House Calendar No. 212

111TH CONGRESS
2d Session

HOUSE OF REPRESENTATIVES

REPORT
111–523

IN THE MATTER OF REPRESENTATIVE LAURA RICHARDSON

R E P O R T

OF THE

COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

BOOK 5 OF 5

JULY 1, 2010.—Referred to the House Calendar and ordered to be printed

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AMELIA JOHNSON, *Investigative Clerk*

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TOM RUST, *Counsel*
DONALD SHERMAN, *Counsel*
FRANK DAVIES, *Senior Investigator*
AMELIA JOHNSON, *Investigative Clerk*

YAHOO! MAIL Classic

Fw: Invoices Friday, November 13, 2009 3:35 PM

From: "Laura Richardson" <laurarichardson[redacted]>
To: alison.linares[redacted]
Cc: laurarichardson[redacted] "Daysha Austin"[redacted]
1 File (304KB)

PDF

DOC.PDF

Trying again

--- On **Fri, 11/13/09, Laura Richardson** <[redacted]> wrote:

> From: Laura Richardson <laurarichardson[redacted]>
> Subject: Fw: Invoices
> To: alsion.linares[redacted]
> Cc: laurarichardson[redacted], "Daysha Austin" [redacted]
> Date: Friday, November 13, 2009, 3:32 PM
>
> 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 demonstate my good faith.
>
> Please advise at your earliest convenience @ laurarichardson[redacted] or 562-706-[redacted] Thank you very much.
>
> Laura Richardson
>
> --- On **Fri, 11/13/09, Daysha McArthur** <[redacted]> wrote:
>
> > From: Daysha McArthur [redacted]

LR0410

Subject: Invoices
To: laurarichardson[redacted]
Date: Friday, November 13, 2009, 2:53 PM

YAHOO! MAIL Classic

RE: Invoices Monday, November 16, 2009 10:12 AM

From: "Alison Linares" [redacted]
To: "Laura Richardson" [redacted]
Cc: "Daysha Austin" [redacted]

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) 59[redacted]
Fax (801) 270[redacted]

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This electronic message and its attachments (if any) are intended solely for the use of the addressee hereof. In addition, this message and the attachment (if any) may contain information that is confidential, privileged and exempt from disclosure under applicable law. If you are not the intended recipient of this message, you are prohibited from reading, disclosing, reproducing, distributing, disseminating or otherwise using this transmission. Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege. If you have received this message in error, please promptly notify the sender by reply electronic message and immediately delete this message from your system.

From: Laura Richardson [redacted]
Sent: Friday, November 13, 2009 4:35 PM
To: Alison Linares [redacted]
Cc: laurarichardson [redacted] Daysha Austin
Subject: Fw: Invoices

Trying again

--- On **Fri, 11/13/09, Laura Richardson <*laurarichardson*** [redacted] wrote:

> From: Laura Richardson <laurarichardson [redacted]
> Subject: Fw: Invoices
> To: alsion.linares [redacted]
> Cc: laurarichardson [redacted] "Daysha Austin" [redacted]
> Date: Friday, November 13, 2009, 3:32 PM
>
> 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

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 demonstate my good faith.

Please advise at your earliest convenience @ laurarichardson[redacted] or 562-706-[redacted] Thank you very much.

Laura Richardson

--- On **Fri, 11/13/09, Daysha McArthur**[redacted]

From: Daysha McArthur[redacted]
Subject: Invoices
To: laurarichardson[redacted]
Date: Friday, November 13, 2009, 2:53 PM

LR0413

YAHOO! MAIL Classic

RE: Invoices Monday, November 16, 2009 10:32 AM

From: "Alison Linares" [redacted]
To: "Laura Richardson" [redacted]
Cc: "Daysha Austin" [redacted]

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[redacted]
Fax (801) 270[redacted]

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From: Laura Richardson [redacted]
Sent: Friday, November 13, 2009 4:35 PM
To: Alison Linares
Cc: laurarichardson[redacted] Daysha Austin
Subject: Fw: Invoices

Trying again

--- On **Fri, 11/13/09, Laura Richardson** [redacted] wrote:

From: Laura Richardson [redacted]
Subject: Fw: Invoices
To: alsion.linares[redacted]
Cc: laurarichardson[redacted] "Daysha Austin" [redacted]
Date: Friday, November 13, 2009, 3:32 PM

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

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 demonstate my good faith.

Please advise at your earliest convenience @ laurarichardson[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

Hi, Laura Sign Out All-New Mail Help Get Yahoo! Toolbar Yahoo! Mail
YAHOO! MAIL
Search Web Search
Buy stocks for $4
builder
• No account minimum
• No inactivity fees
• Get a $25 bonus!
Click here
ING DIRECT
Mail Contacts Calendar Notepad What's New? Mobile Mail Options
Check Mail New Mail Search Try the new Yahoo! Mail
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
Chat & Mobile Text [Hide]
I am Available
1 Online Contact [Add]
Not Listed? New Chat
1 Mobile Contact [Add]
Not Listed? New Text
Settings
My Folders [Add - Edit]
55th AD Packag...
Andrea
Austin
Black History
Business
California Lis...
Calls and Foll...
Campaign Draft...
Campaign Furni...
Campaign Mater...

Re: Invoices Monday, November 16, 2009 10:43 AM

From: "laurarichardson" <laurarichardson[redacted]>
To: "Alison Linares" [redacted]
Cc: "Daysha Austin" [redacted]

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

From: "Alison Linares" [redacted]
Date: Mon, 16 Nov 2009 11:32:44 -0700
To: Laura Richardson [redacted]
Cc: Daysha Austin [redacted]
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-[redacted]
Fax (801) 270-[redacted]

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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...
Questionaires
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: alsion.linares
> Cc: laurarichardson "Daysha Austin"
> Date: Friday, November 13, 2009, 3:32 PM
>
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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 demonstate 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

Delete Reply Forward Spam Move...

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LR0417

Speeches
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Unai
website and In...
Women

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LR0418

YAHOO! MAIL Classic

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: mac11215[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 recission of foreclosure of 3622 West Curtis Park Drive in July 2008 with Sacramento court I believe

Very much thanks, Laura

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http://mail.yahoo.com

YAHOO! MAIL Classic

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 Darrly 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 asJan 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 Darrly 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

YAHOO! MAIL

Fw: Urgent Items Monday, September 28, 2009 12:45 PM

From: "Daysha McArthur" [redacted]

To: laurarichardso[redacted]

--- On **Mon, 9/28/09, Daysha McArthur**[redacted] wrote:

From: Daysha McArthur[redacted]
Subject: Urgent Items
To: laurarichardso[redacted]
Date: Monday, September 28, 2009, 11:18 AM

The decision for your SMUD application can be appealed. Send a written explanation to Darrly 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 asJan 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 Darrly 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 quaters.
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 :he most significant impact on the neighborhood. They meetsevery 4th Wed of the month at 7pml; 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[redacted] or terri[redacted]. Anyone wishing to be plaed on the agenda should contact Terri via email and make a request.

LR0423

YAHOO! MAIL

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: laurarichardso[redacted]
Date: Monday, September 28, 2009, 11:18 AM

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The other items I am working on getting update on are:

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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 - $260 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.
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Update: Per Eder garage is clean and trash items thrown out; will organize it

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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[illegible] or terri[illegible] Anyone wishing to be plaed on the agenda should contact Terri via email and make a request.

LR0425

YAHOO! MAIL Classic

Outstanding Items Update Wednesday, September 30, 2009 11:38 AM

From: "Daysha McArthur" [redacted]

To: laurarichardso[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 aprroximately $200 - $300 in materials (get heavie electrical gages, electrical wiring). George will have his electician 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 applicances. 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

Oustanding 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[illegible] or terri[illegible] Anyone wishing to be plaed on the agenda should contact Terri via email and make a request.

LR0427

YAHOO! MAIL Classic

Sacramento Update Thursday, October 8, 2009 4:06 PM

From: "Daysha McArthur" [redacted]

To: laurarichardson[redacted]

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 tp 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[redacted]

3. You do not need to split the gas lines becasue 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 do 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 piked 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 yor sink in 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.

YAHOO! MAIL
Classic

Re: LB House Tuesday, October 6, 2009 6:24 PM

From: "Daysha McArthur" [redacted]
To: laurarichardson[redacted]

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 for 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, laurarichardson**[redacted]
<laurarichardson[redacted] wrote:

> From: laurarichardson[redacted]
> Subject: Re: LB House
> To: daysha7[redacted]
> 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

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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

YAHOO! MAIL
Classic

Re: 3622 Curtis Drive Payment Schedule Thursday, November 12, 2009 2:24 PM
From: "laurarichardsol[redacted]
To: "Daysha McArthur" [redacted]

I couldn't open tried twice
Sent via BlackBerry by AT&T

From: Daysha McArthur [redacted]
Date: Thu, 12 Nov 2009 09:38:15 -0800 (PST)
To: <laurarichardsol[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.

LR0431

YAHOO! MAIL
Classic

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

YAHOO! MAIL Classic

RE: 3622 W. Curtis Drive, Sacramento Thursday, August 27, 2009 6:27 PM
From: "Covill, Doug"
To: "Laura Richardson" <laurarichardson

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
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Sacramento, CA 95816
(916) 341
(916) 248 fax
(916) 764 cell
dcovill
www.dougcovill.com

-----Original Message-----
From: Laura Richardson
Sent: Thursday, August 27, 2009 1:37 PM
To: Covill, Doug
Cc: Daysha Austin; laurarichardson
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** <*laurarichardson* wrote:

From: laurarichardson
Subject: Re: 3622 W. Curtis Drive, Sacramento
To: "Covill, Doug"
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 sepate 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[redacted]
(916) 248[redacted] New Fax Number
dcovill[redacted]

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.

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(916) 341-

[The entire original message is not included]

YAHOO! MAIL Classic

Re: 3622 W. Curtis Drive, Sacramento Thursday, August 27, 2009 1:37 PM
From: "Laura Richardson"
To: "DougCovill"
Cc: "Daysha Austin", laurarichardson

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** <*laurarichardson*> wrote:

From: laurarichardson
Subject: Re: 3622 W. Curtis Drive, Sacramento
To: "Covill, Doug"
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Subject: RE: 3622 W. Curtis Drive, Sacramento
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(916) 248 New Fax Number
dcovill

From: laurarichardson
Sent: Wednesday, August 26, 2009 8:15 AM
To: daysha74; Covill, Doug
Subject: Re: 3622 W. Curtis Drive, Sacramento

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LR0436

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 [redacted]
Sent: Tuesday, August 25, 2009 7:45 PM
To: daysha7[redacted]
Subject:3622 W. Curtis Drive, Sacramento

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LR0437

[The entire original message is not included]

YAHOO! MAIL

Re: 3622 W. Curtis Drive, Sacramento Wednesday, August 26, 2009 10:15 AM
From: "laurarichardson"
To: "Covill, Doug"

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dcovill@

From: laurarichardson
Sent: Wednesday, August 26, 2009 8:15 AM
To: daysha74; Covill, Doug
Subject: Re: 3622 W. Curtis Drive, Sacramento

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From: daysha74
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House information from Doug Covil.

