating? We all know about ‘deadbeat dads.’ Now we have a deadbeat congresswoman.

“With a history like this, there are sure to be other unpaid bills and financial irregularities yet uncovered.”

A spokeswoman for Richardson was not immediately available for comment. Richardson’s office has repeatedly refused to respond to press inquiries from The Hill.

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LR0695

Long Beach News | 05.24.08 | news@lbpost.com

Richardson Responds To Public

Congresswoman Laura Richardson has responded to the media and public that her home foreclosure was improper. The LA Times covers the story here.

Below is also a release that her office recently sent out about the story.

The recent stories published regarding residential property that I own in Sacramento require further clarification.

Within a 12-month period last year (2007-2008), I was a member of Long Beach City Council, the District Director for California Lt. Gov. Cruz Bustamante, a member of the California State Legislature, and, now a member of Congress. All of the transitioning has affected my finances.

In March of this year, I was notified that the mortgage was in default. At that time, I began continuous and ongoing discussions with the lender to reinstate and modify the loan, which I believe will preempt any subsequent sale. Since those discussions were initiated, I was not notified of any pre-emptive sale of the property in May.

Of the two housing bills that were cited with the allegation that I recused myself from these votes. I did not. I was absent from that period in May from Washington, D.C. and my duties in the House of Representatives earlier this month due to the untimely death of my Father and his subsequent funeral in California.

I am continuing to seek resolution with my lender of the outstanding issues and to fulfill all financial obligations on this property.

Comments

Leave a Comment

Connie M said:

Shame on the 37th district for electing such a flake

LB parent said:

Please explain why we should want to have someone this irresponsible as a member of Congress, let alone representing us here in LB. It's incredible to me that she even tries to defend her situation, especially so weakly. Please, just resign Laura.

Voter said:

Laura, you lied to us until you could not feasibly deny your foreclosure any longer. You ignored your payments for nearly a year with no fear of retribution and no self-imposed limits. And yet we are trusting you with federal legislation...who is the real fool here? Laura, you could have taken many steps over the past year to avoid this entire mess. Do we really want a legislator who plans poorly for the future, then lies to get out of the mess? That's what Bush did with the Iraq War! Laura, from now on, I want you to tell the truth about yourself, even if it is ugly. We, the people of the 37th, deserve your absolute honesty. It is the most sincere form of respect.

Michael Davidson said:

Recently I had one of those "I need to write my congressman about this." Then I remembered my

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congressperson is Laura Richardson, and I don't believe there is any elected official more worthless in Southern CA. This foreclosure story didn't come as any surprise to me. The level of arrogance to buy a 535k home on your first term in the state assembly is astounding. There are U.S. Representatives that share apartments. I doubt Richardson has a roommate.

David said:

Why is the fact that she switchd jobs relevant? When she became an Assemblymember in 2007, she had a salary of \$110k+, plus a tax free per diem of \$170 a day, plus the use of two cars (with free gas). And then when she became a member of Congress, she had a salary of close to \$170k, plus a free car. There was absolutely no "down time" in which she was not earning one of these salaries. She has failed miserably to manage her own finances, but she is entrusted to manage the country's? This is beyond shameful.

LR0697

LBPOST.COM
Dennis Smith
5/23/08

Congresswoman Foreclosure: An Opinion From A Mortgage Professional

I subscribe to a lot of publications and information sources to stay on top of what is happening in my industry; the mortgage industry and more specifically the mortgage brokerage industry. Daily I am reading columns, articles and opinion pieces on the real estate, mortgage and credit markets, on housing prices, on lenders shutting down offices and stopping wholesale lending (where we operate), on foreclosure rates and homeowners trying to negotiate settlements and short-pays.

It is from this background of knowledge and over twenty years experience that I read earlier this week of Congresswoman Laura Richardson's property in Sacramento having been foreclosed on by the lender, Washington Mutual. That said the basic facts are Richardson purchased a property in Sacramento in January 2007 for \$535,000 with no down payment and a credit of \$15,000 for closing costs from the seller. According to the reports Richardson subsequently failed to make mortgage payments causing a notice of default to be filed in March 2008 and also failed to pay property taxes amounting to over \$9,000. On May 7, 2008 a Sacramento real estate broker purchased the property that had been Richardson's at an auction of foreclosed properties; Richardson's foreclosure was over the home is no longer hers.

Two releases from Richardson's office, one dated May 21, 2008 the date the story broke and another from yesterday, May 22, 2008; the first statement states with italic emphasis, the property is "not in foreclosure and has NOT been seized by the bank." In the second release her office states she had several different jobs and positions from 2007 to 2008 and "all of the transitioning has affected my finances."

Questions abounded as I read all the available information, questions as a constituent of Richardson's district naturally, but more questions as a mortgage professional with experience and knowledge of the mortgage process from application through funding and the foreclosure process. Here they are.

In the May 22, 2008 statement Richardson speaks to the number of positions and offices she held from 2007 to 2008 and that it affected her finances. Richardson was elected to the State Assembly in November 2006. Which means shortly after being elected to a position with a salary in the neighborhood of \$110,000 at the time, Richardson entered escrow on a \$535,000 home, qualified for a \$535,000 mortgage and closed escrow on that home and mortgage. At the same time she maintained her official residence in Long Beach, also with a mortgage.

When Richardson applied for her loan was it with her upcoming salary of \$110,000? Was this what we term a "full doc" loan or was it a "stated income loan" where no verification of income is required? If the latter one wonders if Washington Mutual will investigate the stated income on the application in light of their loss of approximately \$200,000 on Richardson's mortgage.

Closing in January 2007, Richardson's first payment due date was either February 1 or March 1, 2007. According to reports Richardson was over \$18,000 behind on her payments in December 2007, which would be approximately four to six months worth of payments. Apparently she stopped making payments some time after May or June 2007. It appears that after she purchased the property, Richardson probably made only three to five payments before she quit paying on the mortgage. This coincides directly with the timing of her run for Congress, a race that was won when she beat fellow member of the Assembly Jenny Dropeza in the June 2007 Democratic primary. Did Richardson quit making payments after she won the primary or before? When Richardson took the oath of office in September 2007, how delinquent was she on her mortgage?

Richardson claims in the May 22nd statement that "In March of this year, I was notified that the mortgage was in default. At that time I began continuous and ongoing discussions with the lender to reinstate and modify the loan..." Richardson had to be notified the mortgage was in default? Who did she think was paying the mortgage if not herself? How could the payments not have been made for possibly nine months or more and she was not aware of the account's standing? How can someone honestly not know they are tens of thousands of dollars delinquent on a mortgage?

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During the Congressional campaign Richardson loaned her campaign \$60,000. Was winning her seat to Congress more important than fulfilling her obligation to Washington Mutual and her promise to pay as stated on the note and deed of trust she signed? Why was she asking the voters to trust her to represent them while at the same time breaking the trust Washington Mutual put in her to repay her obligation. If she had the \$60,000 to lend her campaign she definitely had the funds to pay her mortgage, why did she not make the payments on her mortgage?

At the time of the trustees sale on May 7, 2008 over \$9,000 was owed in taxes on Richardson's property. From taking ownership of the property in January 2007 until it was foreclosed on in May 2008 it appears Richardson failed to make the tax payments due in April 2007 (for which about half the payment would have been credited to her at time of sale by the seller), December 2007 and April 2008. As a member of the United States Congress in a position to determine the tax obligations that you and I pay, what justification does Richardson have for failing to paying her property taxes to the County of Sacramento?

Finally, during her campaign against Oropeza for Congress, Richardson's campaign had a mailer critical of Oropeza missing several votes and days in attendance in the Assembly—some of the absences were because Oropeza was battling cancer. Was it a bigger transgression for Oropeza to have been absent for a period from her duties as a member of the State Assembly, or for Richardson to have missed her mortgage payments? Ultimately which costs the taxpayers and constituents more? Which was a greater violation of trust?

Clearly Richardson has benefited from the timing of this issue. The notice of default was filed as public record in March 2008, but the story was not picked up until this past week—well after the filing deadline for those who wish to challenge Richardson in the primary on June 3rd. On the primary ballot will be two challengers, seemingly perennial candidate Peter Mathews and Wrigley resident Lee Davis; had the news of Richardson's default been public sooner would we have seen Oropeza challenge Richardson again?

Unless a strong independent candidate or a candidate backed by the GOP running as an independent can make the November ballot it appears that Richardson will win the local primary and therefore the election in November due to the gerrymandered district that is overwhelmingly Democrat. Between now and then will we see a *mea culpa* from our esteemed Congresswoman?

This story touches me personally. For months I have been reading and hearing about dishonest mortgage brokers who lied and cheated and forced borrowers into bad loans that are now foreclosing on poor homeowners who had no knowledge of what was happening. The negative press and sentiment to my industry as been tremendous; thankfully my client base and millions of other homeowners in the country know that there are honest and trustworthy brokers who have helped them achieve homeownership. There are too many Laura Richardson stories out there that are not reported, borrowers with the means to pay there mortgages, they just choose not to; these borrowers add to declining home values, losses for banks and lenders going out of business.

But perhaps the part of the story that angers me the most is that over-regulation that is arising from Congress as they try to "solve" the problem; much of the regulation doing more to harm good buyers from getting good mortgages than solving any problems. Richardson is part of this process, part of the legislator issuing regulations governing the mortgage and real estate industries—does she have the integrity to recuse herself from future votes pertaining to mortgage, credit, banking and real estate? What about recusing herself from matters of taxation? She did not do so when she voted for the Mortgage Forgiveness Debt Relief Act of 2007; an act from which she now benefits. The \$200,000 principal loss by Washington Mutual is not a taxable event for Richardson thanks to her vote—had the act not passed she would be looking at a tax bill of \$40,000-50,000 depending on her tax bracket.

Yes fellow mortgage brokers and I have been taking it on the chin as the media and public officials pile on and point the finger at us for the credit crisis and rising number of foreclosures. But those of us that are honest, deal with our clients from a position of integrity and work hard to further homeownership in our communities know we are not the bad guys and that our clients and business partners still trust us.

In the end I ask, who do you trust more your local mortgage broker or your Congressional Representative?

Your thoughts welcome, click here to email me or on "Leave A Comment" below for public response.

LR0699

Transcript from CNN Election Center June 25, 2008 – 8:00 PM ET

(BEGIN VIDEOTAPE)

KARA FINNSTROM, CNN CORRESPONDENT (voice-over): This is how it's supposed to work.

REP. NANCY PELOSI (D), HOUSE SPEAKER: Every member of Congress is responsible for living up to the highest ethical standard.

FINNSTROM: But the rest of Speaker Nancy Pelosi's message seemed aimed at one colleague, in particular.

PELOSI: Many people in our country are caught in a foreclosure crisis. It wouldn't be -- members of Congress maybe are as well.

FINNSTROM: Well, at least one is. California Democratic Congresswoman Laura Richardson. She's in the middle of an ugly mortgage and financial mess. In fact, just one week ago, both the House minority and majority leader asked whether their colleague should face an Ethics Committee investigation. Melanie Sloan heads the liberal watchdog group Citizens for Responsibility and Ethics in Washington.

MELANIE SLOAN, CITIZENS FOR RESPONSIBILITY AND ETHICS: Laura Richardson loaned her campaign committee \$77,000 for her run for Congress. She did that. At the same time, she should have been paying her mortgage and her California property taxes.

FINNSTROM: Here's the back story. Earlier this month, CNN and others reported Richardson's dizzying string of mortgage failures. The congresswoman had loaned her campaigns big money during her climb from local to national politics. At the same time, she was buying not a second, but a third house she could not afford.

REP. LAURA RICHARDSON (D), CALIFORNIA: I had a difficult time of being able to properly take care of all of the financial responsibilities that I had.

FINNSTROM: Lenders foreclosed on one of Richardson's houses. She repeatedly defaulted on her other two.

Part of the response we've gotten has been, she must have known she couldn't afford three homes. Why did she buy a third home?

RICHARDSON: I don't have a remark to that question.

FINNSTROM: Eventually, Richardson's lender changed its mind on the foreclosure of one of her homes and that angered the man who bought it at auction. He believes the congresswoman got preferential treatment. As for the ethics investigation, that watchdog

group says the appetite to investigate Congresswoman Richardson seems to have disappeared.

SLOAN: Although there have been members of Congress who have complained about Laura Richardson's conduct and have suggested that the Ethics Committee ought to look at it, nobody has actually gone to the trouble of sending a complaint over to the Ethics Committee. Meaning that the Ethics Committee doesn't have to do anything.

FINNSTROM: Sloan's group filed a complaint anyway, charging the congresswoman crossed ethical lines. And that brings us back to Steny Hoyer, the majority leader, who wondered about investigating his Democratic colleague. He now appears to have done a political about-face. Tonight, he's helping her with a fund-raiser for her reelection bid.

REP. STENY HOYER (D), MARYLAND: That does not mean because I think questions have been raised that automatically one should assume that those allegations are true or founded and therefore, Miss Richardson asked me some weeks ago to sponsor a fund-raiser for her. I assume with others. But in any event, I do that for almost every one of our members and I agreed to do that.

SLOAN: On the one hand, he's saying that her conduct may be unethical, and on the other hand he's holding a fund-raiser to help her retire her campaign debt, which means basically that he's helping her retire her debt to herself and helping her pay off her mortgage.

FINNSTROM: So while everyone's questions about Richardson's financial mess may continue --

HOYER: We're in a tough business. People are making attacks, allegations all the time. Again, the Ethics Committee is specifically designed to look at allegations regarding members' conduct. If this rises to that level, then I think the Ethics Committee should and will look into this matter.

FINNSTROM: At least for tonight, in Washington, it's politics as usual.

(END VIDEOTAPE)



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Foreclosure tale shows that nobody is immune from crisis

By **Anthony York** (published Tuesday, May 20, 2008)

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for \$535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly \$600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and

purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her

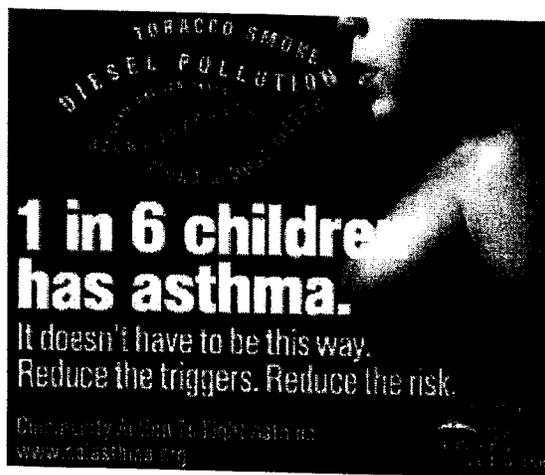
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Congressional campaign \$60,000 - money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself \$115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly \$200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- \$535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.



A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than \$578,000 - \$40,000 more than the original mortgage.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for \$135,000. An estimate from Zillow.com puts the current value of that

house at \$474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson \$15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she

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said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson has recused herself. She did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct \$2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure.

Richardson also did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments \$15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent \$587,000 out of her Congressional campaign committee since declaring her Congressional candidacy through March of this year. Of those expenditures, Richardson has spent \$18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

According to documents at the Sacramento County Clerk's office, Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than \$18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was \$587,384.

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LAX TO L.A. HARBOR

Richardson fundraiser on Hill a go

By Erica Werner, The Associated Press

Article Launched: 06/24/2008 11:17:00 PM PDT



Rep. Laura Richardson.

WASHINGTON - The majority leader of the House

of Representatives is co-hosting a fundraiser for South Bay Democratic Rep. Laura Richardson despite recent reports about Richardson's history of defaulting on home loans and failing to pay off debts.

The event tonight on Capitol Hill was scheduled many weeks ago, according to a spokeswoman for Majority Leader Steny Hoyer, D-Md.

In an interview, Hoyer expressed no concerns about helping Richardson, who has about \$330,000 in campaign debt. That includes some of the \$77,500 she loaned herself for a special election last year even while falling behind on payments on a Sacramento house that was eventually sold in foreclosure.

Since then Richardson has paid herself back about \$18,000.

Richardson's lender, Washington Mutual Inc., rescinded the home sale last month after news of it became public, prompting the buyer to sue Richardson and the bank.

"She defaulted on a mortgage and it would've been nice if she hadn't done that, but it's my understanding from her that she's resolved those with the lending institution," Hoyer said.

"We have an awful lot of people who have defaulted on mortgages around the country, unfortunately, recently," he said.

The group Citizens for Responsibility and Ethics in Washington has called for an investigation by

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the House Ethics Committee, alleging that the rescinded sale may have amounted to an improper gift to Richardson from Washington Mutual. The group also says she may not have properly disclosed her circumstances on her House financial disclosure forms.

Richardson's office has denied that, contending that an Ethics Committee attorney has assured her that her forms are in compliance.

"I understand she's contacted the Ethics Committee to resolve that, which I think is appropriate," Hoyer said.

A spokesman for Richardson did not respond to a message Tuesday seeking comment.

The buyer of the Sacramento home, James York, has said Richardson received special treatment from Washington Mutual because she's a congresswoman. Richardson has denied that, saying the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold into foreclosure without her knowledge and contrary to an agreement with Washington Mutual.

She had not paid the mortgage or property taxes on the house when it was sold in May.

Richardson also had two other homes - one in Long Beach, the other in San Pedro - that have fallen into default seven times.

Richardson also has left car repair bills unpaid and failed to disclose certain financial details - including a loan from a strip club owner - when

she served on the Long Beach City Council.

Richardson won a special election to Congress last summer to replace the late Juanita Millender-McDonald and is running unopposed for a full term in the November election.

The Hoyer fundraiser was first reported Tuesday by The Washington Post.

Meanwhile Tuesday, Sens. Barbara Boxer, D-Calif., and John Cornyn, R-Texas, chair and vice chair of the Senate Ethics Committee, announced plans to try to add an amendment to a housing bill on the Senate floor to require members of the House and Senate to disclose residential mortgages as a liability on their financial disclosure forms. That's not currently required.

It wasn't clear as of late afternoon Tuesday whether or when the Senate would take up the amendment.

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Richardson fundraiser to go on

By Erica Werner, The Associated Press

Article Launched: 06/24/2008 09:57:14 PM PDT



WASHINGTON - The majority leader of the House of Representatives is co-hosting a fundraiser for Long Beach Democratic Rep. Laura Richardson despite recent reports about Richardson's history of defaulting on home loans and failing to pay off debts.

The event this evening on Capitol Hill was scheduled many weeks ago, according to a spokeswoman for Majority Leader Steny Hoyer, D-Md. Political action committees are being asked to contribute up to \$5,000 apiece.

In an interview, Hoyer expressed no concerns about helping Richardson, who has about \$330,000 in campaign debt. That includes some of the \$77,500 she loaned herself for a special election to Congress last year even while falling behind on payments on a Sacramento house that was eventually sold into foreclosure.

Richardson has paid herself back about \$18,000.

Richardson's lender, Washington Mutual Inc., rescinded the home sale last month after news of it became public, prompting the buyer to sue Richardson and the bank.

"She defaulted on a mortgage and it would've been nice if she hadn't done that, but it's my understanding from her that she's resolved those with the lending institution," Hoyer said. "We have an awful lot of people who have defaulted on mortgages around the country, unfortunately."

The group Citizens for Responsibility and Ethics in Washington has called for an investigation by the House Ethics Committee, alleging that the rescinded sale may have amounted to an improper gift to Richardson from Washington Mutual. The group also says she may not have properly disclosed her circumstances on her House financial disclosure forms.

Richardson's office has denied that, contending an Ethics Committee attorney has assured her her forms are in compliance.

"I understand she's contacted the Ethics Committee to resolve that, which I think is appropriate," Hoyer said.

A spokesman for Richardson did not immediately respond to a message Tuesday seeking comment.

"Not only are Democrats in Congress defaulting on their credibility when it comes to addressing

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the mortgage crisis, but it appears that they are in favor of political bailouts as well," said Ken Spain, spokesman for the National Republican Congressional Committee.

The buyer of the Sacramento home, James York, has said Richardson received special treatment from Washington Mutual because she's a congresswoman. Richardson has denied that, saying the 1,600-square-foot home she bought for \$535,500 in January 2007 was sold into foreclosure without her knowledge and contrary to an agreement with Washington Mutual.

She had not paid the mortgage or property taxes on the house when it was sold in May.

Richardson also had two other homes in her district that have fallen into default six times.

The Press-Telegram previously reported that Richardson also had left car repair bills unpaid and failed to disclose certain financial details - including a loan from a strip club owner - when she served on the Long Beach City Council representing the city's 6th District.

Richardson won the special election to Congress last summer to replace the late Juanita Millender-McDonald and is running unopposed for a full term.

The Hoyer fundraiser was first reported Tuesday by The Washington Post.

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Dynamics

LR0708

Another teensy twist in the Laura Richardson real estate drama

June 20, 2008

By: Jeff Gottlieb

It happened last fall, but Laura Richardson's presence at an Association of Realtors shindig - they paid for her hotel and transportation -- has more than a touch of irony. Our own Jeff Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activities.

Richardson's house in Sacramento was sold in foreclosure last month, and she has gone into default on homes in San Pedro and in her district in Long Beach. Just two months before her trip to Las Vegas, Richardson received a notice of default on her San Pedro house saying she owed \$12,410.71. A little more than a month before her trip, Richardson received a notice saying she owed \$15,101.87 on her Long Beach house.

Mary Trupo, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where new president Richard F. Gaylord has worked with Realtor groups.

There is no word whether in an attempt to find the money to get up to speed on her payments, Richardson put down some heavy bets at the roulette table. What we do know is that two months later she once again received a notice of default, this one saying she owed \$11,053.04 on the San Pedro house.

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate? Will the Association of Realtors ask for its plane fare back?

*to

LR0709

TRANSCRIPTS

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CNN ELECTION CENTER

Aired June 20, 2008 - 20:00 ET

BLITZER: It's hard to believe, but more Americans are defaulting now on their mortgages than at any time since the Great Depression, 1.2 million last year. Last month alone, more than 70,000 homes in California were in foreclosure. But as Kara Finnstrom reports, one California homeowner caught up in this mess might surprise you.

(BEGIN

VIDEOTAPE)

REP. LAURA RICHARDSON (D), CALIFORNIA: I've learned --

KARA FINNSTROM, CNN CORRESPONDENT (voice-over): Laura Richardson is single, lives in California, and she's had a great career. Her salary? Now about \$170,000.

She was living the dream. She owned a home in Long Beach, a second south of L.A., and with a new job networking in Sacramento, she bought house number three.

No money down. It seemed like a good deal. She quickly found out it wasn't.

RICHARDSON: I had a difficult time of being able to properly take care of all of the financial responsibilities that I had.

FINNSTROM: Within one year, Richardson fell behind on her payments. She defaulted on her Sacramento house and the lender auctioned it off. This is a story about the mortgage mess and the power of easy money and seductive terms. Laura Richardson should have known better.

RICHARDSON: I worked in corporate America for 14 years. I have a masters in business.

FINNSTROM: In fact, she is also one of the elites. Today her job description actually includes fixing the mortgage meltdown. Laura Richardson is a member of Congress.

RICHARDSON: People are coming home, notes are on their doors, they're getting phone calls. And this is a huge problem.

LR0710

FINNSTROM: Richardson says there was a mistake, that she had a new loan with her lender. She's now asking them to void the auction and return her Sacramento house. Her lender told CNN, Richardson has not given them consent to discuss anything.

FINNSTROM (on camera): Records show Richardson also defaulted on her Long Beach home, and her problems get even worse.

Were there defaults on other properties other than the Long Beach and also the property in Sacramento?

RICHARDSON: I'm not going to go into any other further details of my personal financial situation.

FINNSTROM (voice-over): As it turns out, the congresswoman defaulted on all three of her houses. And get this, she actually defaulted on her San Pedro and Long Beach houses, a total of six times. The congresswoman, caught in a cycle where she'd pay up, then default again.

We asked USC accounting professor, Cecil Jackson, whose specialty is fraudulent financial reporting to examine her situation. And again, his conclusion is at the heart of the mortgage mess all over the country.

PROF. CECIL JACKSON, UNIVERSITY OF SOUTHERN CALIFORNIA: She went in and borrowed more debt than what her income would indicate she could really repay.

FINNSTROM: Jackson says Richardson's total house debt was nearly double what she could afford.

Part of the response we've gotten has been, she must have known she couldn't afford three homes. Why did she buy a third home?

RICHARDSON: I don't have a remark to that question.

FINNSTROM: Richardson says she's working with lenders and will make good on all three home loans. So how did she get to this point?

RICHARDSON: I had four life-changing experiences in less than 12 months.

FINNSTROM: In a rapid ascent, she rose from local to state to national politics. Part of the cost? Loaning her campaign \$177,000. She handily won the Democratic primary and no Republicans have qualified. That means she'll probably keep her seat despite her financial problems.

EDGAR LOMAS, LONG BEACH RESIDENT: It's a very, very bad example to set. It's almost saying that that's part of the requisite of being in the office.

FINNSTROM: Richardson's view? Her rocky experience means she's more in touch.
RICHARDSON: The pain that they have felt, and then they want a person who's going to use that pain and use that knowledge to do it better.

FINNSTROM: It's the trust me, I feel your pain campaign slogan. But it could also be like so many others, I should have known better.

Kara Finnstrom for CNN, Los Angeles.

(END

VIDEOTAPE)

BLITZER: But that's not the end of this story. Richardson's lender is trying to rescind the foreclosure and has asked for the keys back from the man who bought her Sacramento house. He's refused and says he's suing the congresswoman and her bank.

Meanwhile, the watchdog group Citizens for Responsibility and Ethics in Washington, has filed a complaint with the House Ethics Committee, calling Richardson, and I'm quoting now, "a deadbeat congresswoman."

So is the congresswoman to blame here, or did she just get in way over her head? Coming up, we'll put that question to real estate expert Barbara Corcoran. She's standing by live.

(COMMERCIAL

BREAK)

BLITZER: I want to get back to America's mortgage meltdown right now. As we've been reporting, over a million Americans are in default, including the woman we met just before the break, Congresswoman Laura Richardson. The real estate entrepreneur and bestselling author, Barbara Corcoran, is here to explain how this can happen literally to anyone, even a powerful lawmaker. Barbara, thanks for coming in.

BARBARA CORCORAN, REAL ESTATE ENTREPRENEUR: Pleasure to be here, Wolf.

BLITZER: And I think the question everyone is asking right now, how did the United States congresswoman, with an MBA, someone who's clearly well educated, successful, get into this kind of mess?

CORCORAN: Well, anyone who gets into a foreclosure mess always has one dominant trait. They're optimistic. They expect that they're going to be able to pay more than what they could pay, and they don't expect that anything on the horizon could go wrong.

So especially in this instance, this woman had a lot on her plate, a lot of pressure both personal and financial pressure running this campaign. So for her to get involved in something that was a bit over her head, on my mind, was reasonable. So many Americans are in that exact same boat.

LR0712

BLITZER: So how does someone who makes close to \$170,000 a year, that's her congressional salary, even get approved for three different mortgages? How could she qualify for three different mortgages? CORCORAN: It's still happening every day of the week. Everyone thinks there's been a clamp down on what people could borrow, but there's none income verification loans handed out everyday. Someone who has the stature or position like she has is far more credible than the typical American going in for a mortgage. And so much is taken on hearsay. So, so much of it relies on the judgment of the individual as to what they believe they can handle.

BLITZER: What does this say, Barbara, that a member of Congress, one of the people supposed to be fixing the housing crisis is herself caught up in it, losing three homes?

CORCORAN: Can I tell you, it says most importantly that no one is exempt. Secondly, it says that we have a really big problem in the United States with this foreclosure crisis, and not enough is being done about it by our federal government.

We meet with committees. Nothing really manageable or usable comes out of it to date, so it's a shame. So far as her ability to help this situation, I frankly think anyone who confronts any hardship in life is usually the very best person to be able to help your way out of it. So I think put this lady on one of these meaningful committees and let her propose what it's like to have a monkey on your back, not to be able to pay your mortgage and how people could avoid doing this in the future. She should be included in this.

BLITZER: All right. Good point. You're an expert. Tell us what Congress -- what else Congress should be doing right now to fix this mortgage mess.

CORCORAN: They should be focused on the number one issue, which is having -- allowing people to rewrite their mortgages with the lenders so that they can manage their immediate debt. Some of these programs are far fetched, long term, complicated.

All people want is immediate relief from the situation, and these are not deadbeats. These are people who lost jobs, who have high medical expenses, have had deaths in their families. These are not irresponsible people. Sure, there are a few. But these are average Americans having hardship and there should be immediate relief for these people.

And I know I sound like a bleeding liberal, but that's how I feel.

BLITZER: Shall we hold our breath? Do you think they'll do it?

CORCORAN: If they don't -- if it's coming out of Washington, we better be holding our breath.

BLITZER: All right. Barbara, thanks very much. Good advice from you.

That's it for us tonight. I'll be back here in the ELECTION CENTER Monday night.

"LARRY KING LIVE" starts right now.

LR0714

Would you pay \$1,300/mo. to lease a car? You already do.

06/30/2008

Off topic but irresistible to those following the saga of U.S. Rep. Laura Richardson (pictured), the triple-default and single-foreclosure Democrat of Long Beach: the car she leases for official use is the most expensive lease of any member of the House of Representatives, according to Gene Maddaus of the Daily Breeze.

Maddaus: "When she arrived in Congress last fall, Rep. Laura Richardson sought out a vehicle that would match her newfound status. She settled on a 2007 Lincoln Town Car - the choice of many representatives who lease their vehicles at taxpayers' expense. But hers was distinct: **at \$1,300 a month, it was the most expensive car in the House of Representatives.**"

Please note the phrase "*at taxpayers' expense.*"

Better known for defaulting on three mortgages and losing one house to foreclosure, Richardson is fast gaining a reputation for inventive auto financing. The backstory from Maddaus: "When she was a councilwoman in Long Beach, she crashed her BMW, abandoned it at a body shop, failed to pay a prior repair bill, and then racked up 30,000 miles on a city-owned hybrid in one year - apparently violating a policy against personal use of city cars."

I know, I know, it's not a housing story. But I also know some of you are following the saga of Rep. Richardson's personal and public finances. For my money it's one of the better political stories to come out of the foreclosure crisis.

LR0715

Richardson the Realtor? It's not so far-fetched

By John Canalis, Staff Writer
07/01/2008

U.S. Rep. Laura Richardson's housing woes - defaults in Long Beach and San Pedro, a foreclosure and unpaid property taxes in Sacramento - are well-documented.

What is less known is that the Long Beach Democrat once held a real estate license.

The congresswoman was permitted to sell property in California from Dec. 16, 1998, to Dec. 15, 2002, state Department of Real Estate records show.

In the late 1990s, Richardson worked for short periods of time at Action Century 21, 3626 E. Pacific Coast Highway, and Prudential California Realty (now Coldwell Banker), 1650 Ximeno Ave., agents at both offices say.

A spokesman for Richardson says she never took part in any real estate transactions.