From: Covill, Doug
Sent: Tuesday, August 25, 2009 7:45 PM
To: daysha74@yahoo.com
Subject:3622 W. Curtis Drive, Sacramento

LR0439

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SAR 2008 Realtor of the Year
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730 Alhambra Blvd., Suite 150
Sacramento, CA 95816
(916) 341[illegible]

[The entire original message is not included]

YAHOO! MAIL
Classic

Re: 3622 W. Curtis Drive, Sacramento Wednesday, August 26, 2009 8:15 AM
From: "laurarichardson[redacted]>
To: "daysha74" [redacted]>, dcovil[redacted]

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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 <[redacted]>
Sent: Tuesday, August 25, 2009 7:45 PM
To: daysha7[redacted]
Subject: 3622 W. Curtis Drive, Sacramento

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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[redacted]

[The entire original message is not included]

YAHOO! MAIL
Classic

FW: 3622 W. Curtis Drive, Sacramento
From: "daysha74" <daysh[redacted]
To: laurarichardson[redacted]

Tuesday, August 25, 2009 8:40 PM

House information from Doug Covil.

From: Covill, Doug <dcovill[redacted]
Sent: Tuesday, August 25, 2009 7:45 PM
To: daysha74[redacted]
Subject: 3622 W. Curtis Drive, Sacramento

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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[redacted]

[The entire original message is not included]

LR0443

YAHOO! MAIL Classic

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.

YAHOO! MAIL
Classic

Laura Richardson Authorization

Saturday, July 25, 2009 3:00 PM

From: "Laura Richardson" [redacted]
To: cbracco[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

YAHOO! MAIL Classic

Schedule Thursday, May 14, 2009 6:03 PM

From: "Laura Richardson" [redacted]
To: "Daysha Austin" [redacted]

**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[redacted] or work (562) 436-[redacted]

LR0446

YAHOO! MAIL Classic

WaMu Statement

Wednesday, June 18, 2008 4:27 PM

From: "Laura Richardson" [redacted]
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: laurarichardso[redacted]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[redacted]

Sincerely,

Laura Richardson

Cc: Ann Thorn

LR0447

YAHOO! MAIL Classic

WaMU Letter. Wednesday, June 18, 2008 4:20 PM

From: "mjttelevisio[redacted]

To: laurarichardson[redacted]

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[redacted] 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

YAHOO! MAIL Classic

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[redacted]
> Fax 916-479[redacted]

LR0449

YAHOO! MAIL Classic

flooring @ 3622 W. Curtis Drive

Monday, January 15, 2007 12:27 PM

From: "Laura Richardson" [redacted]
To: customer[redacted]
Cc: brianbeaver[redacted]

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[redacted]
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

YAHOO! MAIL Classic

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

YAHOO! MAIL Classic

Re: Follow-up on Loss Mit Tuesday, July 8, 2008 2:50 PM

From: "Laura Richardson" <laurarichardso[redacted]>
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[redacted]>; "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[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 <laurarichardson[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

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[illegible]

Thanks,
Laura

----- Original Message -----
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <laurarichardson[illegible]
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[illegible]

For Internal Use Only

LR0454

YAHOO! MAIL Classic

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[redacted]
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[redacted]
For Internal Use Only

<<Document.pdf>>

LR0455

YAHOO! MAIL Classic

Status Update Wednesday, April 1, 2009 2:50 PM

From: "Daysha McArthur" [redacted]

To: laurarichardso[redacted]

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 at I get them. Thank you id 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 emaild 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 ther 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) 281.91[redacted]mobile w/voicemail) , JOrenstein[redacted]** 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 Wnedy 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 aroung 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 evenintg. 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 deaprture 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.

YAHOO! MAIL
Classic

Conference Call Request and Assistance Thursday, May 7, 2009 5:21 PM
From: "Laura Richardsor" [redacted]
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 [daysha7[redacted]
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 is 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]r 562-787[redacted]
Thank you in advance for you 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
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
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

Cc: "Born, Autumn E."

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.** 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" daysha

To: "Born, Autumn E."

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

YAHOO! MAIL

Re: Conference Call Request and Assistance Thursday, May 7, 2009 6:20 PM

From: "Thorn, Ann" [redacted]
To: laurarichardso[redacted]

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[redacted]
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.

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March 19, 2009: My staff sent an email to Autumn again requesting a conference call with Autumn (email below)

From: Daysha McArthur [daysha7[redacted]
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 is 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 562-43[redacted] or 562-787[redacted]

Thank you in advance for you 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

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
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

Cc: "Born, Autumn E."

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
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. wrote:

From: Born, Autumn E.
Subject: RE: Mod Docs for Laura Richardson
To: daysha
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[redacted]

To: "Born, Autumn E." [redacted]

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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contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

YAHOO! MAIL

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 modication 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 modication, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modication 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

YAHOO! MAIL Classic

RE: Pending modification Tuesday, August 25, 2009 7:12 AM

From: "Dante Pasquini" [redacted]
To: "Laura Richardson" [redacted]
Cc: "Daysha Austin" [redacted]

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[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: Laura Richardson [redacted]
Sent: Monday, August 24, 2009 8:29 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson[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 modication 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 modication, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modication 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
[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).
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-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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YAHOO! MAIL Classic

Re: Pending modification Tuesday, August 25, 2009 7:17 AM

From: "laurarichardson[redacted]"
To: "Dante Pasquini"[redacted]
Cc: "Daysha Austin"[redacted]

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[redacted]
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[redacted] office/(206) 494[redacted] fax
dante.pasquin[redacted]

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From: Laura Richardson[redacted]
Sent: Monday, August 24, 2009 8:29 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson[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 modication 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 modication, reduction, refinance, etc while including the new amount impounded for taxes.

LR0470

As stated earlier, when the modication was established I had been making payments on time until the arbitrary increase was implemented of over $700 a month.

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Ann Thorn
Jacksonville, Fl
4) The problem was:
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-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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YAHOO! MAIL Classic

RE: Pending modification Tuesday, August 25, 2009 2:01 PM

From: "Dante Pasquini" <dante.pasquin[redacted]
To: "laurarichardson[redacted]
Cc: "Daysha Austin" <daysh[redacted]

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

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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 modication 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 modication. reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modication was established I had been making payments on time until the arbitrary increase was implemented of over $700 a month.

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Ann Thorn
Jacksonville, Fl
4) The problem was:
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-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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YAHOO! MAIL Classic

Re: Pending modification Tuesday, August 25, 2009 3:07 PM

From: "laurarichardson[redacted]
To: "Dante Pasquini"[redacted]
Cc: "Daysha Austin" [redacted]

Much thanks
Sent via BlackBerry by AT&T

From: Dante Pasquini
Date: Tue, 25 Aug 2009 17:01:21 -0400
To: laurarichardson[redacted]
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

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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 modication 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

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Ann Thorn
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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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error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

YAHOO! MAIL Classic

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 alittle 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.pasquin[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 modication 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 modication, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modication was established I had been making payments on time until the arbitrary increase was implemented of over $700 a month.

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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

LR0478

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YAHOO! MAIL
Classic

RE: Pending modification Friday, August 28, 2009 3:26 PM
From: "Dante Pasquini" [redacted]
To: "Laura Richardson" [redacted]
Cc: "Daysha Austin" [redacted]

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[redacted]office/(206) 494[redacted]fax
dante.pasquini@chase.com

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From: Laura Richardson[redacted]
Sent: Friday, August 28, 2009 2:57 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson[redacted]
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[redacted]x[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 alittle 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

LR0480

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 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

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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,
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Thanks,
Laura Richardson

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error, please immediately contact the sender and destroy the material in its entirety, whether in electronic or hard copy format. Thank you.

YAHOO! MAIL Classic

Fw: RE: Pending modification Friday, August 28, 2009 4:12 PM

From: "Laura Richardson" [redacted]
To: devren.nunez@chase.com

--- On **Fri, 8/28/09, Dante Pasquini** [redacted] wrote:

From: Dante Pasquini [redacted]
Subject: RE: Pending modification
To: "Laura Richardson" [redacted]
Cc: "Daysha Austin" [redacted]
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[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: Laura Richardson [redacted]
Sent: Friday, August 28, 2009 2:57 PM
To: Dante Pasquini
Cc: Daysha Austin; laurarichardson[redacted]
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[redacted] x[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 alittle 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[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" <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 - ELN
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
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 modication 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

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 modication, reduction, refinance, etc while including the new amount impounded for taxes.

As stated earlier, when the modication 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

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YAHOO! MAIL
Classic

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-

For Internal Use Only

LR0488

YAHOO! MAIL
Classic

Fw: Follow-up on Loss Mit Thursday, June 19, 2008 4:38 PM
From: "Laura Richardson" [redacted]
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-[redacted] 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-[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

LR0489

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886[illegible]

For Internal Use Only

YAHOO! MAIL
Classic

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

YAHOO! MAIL Classic

Re: Loss Mit Wednesday, June 18, 2008 7:28 AM
From: "Laura Richardson" [redacted]
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 [redacted]
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 [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." [redacted]
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>>

LR0493

Thank you,
Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-1305
904 886-1325 fax

YAHOO! MAIL Classic

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

YAHOO! MAIL
Classic

Re: Loss Mit

Thursday, June 12, 2008 7:20 AM

From: "Laura Richardson" [redacted]
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[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

LR0496

YAHOO! MAIL

Sacramento Property Follow Up Thursday, July 9, 2009 11:27 AM

From: "Daysha McArthur" [redacted]

To: laurarichardso[redacted]

Below is the list of items I asked Al 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 lof 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

YAHOO! MAIL
Classic

Bills Thursday, October 9, 2008 8:11 PM

From: "A.J. Grier" [redacted]
To: "Laura Richardson" [redacted]
Cc: "Kinde" [redacted]

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[redacted]ext[redacted]
fax 818.260[redacted]

LR0498

YAHOO! MAIL Classic

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: laurerichardson[redacted]
Cc: "Marshall, Jr., William" <[redacted]v>

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

YAHOO! MAIL Classic

Richardson's home deemed a `nuisance'. Saturday, August 16, 2008 7:18 AM

From: "MJT Television" [redacted]

To: laurarichardso[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.

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"We haven't notified the congresswoman yet," he said. "We just found out that she owns it from these 10 press calls today."

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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.

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

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.
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.
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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

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 and 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 and investigativve 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, 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=vajdwf682ip6l5&xid=yahs5bzduet8va&done=.vajksjvinhgjvg

Richardson's congressional tenure marked by high staff turnover

By **Malcolm Maclachlan** | 09/24/09 12:00 AM PST

Email
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SHARE

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[redacted]

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
PH: (562) 436-
FX: (562) 437-

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 12:09 AM PST

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Print
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Communications Director
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1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

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.[illegible]
Devon with Washington Mutual Please call 818.620[illegible]Thank you

Jessica 9/10/09 5:10Pm 612.312[illegible]
This is Jessica with Wells Fargo Home mortgage. I need to talk with you about you mortgage. Please call me at 1.800.678[illegible]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[illegible] 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[illegible]office number and my cell is 949.813[illegible]

Shirley 12:03Pm 202.226[illegible]
Its 9AM your time…call me

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.

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[redacted]
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Name (?) 8/28/09 9:57AM 310.487.7050
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.

Richardson[illegible]

From: [illegible]
Sent: [illegible] 2009 9:24 AM
To: [illegible]
Cc: [illegible]
Subject: [illegible]

PRESS TELE[illegible]

New York Ti[illegible]mento home
By John Cana[illegible]alink | Comments (0)

The New York [illegible]thics inquiry into U.S. Rep. Laura Richardson's Sacramento home in toda[illegible]

There's not too [illegible] but the article does say work on improving the home, which [illegible] began earlier this month.

A nice green [illegible]nd dying patch out front, according to the newspaper of record.

Richardson, a [illegible] and Long Beach councilwoman for the 6th District, declined to c[illegible] several questions, according to the report. However, the [illegible] were inaccurate, biased and partisan.

Richardson h[illegible] managed to win it back from her lender, Washington [illegible] Office of Congressional Ethics, which has made inquiries into the [illegible] it doesn't comment on ongoing matters.
.....
The District [illegible]

NY TIMES [illegible] **"NEGLECTED" SACRAMENTO HOUSE**
Theo Douglas

There's not [illegible] the tale of Congresswoman Laura Richardson's (D-epressing) [illegible] into foreclosure and was resold before Richardson s[illegible] the attention of the Office of Congressional [illegible]

Monday's N[illegible] Richardson photo which I haven't seen–and a new denial. T[illegible] Michael Eagle.

In a written st[illegible] Eagle pronounced the condition of reports on her Sacramento ho[illegible] California State Assemblywoman–"personal, biased, partisan and i[illegible]
.....

Michael J. Eagl[illegible]

LR0513

Press Secretary

Office of Cong

1725 Longworth

Washington, DC

(202) 225-7924

(202) 225-7926 f

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); Seiway, Laura; Peng, Seng
Subject: Daily Breeze Blog Article

South Bay Pipeline.htm

LR0515

Daily Breeze > South Bay Pipeline

South Bay, morning! It's Sept. 25

By Andrea Washington 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 Washington 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

Tag Cloud

Torrance sports business crime San Pedro Jane Harman Manhattan Beach politics Redondo Beach economy courts El Segundo South Bay Carson Rancho Palos Verdes education Hawthorne Hermosa Beach Gardena Barack Obama

Monthly Archives

September 2009 (50)
August 2009 (29)
July 2009 (58)
June 2009 (54)
May 2009 (69)
April 2009 (77)
March 2009 (40)
February 2009 (41)
January 2009 (62)
December 2008 (56)
November 2008 (98)
October 2008 (63)
September 2008 (62)
August 2008 (27)

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Environment (22)
Gardena (57)
Harbor City (15)
Harbor Gateway (8)
Hawthorne (53)
Health & medicine (48)
Hermosa Beach (49)
Inglewood (5)
LAUSD (13)
LAX (27)
Lawndale (26)
Lennox (11)
Lomita (6)
Los Angeles (30)
Los Angeles County (37)
Manhattan Beach (95)
Marina del Rey (8)
Military (3)
Palos Verdes Estates (28)
Palos Verdes Peninsula (7)
Playa Vista (2)
Playa del Rey (1)
Politics (385)
Port of Los Angeles (26)
Rancho Palos Verdes (61)
Real estate (17)
Redondo Beach (72)
Religion (5)
Rolling Hills (3)
Rolling Hills Estates (4)
San Pedro (168)

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.

Social issues (33)
South Bay (342)
Torrance (251)
Westchester (51)
Wilmington (26)
business (117)
economy (67)
education (89)
housing (78)
religion (6)
sports (228)

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 minima 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.

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 10:26 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 millenniums.
>
> 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:

> 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) | ShareThis

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) | ShareThis

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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Have a question about something in the story? Ask it here and get answers from readers like you.

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10. Union contract is last piece of budget puzzle

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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 Gotlieb 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 inguiry 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 night 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

RichardsonMC, Laura

From: MJT Television [redacted]
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

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
-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

LR0529

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

---

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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

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

LR0536

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

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 Brezze

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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The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.
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DAILY BREEZE

U.S. Rep. Laura Richardson subject of House ethics probe
From the Associated Press

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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 9:32 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.
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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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.

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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Information from: Los Angeles Times, http://www.latimes.com

.....

Michael J. Eagle

Press Secretary

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Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:28 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

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

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Washington, DC 20515

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RichardsonMC, Laura

From: RichardsonMC, Laura
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.

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jeff.gottlieb@latimes.com

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Press Secretary

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(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.

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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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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.

.....
Press-Telegram Blog—The Canalis Report

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
.....

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.
.....

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 SACREMENTO

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

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[redacted] 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

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: 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]bdf; Consent.doc

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Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-[redacted]

For Internal Use Only

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.

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

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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.

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,

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.

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

RichardsonMC, Laura

From: Michael Eagle[redacted]
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.

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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.

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"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.

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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[redacted]
Subject: Re:

Oh and the head of the news desk for the latimes gottliebs boss

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From: Michael Eagle[redacted]
To: RichardsonMC, Laura
Sent: Fri Jun 12 22:04:46 2009
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.....

Michael J. Eagle

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Saturday, June 13, 2009 12:10 PM
To: 'michaeljeagle[redacted]
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

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

RichardsonMC, Laura

From: mjttelevision[redacted]
Sent: Saturday, November 01, 2008 8:50 PM
To: Parker, Kimberly; matt.chiklle[redacted]; 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

LR0577

RichardsonMC, Laura

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

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,

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-[redacted]

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-[redacted]

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

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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Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886

For Internal Use Only

LAURA RICHARDSON
717 East Vernon Street
Long Beach, California 90806
C (562) 706-[redacted] or W (202) 225-7924

This letter authorizes Washington Mutual, on behalf, to confirm that I do currently have a mortgage loan (loan[redacted]) that was reinstated through a repayment plan for the residential property listed below:

3622 W. Curtiss Drive
Sacramento, California

Should there be any further questions or authorization needed please do not hesitate to contact me directly either on my cell at (562) 706-[redacted] or my Chief of Staff Kimberly Parker can reach me at work (202) 225-7924.

Thank you in advance for all of your assistance with this matter.

Sincerely,

Laura Richardson

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[redacted]
PH: (562) 436[redacted]
FX: (562) 437[redacted]

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
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

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Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers@
PH: (562) 436
FX: (562) 437

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Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.roger[redacted]
PH: (562) 436[redacted]
FX: (562) 437[redacted]

RichardsonMC, Laura

From: Marisela Sanchez[redacted]
Sent: Monday, September 21, 2009 6:05 PM
To: RichardsonMC, Laura
Subject: State Farm Insurance
Attachments: Szvrjc7k.tif; Szvrhp59.tif; Szvri19g.tif; Szvricxl.tif; Szvrioip.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

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

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 >>

[redacted]

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 unprecendented elections, as a Councilmember, I worked directly with community and business leaders, residents and city officials to initiiate 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

II LAURA'S PERSONAL FINANCIAL RECOVERY	
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III LAURA'S PERSONAL FINANCIAL PROCESS

-Conducting personal financial audit by accountants

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LR0600

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**

LR0601

[redacted]

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

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!

LR0604

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

LR0605

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

LR0609

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

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: Dayna Austin

Fax number: 562 437 Number of pages (inc. cover):

Message: Dayna – I got these bills today. I want to pay them. I have around $1424 after the checks I wrote in Nov including $.50 to Laura. Please telephone.

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

16-2009 MON 06:29 PM DOROTHY R SMITH INC FAX:9164570119 P.001

11-12-'09 13:12 FROM-ARMSTRONG PLUMBING T-262 P0002/0002 F-209

QTY.	MATERIAL	PRICE	AMOUNT

OUR TRAINED PERSONNEL SUGGEST THE FOLLOWING IMPROVEMENTS:

PARTS WARRANTY
All parts as recorded are warranted as per manufacturer specifications.

LABOR GUARANTY
The labor charge as recorded here relative to the equipment serviced as noted, is guaranteed for a period of 30 days.
We do not, of course, guaranty other parts than those we install. If repairs later become necessary due to other defective parts, they will be charged separately.

M00CS031085 8/09

ARMSTRONG

A Division of Vance Plumbing, Inc.
Residential / Commercial
License No. C36-364321
2753 Crosby Way, Sacramento, CA 95815
(916) 641-0886 • Fax: (916) 641-0889

317 E2

INVOICE

27689

DATE SCHEDULED	TIME	DATE OF ORDER
11-11-09	8:00	11-9-09

JOB NAME/LOCATION: 3622 Curtis Park Dr. corner Column Way.
India Richardson
823-

TO: Dorothy Smith

PHONE

ORDER TAKEN BY

DESCRIPTION OF WORK

① ↓ Bath Tub - "Tub stop" wont work
② ↑ Bath Tub - cold water both sides / shower only hot.
Upstairs tub - no hot water. Removed cartridge and adjusted stop in cartridge. Upstairs tub has good hot water now. Upstairs shower - no hot water. Adjusted temperature stopper. Has good hot water now.
Downstairs tub stopper for drain does not work. Adjusted lever to every possible position. Still will not stop drain from draining. Waste and overflow was installed improperly. Waste and overflow for downstairs tub needs to be replaced. Estimate $525.00

DATE	WORKMAN	IN	OUT	DETAIL	RATE	AMOUNT
11/11	Peter	8:00	8:30	1st .5	85	85 00
11/11	Peter	8:30	10:30	2 hours	85	170 00

TOTAL LABOR	255 00
TOTAL MATERIAL	
Thank You! PLEASE PAY THIS AMOUNT	255 00

SIGNATURE (I hereby acknowledge the satisfactory completion of the above mentioned work).