"Congresswoman Richardson has never utilized the license in any state," says aide William Marshall. "She has never listed or sold any property in any capacity for herself or anyone else."

A technician with the Multiple Listing Service, or MLS, says she could not find any transactions with Richardson's name on them; neither could a licensed Long Beach Realtor.

Marshall says Richardson did not take steps to renew the license when it expired.

Real estate was not Richardson's primary employment. Richardson, who was elected to the Long Beach City Council in 2000, was employed first at Xerox Corp. and by then by Lt. Gov. Cruz Bustamante during the years she was on the council.

Campaign debt

As of last week, Richardson had \$330,000 in campaign debt.

Likely reducing some of the burden, House Majority Leader Steny Hoyer staged a fundraiser June 25 to help pay down her debts.

How much was raised?

A spokeswoman for Hoyer says her boss doesn't know.

Richardson's spokesman would not comment.

The donations should eventually become public record.

LR0716

Possible challenger

Richardson is running for re-election unopposed in November.

That could change if Long Beach resident Nick Dibs, 50, gets his name on the Nov. 4 ballot as an independent.

Dibs, a substitute teacher with the Norwalk-La Mirada and Garden Grove School districts, on Monday announced his run for the 37th District.

He has until Aug. 8. to gather 7,759 voter signatures.

A former Republican, Dibs calls himself a "progressive moderate." His petition is at dibsforcongress.com.

Peter Mathews

Cypress College Professor Peter Mathews says he will decide by next week whether to mount a write-in campaign against Richardson.

"I am very strongly considering it," the Long Beach resident says.

As a registered Democrat - he lost to Richardson by a wide margin in the primary - Mathews cannot earn a ballot position.

Los Al bond proposal

Los Alamitos Unified takes plenty of pride in its public schools, but the 10 campuses, which were built 40 to 50 years ago, need updating, the superintendent says.

The district found \$125 million in necessary infrastructure improvements to pipes, plumbing, wiring, heating and cooling systems, paint and other areas, says Superintendent Gregory Franklin.

The school board will discuss placing the bond issue on the ballot at its July 8 meeting.

To fund the bond, property owners in Los Alamitos, Rossmoor and Seal Beach would be asked to pay \$30 to \$35 for every \$100,000 of their homes' assessed value - at least until the bonds are paid back.

"There's a sense that schools help protect property values throughout the district," Franklin says.

If voters agree to tax themselves, the district can qualify for up to \$19 million in state matching funds.

Rossmoor cityhood

LR0717

Add in the school bond, and Rossmoor voters will find an unusually busy election ticket.

Orange County supervisors voted last week to place Rossmoor cityhood - and two utility tax proposals to fund it - on the ballot. Residents will also choose a City Council that would serve only if taxes pass.

Those opposed offer this argument: There is nothing wrong with Rossmoor, so why change it?

Norm Ryan arraignment

Former Long Beach mayoral candidate Norm Ryan will be arraigned July 25 on allegations that he falsified travel vouchers while working for his last employer, an animal control in Redding, the city's newspaper, the Record Searchlight, reports.

At issue is whether Ryan traveled to San Francisco on behalf of the animal control or his private consulting business, and whether he flew to a Chicago conference for which he filed a reimbursement form.

Ryan denies the charges.

Buyer of Rep. Laura Richardson's house: She "walked away"

May 22, 2008

The Wall Street Journal quotes the buyer of U.S. Rep. Laura Richardson's Sacramento house as saying she walked away from the house, and can have it back if she wants it -- for the same price she paid for it in 2007.

Richardson (pictured) has denied a published report that her house went into foreclosure, saying she worked with her lender to renegotiate her mortgage.

But James York, the Sacramento broker listed on public documents as the new buyer of the home, tells the Journal's "Developments" blog the congresswoman walked away from the mortgage: 'She's walked away from the property,' he said. 'I would be happy to resell her the home for the \$535,000.'

That would represent a tidy profit for York, who reportedly bought the Richardson house at auction for \$388,000.

Richardson's office has not answered questions about the Sacramento home. In a statement Wednesday, the Democrat from Long Beach said the house "is not in foreclosure" and that she had reached an agreement with her lender on a loan modification.

Read the entire Richardson statement by clicking below.

CONGRESSWOMAN LAURA RICHARDSON

For Immediate Release

May 21, 2008

The story published in the Capitol Weekly regarding residential property that I own in Sacramento requires clarification.

Within a 12-month period last year (2007-2008), I was a member of Long Beach City Council, the District Director for California Lt. Gov. Cruz Bustamante, a member of the California State Legislature, and, now a member of Congress. While the transitioning has impacted me personally, the residential property in Sacramento California is *not in foreclosure and has **NOT** been seized by the bank.*

I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions. I fully intend to fulfill all financial obligations of this property.

On two housing bills that were cited by the Capitol Weekly, the allegation is that I recused myself from these votes. I did not. I was absent from Washington, D.C., and my duties in the House of Representatives due to the untimely death of my father and his subsequent funeral in California.

LR0719

I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable.

LR0720

Another teensy twist in the Laura Richardson real estate drama

June 20, 2008

By: Jeff Gottlieb

It happened last fall, but Laura Richardson's presence at an Association of Realtors shindig - they paid for her hotel and transportation -- has more than a touch of irony. Our own Jeff Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activities.

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Mary Trupo, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where new president Richard F. Gaylor has worked with Realtor groups.

There is no word whether in an attempt to find the money to get up to speed on her payments, Richardson put down some heavy bets at the roulette table. What we do know is that two months later she once again received a notice of default, this one saying she owed \$11,053.04 on the San Pedro house.

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate? Will the Association of Realtors ask for its plane fare back?

LR0721

Lawmaker in a financial rut

By Jeff Gottlieb

May 31, 2008

When news surfaced that Rep. **Laura Richardson** had lost her home through foreclosure, the Long Beach Democrat blamed the problem on her year-long rocket-ship rise from city councilwoman to Assembly member to congresswoman and the crumbling real estate market.

“I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable,” she said in a news release.

But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from \$5,742 to almost \$20,000, according to documents on file with Los Angeles County.

“She has this habit of missing payments and then trying to catch up instead of doing it monthly,” said Verla Saylor, who sold Richardson the Long Beach house and carried a second mortgage.

The defaults have come at a quick pace lately, five in the last 13 months and the most recent March 28. The five defaults totaled nearly \$71,000. During much of that time, Richardson was bankrolling her political career, lending her campaigns for Congress and Assembly a total of \$177,500.

Although candidates sometimes use their home equity to help finance campaigns, experts couldn't remember anyone losing a house over it. “It's very surprising a member of Congress would allow it to happen,” said Bob Stern, president of the nonpartisan Center for Governmental Studies in Los Angeles. “It's also very embarrassing. That's an understatement.”

LR0722

News of Richardson's troubles with the Sacramento house was first reported this month by Capitol Weekly.

Not only has Richardson missed house payments, but she is behind on her property taxes, a lien was placed on her Sacramento house because of an unpaid utility bill, and she angered her neighbors by not keeping up her home.

Many state legislators and members of Congress have the added expense of needing two places to live, one in their district and one in Sacramento or Washington, D.C. California lawmakers receive a per diem of \$170 to defray the costs, in addition to their salary. Legislators in both capitals often will share a house or apartment in order to keep the costs down.

Despite her payment problems, a subject that has become a favorite in the political blogosphere, Richardson has few worries about Tuesday's Democratic primary, where she faces two relative unknowns. The 37th District is so solidly Democratic – it went 74% for **John Kerry** in the last presidential election – that no Republicans are running for the seat.

“She has a couple years to let it be forgotten and settle whatever problems are still alive,” said Gary Jacobson, a UC San Diego political science professor and expert on congressional elections. “And assuming she does so, she'll probably be all right.”

After telling a Times reporter she would be interviewed, Richardson declined the next day and instead offered two prepared statements.

“Earlier this year, I was notified that the mortgages on properties that I own were in default,” she said. “At that time, I began continuous and ongoing discussions with the lenders to reinstate and modify these loans and to reinstate my ownership of the properties. Since those discussions were initiated, I was not notified of any preemptive sales of any of the properties.”

She might want to tell that to James York, owner of Red Rock Mortgage, who bought the three-bedroom, 1 1/2 -bath Sacramento house at a public auction for \$388,000 on May 7. He recorded the deed May 19 and has had a crew at the house fixing it up.

Richardson, who bought the house in early 2007 for \$535,000, owed about \$9,000 in property taxes. She owes Sacramento \$154.03 after the city utilities department put a lien on the house for an unpaid bill.

Asked about the congresswoman's statement that she knew nothing about the sale, York said that's an excuse he hears all the time: "She doesn't know what happened, but she's an educated woman who hasn't made her payments for 12 months and she doesn't know why she lost her house? That's the joke."

Neighbors in the upper middle-class Curtis Park neighborhood said they were glad to see Richardson leave because she had let the house fall into disarray.

"I don't care who it is, that's irresponsible to let it go like that," said Sean Padovan, a retired Sacramento police sergeant who lives three doors away. "This is our neighborhood. It becomes personal when it's a few houses down and you're junking up the neighborhood."

Padovan, 61, said that when the grass grew nearly a foot high, he knocked on her door. "I finally went down there and said, 'Would you mind if I mowed your lawn for you?' She said, 'I've been awful busy. Sure.'"

Padovan said his hand mower could barely make it through the grass.

Richardson's two-story craftsman-style house in Long Beach's historic Sunrise Boulevard district, where neighbors say she stays on weekends back from Washington, also has fallen into disrepair. The beige paint is peeling, a garage window is broken, and the grass has turned brown.

Richardson bought the four-bedroom, two-bath house for \$135,000 so she could run for an open seat on the Long Beach City Council. Before that, she lived in the San Pedro house.

Richardson won the council election in 2000 and worked for then-Lt. Gov. Cruz Bustamante until she won the Assembly seat in 2006, lending her campaign \$100,000, which eventually was paid back to her.

She barely had time to get a good meal in Sacramento, although she did have time to buy a house, before Rep. Juanita Millender-McDonald died in April 2007. In August, Richardson won a special election for the seat, this time lending her campaign \$77,500.

“She obviously extremely wanted to win this race, and this was the way she invested in it,” said Stern from the Center for Governmental Studies.

Many blogs have pounced on the Richardson controversy. LA.cityzine.com called it “One of the more bizarre political scandals in recent years.”

Calitics.com said, “It seems like she’s engaging in what amounts to a pyramid scheme – buying new homes with little money down, and at the same time lending her campaigns for state Assembly and Congress tens of thousands of dollars. So the money that would be used to pay off the loan is paying for her political upward mobility.”

Since she has moved on to Congress, Richardson doesn’t have a mortgage to worry about there. She’s renting.

**Rep. Laura Richardson says foreclosure sale of her home was improper
The Long Beach congresswoman says she had a written agreement with
the lender.**

From the Associated Press
May 24, 2008

Rep. Laura Richardson (D-Long Beach) says the foreclosure auction of her Sacramento house was improper and contrary to a written agreement she had with her lender.

In a long interview Friday with the Associated Press, she struck back against reports that she had defaulted on her mortgage.

Her house was sold at auction earlier this month.

Richardson said the sale never should have happened and that she had renegotiated her loan to pay it off.

She said she is not getting special terms because she is a congresswoman.

In fact, Richardson said the experience has allowed her to relate to the thousands of other Americans -- including many in her district -- confronted with foreclosures. She said she wants to testify before Congress about it.

Last year, Richardson was elected to serve the 37th Congressional District, which includes portions of Carson, Compton, Long Beach and Signal Hill.

She previously served on the Long Beach City Council and in the state Assembly.

Rep. Richardson living large**Long Beach Rep. Richardson, who mismanaged three mortgages, needs to keep her house in order.**

June 4, 2008

Now that Rep. Laura Richardson (D-Long Beach) has won her party's nomination to her first full term in the House, she can spend some time getting her own financial house -- houses, actually -- in order. As reported by the Capitol Weekly and the Daily Breeze, she skipped mortgage payments on her residence in Long Beach, another house in San Pedro and, for good measure, a third one she bought in Sacramento during her abbreviated stint as a state lawmaker.

Richardson shorted the Sacramento County tax collector by about \$9,000 in property taxes on her home south of the state Capitol. Capitol Weekly reported that she bought that house with no money down, then walked away from the loan and left the bank holding the bag. The house was sold at auction, but the congresswoman said the sale was improper and that she and her lender have renegotiated her loan. Let's hope that she hasn't yet bought herself a new place in Washington.

Richardson explained to the Associated Press that, after all, she has had four job changes in four months. And besides, her new jobs required her to move to new cities. There is a mortgage crisis nationwide, and many people are having trouble making payments now that their adjustable rates have shot up just as their properties' values have plummeted. So it's tempting to cut her some slack.

But the congresswoman is not just one more person tempted by a sub-prime loan or two. She skipped payments to her lenders and her government in order to fund her political races. She refinanced her Long Beach house and lent the proceeds to her Assembly campaign. She was still a freshman member of that body when Rep. Juanita Millender-McDonald died, and Richardson transferred part of the proceeds to her successful campaign to fill out the late congresswoman's last term. Meanwhile, the Daily Breeze reported, she failed to pay bills to other creditors, such as the Signal Hill printer that filled her order for announcements of her election to Congress.

Richardson is not the typical American with a housing problem. She is a politician who overextended herself to meet her campaign goals and believed there would be no political consequences. And she's right. If her financial sloppiness had become public a year ago, she might never have been elected to Congress. She had little difficulty raising money to campaign against a couple of challengers in Tuesday's primary, and she faces no Republican opponent in November. Now that she has a safe district and a virtual sinecure in office, we

LR0727

are hoping that her experience teaches her something about responsibility. But we're worried it might instead teach her that a member of Congress can get away with pretty much anything.

LR0728

Ethics watchdog wants probe of Long Beach congresswoman's foreclosure woes

The group asks a House committee to investigate Rep. Laura's Richardson's actions involving three homes. Congressional leaders say they won't seek an investigation.

By Jeff Gottlieb, Los Angeles Times Staff Writer
June 19, 2008

A legal ethics watchdog group Wednesday called on the House Ethics Committee to investigate Rep. Laura Richardson (D-Long Beach) for actions surrounding the foreclosure of her Sacramento home and defaults on her homes in San Pedro and Long Beach.

William Marshall, a spokesman for Richardson, called the complaint "pretty mean-spirited. It rehashes old news." He said the House ethics counsel last week met with the congresswoman and said her ethics statement met House rules.

Melanie Sloan, executive director of Citizens for Responsibility and Ethics in Washington, acknowledged that the chances for an investigation were slim because members of Congress must ask for the probe, and the committee has shown little interest lately in investigating representatives.

House leaders said they would not ask for an investigation. Stacey Bernard, communications director for Majority Leader Steny Hoyer (D-Maryland), said it was up to the committee members to decide what course to take. "They have the power to do it themselves and should look at any allegations in the public sphere," Bernard said.

Mike Steel, press secretary for Minority Leader John Boehner (R-Ohio) said, "It seems clear from news accounts that her conduct was reckless. Whether that conduct passed over the line from reckless to unethical is matter for the Ethics Committee."

Should the committee investigate?

"That is a decision for the Ethics Committee," he said.

Sloan's group asked the committee to determine if House rules were violated when Washington Mutual rescinded the foreclosure of her Sacramento house after it had been sold, asking whether she had received a better deal than others in the same situation. The group also asked the committee to investigate if Richardson failed to properly report a loan on her financial disclosure statements and "engaged in conduct that does not reflect

LR0729

creditably on the House by loaning her campaign money at a time when she was in default on her mortgage."

Richardson's homes have fallen into default a total of seven times, with five of them coming in the last 13 months. During much of that time she was lending \$177,500 to her campaigns for Assembly and Congress.

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press
06/12/2008

House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

LR0731

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

LR0732

Watchdog seeks Richardson inquiry

By Gene Maddaus, Staff Writer

06/18/2008

A congressional watchdog organization filed an ethics complaint Wednesday against South Bay Rep. Laura Richardson, asking for a House investigation into her financial troubles.

The complaint, filed by Citizens for Responsibility and Ethics in Washington, accuses Richardson of failing to disclose her mortgage debt and suggests she may have received preferential treatment from her lenders.

Richardson, a first-year Democrat who represents Carson, lost her Sacramento house in a foreclosure sale last month - leaving behind \$9,000 in unpaid taxes - and has defaulted seven times on her two homes in Long Beach and San Pedro. She has also failed to pay smaller debts to local businesses until reporters inquired about them.

"This is pretty bad," said Melanie Sloan, executive director of CREW. "This just doesn't make Congress look very good. There seems to be building pressure on Richardson, and she's not exactly explaining herself."

Richardson did several interviews after the story first broke last month. But she refused to answer specific questions about her finances and has not been available since.

In a financial disclosure document filed Friday, Richardson listed her liabilities as "N/A." Members of Congress are not required to disclose mortgages on their personal residences, unless the outstanding debt exceeds the purchase price of the property, according to the CREW complaint.

That exception would appear to include at least the Sacramento property, which sold for \$388,000 at auction on May 7. Richardson bought the house for \$535,000 in January 2007, and had a loan balance of \$574,000 at the time of the sale. Richardson says the auction was held in error, and her lender, Washington Mutual, has filed to rescind it. That prompted the new owner to sue Richardson and the bank last week in an effort to keep the house.

The ethics complaint cites Richardson's "deplorable credit history" and calls for an investigation into whether she used her position to obtain loans.

It also questions whether Richardson should have been lending \$77,500 to her congressional campaign last year at the same time she was failing to make mortgage payments.

"Richardson not only has shown exceedingly poor judgment, she has violated House ethics rules," Sloan said. "She is unfit to be an elected official, at any level."

LR0733

Richardson's spokesman, William Marshall Jr., said the complaint is "mean-spirited."

"It rehashes old news, and it doesn't serve any purpose other than kicking a person while they're down," Marshall said.

Marshall said that Richardson met with House Ethics Committee attorneys, and was advised that her disclosure form complies with the law.

The House Ethics Committee is not required to investigate or even respond to outside complaints.

A spokeswoman for House Majority Leader Steny Hoyer said that the Ethics Committee has the power to address such issues.

"Mr. Hoyer has always said that any allegations raised in the public sphere should be looked at by the Ethics Committee," said the spokeswoman, Stacey Bernards.

Richardson wins big despite financial woes

By Paul Eakins Staff Writer
06/04/2008

South Bay Rep. Laura Richardson waltzed to an easy victory Tuesday in her 37th Congressional District race despite revelations in recent weeks of the congresswoman's financial struggles.

With all 333 precincts reporting, Richardson, D-Long Beach, had an overwhelming 75 percent of the vote. Her two opponents, Cypress College professor Peter Mathews and community newspaper publisher Lee Davis, had 17 percent and 8 percent, respectively.

No other party is fielding a candidate to challenge Richardson in the November general election for the 37th District, which includes most of Long Beach, Carson, Compton and Signal Hill.

Both challengers had run against Richardson last year in a special election, and while they were losing by huge margins again this time, the results were a step up.

A perennial candidate, Mathews received just 3.5 percent of the vote last year in a field of 17 candidates. Davis received less than 1 percent in that election.

Mathews also ran for the Democratic nomination in 2002, 2004 and 2006 against Richardson's predecessor, Rep. Juanita Millender-McDonald, who died of cancer last year. In each election, he received less than a quarter of the votes.

In the nearby 46th Congressional District, with half of the 520 precincts reporting, Republican incumbent Dana Rohrabacher was leading his opponent, attorney and first-time candidate Ronald St. John, by a tally of 86.6 percent to 13.4 percent.

Rohrabacher, who has served in Congress since 1988, will face Democrat Debbie Cook in the fall. Cook was leading her challenger for the Democratic nomination, Dan Kalmick, by 80.6 percent to 19.4 percent.

Cook is an environmental activist and the mayor of Huntington Beach. She will face an uphill battle as she tries to unseat Rohrabacher in a strongly Republican district, which stretches from the Palos Verdes Peninsula along a sliver of coastal Long Beach and into Orange County.

A Libertarian candidate, Ernst Gasteiger, and a Green, Thomas Lash, will also be on the ballot in November.

Reps. Jane Harman and Maxine Waters did not face opposition in their Democratic primaries.

LR0735

In the fall, Harman will face Brian Gibson, who ran unopposed for the Republican nomination in the 36th District.

Waters will face Ted Hayes, who was the sole Republican on the ballot, and Herb Peters, a Libertarian, in the 35th District.

In the 37th District, it was unclear what effect recent reports on Richardson's personal finances would have on voter sentiment going into the primary.

One of Richardson's three homes, a Sacramento house that she had bought last year during her brief stint in the state Assembly, was foreclosed and sold at auction earlier this year. Further media investigations revealed the congresswoman, 46, has defaulted eight times on her three properties since 2004.

Richardson had an unprecedented rise to power in 2006 and 2007, moving from Long Beach City Council to the state Assembly, only to win a seat in Congress a few months later after Millender-McDonald's death. Richardson took office in September.

Mathews has capitalized on Richardson's financial troubles, questioning Richardson's ability to make responsible fiscal decisions in Congress.

While Tuesday's primary may have been the only hurdle for Richardson to hold onto her seat for another two years, a write-in candidate from any party, including the Democratic Party, could still challenge her in November.

Richardson faces fight for house

By Gene Maddaus Staff Writer
05/27/2008

South Bay Rep. Laura Richardson will face an uphill fight as she tries to reclaim her Sacramento house, which was sold in a foreclosure auction three weeks ago.

Richardson, a first-year Democrat, said last week that she is working with her lender to try to rescind the auction on the grounds that it was held in error.

A real estate broker, James York, bought the house May 7 for \$388,000. Richardson argues that she had previously made an agreement with her lender, Washington Mutual, to reinstate her loan, which should make the auction invalid.

But several attorneys said Tuesday that the law in such cases is stacked in favor of the buyer at a foreclosure auction. Only in rare cases can an auction be overturned.

"It's gonna be very, very hard - even if the sale itself was improper - to get the sale reversed," said Richard Timan, an attorney who has handled similar cases. "People who don't make payments are not beloved by judges."

York said Tuesday that he plans on hanging on to the house and would be surprised if Washington Mutual sues to get it back.

"I'm not too worried about it," he said. "Once you get the deed, it's pretty much a done deal."

In California, two appellate decisions from 2005 deal with such cases.

In *Melendrez v. D&I Investment Inc.*, the court held that a foreclosure sale was valid, even though the Melendrez family, of Watsonville, believed it had agreed to a repayment plan and had begun making payments.

"The Melendrez family had the same claim as the congresswoman does," said Timan, the plaintiff's attorney on the case, "which is that they had actually worked out a deal with the bank, and the bank hadn't documented it properly."

But all that mattered to the appellate court in that case was that D&I Investment was a "bona fide purchaser" - meaning, essentially, that the company bought the house in a fair auction, without committing fraud. The auction was upheld.

The other case, *Bank of America v. La Jolla Group II*, offers a ray of hope for Richardson. In that case, the Selesia family of Fresno fell behind on a loan with Bank of America. Before an auction was held, the family paid the entire arrearage on the loan. But the auction was erroneously held anyway, and the La Jolla Group II purchased the property.

LR0737

The court voided the auction.

"Now it opens up the door for almost any sale to be challenged," said Susan Moore, who argued the case for the La Jolla Group II. "The trend seems to be moving more towards favoring the homeowner."

Richardson - who has also defaulted on her two other homes in Long Beach and San Pedro - described her agreement with Washington Mutual as a loan modification, and she said she had begun making payments on it.

Glenn Wechsler, who argued for Bank of America, noted that his case was limited to a reinstatement in which the entire arrearage was paid. He said he was unaware of a precedent that dealt directly with Richardson's circumstances.

But he said that often borrowers think they have an agreement to stop a foreclosure, when they don't. Assuming York is a bona fide purchaser, a judge will start from the "conclusive presumption" that the foreclosure sale was valid, Wechsler said.

York said the Bank of America case does not apply because Richardson did not pay off the entire arrearage.

"I know that for a fact," he said. "If I knew that she sent the money in on time, I would probably be thinking something different. But I know she didn't send it."

Additionally, he said he did not see why Washington Mutual would want to sue him to get the loan back.

"When the market was sky high, we would end up in lawsuits because there was equity in all the homes, and there's actually something to gain," he said. "In this case, there isn't anything to gain on the backside, except for a congresswoman's good will."

Without a reinstatement, Richardson will be unable to repay the \$9,000 in back taxes on the property.

As it stands, York has assumed responsibility for Richardson's tax bill.

U.S. Rep. Laura Richardson late on car bills

By Paul Eakins, Staff Writer
06/06/2008

Car trouble takes on a new meaning when it comes to financially distressed Rep. Laura Richardson.

In 2005, when she was still on the Long Beach City Council, she left one mechanic in a lurch with an unpaid bill, then later had her badly damaged BMW towed to an auto body shop but didn't pay for any work and abandoned the car there, owners of the businesses said this week.

The next day, Richardson began using a city-owned vehicle - putting almost 31,000 miles on it in about a year - and continued driving the car five days after she had left the council to serve in the state Assembly, city records show.

Richardson, 46, didn't return phone calls seeking comment this week.

These are just the newest revelations of Richardson's ongoing financial problems and instances of her unpaid debts.

Last month, it was reported that Richardson's Sacramento home, where she had lived during her brief Assembly stint before moving on to Congress, had fallen into foreclosure and been sold at auction. Further investigation revealed she had defaulted on that house and two others in Long Beach and San Pedro a total of eight times since 2004.

Meanwhile, Richardson was lending money to her campaigns as she embarked on an unprecedented rise to power from council to Assembly to Congress in one year. On Tuesday, she won the Democratic nomination to serve her first full, two-year term in the House of Representatives, and she is unchallenged in the November general election.

Unpaid and abandoned

Richardson's car problems all started with a shimmy.

In October 2005, her 1999 four-door 740iL BMW had an odd vibration in the front, so she took it to Signal Hill Foreign Auto Service, according to Leo Labreche, the shop owner.

Mechanics there fixed the car and replaced some worn parts, but when Richardson picked up her vehicle, she said she didn't have the money to pay the \$735 bill, Labreche said. Because Richardson was a council member, Labreche let her take the car, assuming that she was good for the money, he said.

"She had picked the car up and was going to come back and pay the bill, and she never did," Labreche said.

LR0739

Labreche said he spent months leaving messages on Richardson's cell phone voice mail, then he got a collection agency involved, but still the bill went unpaid.

"I couldn't get through to her, and then when the collection agency couldn't do anything, I thought, 'There's nothing I'm going to be able to do,'" Labreche said.

But on Tuesday, after an interview was requested of Richardson to discuss the 2-year-old unpaid bill, she went to the auto shop and paid Labreche, he said.

Similarly, Richardson last week paid off a \$150 printing bill owed to a local company following published reports about the debt.

Richardson also settled a bill Tuesday with another mechanic, Alvin's Auto Body in Signal Hill, only this time she came out ahead, in a sense.

About one month after Richardson had taken her BMW to Labreche for work, she got into a car accident that tore up the front left corner of her car, leaving it undriveable.

She initially had it towed back to Labreche for repairs, even though she still owed him money. But Labreche doesn't do auto body work.

So the car was sent to Alvin's Auto Body, which received the BMW on Nov. 17, 2005, according to owner Bob Lillegard.

But Lillegard never heard from Richardson or her insurance company, he said.

"I'd call her office, and they'd say she was too busy," Lillegard said. "I couldn't get through to her."

The BMW's extensive damage, Lillegard said, would have cost about \$9,000 to repair, which he suggested might have been more than the car was worth. The Kelley Blue Book Web site says a 1999 740iL BMW with standard options and 100,000 miles has a retail value of about \$15,000 today.

In December 2005, Lillegard filed for a mechanic's lien on Richardson's car to pay the towing, storage and administrative costs, he said. Lillegard said the lien was finalized in February 2006 and he sold the car to a junkyard, though a few days later, too late, Richardson sent him money to put toward the bill.

The junkyard bought the BMW for \$3,500, so Lillegard took the \$2,100 he said was owed him, and when Richardson went to the body shop on Tuesday, he paid her the difference, he said.

After Richardson abandoned the car involved in the accident, she apparently was without transportation.

City car use

LR0740

So, on Nov. 18, one day after her BMW was towed to Lillegard's shop, she checked out a city-owned Toyota Prius to use for her council business, according to city Fleet Services Bureau records cited by city spokeswoman Meredith Reynolds.

Reynolds said the Prius was issued to Richardson that day, and that it was returned more than a year later, a few days after Richardson had ended her council tenure.

In a letter from then-City Manager Jerry Miller to Richardson dated Dec. 5, 2006, Miller asks Richardson to return her city vehicle, identified as a Prius.

According to the letter, Richardson's last day as a council member was Dec. 3, 2006. She was sworn into the Assembly the following day.

City Fleet Services records show that Richardson turned in the car on Dec. 8, 2006, Reynolds said.

During the one year and almost three weeks that Richardson had the Prius, she drove it 30,920 miles, Reynolds said. That amounts to an average of more than 80 miles per day, or about 2,400 miles per month, for Richardson's part-time council job in a 50-square-mile city.

By comparison, the only other two council members who used city vehicles in roughly that same time period averaged 900 miles per month in one case and less than 400 miles per month in the other, according to figures provided by Reynolds.

Long Beach policy does not allow city vehicles to be used for personal use.

Rep's got expensive wheels

By Gene Maddaus, Staff Writer
06/29/2008

When she arrived in Congress last fall, Rep. Laura Richardson sought out a vehicle that would match her newfound status.

She settled on a 2007 Lincoln Town Car - the choice of many representatives who lease their vehicles at taxpayers' expense. But hers was distinct: at \$1,300 a month, it was the most expensive car in the House of Representatives.

Richardson, a Democrat who represents Carson, has since become known for defaulting on two home loans and losing a third house - in an upscale neighborhood in Sacramento - at a foreclosure auction.

But her history with vehicles has been similarly fraught. When she was a councilwoman in Long Beach, she crashed her BMW, abandoned it at a body shop, failed to pay a prior repair bill, and then racked up 30,000 miles on a city-owned hybrid in one year - apparently violating a policy against personal use of city cars.

In her brief stint in the Assembly, she leased a 2002 Lincoln LS for \$304 a month - all but \$36 of it paid for by the state. So Richardson was already well versed in the use of government vehicles when she got to Washington.

A protege of Rep. Maxine Waters - she calls Waters "Big Mama" and herself "Little Mama" - Richardson has worked to cultivate an image of success since arriving in Congress last fall. That effort evidently included a major upgrade of her publicly funded car.

About 130 representatives leased cars last year, according to a report compiled earlier this year by Taxpayers for Common Sense. Most were in the range of \$400 to \$800 per month.

Richardson's 2007 lease costs show up on a more recent congressional spending report, because she did not pay the bill until February. According to the report, her first bill was for \$1,299, and covered a one-month period from mid-October to mid-November. She then paid a prorated amount of \$2,035 for the 45-day period from mid-November to the end of the year.