TERMS: DUE UPON RECEIPT OF INVOICE

LR0612

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

NOV-16-2009 MON 06:29 PM DOROTHY R SMITH INC FAX:9164570119 P.002

LR0613

Ayubi Electric, Inc.

P.O. Box 1591
Dixon, CA 95620

INVOICE

DATE	INVOICE#
11/13/2009	[redacted]

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 reciept. Office 916-684-1221, Fax 916-684-3671, Cell 916-847-[redacted], Contractors License #[redacted]

NOV-16-2009 MON 06:29 PM DOROTHY R SMITH INC FAX:9164570119 P.003

LR0614

Marty's Home Repair

Phone#505[redacted]

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 upstair 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

NOV-16-2009 MON 06:29 PM DOROTHY R SMITH INC FAX:9164570119 P. 004

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	$388.04			
	Chim Chimney (Inspection)	$134.50	$134.50			
	Suggested Payment Schedule		PYMT 11/12/09	PYMT 12/03/09	PYMT 01/03/10	
	Payment Due 11/11/09		$1,987.87			
	Payment Due 12/02/09			$1,982.98		
	Payment Due 1/03/10				$1,975.67	
	Payment to L. Richardson		PYMT 11/12/09	PYMT 12/03/09	PYMT 01/03/10	
	Payment Due 11/11/09		$700.00			
	Payment Due 12/02/09			$700.00		
	Payment Due 1/03/10				$603.48	
	Balance in the Account		PYMT 11/12/09	PYMT 12/03/09	PYMT 01/03/10	
	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)	$729.15			$603.48	
		$0.00				

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-
Fax: (202)225-3713
www.ethics.house.gov

007C302B.pdf

007C2E5C.pdf

007C2445.pdf

007C21BD.pdf

CSOC.RICH.006939

5784

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

HOUSE RESOURCE CENTER
2008 JUN 27 AM 10:34

(Office Use Only)

MC

LAURA RICHARDSON (Full Name)

202-225-7924 (Daytime Telephone)

Filer Status	☒ Member of the U.S. House of Representatives	State: CALIFORNIA District: 37TH	☐ Officer or Employee	Employing Office:
Report Type	☐ Annual (May 15)	☒ Amendment	☐ Termination	Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

LR0619

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 ☒	No ☐	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 ☐	No ☒
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 ☐	No ☒	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 ☐	No ☒
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 ☒	No ☐	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 ☐	No ☒
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 ☐	No ☒	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes ☒	No ☐
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 ☐	No ☒	**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 ☒

CSOC.RICH.006940

LR0620

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totalling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000. See examples below.
Exclude: Military pay (such as National Guard or Reserve pay), federal retirement programs, and benefits received under the Social Security Act.

	Source	Type	Amount
Examples:	Keene State	Approved Teaching Fee	$6,000
	State of Maryland	Legislative Pension	$9,000
	Civil War Roundtable (Oct. 2nd)	Spouse Speech	$1,000
	Ontario County Board of Education	Spouse Salary	NA
	STATE OF CALIFORNIA, STATE ASSEMBLY	SALARY	80,000
	STATE OF CALIFORNIA, STATE ASSEMBLY	PER DIEM	29,000

For payments to charity in lieu of honoraria, use Schedule II.

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
MC
U.S. HOUSE OF REPRESENTATIVES

LAURA RICHARDSON (Full Name)

202-225-7924 (Daytime Telephone)

(Office Use Only)

Filer Status	☒ Member of the U.S. House of Representatives	State: CALIFORNIA District: 37TH	☐ Officer or Employee	Employing Office:
Report Type	☐ Annual (May 15)	☒ Amendment	☐ 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 ☒	No ☐	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 ☐	No ☒
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 ☐	No ☒	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 ☐	No ☒
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 ☒	No ☐	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 ☐	No ☒
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 ☐	No ☒	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes ☒	No ☐
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 ☐	No ☒	**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 ☒

5786

LR0621

CSOC.RICH.006941

CSOC.RICH.006942

LR0622

5787

SCHEDULE I—EARNED INCOME (INCLUDING HONORARIA)

Name LAURA RICHARDSON | Page 2 of 5

List the source, type, and amount of earned income, including honoraria, from any source (other than your current employment by the U.S. Government) totalling $200 or more during the current year to the filing date *and*, separately, the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source (include date of receipt for honoraria)	**Type**	**Amount**	
			Current Year to Filing	**Preceding Year**
Examples:	XYZ Corporation, Houston, Texas	Salary	$6,300	$28,450
	First Bank & Trust, Houston, Texas	Director's Fee	$400	$3,200
	XYZ Trade Association, Chicago, IL (Rec'd 12–2–00)	Honorarium	0	$1,000
	Harris County, Texas, Public Schools	Spouse Salary	NA	NA
STATE OF CALIFORNIA, STATE ASSEMBLY 12/06-2/07		SALARY	$113,000	N/A
STATE OF CALIFORNIA, STATE ASSEMBLY 12/06-2/07		PER DIEM	20,000	N/A
CITY OF LONG BEACH, CITY COUNCIL 7/00-11/06		SALARY	N/A	$28,000
STATE OF CALIFORNIA, DIRECTOR (LEGISLATIVE) 1/01-11/06		SALARY	N/A	$80,000

This page may be copied 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

HAND DELIVERED
HOUSE RESOURCE CENTER
2008 MAY 19 AM 9:54
(Office Use Only)

LAURA RICHARDSON
(Full Name)

562-706[illegible]
(Daytime Telephone)

Filer Status	☒ Member of the U.S. House of Representatives	State: CALIFORNIA District: 37	☐ Officer or Employee	Employing Office:
Report Type	☒ Annual (May 15)	☐ Amendment	☐ Termination	Termination Date:

A $200 penalty shall be assessed against anyone who files more than 30 days late.

LR0623

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 ☒	No ☐	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 ☐	No ☒
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 ☐	No ☒	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 ☐	No ☒
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 ☒	No ☐	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 ☐	No ☒
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 ☐	No ☒	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes ☐	No ☒
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 ☐	No ☒	**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 ☒

5788

CSOC.RICH.006943

5789

SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Name LAURA RICHARDSON

Page 3 of 5

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 sources 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 totalling $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."

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.

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 received.

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

				A	B	C	D	E	F	G	H	I	J	K	L																						
				None	$1 – $1,000	$1,001 – $15,000	$15,001 – $50,000	$50,001 – $100,000	$100,001 – $250,000	$250,001 – $500,000	$500,001 – $1,000,000	$1,000,001 – $5,000,000	$5,000,001 – $25,000,000	$25,000,001 – $50,000,000	Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I	II	III	IV	V	VI	VII	VIII	IX	X	XI	
SP,		SP	Mega Corp. Stock					X									X			X						X								S (partial)
DC,	*Examples:*		Simon & Schuster		Indefinite																	Royalties									X			
JT			1st Bank of Paducah, KY Accounts						X									X										X						
Nationwide Retirement Solutions						X										X							X											
Xerox Savings Plan							X									X							X											
Xerox Retirement Account								X									X							X										
Xerox Transitional Retirement Acct						X										X							X											

For additional assets and unearned income, use next page.

LR0624

CSOC.RICH.006944

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 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
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.

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CSOC.RICH.006945

CSOC.RICH.006946

SCHEDULE VII — TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $305 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were paid directly by the sponsor or were paid by you and reimbursed by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. §7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

LR0626

	Source	Date(s)	City of Departure—Destination—City of Return	Lodging? (Y/N	Food? (Y/N	Was a Family Member Included? (Y/N)	Number of days not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	DC—Chicago—DC	N	N	N	None
	Roycroft Corporation	Aug. 6–11	DC—Los Angeles—Cleveland	Y	Y	Y	2 Days
	NONE						

This page may be copied if more space is required.

CSOC.RICH.006947

LR0627

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; and positions solely of an honorary nature.

Position	Name of Organization
N/A	

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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. 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.

GPO:2008 41-219 (mac)

CSOC.RICH.006948

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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

[illegible] RESOURCE CENTER
2008 FEB 22 PM 4:25
[illegible] CLERK
U.S. HOUSE OF REPRESENTATIVES
(Office Use Only)

LAURA RICHARDSON
(Full Name)

P.O. BOX 50080
(Mailing Address)

LONG BEACH, CALIFORNIA 90815

Daytime Telephone: 562-706[illegible]

Filer Status

- [X] Candidate for the House of Representatives — State: CALIFORNIA, District: 37, Date of Election: JUNE 26, 2007 / AUGUST 21, 2007
- [ ] 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 [X]	No [ ]	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 [X]	No [ ]
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 [X]	No [ ]	V. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule V.**	Yes [ ]	No [X]
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 [ ]	No [X]	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 [ ]	No [X]

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 [X]
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 [X]

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	Signature of Reporting Individual	Date (Month, Day, Year)
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.	Laura Richardson	FEBRUARY 15, 2008

SCHEDULE I—EARNED INCOME (INCLUDING HONORARIA)

List the source, type, and amount of earned income, including honoraria, from any source (other than your current employment by the U.S. Government) totaling $200 or more during the current year to the filing date *and*, separately, the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source (include date of receipt for honoraria)	Type	Amount	
			Current Year to Filing	Preceding Year
Examples:	XYZ Corporation, Houston, Texas	Salary	$6,300	$28,450
	First Bank & Trust, Houston, Texas	Director's Fee	$400	$3,200
	XYZ Trade Association, Chicago, IL. (Rec'd December 2)	Honorarium	0	$1,000
	Harris County, Texas Public Schools	Spouse Salary	NA	NA
	STATE OF CALIFORNIA, STATE ASSEMBLY 12/06-[illegible]	SALARY	$113,000	N/A
	STATE OF CALIFORNIA, STATE ASSEMBLY 12/06-[illegible]	PER DIEM	20,000	N/A
	City OF LONG BEACH, City Council 7/00-11/06	SALARY	N/A	$28,000
	STATE OF CALIFORNIA, DIRECTOR (LEGISLATIVE) 1/01-11/06	SALARY	N/A	$80,000

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SCHEDULE II — ASSETS AND "UNEARNED" INCOME

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 an address. Provide full names of any mutual funds. For a self-directed IRA (i.e., one where you have the power to select the specific investments), provide information on *each asset* in the account that exceeds the reporting threshold, and the income earned for the account. For an IRA or retirement plan that is not self-directed, name the institution holding the account and provide its value at the end of the reporting period. For an active business that is not publicly traded, in Block A state the nature of the business and its geographic location. For additional information, see the instruction booklet for the reporting year.