That makes her lease \$300 more expensive than the costliest car in the Taxpayers for Common Sense report. As of last winter, the newest member of Congress had far and away the most expensive car in the House of Representatives.

"A \$1,300 lease is a gold-plated lease," said Keith Ashdown, chief investigator for the watchdog group. "Because it's federal money and not their personal money, they're not looking for the best value."

Rep. Diane Watson, D-Los Angeles, also leases a 2007 Lincoln Town Car, but she pays only \$686 per month for it.

According to a former staff member, Richardson insisted that her Lincoln be specially customized, which may explain the high cost.

Richardson's spokesman, William Marshall, initially stated that Richardson is paying only \$940 per month for her Town Car, but gave no documentation of that. After he was presented with the expense report showing the \$1,300 lease amount, he declined to answer further questions.

"No comment," he said.

Richardson got the car from a local Enterprise Rent-a-Car office for her use when she needed to travel around her congressional district. The cost would not have been affected by her personal credit history, because it was paid for by the federal government. The price tag also did not include insurance, which Richardson agreed to pay for on her own.

At 8:30 p.m. April 3, a staff member was driving the car on the San Diego (405) Freeway, when he got into a crash. According to a California Highway Patrol report, the staffer, Henry Rogers, reported being struck in the rear by a white sport utility vehicle. The impact caused him to spin out and hit the center median and left major damage to the left rear of the Town Car.

The CHP report gives no information about the insurance on the car, other than to say that it was a "rental." But Richardson's subsequent actions suggest that Rogers may not have been listed as an eligible driver on her insurance policy.

According to the former staffer, after the crash Richardson required her district employees to buy additional insurance so they could legally drive the Lincoln. The former staff member did not want to be identified out of fear of jeopardizing future employment prospects.

Another former staffer said Rogers was not forced to pay for the damage to the car, but did not know how the issue was resolved.

Rogers referred questions about the crash to Richardson's spokesman, who did not return a call about the crash on Friday.

Richardson did not report the crash to Enterprise, but it is not clear that she was required to, given that she was self-insured.

Records also indicate that Richardson owes \$83 for illegally parking the Town Car in Long Beach. The ticket was issued Jan. 23, in the amount of \$40, but has since doubled because it was not paid on time.

Richardson also owes \$9,000 in property taxes on the Sacramento home, which she is trying to get back. The new owner of the home has sued her and her lender, Washington Mutual, after the bank moved to rescind the foreclosure sale.

"She's got bigger problems than what she's leasing," said Ashdown of the Taxpayers for Common Sense.

Richardson's congressional disclosure report lists no defaults

By Erica Werner, The Associated Press
06/16/2008

South Bay Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, the first-term Democrat listed no liabilities, although reports emerged late last month she had lost her Sacramento home to foreclosure and has homes in San Pedro and Long Beach that have fallen into default six times.

Richardson, a former Long Beach city councilwoman and state assemblywoman who now represents Carson in Congress, also had left old car repair and other bills unpaid until recently.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-San Francisco, and South Bay Rep. Jane Harman, D-El Segundo, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own properties in Northern California estimated to be valued as much as \$30 million.

They also exercised a \$1 million to \$5 million option last year to buy a house in San Francisco they had rented for several years.

Just one of the numerous multimillion-dollar assets owned by Harman and her husband, Sidney, is more than \$50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to investments by her husband, Richard Blum.

Sen. Barbara Boxer's wealth seemed modest in comparison, although she has \$1million to \$5 million in a blind trust.

LR0746

Richardson's loan was subprime

By Gene Maddaus, Staff Writer
06/13/2008

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for \$535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of \$113,000. She also collected \$28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns \$169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned \$80,000 as a legislative director for Lt. Gov. Cruz Bustamante and \$28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - and six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson has said the Sacramento property was improperly foreclosed because she had previously worked out an agreement with her bank to delay the sale.

LR0747

Washington Mutual has taken her side, and on June 2 filed paperwork to rescind the sale. York has accused Washington Mutual of extending preferential treatment to Richardson because she is a member of Congress, and sued to keep the house.

"Our position is this was a validly conducted foreclosure sale," said Tom Sheridan, York's attorney. "My client was the high bidder, and that's it."

Richardson began missing payments on her Long Beach home as soon as she bought the one in Sacramento. She started missing payments in Sacramento around the time that she won a primary election to replace the late Rep. Juanita Millender-McDonald in Washington, D.C.

Under the deed, Richardson agreed to occupy the Sacramento house as her primary residence for at least a year. Her primary residence was and is in her district in Long Beach.

Had she held on to the Sacramento home, her payments would be set to adjust in February 2009. Her rate could float as high as 14.8 percent, depending on prevailing market conditions.

Homeowners who got such loans usually expected to refinance them before the rate adjustment.

Richardson's staffers were unavailable for comment on Friday.

WaMu giving Congresswoman a break?

By Gene Maddaus Staff Writer
06/09/2008

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home at a foreclosure auction on May 7 for \$388,000. Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly \$9,000 in unpaid property taxes on the home, which she bought in January 2007 for \$535,000, shortly after being elected to the Assembly.

Washington Mutual has declined to comment on the specifics of Richardson's case because she has not waived her privacy rights.

In a statement, spokeswoman Sara Gaugl said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice of rescission of the foreclosure sale on June 2. That puts the bank squarely at odds with York, who has already put money into cleaning up the house and preparing it for resale.

"They owe me the property," York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents' worth of time."

Leo Nordine, a Hermosa Beach real estate broker who specializes in foreclosed homes, agreed that the rescission was out of the ordinary.

"It's extremely unusual," he said. "Unless (the borrower) filed bankruptcy beforehand, they'd never do it."

Richardson's staff did not return a call on Monday.

Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said that while foreclosure rescissions are rarely publicized, they are becoming more common as the rate of foreclosures increases.

"Generally it is going to result in a legal battle," he said. "Basically you're saying, 'We're willing to fight for our borrower.'"

Hobbs said a lender would be unlikely to go to bat for a borrower who has shown no ability to make future payments. But if the foreclosure was the result of a temporary hardship or a paperwork mix-up, the lender has every incentive to restore the initial loan.

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said. "We're talking about dollars and cents at this point."

In Richardson's case, Washington Mutual lost nearly \$200,000. If the foreclosure were overturned, the bank would have an opportunity to recoup some of that loss - assuming Richardson is able to make payments on three homes and rent an apartment in Washington, D.C., on her \$169,300 congressional salary.

From mess to mess

Laura Richardson's pledge is small reassurance to a voter looking for a cleanup.

05/27/2008

Who is going to fix the Mess in Washington? From the 37th Congressional District, it almost certainly will be Rep. Laura Richardson, D-Long Beach, whose own financial mess has become very public.

Richardson owned not one but three homes that had fallen into default, and one of them already has been sold at auction, leaving the lender, Washington Mutual Bank, holding the bag for \$200,000. She says, however, that the sale was a mistake she is trying to turn around, and she intends to "fulfill her financial obligations."

She has a long way to go to do that, even if she doesn't make good on the \$200,000, or the almost \$9,000 in unpaid property taxes on the foreclosed house in Sacramento. She has fallen more than \$12,000 behind in payments on her house in San Pedro, and, although the loan now is current, at one point was \$19,921.71 behind in the mortgage on her Long Beach house. She also is said to owe a campaign consultant \$200,000.

That last debt clearly reflected her priorities, which was to put everything she could get her hands on into winning election to Congress, just three months after a successful campaign for the state Assembly.

In a 90-minute interview last week, Richardson declined to go into what she described as personal financial details, but she did say she plans to turn her experience to advantage by testifying in the Senate and writing to the president on behalf of legislation to help other Americans who find themselves in a similar fix.

She already is eligible for some of that help herself. If she doesn't make good on the \$200,000 writedown of her Sacramento mortgage, legislation enacted last November (which Richardson voted for) would assure that she at least doesn't have to pay income tax on the forgiven debt. That's a start.

But we don't share her view that her problems are much like those of a typical American, who doesn't buy three houses and doesn't make anywhere near the \$169,300 salary of a congresswoman (nothing extra, she pointed out, for a housing allowance).

Why do we assume Richardson will be re-elected to Congress? Look at the alternatives. In the primary election Tuesday, it's Lee Davis, who has no discernible qualifications, and Peter Mathews, a college teacher who maybe could win if you gave him the grand total of all the votes he has collected running unsuccessfully for one office or another for the past umpteen years.

LR0751

That's the primary. In the November election, nobody even bothered to seek the Republican nomination.

What's a voter to do? Might as well hope that Richardson is a lot better at fixing one mess than another.

Congresswoman defaults on home

By Gene Maddaus, Staff Writer
05/21/2008

Rep. Laura Richardson lost her Sacramento home in a foreclosure auction two weeks ago and left behind nearly \$9,000 in unpaid property taxes.

Richardson, D-Long Beach, appears to have made only a few payments on the house, which she bought in January 2007 for \$535,000.

After buying the home, Richardson hardly had time to live in it. Three months later, Rep. Juanita Millender-McDonald died and Richardson - then a freshman member of the state Assembly - launched a campaign to replace her in Congress.

Richardson won the election, pouring in \$77,500 in personal loans to her own campaign. Around the same time, she stopped making payments on the Sacramento house. The bank issued a default notice in December, and the home was sold at a public auction on May 7 for \$388,000.

Richardson declined to be interviewed Wednesday about the foreclosure, which was first revealed in Capitol Weekly, a Sacramento-based publication. But in a statement, Richardson denied that the home was in foreclosure and said it had not been seized by the bank.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement - with no special provisions," Richardson said in the statement. "I fully intend to fulfill all financial obligations on the property."

That would come as a surprise to James York, the Sacramento real estate broker who bought Richardson's house at auction. York specializes in buying and selling foreclosed homes, and said he eventually intends to resell Richardson's home, which overlooks a park in an upscale neighborhood.

York produced a trustee's deed confirming that his company, Red Rock Mortgage Inc., owns the house.

York said the house was relatively clean when he found it, at least compared to other foreclosed homes, though the garage was "full of trash to the ceiling." Workers have been cleaning it out and tending to the yard, which had been left unmowed for months.

When he bought the house at 3622 W. Curtis Drive, York assumed responsibility for Richardson's unpaid property tax bill of \$8,950.79.

"Tell Laura I'd be happy to have her pay my property tax," York said.

The real loser in the deal was Washington Mutual Bank, which issued Richardson a \$535,000 loan with no money down in January 2007. By the time the default notice was issued,

Richardson was underwater on the loan. She owed about \$575,000, including \$18,000 in missed payments.

Washington Mutual ended up writing off nearly \$200,000 of that debt to get rid of the property. "They took a beating," York said.

The previous owner of the home, Sharon Helmar, said the neighbors were "appalled" that Richardson was not maintaining the lawn. Another neighbor said that until recently the grass was about a foot high.

"It's kind of heartbreaking to see something you've worked on for 30 years be left and not taken care of," Helmar said. "You would have thought someone like that would have been a little more responsible."

The home is only a few minutes' drive from the Capitol. It is about 1,600 square feet, and has three bedrooms and 1 1/2 baths. It sits on a corner facing Curtis Park.

"It's your typical 1920s house," she said. "Hardwood floors, wallpaper. It's not huge, but it served us for a lot of years."

The neighborhood is known as affluent and politically liberal. A mayoral candidate lives nearby, and a former state senator lives three doors down.

"It is a very stable neighborhood," said Charlene Singley, the Realtor who sold the home to Richardson. "It has been affected by the downturn, however, because it is in the older, more established area of Sacramento, and it is close to the downtown urban core. It is one of the few neighborhoods that has not been hit as hard."

Singley was surprised to hear that the home had gone into foreclosure. Helmar said Richardson had delayed the purchase so long that she started charging a daily penalty. Ultimately, Helmar paid a large portion of Richardson's closing costs.

"She was not a polite lady," Helmar said. "She had our Realtor in tears."

Singley declined to comment on the specifics of the transaction, calling it a private matter.

Though Richardson did not pay her property taxes or the balance of her loan, she has begun repaying the loans that she issued to her own political campaign. To date, she has returned \$18,000 of the \$77,500 in personal loans, according to federal campaign finance records.

Richardson, a former Long Beach city councilwoman, still owns a home in Long Beach.

One of Richardson's first votes upon arriving in Congress last fall was on the Mortgage Forgiveness Debt Relief Act of 2007. The bill helped homeowners by preventing the federal government from charging income tax on debt forgiven in a foreclosure, such as the \$200,000 forgiven in Richardson's foreclosure.

Joining 385 of her colleagues, Richardson voted aye.

LR0755

LR0756

Rep. Richardson didn't pay her car bills, either

June 9, 2008

The saga of Rep. Laura Richardson's mismanaged personal finances continues to grow, as the Long Beach Press-Telegram reports that the freshman congresswoman failed to paid her car bills to one mechanic and abandoned her damaged car with another.

After wrecking her own car, she grabbed a city-owned vehicle and proceeded to put more than 30,000 miles on the car in just over a year. City policy states that city-owned cars are not for personal use in member's part-time role on the council in the 50-square mile city.

The car troubles come on the heels of news that Richardson lost her Sacramento home to a foreclosure after failing to pay her mortgage payments and defaulted on her two other homes in Long Beach and San Pedro.

All this while Richardson was loaning money to her own campaigns as she rose from the Long Beach City Council to the state Assembly and on to Congress in less than a year.

From the Press-Telegram:

In October 2005, her 1999 four-door 740iL BMW had an odd vibration in the front, so she took it to Signal Hill Foreign Auto Service, according to Leo Labreche, the shop owner.

Mechanics there fixed the car and replaced some worn parts, but when Richardson picked up her vehicle, she said she didn't have the money to pay the \$735 bill, Labreche said. Because Richardson was a council member, Labreche let her take the car, assuming that she was good for the money, he said.

"She had picked the car up and was going to come back and pay the bill, and she never did," Labreche said.

Labreche said he spent months leaving messages on Richardson's cell phone voice mail, then he got a collection agency involved, but still the bill went unpaid.

"I couldn't get through to her, and then when the collection agency couldn't do anything, I thought, 'There's nothing I'm going to be able to do,'" Labreche said.

A month later, she apparently wrecked the front of the car, rendering it undrivable. She then abandoned the car at another auto-body shop.

The Press-Telegram then reports that one day after Richardson abandoned her wrecked BMW, she checked out a city-owned Toyota Prius "for her council business."

She returned the car - 30,000 miles later - after she had left the council.

We'll let the Press-Telegram take it from here:

LR0757

In a letter acquired by the Press-Telegram from then-City Manager Jerry Miller to Richardson dated Dec. 5, 2006, Miller asks Richardson to return her city vehicle, identified as a Prius.

According to the letter, Richardson's last day as a council member was Dec. 3, 2006. She was sworn into the Assembly the following day.

City Fleet Services records show that Richardson turned in the car on Dec. 8, 2006, Reynolds said.

During the one year and almost three weeks that Richardson had the Prius, she drove it 30,920 miles, Reynolds said. That amounts to an average of more than 80 miles per day, or about 2,400 miles per month, for Richardson's part-time council job in a 50-square-mile city.

By comparison, the only other two council members who used city vehicles during part or all of the same time period averaged 900 miles per month in one case and less than 400 miles per month in the other, according to figures provided by Reynolds.

Council members can either use their own vehicles for council business and receive a monthly car allowance from the city, or they may use city vehicles. However, city policy doesn't allow city vehicles to be used for personal use.

Richardson has never been shy about using city cars.

In 2001 and 2002, she had the highest vehicle expenses of any council member, in part by putting nearly 7,000 personal miles on her car in 2002. At the time, she and other council members told the Press-Telegram that they hadn't been aware of the no-personal-use rule.