Exclude: Your personal residence(s) (unless there is rental income); any debt owed to you by your spouse, or by your or your spouse's child, parent, or sibling; any deposits totaling $5,000 or less in personal savings accounts; any financial interests 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

at close of reporting period.
If you use a valuation method other than fair market value, please specify the method used.
If an asset was sold and is included only because it generated income, the value should be "None."

BLOCK C — Type of Income

Indicate type of income earned. Check all columns that apply. Check "None" if the asset did not earn any income during the reporting period.

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, indicate the category of income by checking the appropriate box below. Dividends, even if reinvested, should be listed as income. Check "None" if the asset did not earn any income during a reporting year; do not leave blank.

	BLOCK A	BLOCK B												BLOCK C								BLOCK D																							
																						Current Year												Preceding Year											
		A	B	C	D	E	F	G	H	I	J	K	L									I	II	III	IV	V	VI	VII	VIII	IX	X	XI	I	II	III	IV	V	VI	VII	VIII	IX	X	XI
		None	$1 – $1,000	$1,001 – $15,000	$15,001 – $50,000	$50,001 – $100,000	$100,001 – $250,000	$250,001 – $500,000	$500,001 – $1,000,000	$1,000,001 – $5,000,000	$5,000,001 – $25,000,000	$25,000,001 – $50,000,000	Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	Other Type of Income (Specify. For Example, Partnership Income or Farm Income)		None	$1 – $200	$201 – $1,000	$1,001 – $2,500	$2,501 – $5,000	$5,001 – $15,000	$15,001 – $50,000	$50,001 – $100,000	$100,001 – $1,000,000	$1,000,001 – $5,000,000	Over $5,000,000		None	$1 – $200	$201 – $1,000	$1,001 – $2,500	$2,501 – $5,000	$5,001 – $15,000	$15,001 – $50,000	$50,001 – $100,000	$100,001 – $1,000,000	$1,000,001 – $5,000,000	Over $5,000,000	
SP		SP	Mega Corp. Stock				X							X											X																			
DC	*Examples:*		Simon & Schuster			Indefinite															Royalties					X																		
JT			1st Bank of Paducah, KY accounts					X								X										X																			
		NATIONWIDE RETIREMENT SOLUTIONS		X										X								X											X												
		XEROX SAVINGS PLAN			X									X								X											X												
		XEROX CASH BALANCE RETIREMENT ACCOUNT				X									X								X											X											
		XEROX TRANSITIONAL RETIREMENT ACCOUNT		X										X								X											X												

For additional assets and unearned income, use next page.

5795

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Name LAURA RICHARSON | Page 4 of 5

SCHEDULE III — 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 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	C	D	E	F	G	H	I	J	K
			$10,001— $15,000	$15,001— $50,000	$50,001— $100,000	$100,001— $250,000	$250,001— $500,000	$500,001— $1,000,000	$1,000,001— $5,000,000	$5,000,001— $25,000,000	$25,000,001— $50,000,000	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.

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SCHEDULE V—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. 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	Accounting services
N/A (SEE SCHEDULE T	

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CSOC.RICH.006952

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; Szvrioip.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

State of Application: California

Date: September 21, 2009

Prepared by: Ron Whitson
249 E. Ocean Blvd Suite 620
Long Beach, CA 90802
License No: [illegible]
Phone No: (562)435[illegible]
Fax No: (562)435[illegible]

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

Interest Adjusted Cost Indices at 5.00%	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 11-12-09

Expiration Date

Applicant Information

Applicant			Telephone Numbers	
Last Name Richardson	**First Name** Laura	**Middle Initial**	**Home** 562-714-[illegible]	
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 7117 E VERNON	**Unit** ST			**Number and Street Address**			**Unit**
City Long BEACH	**State** CA	**ZIP** 90805	**County** LA	**City**	**State**	**ZIP**	**County**

Companion Policy Information

Participating Insurer	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM		350,000	

Type of Policy

☒ Homeowner ☐ Manufactured Home ☐ Condo Unitowners ☐ Renters
☐ Renta Dwelling ☐ Rental Condo Unit

Homeowner / Rental Dwelling

Rating Territory

Year Built 1912

Number of Stories 2

Construction Type ☒ Frame ☐ Other

Number of Chimneys 1

Square Footage 1772

Foundation Type ☒ Raised ☐ Slab ☐ Other

Roof Type ☒ Composition ☐ Tile ☐ Wood Shake ☐ Other

Property Inspected Date [illegible]

Is there unrepaired prior earthquake damage to the dwelling? ☐ Yes ☒ No
If yes, DO NOT BIND and explain in Remarks.

Dwelling secured to foundation? ☒ Yes ☐ No

Cripple walls braced with plywood or equivalent? ☐ Yes ☐ No

Water heater secured to building frame? ☐ Yes ☐ No

Dwelling — Coverage A

Dwelling Limit $ 350,000
Same as Companion Policy

Deductible ☒ 15% ☐ 10%

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☒ $50,000
☐ $75,000 ☐ $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

☒ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade — optional —

☒ 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.

Date and Time of Application

MM 11 DD 10 YY 09

Hour 3:31 ☐ A.M. ☒ P.M.

Manufactured Home

Rating Territory

Construction Type ☐ Mobile or Manufactured

Property Inspected Date

Is there unrepaired prior earthquake damage to the dwelling? ☐ Yes ☐ 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? ☐ Yes ☐ No
If yes, attach a copy of the certificate.

Dwelling — Coverage A

Dwelling Limit $
Same as Companion Policy

Deductible ☐ 15% ☐ 10%

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $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

☐ $1,500 ☐ $10,000 ☐ $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

☐ Option One

Building Property — Coverage A

Roof Property — $25,000
There is a $3,750 deductible for this coverage

☐ Option Two

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $100,000
There is a $750 deductible for this coverage.

<< AND >>

Loss of Use — Coverage D

☐ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage.

☐ Option Three

Loss Assessment — Coverage E

☐ $25,000* ☐ $50,000 ☐ $75,000
$3,750 deductible $7,500 deductible $11,250 deductible
*Only available if value of property is $150,000 or less

Renters

Rating Territory

Year Built

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $100,000
There is a $750 deductible for this coverage

Loss of Use — Coverage D

☐ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage.

Remarks

2nd
#316.50
check # 1912

Agent's code stamp

Premium Calculation

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium
+	–		= 1254.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

☐ Annual ☒ Monthly
☐ Quarterly
☐ Semi-Annual

Additional Interests

Send Bill To

☐ Mortgagee	Name		Loan Number	☐ Insured
☐ Additional Insured	Address			☐ Mortgagee
☐ Loss Payee	City	State	ZIP	
☐ 2nd Mortgagee	Name		Loan Number	☐ Insured
☐ Additional Insured	Address			☐ Mortgagee
☐ Loss Payee	City	State	ZIP	

535-2509 CEA.7 09-30-2008

State Farm Use Only

APPLICANT'S COPY

LR0635

California Earthquake Authority | **Earthquake Insurance Application** | **Effective Date** 11-10-09 | **Expiration Date**

Applicant Information

Applicant

Last Name	First Name	Middle Initial	Telephone Numbers Home	Work
Richardson	Laura		562-706-[illegible]	

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	Unit
7117 E VERNON ST	
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	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM		350,000	

Type of Policy

- [x] Homeowner
- [ ] Rental Dwelling
- [ ] Manufactured Home
- [ ] Rental Condo Unit
- [ ] Condo Unitowners
- [ ] Renters

Homeowner / Rental Dwelling

Rating Territory

Year Built: 1912

Number of Stories: 2

Construction Type: [x] Frame [ ] Other

Number of Chimneys: 1

Square Footage: 1772

Foundation Type: [x] Raised [ ] Slab [ ] Other

Roof Type: [x] Composition [ ] Tile [ ] Wood Shake [ ] Other

Property Inspected Date: [illegible]

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [x] No
If yes, DO NOT BIND and explain in Remarks.

Dwelling secured to foundation? [x] Yes [ ] No

Cripple walls braced with plywood or equivalent? [ ] Yes [ ] No

Water heater secured to building frame? [ ] Yes [ ] No

Dwelling — Coverage A

Dwelling Limit $ 350,000
Same as Companion Policy

Deductible [x] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [x] $50,000
[ ] $75,000 [ ] $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

[x] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade
— optional —

[x] 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.

Date and Time of Application

MM	DD	YY
11	10	09

Hour: 3:31 [ ] A.M. [x] P.M.

Manufactured Home

Rating Territory

Construction Type [ ] Mobile or Manufactured

Property Inspected Date _____

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [ ] 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? [ ] Yes [ ] No
If yes, attach a copy of the certificate

Dwelling — Coverage A

Dwelling Limit $
Same as Companion Policy

Deductible [ ] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $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

[ ] $1,500 [ ] $10,000 [ ] $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

[ ] Option One

Building Property — Coverage A

Real Property — $25,000
There is a $3,750 deductible for this coverage.

[ ] Option Two

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage.