In 2003, Richardson had been using a gas-guzzling Ford Expedition owned by the city, but switched to a Toyota Solara to save money. She told the Press-Telegram then that she soon would stop using a city vehicle altogether and would switch to a monthly car allowance.

She scrapped that effort in 2005 when she left her BMW at the auto body shop and again got behind the wheel of a city car.

Richardson, by the way, never returned the paper's calls for comment. She did, however, go to the auto shops to pay off her debts.

Last Tuesday - as she was paying off the car bills - she overwhelmingly won her Democratic primary for reelection with nearly 75 percent of the vote.

Richardson foreclosure story grows

May 27, 2008

The story of the Sacramento home foreclosure of Rep. Laura Richardson continues to grow. Over the weekend, the Long Beach-area congresswoman gave her first interviews since Capitol Weekly reported her home had been foreclosed.

"I should have moved forward in an earlier fashion," she told the Daily Breeze. "I acknowledge that. I intend never to conduct business in that fashion again."

But the paper also reports the Sacramento home wasn't Richardson's only defaulted payments:

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She offered no apologies for failing to make payments on three separate homes and expressed no regret for failing to pay nearly \$9,000 in property taxes.

In an interview with the Associated Press, Richardson claimed her home was sold into foreclosure contrary to an agreement with her lender:

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

LR0759

LR0760

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Richardson can get her house back. Daily Breeze. Saturday, July 26, 2008 8:26 AM

From: "MJT Television"
To: laurarichardson, "John Shallman", "Parker, Kimberly"

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Richardson can get her house back

By Gene Maddaus, Staff Writer
 Article Launched: 07/25/2008 11:24:48 PM PDT

The broker who bought Rep. Laura Richardson's Sacramento house at a foreclosure auction two months ago has dropped his lawsuit against her and her bank, allowing Richardson to reclaim the home.

In a statement, Richardson's lender, Washington Mutual, said the litigation had been "resolved," but that the terms are confidential.

The broker, James York, also declined to discuss the matter.

"I'm not supposed to say anything," he said. "I think you guys can figure out what happened. I only make business decisions and nothing else."

York had filed suit on June 12 after Washington Mutual rescinded the foreclosure. At the time, York was livid at the bank, which he accused of affording special treatment to a member of Congress.

Richardson has argued that Washington Mutual made a mistake in allowing the foreclosure to go forward on May 7. She said she had previously agreed to a loan modification and had begun making payments, and that the bank had agreed to postpone the sale until June.

Richardson's spokesman, William Marshall, said the freshman lawmaker was flying back to her district on Friday evening and was not available to comment.

Richardson reportedly was seen outside the Sacramento home, at 3622 W. Curtis Drive, on July 15.

At the time of the foreclosure sale, Richardson owed \$578,354.52 on the home, which she had purchased in January 2007 for \$535,000. York bought the house on the courthouse steps for \$388,000 - sticking Washington Mutual with a loss of \$190,000.

York, who owns a brokerage firm called Red Rock Mortgage, set about fixing up the house for resale. He refurbished the floors, did some painting and landscape work, and cleaned out the garage, which he said was full to the ceiling with trash.

When the sale was made public by the Sacramento-based Capitol Weekly, Richardson initially denied that the house was in foreclosure, before vowing to make good on her financial obligations.

LR0761

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Richardson has also defaulted seven times on her two other properties, in Long Beach and San Pedro, since 2004.

On June 2, Washington Mutual rescinded the foreclosure sale, in a move that struck several real estate experts as extremely unusual. York argued that an ordinary customer would never receive such consideration.

In his lawsuit, York sought restitution, punitive damages, and attorneys' fees. He argued that the improvements had increased the value of the house, and that Washington Mutual had deprived him of potential profits.

York's attorney, who declined to comment on the suit last week, entered a request to dismiss the case in Sacramento Superior Court on Thursday afternoon. The one-page request contains no details of any out-of-court settlement.

By settling York's claim at undisclosed cost and reinstating Richardson's loan, Washington Mutual has wiped the foreclosure off her credit history and given her the opportunity to either short-sell the property or attempt to rent it out.

Asked if a similarly situated customer would be given the same treatment, Washington Mutual spokeswoman Sara Gaugl said, "We're committed to treating all of our customers with the same level of consideration and fairness."

Now that the house has been returned to Richardson, she owes \$9,189.09 in property taxes that were unpaid at the time of foreclosure, according to the Sacramento County Assessor's Office.

Richardson's financial woes began in 2006, when she took out an equity loan against her Long Beach house to fund her bid for the state Assembly. She lent \$100,000 of her own money into that campaign.

She bought the Sacramento house with a subprime loan a month after she was sworn in, and immediately stopped making payments on the Long Beach property. Three months later, Rep. Juanita Millender-McDonald died, prompting Richardson to put \$77,500 of her own money into a campaign for Congress.

Richardson, seeking her first full term in Congress, captured the June Democratic primary in the 37th District. Aside from a write-in candidate, she is unopposed in the November general election.

gene.maddaus@dailybreeze.com

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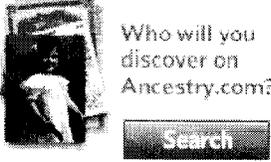
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LR0763

**CNN Transcript for Friday, June 20,**

Tuesday, June 24, 2008 3:32 PM

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To: "Parker, Kimberly" [mailto:kimberly.parker@mjtelevision.com],
laurarichardson [mailto:laurarichardson@mjtelevision.com], johnshallma [mailto:johnshallma@mjtelevision.com]

REP. LAURA RICHARDSON (D), CALIFORNIA: I've learned --

KARA FINNSTROM, CNN CORRESPONDENT (voice-over): Laura Richardson is single, lives in California, and she's had a great career. Her salary? Now about \$170,000.

She was living the dream. She owned a home in Long Beach, a second south of L.A., and with a new job networking in Sacramento, she bought house number three.

No money down. It seemed like a good deal. She quickly found out it wasn't.

RICHARDSON: I had a difficult time of being able to properly take care of all of the financial responsibilities that I had.

FINNSTROM: Within one year, Richardson fell behind on her payments. She defaulted on her Sacramento house and the lender auctioned it off. This is a story about the mortgage mess and the power of easy money and seductive terms. Laura Richardson should have known better.

RICHARDSON: I worked in corporate America for 14 years. I have a masters in business.

FINNSTROM: In fact, she is also one of the elites. Today her job description actually includes fixing the mortgage meltdown. Laura Richardson is a member of Congress.

RICHARDSON: People are coming home, notes are on their doors, they're getting phone calls. And this is a huge problem.

FINNSTROM: Richardson says there was a mistake, that she had a new loan with her lender. She's now asking them to void the auction and return her Sacramento house. Her lender told CNN, Richardson has not given them consent to discuss anything.

FINNSTROM (on camera): Records show Richardson also defaulted on her Long Beach home, and her problems get even worse.

Were there defaults on other properties other than the Long Beach and also the property in Sacramento?

RICHARDSON: I'm not going to go into any other further details of my personal financial situation.

FINNSTROM (voice-over): As it turns out, the congresswoman defaulted on all three of her houses. And get this, she actually defaulted on her San Pedro and Long Beach houses, a total of six times. The congresswoman, caught in a cycle where she'd pay up, then default again.

We asked USC accounting professor, Cecil Jackson, whose specialty is fraudulent financial reporting to examine her situation. And again, his conclusion is at the heart of the mortgage mess all over the country.

PROF. CECIL JACKSON, UNIVERSITY OF SOUTHERN CALIFORNIA: She went in and borrowed more debt than what her income would indicate she could really repay.

LR0764

FINNSTROM: Jackson says Richardson's total house debt was nearly double what she could afford.

Part of the response we've gotten has been, she must have known she couldn't afford three homes. Why did she buy a third home?

RICHARDSON: I don't have a remark to that question.

FINNSTROM: Richardson says she's working with lenders and will make good on all three home loans. So how did she get to this point?

RICHARDSON: I had four life-changing experiences in less than 12 months.

FINNSTROM: In a rapid ascent, she rose from local to state to national politics. Part of the cost? Loaning her campaign \$177,000. She handily won the Democratic primary and no Republicans have qualified. That means she'll probably keep her seat despite her financial problems.

EDGAR LOMAS, LONG BEACH RESIDENT: It's a very, very bad example to set. It's almost saying that that's part of the requisite of being in the office.

FINNSTROM: Richardson's view? Her rocky experience means she's more in touch. RICHARDSON: The pain that they have felt, and then they want a person who's going to use that pain and use that knowledge to do it better.

FINNSTROM: It's the trust me, I feel your pain campaign slogan. But it could also be like so many others, I should have known better.

Kara Finnstrom for CNN, Los Angeles.

(END VIDEOTAPE)

BLITZER: But that's not the end of this story. Richardson's lender is trying to rescind the foreclosure and has asked for the keys back from the man who bought her Sacramento house. He's refused and says he's suing the congresswoman and her bank.

Meanwhile, the watchdog group Citizens for Responsibility and Ethics in Washington, has filed a complaint with the House Ethics Committee, calling Richardson, and I'm quoting now, "a deadbeat congresswoman."

So is the congresswoman to blame here, or did she just get in way over her head? Coming up, we'll put that question to real estate expert Barbara Corcoran. She's standing by live.

(COMMERCIAL BREAK)

BLITZER: I want to get back to America's mortgage meltdown right now. As we've been reporting, over a million Americans are in default, including the woman we met just before the break, Congresswoman Laura Richardson. The real estate entrepreneur and bestselling author, Barbara Corcoran, is here to explain how this can happen literally to anyone, even a powerful lawmaker. Barbara, thanks for coming in.

BARBARA CORCORAN, REAL ESTATE ENTREPRENEUR: Pleasure to be here, Wolf.

BLITZER: And I think the question everyone is asking right now, how did the United States congresswoman, with an MBA, someone who's clearly well educated, successful, get into this kind of mess?

CORCORAN: Well, anyone who gets into a foreclosure mess always has one dominant trait. They're optimistic.

LR0765

They expect that they're going to be able to pay more than what they could pay, and they don't expect that anything on the horizon could go wrong.

So especially in this instance, this woman had a lot on her plate, a lot of pressure both personal and financial pressure running this campaign. So for her to get involved in something that was a bit over her head, on my mind, was reasonable. So many Americans are in that exact same boat.

BLITZER: So how does someone who makes close to \$170,000 a year, that's her congressional salary, even get approved for three different mortgages? How could she qualify for three different mortgages? CORCORAN: It's still happening every day of the week. Everyone thinks there's been a clamp down on what people could borrow, but there's none income verification loans handed out everyday. Someone who has the stature or position like she has is far more credible than the typical American going in for a mortgage. And so much is taken on hearsay. So, so much of it relies on the judgment of the individual as to what they believe they can handle.

BLITZER: What does this say, Barbara, that a member of Congress, one of the people supposed to be fixing the housing crisis is herself caught up in it, losing three homes?

CORCORAN: Can I tell you, it says most importantly that no one is exempt. Secondly, it says that we have a really big problem in the United States with this foreclosure crisis, and not enough is being done about it by our federal government.

We meet with committees. Nothing really manageable or usable comes out of it to date, so it's a shame. So far as her ability to help this situation, I frankly think anyone who confronts any hardship in life is usually the very best person to be able to help your way out of it. So I think put this lady on one of these meaningful committees and let her propose what it's like to have a monkey on your back, not to be able to pay your mortgage and how people could avoid doing this in the future. She should be included in this.

BLITZER: All right. Good point. You're an expert. Tell us what Congress -- what else Congress should be doing right now to fix this mortgage mess.

CORCORAN: They should be focused on the number one issue, which is having -- allowing people to rewrite their mortgages with the lenders so that they can manage their immediate debt. Some of these programs are far fetched, long term, complicated.

All people want is immediate relief from the situation, and these are not deadbeats. These are people who lost jobs, who have high medical expenses, have had deaths in their families. These are not irresponsible people. Sure, there are a few. But these are average Americans having hardship and there should be immediate relief for these people.

And I know I sound like a bleeding liberal, but that's how I feel.

BLITZER: Shall we hold our breath? Do you think they'll do it?

CORCORAN: If they don't -- if it's coming out of Washington, we better be holding our breath.

BLITZER: All right. Barbara, thanks very much. Good advice from you.

That's it for us tonight. I'll be back here in the ELECTION CENTER Monday night.

"LARRY KING LIVE" starts right now.

LR0766



Another teensy twist in the Laura Richardson real estate drama -4:15 PM, June 20, 2008

Friday, June 20, 2008 6:59 PM

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To: laurarichardson [mailto:laurarichardson@earthlink.net], "Parker, Kimberly" [mailto:kimberly.parker@earthlink.net], rosa_e_hernandez [mailto:rosa_e_hernandez@earthlink.net]

Another teensy twist in the Laura Richardson real estate drama

4:15 PM, June 20, 2008

It happened last fall, but Laura Richardson's presence at an Association of Realtors shindig -- they paid for her hotel and transportation -- has more than a touch of irony. Our own Jeff Gottlieb connects the dots:

Last November, the National Assn. of Realtors flew in three members of California's congressional delegation for the installation of its new president, paying for their food, lodging and transportation. Two of them were Adam Schiff and Kevin McCarthy. The third was Rep. Laura Richardson, who has since become better known for her dealings in the real estate world than for her legislative activities.

Richardson's house in Sacramento was sold in foreclosure last month, and she has gone into default on homes in San Pedro and in her district in Long Beach. Just two months before her trip to Las Vegas, Richardson received a notice of default on her San Pedro house saying she owed \$12,410.71. A little more than a month before her trip, Richardson received a notice saying she owed \$15,101.87 on her Long Beach house.

Mary Trupo, a spokeswoman for the Realtors, said the group had no idea of Richardson's troubles when it invited her. She said the group invited the Congress members because they represented areas where new president Richard F. Gaylor has worked with Realtor groups.

There is no word whether in an attempt to find the money to get up to speed on her payments, Richardson put down some heavy bets at the roulette table. What we do know is that two months later she once again received a notice of default, this one saying she owed \$11,053.04 on the San Pedro house.

Richardson has faced default on her homes seven times -- five of those in the last 13 months. Will the Ethics Commission investigate? Will the Association of Realtors ask for its plane fare back?

--Veronique de Turenne



LR0767



PT -- Online for Saturday, May 31.

Sunday, June 1, 2008 6:49 AM

From: "MJT Television" [mailto:mjt@mjtelevision.com]
 To: "daysha74" [mailto:daysha74@yahoo.com], laurarichardson [mailto:laurarichardson@longbeachpress.com], "Parker, Kimberly" [mailto:kimberly.parker@longbeachpress.com], rosa_e_hernandez [mailto:rosa_e_hernandez@yahoo.com]

Richardson points out Mathews has debt, too

By John Canalis, Staff Writer

Article Launched: 05/31/2008 10:48:13 PM PDT

LONG BEACH - U.S. Rep. Laura Richardson, D-Long Beach, fired back Saturday at challenger Peter Mathews, criticizing his many runs for Congress and practice of lending his own campaigns money. A day before, Mathews had staged a press conference near his rival's central-area home to call attention to Richardson's failure at times to make payments on her houses in Long Beach, San Pedro and Sacramento. An aide to Richardson in Washington, D.C., sent an e-mail to the Press-Telegram pointing out Mathews' outstanding debts, most of it money he lent his campaign.

"My opponent, on the other hand, pretends innocence when he has run over eight times, losing consistently, while continuing to amass large amounts of debt to himself and others," Richardson said. "Public records indicate my opponent has made 67 personals (loans) from 1996 to the present."