<< AND >>

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

[ ] Option Three

Loss Assessment — Coverage E

[ ] $25,000* [ ] $50,000 [ ] $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

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

Remarks

PAID
$316.50
Check #1312

Agent's code stamp

Premium Calculation

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium
+	−	=	1254.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

- [ ] Annual [x] Monthly
- [ ] Quarterly
- [ ] Semi-Annual

Additional Interests

- [ ] Mortgagee
- [ ] Additional Insured
- [ ] Loss Payee

Name | Loan Number
Address
City | State | ZIP

- [ ] 2nd Mortgagee
- [ ] Additional Insured
- [ ] Loss Payee

Name | Loan Number
Address
City | State | ZIP

Send Bill To

- [ ] Insured
- [ ] Mortgagee
- [ ] Insured
- [ ] Mortgagee

535-2509 CEA.7 09-30-2008

State Farm Use Only

APPLICANT'S COPY

LR0636

SEPTEMBER 21, 2009

Fire Policy Status

H Ph. (562) 706-[redacted]

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

GENL Policy: [redacted] Yr issd: 2008
Xref: [redacted] 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#[redacted]

Deductibles applied:2000 ALL PER

Messages:

+ 6%UT $ 34/- HA
- 9%CFD$ 72/- 22%MLD$ 160

Source: E
Year built: 1928 Constr: FRAME
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-[redacted]
GENL Policy: [redacted] Yr issd: 2007
Xref: [redacted] 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	
L-PERS LIAB	100000
DMG TO PROP	500
M-MED/PERS	1000

Premium: 999.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: I5Q6-B4AA-4

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 956

Prev risk: 305,000
SFPP acct: [redacted]

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 EMP seg: 02

LR0638

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
Premium Class: Female, Age 47 Non-Tobacco

State of Application: California

Date: September 21, 2009

Prepared by: Ron Whitson
249 E. Ocean Blvd Suite 620
Long Beach, CA 90802
License No: [illegible]
Phone No: (562)435[illegible]
Fax No: (562)435[illegible]

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

Interest Adjusted Cost Indices at 5.00%	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 11-12-09 — Expiration Date

Applicant Information

Applicant — Telephone Numbers

Last Name	First Name	Middle Initial	Home	Work
Richardson	Laura		562-714-[illegible]	

Co-Applicant (if applicable) — Telephone Numbers

Last Name	First Name	Middle Initial	Home	Work

Street Address of Physical Location of Insured Property

Number and Street Address	Unit
7176 E VERNON ST	

City	State	ZIP	County
Long Beach	CA	90808	LA

Mailing Address (if different)

Number and Street Address	Unit

City	State	ZIP	County

Companion Policy Information

Participating Insurer	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM		350,000	

Type of Policy

☒ Homeowner ☐ Manufactured Home ☐ Condo Unitowners ☐ Renters
☐ Rental Dwelling ☐ Rental Condo Unit

Homeowner / Rental Dwelling

Rating Territory

Year Built 1972

Number of Stories 2

Construction Type ☒ Frame ☐ Other

Number of Chimneys 1

Square Footage 1172

Foundation Type ☒ Raised ☐ Slab ☐ Other

Roof Type ☒ Composition ☐ Tile ☐ Wood Shake ☐ Other

Property Inspected Date 11-6-09

Is there unrepaired prior earthquake damage to the dwelling? ☐ Yes ☒ No
If yes, DO NOT BIND and explain in Remarks.

Dwelling secured to foundation? ☒ Yes ☐ No

Cripple walls braced with plywood or equivalent? ☐ Yes ☐ No

Water heater secured to building frame? ☐ Yes ☐ No

Dwelling — Coverage A

Dwelling Limit $ 350,000
Same as Companion Policy

Deductible ☒ 15% ☐ 10%

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☒ $50,000
☐ $75,000 ☐ $100,000
No deductible for this coverage / Coverage A deductible is met.
No coverage if Coverage A deductible is not met.

Loss of Use — Coverage D

☒ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade — options —

☒ 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.

Date and Time of Application
MM 11 DD 10 YY 09
Hour 3:31 ☐ A.M. ☒ P.M.

Manufactured Home

Rating Territory

Construction Type ☐ Mobile or Manufactured

Property Inspected Date

Is there unrepaired prior earthquake damage to the dwelling? ☐ Yes ☐ 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? ☐ Yes ☐ No
If yes, attach a copy of the certificate

Dwelling — Coverage A

Dwelling Limit $
Same as Companion Policy

Deductible ☐ 15% ☐ 10%

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $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

☐ $1,500 ☐ $10,000 ☐ $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

☐ Option One

Building Property — Coverage A

Real Property — $25,000
There is a $3,750 deductible for this coverage.

☐ Option Two

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $100,000
There is a $750 deductible for this coverage.

<< AND >>

Loss of Use — Coverage D

☐ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage

☐ Option Three

Loss Assessment — Coverage E

☐ $25,000* ☐ $50,000 ☐ $75,000
$3,750 deductible $7,500 deductible $11,250 deductible
*Only available if value of property is $166,000 or less.

Renters

Rating Territory

Year Built

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $100,000
There is a $750 deductible for this coverage.

Loss of Use — Coverage D

☐ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage.

Remarks

paid
$316.50
check # 1312

Agent's code stamp

Premium Calculation

Base Premium		Increased Limits Premium		Hazard Reduction Discount		Total Premium
	+		–		=	1254.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

☐ Annual ☒ Monthly ☐ Quarterly ☐ Semi-Annual

Additional Interests

Send Bill To

☐ Mortgagee — Name — Loan Number — ☐ Insured ☐ Mortgagee
☐ Additional Insured — Address
☐ Loss Payee — City — State — ZIP

☐ 2nd Mortgagee — Name — Loan Number — ☐ Insured ☐ Mortgagee
☐ Additional Insured — Address
☐ 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** 11-12-09 | **Expiration Date**

Applicant Information

Applicant

Last Name	First Name	Middle Initial	Telephone Numbers Home	Work
Richardson	Laura		562-7061	

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	Unit
7117 E VERNON ST	
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	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM		350,000	

Type of Policy

- [x] Homeowner
- [ ] Rental Dwelling
- [ ] Manufactured Home
- [ ] Rental Condo Unit
- [ ] Condo Unitowners
- [ ] Renters

Homeowner / Rental Dwelling

Rating Territory

Year Built 1912

Number of Stories 2

Construction Type [x] Frame [ ] Other

Number of Chimneys 1

Square Footage 1772

Foundation Type [x] Raised [ ] Slab [ ] Other

Roof Type [x] Composition [ ] Tile [ ] Wood Shake [ ] Other

Property Inspected Date [illegible]

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [x] No
If yes, DO NOT BIND and explain in Remarks.

Dwelling secured to foundation? [x] Yes [ ] No

Cripple walls braced with plywood or equivalent? [ ] Yes [ ] No

Water heater secured to building frame? [ ] Yes [ ] No

Dwelling — Coverage A

Dwelling Limit $ 350,000
Same as Companion Policy

Deductible [x] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [x] $50,000
[ ] $75,000 [ ] $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

[x] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade
— optional —

[x] 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.

Date and Time of Application

MM	DD	YY
11	10	09

Hour 3:31 [ ] A.M. [x] P.M.

Manufactured Home

Rating Territory

Construction Type [ ] Mobile or Manufactured

Property Inspected Date

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [ ] 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? [ ] Yes [ ] No
If yes, attach a copy of the certificate

Dwelling — Coverage A

Dwelling Limit $
Same as Companion Policy

Deductible [ ] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $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

[ ] $1,500 [ ] $10,000 [ ] $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

[ ] Option One

Building Property — Coverage A

Real Property — $25,000
There is a $3,750 deductible for this coverage.

[ ] Option Two

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage

<< AND >>

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

[ ] Option Three

Loss Assessment — Coverage E

[ ] $25,000* [ ] $50,000 [ ] $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

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage.

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

Remarks

PAID
$316.50
check #1312

Agent's code stamp

Premium Calculation

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium
+	−		= 1254.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

- [ ] Annual [x] Monthly
- [ ] Quarterly
- [ ] Semi-Annual

Additional Interests

- [ ] Mortgagee
- [ ] Additional Insured
- [ ] Loss Payee

Name | Loan Number
Address
City | State | ZIP

- [ ] 2nd Mortgagee
- [ ] Additional Insured
- [ ] Loss Payee

Name | Loan Number
Address
City | State | ZIP

Send Bill To

- [ ] Insured
- [ ] Mortgagee
- [ ] Insured
- [ ] Mortgagee

535-2509 CEA.7 09-30-2008

State Farm Use Only

APPLICANT'S COPY

LR0641

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph. (562)706-[illegible]
GENL Policy: [illegible] Yr issd: 2008
Xref: [illegible] 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

Prev risk: 214,000

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

SFPP acct: [illegible]

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: O Entry: FEB-11-08 EMP seg: 03

LR0642

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph. (562)706-[redacted]
GENL Policy: [redacted] Yr issd: 2007
Xref: [redacted] 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
L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Premium: 999.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: I5Q6-B4AA-4

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 956

Prev risk: 305,000
SFPP acct: [redacted]

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

LR0643

CSOC.RICH.006964

LR0644

5809

CALIFORNIA EARTHQUAKE AUTHORITY

SACRAMENTO HOUSE Rental Dwelling

Tooltip Help is On

1	Enter the ZIP Code of insured residence	95818	8	Increase 'building code upgrade coverage limit' to $20,000? (Coverage F)	Yes No
2	Enter the [illegible] of house	316000	9	Is the structure braced or tied to the foundation?	Yes No
3	Select the [illegible] of house	WoodFrame 1939 or earlier		Are the Cripple walls braced with plywood or its equivalent?	Yes No
4	Select number of stories	Greater than one story		Is the water heater secured to the structure's frame?	Yes No
5	Select a 10% or 15% [illegible]	15%		Is the house built on a raised foundation?	Yes No
6	Select Personal Property Coverage limit ([illegible])	$5,000			
7	Select Loss of Use Coverage limit ([illegible])	$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

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
Premium Class: Female, Age 47 Non-Tobacco

State of Application: California

Date: September 21, 2009

Prepared by: Ron Whitson
249 E. Ocean Blvd Suite 620
Long Beach, CA 90802
License No: [illegible]
Phone No: (562)435[illegible]
Fax No: (562)435[illegible]

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

Interest Adjusted Cost Indices at 5.00%	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

Applicant Information

Applicant

Last Name	First Name	Middle Initial	Telephone Numbers Home	Work
Richardson	Laura		562-761-[illegible]	

Co-Applicant (if applicable)

Last Name	First Name	Middle Initial	Telephone Numbers Home	Work

Street Address of Physical Location of Insured Property				Mailing Address (if different)			
Number and Street Address			Unit	Number and Street Address			Unit
7117 E VERNON ST							
City	State	ZIP	County	City	State	ZIP	County
LONG BEACH	CA	90806	LA				

Companion Policy Information

Participating Insurer	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM		350,000	

Type of Policy

☒ Homeowner ☐ Manufactured Home ☐ Condo Unitowners ☐ Renters
☐ Rental Dwelling ☐ Rental Condo Unit

Homeowner / Rental Dwelling

Rating Territory

Year Built 1912

Number of Stories 2

Construction Type ☒ Frame ☐ Other

Number of Chimneys 1

Square Footage 1772

Foundation Type ☒ Raised ☐ Slab ☐ Other

Roof Type ☒ Composition ☐ Tile ☐ Wood Shake ☐ Other

Property Inspected Date [illegible]

Is there unrepaired prior earthquake damage to the dwelling? ☐ Yes ☒ No
If yes, DO NOT BIND and explain in Remarks.