Richardson highlighted debts of \$132,895 from 2000-02, and \$251,504 from 2006 campaign and others. Reached on the campaign trail Saturday afternoon, Mathews, a Cypress College professor, said that the numbers sounded accurate, but that they were mostly personal loans he made to his campaign, some of it from the equity in his home.

"I do have campaign debt," he said. "It's to myself. I lent myself money and the campaign pays it back as I need it."

He criticized Richardson for likening her situation to his since he said he took on extra classes and has never missed a payment

Advertisement

on any of his loans.

Richardson is just seeking a "moral equivalency," he said, adding, "She should focus on her own debt, the \$200,000 she owes Washington Mutual."

The two Democrats and community newspaper publisher Lee Davis are seeking their party's nomination Tuesday. Unless a strong write-in candidate materializes, the primary is essentially a winner-take-all contest; the Republicans did not field a candidate in the Democratic stronghold that represents most of Long Beach. In addition to problems with the Long Beach house that date back to her days on the City Council, Richardson recently lost a home she owns in Sacramento to foreclosure, but said she is working with the lender to get it back. Legal experts have said the odds are against her since someone else bought the home at auction. She also left behind outstanding property taxes in Sacramento.

Richardson also fell behind in her payments for the home she owns in San Pedro.

During a recent visit to the Press-Telegram, the congresswoman blamed her marital status, her humble beginnings, campaign costs and frequent job changes - she went from City Council to the Assembly to the House in a year's time - for the debt.

She also likened herself to other average Americans caught up in the mortgage crisis.

Richardson reiterated those points in a campaign mailing sent last week:

"Many elected officials are married, rely on two incomes or are independently wealthy," she wrote. "I do not fit any of these descriptions."

Her annual salary in Congress is \$169,000.

In the campaign flier, she apologized to supporters.

LR0768

"I've made some mistakes," she wrote. "I am not perfect."
john.canalis@presstelegram.com, 562-499-1273

----- Original Message -----

From: [daysha74](#)
To: [MJT Television](#)
Sent: Saturday, May 31, 2008 6:31 PM
Subject: RE: PT -- Online for Saturday, May 31.

Thanks for the article...can you email the article in the la times?

From: MJT Television <[mittelevision](#)>
Sent: Saturday, May 31, 2008 12:30 PM
To: Daysha McArthur <[daysha74](#)>; [rosa_e_hernandez](#)
Cc: Parker, Kimberly <[kimberly.parker](#)>; [laurarichardson](#)
Subject: PT -- Online for Saturday, May 31.

Mathews takes aim at Congresswoman Richardson's reputation

LOCAL: Richardson assails 37th District opponent Peter Mathews after he details housing troubles at a news conference near her home.

By John Canalis, Staff Writer

Article Launched: 05/30/2008 11:31:34 PM PDT

LONG BEACH - Congressional candidate Peter Mathews cashed in on U.S. Rep. Laura Richardson's financial woes Friday by staging a news conference within plain view of her home.

The Cypress College professor, who is challenging the 37th District congresswoman in Tuesday's Democratic primary, stood with a former fire chief and other supporters a half block from Richardson's fading Craftsman in the central area's 6th District.

"What we're seeing here is a pattern of fiscal irresponsibility," Mathews, 56, said.

Mathews' midday comments referred to Richardson's failure at times to make payments on homes in Long Beach, San Pedro and Sacramento. She has lost the Sacramento home - purchased when she served in the Assembly earlier this year - in foreclosure.

She did not come out of her home while Mathews was there.

Asked why he chose Richardson's neighborhood for his news conference, Mathews said he wanted to call attention to her housing troubles.

He drew the line at standing directly in front of the representative's home or knocking on her door.

"I respect her privacy," he said.

The congresswoman did not appreciate the visit.

"It is unfortunate, four days before this election that my opponent has chosen to politicize and trivialize a personal housing crisis (two personal properties that are current and the third is being challenged by my lender questioning the validity of the sale)," Richardson

Advertisement

[The entire original message is not included]

No virus found in this incoming message.

LR0769

Checked by AVG.

Version: 7.5.524 / Virus Database: 269.24.4/1475 - Release Date: 5/30/2008 2:53 PM

LR0770

<http://us.mc523.mail.yahoo.com/mc/showMessage?pSize=25&sMid=2&fid=%25...> 11/19/2009



Re: Breaking News from Beach Comber - YOU ARE MENTIONED...URGENT MUST READ IMMEDIATELY

Thursday, August 13, 2009 12:03 AM

From: "laurarichardson"

To: "Daysha McArthur"

Don't forward to michael see if he picks it up himself frst.
Sent via BlackBerry by AT&T

From: Daysha McArthur

Date: Wed, 12 Aug 2009 20:55:51 -0700 (PDT)

To: <laurarichardson>

Subject: Breaking News from Beach Comber - YOU ARE MENTIONED...URGENT MUST READ IMMEDIATELY

Breaking News

Batts Leaving LBPD

by Jay Beeler

The Oakland Tribune this afternoon said that LBPD Police Chief Anthony W. Batts will take over the Oakland Police Department in September. He replaces Wayne Tucker, who resigned from the position in February.

Meanwhile the Beachcomber, in its Friday edition, is publishing a story about how Batts was being blackmailed by a police officer with release of a domestic violence report naming Batts and Congresswoman Laura Richardson, to whom he was once married.

Friday's Beachcomber story, part two of two parts about "Lobstergate," follows ...

Well before Lobstergate went to trial two of the plaintiffs worked very hard at getting city officials to "do the right thing" and clean up the organizational corruption they saw within the Long Beach Police Department.

"This isn't about Lobstergate, this is far more serious," Sgt. David Gage told a Press-Telegram reporter in October 2006. "This has shown me that the leadership within the LBPD failed to fulfill its duty when it was presented with a problem, that there is no honesty, integrity or respect in this administration."

Fellow officer and plaintiff Warren Harris echoed those words in saying "There is so much more going on here than some unauthorized dives."

Harris told superiors that the pending lawsuits that he, Sgt. Gage and Officer Craig Patterson eventually won for \$4.1 million in February 2008 "wouldn't have cost the city a dime" if they apologized, created a whistleblower policy that protected all city employees against retaliatory activity, and publicly broadcast that policy. It never happened.

Gage wrote a four-page letter in September 2006 to Mayor Foster, with copies to the city manager, city auditor, district attorney, city attorney, city prosecutor and others, attempting to exposed what he saw as criminal and civil laws being broken, corruption, cover-up and blackmail in efforts to sweep Lobstergate under the rug.

Blackmail: Who & Why?

Prior to becoming chief of police in October 2002 at the age of 42, Anthony W. Batts apparently had at least four crime reports taken against him for domestic violence in the cities of Long Beach, San Pedro and San Diego. One of those reports was taken before he was named chief and the reported victim was his wife, Laura Richardson-Batts, 6th District councilwoman at the time and currently Long Beach's representative in the United States Congress.

LR0771

(Richardson is currently under investigation by the House Ethics Committee regarding special treatment by her mortgage lender after her neglected Sacramento house went into foreclosure.)

That altercation reportedly took place in the Civic Center parking garage outside City Hall and Richardson-Batts was seen wearing sunglasses at the city council meeting shortly thereafter, apparently to cover a black eye. She also sought refuge with Tonia Reyes Uranga, councilwoman for the 7th District. About that time Richardson-Batts was said to be living in a house on Parker St. in San Pedro where her mother currently lives.

Attempts to get those reports have been unsuccessful without the cooperation of Congresswoman Richardson, who did not respond to our e-mailed questions concerning the incidents. Yet the incidents are common knowledge among many LBPD insiders contacted by the Beachcomber.

Within the Long Beach Police Department those documents are said to be under lock and key in the police chief's office and one source has stated the crime report number has been changed and the original title changed to "bicycle report," apparently in reference to a stolen bicycle.

It is a felony to change these documents and one of the officers who participated in taking it kept a copy and was a principal among the three night-shift officers involved with lobster diving, unauthorized discharge of assault rifles, falsification of time cards and retaliation against the officers who reported their behavior.

Apparently the threats to "blow the whistle" on Batts to local news media using a copy of the crime report worked. Disciplinary recommendations ranging from one year of demotion and eight days of suspension were all reduced to letters of reprimand by Chief Batts and his command staff, against the recommendations presented by Commander Torben Blithe, who oversaw the port security detail.

This action also effectively took the matter away from Civil Service Commission hearings and the public, wherein officers were set to testify about criminal and misdemeanor activities as well as Batts' domestic violence reports and the subsequent blackmail attempts.

Batts' domestic violence history subsequently proved problematic for him in obtaining FBI clearance for a security clearance as well as being able to legally carry a firearm.

Black Chief Wanted

One source with City Hall insider knowledge said that the main reason that Tony Batts got the chief of police job in the first place was because he was black. "The mayor and city council wanted a black police chief and the new city manager at that time, Jerry Miller, was willing to overlook Batts' prior domestic violence crimes and he got the job," our source said.

Words used by former officers to describe Batts often ranged from "slick, charismatic, golden-tongued, outgoing and intelligent" to "vindictive, arrogant, egotistical, womanizer and mean." A former detective relayed the story about how one officer said "Hi Tony" to Batts in the public service building elevator with the response "You will address me a chief" and was, shortly thereafter, given a transfer.

During the Lobstergate trials in Los Angeles early last year Batts perjured himself on the witness stand by telling jurors that the LBPD would never cite people for lobster diving in the port when, in fact, a neighbor of Sgt. Gage was cited at about the same time as the LBPD lobster diving incidents and was prosecuted by Tom Reeves. That neighbor was put on the witness stand and directly refuted Batts' testimony, thereby diminishing Batts' truthfulness as a witness in the eyes of the jurors.

Batts also falsely testified on the witness stand that the words "malcontent" would never come from his lips in describing certain officers. Sources within the LBPD said Batts often used the words at various meetings throughout the department. "It was very common for him to say that," one source said.

Plaintiffs Harris, Patterson and Gage claim that – in addition to the chief – they "witnessed lieutenants and sergeants lie on the witness stand at the coaxing of the city attorney."

When all of the facts about Lobstergate – including multiple misdemeanor crimes and the more serious felonies of blackmail and changing official police reports – were laid in front of City Prosecutor Tom Reeves in January 2005, he did nothing. "Selective prosecution is itself a crime, in violation of the equal protection clauses in both the California and United States Constitutions," one knowledgeable legal source told the Beachcomber.

LR0772

Summing It Up

A letter sent to the Press-Telegram editor (only portions were published) in April 2007 by former LBPD Homicide Detective Tim Cable sums up what others interviewed for this story voiced about the department's management, in addition to stating that it was "very top heavy."

"The city council and our new mayor ... are so full of praise for him. He's the messiah who has single-handedly lowered the crime rate and should be rewarded. But how does he do it?

"The chief doesn't work the streets, he doesn't answer calls for service, he doesn't work gangs, he doesn't solve homicides, he doesn't make arrests, he doesn't deal with the criminal element at all unless they line up outside his plush office and wait to turn themselves in.

"If the Chief is such a valuable asset and sought after by other agencies then why didn't the City of Inglewood snap him up when he applied for the chiefs job there? Why didn't the City of Santa Monica grab him but choose a subordinate instead?

"Yes, Chief Batts is intelligent. He presents himself as a professional and he has the gift of eloquent speech but beware, he also has a large ego. You think that all the officers who have left the department did so for money? No sir! Money has always been and always will be a source of low morale within the rank and file.

"But don't overlook the fact that there just may be other reasons for the exodus. They won't tell you for fear of retaliation. They won't tell you what it's like to work for a man who will praise you one minute and smite you the next.

"Having worked under nine different chiefs during my 31-year career only one comes to mind that created such a hostile environment; he came from L.A. Oh, and that chief promoted Chief Batts to the command level and set his feet upon the way."

LR0773

Memorandum

To: Congresswoman Laura Richardson
From: Daysha Austin
Subject: New Voicemail and Phone Messages February 18, 2009

Sunday, February 15th

Daysha

It's about 5:25 Sunday touching base with you to make sure you have everything you needed for the roundtable tomorrow morning in Burbank. Tim will drive you and Eric will staff...call me if you need anything.

Merv Dymally 323-563 at Charles Drew University

The brass her would like to have a meeting with you; they would like you to come on campus but it's not the primary interest. They would like to meet with you when they are prepared in your office and I would like to visit with you this week. Thank you.

Albert Robles with WRD 562-234

Good afternoon...hope all is well with you. I am calling to ask if you could please arrange a tour of the White House for his family while in DC March 2nd – 5th and was calling to see if you would be so kind to please arrange a tour for me and my kids. I called and spoke to your staff (I don't remember who I spoke to) but he said nothing can be done so guess I am appealing to you directly to see if you can help.

Tuesday, February 17th

WAMU – 866-926

Congresswoman it's William trying to reach you. Please call me at 202-641

LR0774

Angela with Lamps Plus – 310-542- or 310-763- (Thurs & Fri)

This message is for Madam Richardson; calling to let you know all of your merchandise is here and wanted to set up delivery or in store pick up. If you have questions please call us.

Wednesday, February 18

Merv Dymally - Charles Drew University 323-563- at

Calling from Charles Drew; while you are home we would like to see you either in Long Beach or you are more than welcome to visit the campus. I look forward to hearing from you.

LR0775

CSOC.RICH.007095

Memorandum

To: Congresswoman Laura Richardson
Cc: Kimberly Parker
From: Matthew Mason, Scheduler
Subject: New Voicemail and Phone Messages June 19

June 28th

Maria (No Last name given) Sure Management Solutions (no number given)

“Laura, this is Maria again. This is about my 20th call. I know you are receiving my calls. Give ma a call so we can finish the work we started. Call me please. Bye.”

June 25th

Brandon from Washington Mutual Phone 866-926-XXXX Fax 469-948-XXXX

“Hi Ms. Richardson, I am calling you about the documents we sent you regarding your Sacramento property. All we need you to do is sign, notarize, and fax the documents back to us. Once we have the papers, we can bring the house out of foreclosure. Please call me before you fax and mail them. Please send them by the end of the month.”

June 25th

Greg Washington 202-423-XXXX

“Hey Congresswoman, I am returning a call you placed to Lisa Berry in our DC office. This is Greg Washington with Chevron.”

June 25th

Bob McFargo 310-722-XXXX

“Hey Laura, I was calling to catch-up and see how you were doing. Give me a call when you have a chance.”

June 25th

Terry Barton 310-660-XXXX

“Hey Congresswoman, I talked to Lucky. I just need the information, so I can go through mike Layton to get the letter.”

October 2nd

Ronald O'Connor with the City of Sacramento Code Enforcement Department
(916) 869-

I finally decided to get up of my tail and go out to your property on West Curtis myself and yes there were a few apples on the ground but not a big deal. There was also a piece of sheet rock on the ground and your garage was unlocked. I placed the sheet rock in the garage and put a lock on it; the key is in the mail box. The case is closed and I sent a letter to get rid of the fees. I also called Gene Maddis and let him know that there was not enough violations to report a case. Please call if you have questions.

Mack Dillan with Microsoft (202) 263-

I left a message with Kim this morning...sorry we couldn't make your event but things have been crazy in the office. We cut a check for \$1,000 for you and I believe it was done before the reporting deadling.

Rosa Hernandez (562) 276-

I hope you're feeling better; I'm calling to give you an update on a few things:

1. The Boeing event went well this morning; there were about 500 people. Tim gave greetings from you and as he spoke your picture was on the screen; we were the only office that had a representative.
2. Check your yahoo email as I sent you an update for Saturday's training and Tim emailed you draft verbage for the slate.

October 3rd

Mr. Giles (562) 505-

I'm calling you about tomorrow, Saturday to let you know that we need the dogs put away so we can get the fence done.

Darcy with Christine Sakone's Office at Honeywell (202) 662-
Please call me when you get a chance.

October 4th

Mr. Giles (560) 505-

I'm calling about the fence to let you know there's been a little delay. We can not do it this morning but will be out tomorrow, Sunday between 8 am – 9am.

LR0777

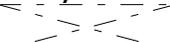
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October 10th

Fiona Ma (415) 845-

Hi Laura. I got a message that you called, please call me back or text me. My email address is fionamacta- emails come straight to my blackberry.

Angela Gipson (213) 743- office 9213) 447- cell
Returned your call.

Pyrith (562) 499-

It's important that I talk to you.

Dennis Lord (310) 612-

My people are hammering me for the name and contact information for your consultant. I also need the FPPC number.

Willie Brown

I'm calling you from the hospital because I just had surgery and will be down for the next 3-4 weeks. I'm sorry I can't respond to your request until after Nov 4th.

October 15th

Kamala Harris (309) 624-

I received your message and my Laura got it touch with your person. I hope you're doing well and am glad to hear you're pulling out of everything. You have all my support! It's a difficult time for me to do an event because we are pulling into a new season and I have to raise money for myself. Sorry we couldn't do something earlier this year.

LR0778

Memorandum

To: Congresswoman Laura Richardson
From: Daysha Austin
Subject: New Voicemail and Phone Messages February 18, 2009

Sunday, February 15th

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Tuesday, February 17th

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William Marshall

Congresswoman it's William trying to reach you. Please call me at 202-641-1111

LR0779

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Wednesday, February 18

Merv Dymally - Charles Drew University 323-563-XXXX at

Calling from Charles Drew; while you are home we would like to see you either in Long Beach or you are more than welcome to visit the campus. I look forward to hearing from you.

LR0780

Memorandum

To: Congresswoman Laura Richardson
From: Daysha Austin
Subject: New Voicemail and Phone Messages March 9, 2009

Thursday, March 5th

Rickie Ivie 213-489  Office or 213-200  Cell

Hey Laura...how are you? When you get a chance you can call. I certainly do not answer the cell phone until the evening generally it stays in my car but I am in the office most of the time,. I hope everything is going well for you and I look forward to speaking with you.

Tom Moxley 323-816  

I lost the call for your scheduler I think her name is Denise, I don't think I talked to Desiree...I talked to Denise about you speaking at the Maritime Trade Luncheon Next Month. Can you give me a call or have her give me a call. Hope everything is going good and I know you are out there fighting for working for men and women. Keep it going.

Daysha

It's 5:20 pm on Thursday...just wanted to follow up with you regarding seating for the funeral on Monday. I spoke with Jamie Smith who is the assistant for Deputy Chief Garner and she informed me that the arrangements for seating and parking are still being worked out and she will call me tomorrow with the final details. I have given her name and contact

Chief Bratton 213-494  

Congresswoman it's Chief Bill Bratton out in Los Angeles. It's about 5:40pm my time and 8:40pm your time if you are back east. My office indicated that you had called and asked that I give you a call so let me give you my vell phone number if I may; I am on my way to a dinner function this evening but I will have my blackberry with me. I look forward to talking with you.

Eric Boyd

I'm at the district office...2 quick things: 1) I have been asked to come to the Carson Democratic Club to discuss our advisory council and what it will look like. I am going this evening but I am not going to take any literature with me because I was thinking about modifying the concept paper I sent to you and I don't know what information you want to keep or discard so rather than put out wrong information I'd rather just speak on it and let them take my contact information. 2) Daysha is leaving tonight as you know and need the final green light from you on my training so she can make the hotel and flight arrangements. If she does not get that from you this evening we will have Matt

LR0781

Mason do it tomorrow but in any case that is a fairly urgent case I emailed you about earlier as well. I you would cal back about that I would greatly appreciate it.

Ted

It's about 10:15pm and we got a message that there will be votes tomorrow so ummm we have votes so we'll be there. I'll see you tomorrow alright. Bye

Friday, March 6th

Ted

It's Friday morning March 6th...calling to let you know that we called the Cloak Room and they expect votes as early as 10:00 am but when we have a better idea of what's going on I'll let you know. There could be votes at 10:00 am but when we get closer to 10am I'll let you know

Leslie

It's Leslie...I texted you and emailed you now I'm leaving you a message! I very much need to talk to you today about what I did for me and mommy's birthday. Today is the day I have to put a 50% deposit down on the cabana rental and I wanted to share with you some other details. If you could please call me I'd appreciate it. I do have a meeting today between 9am and 10am and that should be it for my whole day that I know of. So, please I need to make this deposit by 3:30 or I can find out what happens if I don't. I think the lady who makes the arrangements doesn't work on the weekend so potentially it would be in place for me to call her Monday but I need to make sure the day is okay with you March 28th

Rosa

Good morning it's 9:30am I wanted to follow up on a couple of things with you. The high priority one is the work Daysha was doing with Ann Thorn and getting a check from AJ. I need you to let me know what you want me to do to help just based on the email Daysha had sent you so again let me know what you need because if I'm going to overnight the check to Ann plus the pictures in one package I need to get the check from AJ. I'll send you an email too so have a good trip.

Mason

I just faxed you to contact information for the hotel room. The entire staff has it in case they need to fax something to you. Your flight is at 5:28pm Sunday; there are a number of you on that flight so they are providing transportation for you. They are aware you need transportation from the bridge; that you are not going on the bus and they are prepared for that. They could not provide me with the name and number as of yet of the person that's going to be doing it but they guaranteed me there is a whole group of you on the Delta 5:28pm flight and they will get you on that flight. I will follow up later today to see if I can get a name and phone number. I will also fax over the Eric Boyd travel information and if it is approved by you I can make the reservations this weekend

LR0782

CSOC.RICH.007102

if not I can pass the message on to Eric. Give me a call in the office if you need anything.

Karolyn

I'm down at Union Station waiting for Jessica's train she's coming down for Spring Break and wanted to find out if you were in DC or California feel free to give me a call on my cell maybe we can all get together. Talk with you later...hope you have a nice trip. Toodles.

Saturday, March 7th

Nelson Watkins 202-744-cell

Hi Congresswoman, I am program coordinator with Faith and Politics Institute. I was trying to catch up with you before you left the dinner and I will try and catch you in the morning as you will be on the bus with us. I do understand from your staff that you have your individual flight to leave Montgomery tomorrow at 5:28pm. We have additional participants who have 5:28pm flights out of Montgomery as well and we have additional cars to make sure we get those people that are flying individually out of Montgomery and make sure they catch their flight. Touch in with me so I can hook you up with Christian Costco who is handling getting those participants that have the 5:28 flights to not return with us on the bus to Montgomery airport but the cars will literally bring you back so you can make sure you will catch your flight on time. If we don't touch base tonight I'll check in with you in the morning.

Nelson Watkins 202-744-cell

Hi Congresswoman...I'm here with Christian Costco and I have logistics for you. If you will have your luggage in the lobby by 7:15am; Christian Costco can take your luggage. Down in Selma he will take you from the bridge at 2:30 pm and take you to the car along with the others so I really need to connect you with him or you can connect with him in the morning at 7:15am when you bring the luggage down. He will be in the lobby and will reconfirm that he will grab you from the bridge and take you to the airport. Christian's cell phone number is 202-368-

Sunday, March 8th

Mason

This is Mason...give me a call when you get this by.

Mason

It's me again just checking to see if you are on the flight. My phone was in the other room; I talked to Daysha...please give me a call back. Talk to you later bye.

LR0783

CSOC.RICH.007103

Monday, March 9th

Derrick Simpson 562-2161 Office 562-7871 Cell

Would like you or someone on staff to be apart of his board. Please let me know who the representative will be.

LR0784

Memorandum

To: Congresswoman Laura Richardson
Cc: Matt Mason
From: Daysha Austin, Scheduler
Subject: New Voicemail and Phone Messages May 7, 2009

May 5

Shirley Cooks

Hi it's Shirley and it's Tuesday at 8:12pm. Letting you know I checked William Marshall's phone for messages and there are none from any of the newspapers. Thank you.

May 5

Mom

Laura your phone was to my San Pedro number and you were talking to someone and I could hear the conversation. Bye.

May 5

Lauren Hammen 916-765 

Hi Lauren Hammen (sp) in Sacramento; I just got a call from Jeff Gotlieb the LA Times Reporter and he was about the house you own in Curtiss Park. I have not talked to Code Enforcement but I wanted to give you a heads up because he's coming to Sacramento tomorrow that's Wednesday, May 6th. I have no idea what I can do but I will call code enforcement to find out what this last violation was. I just wanted to make sure that you at least had a heads up.

May 6

Mikael Moore202-821 

Congresswoman...it's Mikael returning your call.

LR0785

CSOC.RICH.007105

May 6

Can't understand the name 209-495

Hi Laura...it was great seeing you this weekend at the Speaker's Cup. I wish I would've had a little more time to visit with you. Anyway I did want to get back to you and let you know that I am not running for higher office in 2010. I was looking at the Senate race but decided not to because I want to be fully engaged in the Assembly. I took a lot of time to think about that and that's really where my heart is and I wanted to focus on taking care of my district and being engaged in the Assembly. Thanks for thinking of me and no rush to get back to me and we'll catch up soon.

Anthony

I'm in front of your Sacramento residence and there is no notice on your door or porch. Front porch can use a little watering but it's not bad and is in sink with the other residences. The gate is off the hinges and your backyard is overgrown.

Juan Arambula 916-420

Hi Congress...returning your call. I too am sorry we keep missing each other but we'll keep trying. I am available tomorrow morning if that's convenient for you. I'm hitting the road right now and I don't have my darn ear bud but thanks to the Assembly and Senate which imposed this additional...anyway. Give me a call when you get a chance.

Robbie Mook 202-368

Hi Congresswoman, I just got your email...I'm happy to talk tonight.

LR0786

CSOC.RICH.007106

Memorandum

To: Congresswoman Laura Richardson
Cc: Matt Mason
From: Daysha Austin, Scheduler
Subject: New Voicemail and Phone Messages May 8, 2009

May 8

Wells Fargo Home Mortgage 800-678 

Please call Wells Fargo Mortgage.

May 8

Dante Pasquini with Washington Loss Mitigation Department 818-775 
Please return my call or you can email me if you wish at dante.pasquini 
My office hours are 7a.m. - 4p.m. PST Monday through Friday.

LR0787

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin
From: Matthew Mason, Scheduler
Subject: New Voicemail and Phone Messages May 13, 2009

May 11

Donate Pasquinsi 818-775 

I am calling from WAMU's loss litigation team on behalf of Ann Thorn. I am available weekdays 7am-4 pm. Please give me a call when you have a chance.

Eloy Oakley 562 810 

Hi Congresswoman, I am calling because the Long Beach City College will be in DC next week and I wanted to know if you wanted to get together for dinner on May 20th. It would be myself, Mark Taylor, and Luann.

May 12

Daysha

Congresswoman I am calling because there is a flier here in the district with your picture on it and we have been receiving a number of calls. Mary Derby is having a loan modification workshop, and while the workshop is free, her services are not. I was wondering if you gave permission for her to use your name. Please give me a call when you have a chance.

Tom Moxley 327-816 

Hey Laura, I still have that check for you. I will be in DC next week and wanted to know if you wanted to get together so that I can finally give it you. Please give me a call when you have a chance

LR0788

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin
From: Stephanie Albanese, Scheduler
Subject: New Voicemail and Phone Messages June 5th, 2009

Thursday June 4th

Daphna Ziman Office, 310 271 [redacted]

“Hello Congresswoman Richardson, I am calling on behalf of Daphna Ziman. If you could please return her call at 310 271 [redacted] she would greatly appreciate it. This is regarding her event next week on June 9th, Tuesday, titled “Keeping the Promise to Our Children National Conference.” If you could please return her call she would greatly appreciate it.” Thursday 8:19pm

Friday June 5th

Daphna Ziman 310 271 [redacted]

“Hey Laura, this is Daphna Ziman. I really want to talk to you. We sent you an invitation to our conference on Tuesday and we need you to be at the press conference at 7:30am at HC-5. And I also want to make sure you are either at the Lunch or Dinner at the Gala at the State Department. The office has not confirmed and it’s getting to the point that it’s really late so I really need you to get on top of it right now. Could you please have someone call my number and make sure that they are confirming for so that we can have a seat with your name on it and VIP at the State Department. Please jump on it. Laura, much love.” 310 271 [redacted].

WAMU 877 926 [redacted]

“WAMU with an important matter to discuss. Please call us at 877 926 [redacted] This is an attempt to collect a debt and any information obtained will be used for that purpose.”

LR0789

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin
From: Stephanie Albanese, Scheduler
Subject: New Voicemail and Phone Messages July 6, 2009

July 2nd

Brandon Neal 202 366

"Hi its Brandon Neal from USDOT Office of Small Business following up on a conversation at a dinner I had with CLR set up through Kerman Maddox. Wanted to share I will be in her district on the 14th-16th of August and wanted to follow up with her in terms of some of the things we are doing in her area. Hope all is well. I can be reached at 202 366."

Todd Hopley, 703 578

"Congresswoman Richardson- It is Todd Hopley from the Airport Executives. You had called into my boss, Chip Barkley, who is out of the country. We are unfortunately not able to help with the event next week. We have a very small PAC. We are typically able to give to a chairman or ranking member and that's it. Until we can grow with the size of our PAC we won't be able to help out however deserving you are. We wanted to get back to you and apologize on behalf of my boss Chip. If you have any questions you can call me, Todd, at 703 578."

July 3rd

Dirk, Mason Garage Doors 714 600

"Hi this is Dirk with Mason Garage Doors. I have an appointment with you between one and three. I am just calling to let you know I am heading your way. My GPS says I will be there at about 1:12 or so. Hopefully I won't hit any traffic Thank you and have a wonderful day."

Renee 562 716

"Hey Laura, its Renee. I forgot I have to be someplace at 7:30. I can do it early in the morning or have someone else in the salon do it. Call me back with what is best for you."

Lanen 562 438

"Laura this is Lanen. I was trying to get a hold of Daysha to try and meet with you before I went to France. I am leaving in about 10 days. I don't think it's possible we may meet to talk and catch up before I leave. My mom has been gravely sick and in the hospital and I just got back from Arizona, she is still in the ICU so I will be busy with that. I wanted to wish you a happy 4th and I hope we can catch up with each other like we usually do every summer. Hopefully this can happen sometime after I get back from France which is at the end of the month. Hopefully we can get together then."

LR0790

July 4th

Leslie 310 487

“Hey its me, Trey will be here any minute. He is very hungry too. He was washing his car. As soon as he gets here we will leave. Okay, bye.”

July 5th

WAMU 866 926

“Hello this message is for the WAMU customer that resides at this location. This is an important matter to discuss. Please call us at 877 926 This is an attempt to collect a debt and any information obtained will be used for that purpose.”

LR0791

Memorandum

To: Congresswoman Laura Richardson

Cc: Daysha Austin, Scheduler

From: Lalla king Scheduler

Subject: New Voicemail and Phone Messages August 21, 2009

Avelore(sp) August 20, 2009 11:12AM 916.601 

Ms Richardson I have a range to deliver to 3622 W Curtis Drive. Please call me back I cannot find this address and my zip code is wrong. Call me on 916.601.7202. My name is Avelore(sp). Thanks you.

Lalla August 20, 2009 12:42PM 202.225 

Congresswoman this is Lalla. I found a deposit ticket for \$1790,000. Called Stephanie and she thinks that is for your July rent.

LR0792