Dwelling secured to foundation? ☒ Yes ☐ No

Cripple walls braced with plywood or equivalent? ☐ Yes ☐ No

Water heater secured to building frame? ☐ Yes ☐ No

Dwelling — Coverage A

Dwelling Limit $ 350,000
Same as Companion Policy

Deductible ☒ 15% ☐ 10%

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☒ $50,000
☐ $75,000 ☐ $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

☒ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade — options —

☒ 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.

Date and Time of Application
MM 11 DD 10 YY 09
Hour 3:31 ☐ A.M. ☒ P.M.

Manufactured Home

Rating Territory

Construction Type ☐ Mobile or Manufactured

Property Inspected Date

Is there unrepaired prior earthquake damage to the dwelling? ☐ Yes ☐ 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? ☐ Yes ☐ No
If yes, attach a copy of the certificate.

Dwelling — Coverage A

Dwelling Limit $
Same as Compan on Policy

Deductible ☐ 15% ☐ 10%

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $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

☐ $1,500 ☐ $10,000 ☐ $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

☐ Option One

Building Property Coverage A

Real Property — $25,000
There is a $3,750 deductible for this coverage.

☐ Option Two

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $100,000
There is a $750 deductible for this coverage.

<< AND >>

Loss of Use — Coverage D

☐ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage

☐ Option Three

Loss Assessment Coverage E

☐ $25,000* ☐ $50,000 ☐ $75,000
$3,750 deductible $7,500 deductible $11,250 deductible
*Only available if value of property is $125,000 or less

Renters

Rating Territory

Year Built

Personal Property — Coverage C

☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $100,000
There is a $750 deductible for this coverage.

Loss of Use — Coverage D

☐ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage.

Remarks

PMD
$316.50
Check # 1312

Agent's code stamp

Premium Calculation

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium
+	–		= 1254.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

☐ Annual ☒ Monthly
☐ Quarterly
☐ Semi-Annual

Additional Interests

☐ Mortgagee Name Loan Number ☐ Insured
☐ Additional Insured Address ☐ Mortgagee
☐ Loss Payee City State ZIP

☐ 2nd Mortgagee Name Loan Number ☐ Insured
☐ Additional Insured Address ☐ Mortgagee
☐ Loss Payee City State ZIP

Send Bill To

535-2509 CEA.7 09-30-2008

State Farm Use Only

APPLICANT'S COPY

LR0646

California Earthquake Authority — **Earthquake Insurance Application**

Effective Date 11-12-09
Expiration Date

Applicant Information

Applicant
Last Name: Richardson | First Name: Laura | Middle Initial: | Telephone Numbers Home: 562-[illegible]

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 | Unit: ST
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 ☐ Rental Dwelling ☐ Manufactured Home ☐ Rental Condo Unit ☐ Condo Unitowners ☐ Renters

Homeowner / Rental Dwelling

Rating Territory:
Year Built: 1972
Number of Stories: 2
Construction Type: ☒ Frame ☐ Other
Number of Chimneys: 1
Square Footage: 1772
Foundation Type: ☒ Raised ☐ Slab ☐ Other
Roof Type: ☒ Composition ☐ Tile ☐ Wood Shake ☐ Other
Property Inspected Date: 11-10-09
Is there unrepaired prior earthquake damage to the dwelling? ☐ Yes ☒ No
If yes, DO NOT BIND and explain in Remarks.
Dwelling secured to foundation? ☒ Yes ☐ No
Cripple walls braced with plywood or equivalent? ☐ Yes ☐ No
Water heater secured to building frame? ☐ Yes ☐ No

Dwelling – Coverage A
Dwelling Limit $ 350,000
Same as Companion Policy
Deductible ☒ 15% ☐ 10%

Personal Property – Coverage C
☐ $5,000 ☐ $25,000 ☒ $50,000
☐ $75,000 ☐ $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
☒ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade — optional —
☒ 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.

Date and Time of Application
MM 11 DD 10 YY 09
Hour 3:31 ☐ A.M. ☒ P.M.

Manufactured Home

Rating Territory:
Construction Type ☐ Mobile or Manufactured
Property Inspected Date:
Is there unrepaired prior earthquake damage to the dwelling? ☐ Yes ☐ 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? ☐ Yes ☐ No
If yes, attach a copy of the certificate.

Dwelling – Coverage A
Dwelling Limit $
Same as Companion Policy
Deductible ☐ 15% ☐ 10%

Personal Property – Coverage C
☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $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
☐ $1,500 ☐ $10,000 ☐ $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
☐ Option One

Building Property — Coverage A
Real Property — $25,000
There is a $3,750 deductible for this coverage.

☐ Option Two

Personal Property — Coverage C
☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $100,000
There is a $750 deductible for this coverage.

<< AND >>

Loss of Use — Coverage D
☐ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage.

☐ Option Three

Loss Assessment — Coverage E
☐ $25,000* ☐ $50,000 ☐ $75,000
$3,750 deductible $7,500 deductible $11,250 deductible
*Only available if value of property is $195,000 or less

Renters

Rating Territory:
Year Built:

Personal Property — Coverage C
☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $100,000
There is a $750 deductible for this coverage.

Loss of Use — Coverage D
☐ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage.

Remarks
PIF
$316.50
check # 1912

Agent's code stamp

Premium Calculation

Base Premium	+ Increased Limits Premium	– Hazard Reduction Discount	= Total Premium
	+	–	= 135.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options
☐ Annual ☒ Monthly ☐ Quarterly ☐ Semi-Annual

Additional Interests

☐ Mortgagee | Name | Loan Number | ☐ Insured ☐ Mortgagee
☐ Additional Insured | Address
☐ Loss Payee | City | State | ZIP

☐ 2nd Mortgagee | Name | Loan Number | ☐ Insured ☐ Mortgagee
☐ Additional Insured | Address
☐ Loss Payee | City | State | ZIP

Send Bill To
☐ Insured ☐ Mortgagee

535-2509 CEA.7 09-30-2008

State Farm Use Only

APPLICANT'S COPY

LR0647

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph: (562) 706-[redacted]
GENL Policy: [redacted] Yr issd: 2008
Xref: [redacted] YRs with SF: [redacted]

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-F6AA-2

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 543

Prev risk: 214,000
SFPP acct: [redacted]

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: O 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 #[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.

LR0649

CALIFORNIA EARTHQUAKE AUTHORITY

SACRAMENTO HOUSE Rental Duplex

Tooltip Help is On

1	Enter the ZIP Code of insured residence	95818	8	Increase 'building code upgrade coverage limit' to $20,000? (Coverage F)	Yes No
2	Enter the [illegible] of house	316000	9	[illegible] Is the structure braced or tied to the foundation?	Yes No
3	Select the [illegible] of house	WoodFrame 1939 or earlier		Are the Cripple walls braced with plywood or its equivalent?	Yes No
4	Select number of stories	Greater than one story		Is the water heater secured to the structure's frame?	Yes No
5	Select a 10% or 15% [illegible]	15%		Is the house built on a raised foundation?	Yes No
6	Select Personal Property Coverage limit [illegible]	$5,000			
7	Select Loss of Use Coverage limit [illegible]	$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

5815

CSOC.RICH.006970

LR0650

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
Premium Class: Female, Age 47 Non-Tobacco

State of Application: California

Date: September 21, 2009

Prepared by: Ron Whitson
249 E. Ocean Blvd Suite 620
Long Beach, CA 90802
License No: [illegible]
Phone No: (562)435[illegible]
Fax No: (562)435[illegible]

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

Interest Adjusted Cost Indices at 5.00%	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** 11-13-09 | **Expiration Date**

Applicant Information

Applicant

Last Name	First Name	Middle Initial	Telephone Numbers Home
Richardson	Laura		562-7061

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	Unit
717 E VERNON ST	
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	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM		350,000	

Type of Policy

- [x] Homeowner
- [ ] Rental Dwelling
- [ ] Manufactured Home
- [ ] Rental Condo Unit
- [ ] Condo Unitowners
- [ ] Renters

Homeowner / Rental Dwelling

Rating Territory

Year Built 1912

Number of Stories 2

Construction Type [x] Frame [ ] Other

Number of Chimneys 1

Square Footage 1772

Foundation Type [x] Raised [ ] Slab [ ] Other

Roof Type [x] Composition [ ] Tile [ ] Wood Shake [ ] Other

Property Inspected Date [illegible]

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [x] No
If yes, DO NOT BIND and explain in Remarks.

Dwelling secured to foundation? [x] Yes [ ] No

Cripple walls braced with plywood or equivalent? [ ] Yes [ ] No

Water heater secured to building frame? [ ] Yes [ ] No

Dwelling — Coverage A

Dwelling Limit $ 350,000
Same as Companion Policy

Deductible [x] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [x] $50,000
[ ] $75,000 [ ] $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

[x] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade

— optional —

[x] 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

Date and Time of Application

MM	DD	YY
11	10	09

Hour 3:31 [ ] A.M. [x] P.M.

Manufactured Home

Rating Territory

Construction Type [ ] Mobile or Manufactured

Property Inspected Date _____

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [ ] 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? [ ] Yes [ ] No
If yes, attach a copy of the certificate

Dwelling — Coverage A

Dwelling Limit $
Same as Companion Policy

Deductible [ ] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $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

[ ] $1,500 [ ] $10,000 [ ] $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

[ ] Option One

Building Property — Coverage A

Real Property — $25,000
There is a $3,750 deductible for this coverage.

[ ] Option Two

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage

<< AND >>

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage

[ ] Option Three

Loss Assessment — Coverage E

[ ] $25,000* [ ] $50,000 [ ] $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

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage.

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

Remarks

PAID
$316.50
Check #1312

Agent's code stamp

Premium Calculation

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium
+		−	= 1254.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

- [ ] Annual [x] Monthly
- [ ] Quarterly
- [ ] Semi-Annual

Additional Interests

	Name	Loan Number	
[ ] Mortgagee			
[ ] Additional Insured	Address		
[ ] Loss Payee	City	State	ZIP
[ ] 2nd Mortgagee			
[ ] Additional Insured	Address		
[ ] Loss Payee	City	State	ZIP

Send Bill To

- [ ] Insured
- [ ] Mortgagee
- [ ] Insured
- [ ] Mortgagee

535-2509 CEA.7 09-30-2008

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LR0652

California Earthquake Authority | **Earthquake Insurance Application** | **Effective Date** 11-12-09 | **Expiration Date**

Applicant Information

Applicant

Last Name	First Name	Middle Initial	Telephone Numbers Home	Work
Richardson	Laura		562-706	

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	Unit
7117 E VERNON ST	
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	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM		350,000	

Type of Policy

- [x] Homeowner
- [ ] Rental Dwelling
- [ ] Manufactured Home
- [ ] Rental Condo Unit
- [ ] Condo Unitowners
- [ ] Renters

Homeowner / Rental Dwelling

Rating Territory

Year Built: 1912

Number of Stories: 2

Construction Type: [x] Frame [ ] Other

Number of Chimneys: 1

Square Footage: 1772

Foundation Type: [x] Raised [ ] Slab [ ] Other

Roof Type: [x] Composition [ ] Tile [ ] Wood Shake [ ] Other

Property Inspected Date: [illegible]

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [x] No
If yes, DO NOT BIND and explain in Remarks.

Dwelling secured to foundation? [x] Yes [ ] No

Cripple walls braced with plywood or equivalent? [ ] Yes [ ] No

Water heater secured to building frame? [ ] Yes [ ] No

Dwelling — Coverage A

Dwelling Limit $ 350,000
Same as Companion Policy

Deductible [x] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [x] $50,000
[ ] $75,000 [ ] $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

[x] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade

— optional —

[x] 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.

Date and Time of Application: MM 11 DD 10 YY 09

Hour: 3:31 [ ] A.M. [x] P.M.

Manufactured Home

Rating Territory

Construction Type [ ] Mobile or Manufactured

Property Inspected Date _____

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [ ] 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? [ ] Yes [ ] No
If yes, attach a copy of the certificate.

Dwelling — Coverage A

Dwelling Limit $
Same as Companion Policy

Deductible [ ] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $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

[ ] $1,500 [ ] $10,000 [ ] $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

[ ] Option One

Building Property — Coverage A

Real Property — $25,000
There is a $3,750 deductible for this coverage.

[ ] Option Two

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage.

<< AND >>

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage

[ ] Option Three

Loss Assessment — Coverage E

[ ] $25,000* [ ] $50,000 [ ] $75,000
$3,750 deductible $7,500 deductible $11,250 deductible

*Only available if value of property is $125,000 or less

Renters

Rating Territory

Year Built

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage.

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

Remarks

PAID
$316.50
check # 1312

Agent's code stamp

Premium Calculation

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium
+		−	= 1251.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

- [ ] Annual [x] Monthly
- [ ] Quarterly
- [ ] Semi-Annual

Additional Interests

	Name	Loan Number	Send Bill To
[ ] Mortgagee			[ ] Insured
[ ] Additional Insured	Address		[ ] Mortgagee
[ ] Loss Payee	City	State ZIP	
[ ] 2nd Mortgagee	Name	Loan Number	[ ] Insured
[ ] Additional Insured	Address		[ ] Mortgagee
[ ] 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

H Ph. (562)706-[redacted]
GENL Policy: [redacted] Yr issd: 2008
Xref: [redacted] 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: [redacted]

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/-
\- 9%CFD$ 72/- 22%MLD$ 160
HA

Roof
Roof type: COMPOSTN SHNGL

Rating claims: 00
Clean slate: 02-05-00

Prior Carrier Losses: N
Move-in: 0 Entry: FEB-11-08 PMP seg: 03

LR0654

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph. (562)706-[redacted]
GENL Policy: [redacted] Yr issd: 2007
Xref: [redacted] 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
L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Premium: 999.00
Amount due: SFPP
Date due: SFPP
Bill to: SFPP
Prev prem: 956

Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: I5Q6-B4AA-4

Prev risk: 305,000
SFPP acct: [redacted]

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

CALIFORNIA EARTHQUAKE AUTHORITY

SACRAMENTO HOUSE Rental Dwelling

Tooltip Help is On

1	Enter the ZIP Code of insured residence	95818	9 Increase 'building code upgrade coverage limit' to $20,000? (Coverage F)	Yes	No
2	Enter the [illegible] value of house	316000	9 [illegible] Is the structure braced or tied to the foundation?	Yes	No
3	Select the [illegible] type of house	WoodFrame 1939 or earlier	Are the Cripple walls braced with plywood or its equivalent?	Yes	No
4	Select number of stories	Greater than one story	Is the water heater secured to the structure's frame?	Yes	No
5	Select a 10% or 15% [illegible]	15%	Is the house built on a raised foundation?	Yes	No
6	Select Personal Property Coverage limit ([illegible])	$5,000			
7	Select Loss of Use Coverage limit ([illegible])	$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

5821

LR0656

CSOC.RICH.006976

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
Premium Class: Female, Age 47 Non-Tobacco

State of Application: California

Date: September 21, 2009

Prepared by: Ron Whitson
249 E. Ocean Blvd Suite 620
Long Beach, CA 90802
License No: [illegible]
Phone No: (562)435-[illegible]
Fax No: (562)435-[illegible]

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

Interest Adjusted Cost Indices at 5.00%	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**

Applicant Information

Applicant

Last Name	First Name	Middle Initial	Telephone Numbers: Home	Work
Richardson	Laura		562-706	

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	Unit	City	State	ZIP	County
7117 E VERNON ST		Long BEACH	CA	90806	LA

Mailing Address (if different)

Number and Street Address	Unit	City	State	ZIP	County

Companion Policy Information

Participating Insurer	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM		350,000	

Type of Policy

- [x] Homeowner
- [ ] Rental Dwelling
- [ ] Manufactured Home
- [ ] Rental Condo Unit
- [ ] Condo Unitowners
- [ ] Renters

Homeowner / Rental Dwelling

Rating Territory

Year Built 1912

Number of Stories 2

Construction Type [x] Frame [ ] Other

Number of Chimneys 1

Square Footage 1772

Foundation Type [x] Raised [ ] Slab [ ] Other

Roof Type [x] Composition [ ] Tile [ ] Wood Shake [ ] Other

Property Inspected Date [illegible]

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [x] No
If yes, DO NOT BIND and explain in Remarks.

Dwelling secured to foundation? [x] Yes [ ] No

Cripple walls braced with plywood or equivalent? [ ] Yes [ ] No

Water heater secured to building frame? [ ] Yes [ ] No

Dwelling — Coverage A

Dwelling Limit $ 350,000
Same as Companion Policy

Deductible [x] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [x] $50,000
[ ] $75,000 [ ] $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

[x] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade
— optional —

[x] 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.

Date and Time of Application

MM	DD	YY
11	10	09

Hour 3:31 [ ] A.M. [x] P.M.

Manufactured Home

Rating Territory

Construction Type [ ] Mobile or Manufactured

Property Inspected Date _____

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [ ] 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? [ ] Yes [ ] No
If yes, attach a copy of the certificate

Dwelling — Coverage A

Dwelling Limit $
Same as Companion Policy

Deductible [ ] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $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

[ ] $1,500 [ ] $10,000 [ ] $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

[ ] Option One

Building Property — Coverage A

Real Property — $25,000
There is a $3,750 deductible for this coverage.

[ ] Option Two

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000

There is a $750 deductible for this coverage

<< AND >>

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

[ ] Option Three

Loss Assessment — Coverage E

[ ] $25,000* [ ] $50,000 [ ] $75,000
$2,750 deductible $7,500 deductible $11,250 deductible

*Only available if value of property is $125,000 or less.

Renters

Rating Territory

Year Built

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000

There is a $750 deductible for this coverage

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

Remarks

PAID
$316.50
check #1312

Agent's code stamp

Premium Calculation

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium
+	–		= 1,251.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

- [ ] Annual [x] Monthly
- [ ] Quarterly
- [ ] Semi-Annual

Additional Interests

- [ ] Mortgagee
- [ ] Additional Insured
- [ ] Loss Payee

Name _____ Loan Number _____
Address _____
City _____ State _____ ZIP _____

- [ ] 2nd Mortgagee
- [ ] Additional Insured
- [ ] Loss Payee

Name _____ Loan Number _____
Address _____
City _____ State _____ ZIP _____

Send Bill To

- [ ] Insured
- [ ] Mortgagee
- [ ] Insured
- [ ] Mortgagee

535-2509 CEA.7 09-30-2008

State Farm Use Only

APPLICANT'S COPY

LR0658

California Earthquake Authority | **Earthquake Insurance Application** | **Effective Date** 11-12-09 | **Expiration Date**

Applicant Information

Applicant

Last Name	First Name	Middle Initial	Telephone Numbers Home	Work
Richardson	Laura		562-706	

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	Unit
717 E VERNON ST	
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	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM		350,000	

Type of Policy

- [x] Homeowner
- [ ] Manufactured Home
- [ ] Condo Unitowners
- [ ] Renters
- [ ] Rental Dwelling
- [ ] Rental Condo Unit

Homeowner / Rental Dwelling

Rating Territory

Year Built: 1912

Number of Stories: 2

Construction Type: [x] Frame [ ] Other

Number of Chimneys: 1

Square Footage: 1772

Foundation Type: [x] Raised [ ] Slab [ ] Other

Roof Type: [x] Composition [ ] Tile [ ] Wood Shake [ ] Other

Property Inspected Date: [illegible]

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [x] No
If yes, DO NOT BIND and explain in Remarks.

Dwelling secured to foundation? [x] Yes [ ] No

Cripple walls braced with plywood or equivalent? [ ] Yes [ ] No

Water heater secured to building frame? [ ] Yes [ ] No

Dwelling — Coverage A

Dwelling Limit $ 350,000
Same as Companion Policy

Deductible [x] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [x] $50,000
[ ] $75,000 [ ] $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

[x] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade
— optional —

[x] 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.

Date and Time of Application

MM	DD	YY
11	10	09

Hour: 3:31 [ ] A.M. [x] P.M.

Manufactured Home

Rating Territory

Construction Type [ ] Mobile or Manufactured

Property Inspected Date _____

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [ ] 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? [ ] Yes [ ] No
If yes, attach a copy of the certificate.

Dwelling — Coverage A

Dwelling Limit $
Same as Companion Policy

Deductible [ ] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $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

[ ] $1,500 [ ] $10,000 [ ] $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

[ ] Option One

Building Property — Coverage A

Real Property — $25,000
There is a $3,750 deductible for this coverage.

[ ] Option Two

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage.

<< AND >>

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

[ ] Option Three

Loss Assessment — Coverage E

[ ] $25,000* [ ] $50,000 [ ] $75,000
$3,750 deductible $7,500 deductible $11,250 deductible

*Only available if value of property is $155,000 or less.

Renters

Rating Territory

Year Built

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage.

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

Remarks

PAID
$316.50
Check #1312

Agent's code stamp

Premium Calculation

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium
+	–		= 1254.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

- [ ] Annual [x] Monthly
- [ ] Quarterly
- [ ] Semi-Annual

Additional Interests

- [ ] Mortgagee
- [ ] Additional Insured
- [ ] Loss Payee

Name _____ Address _____ City _____ State _____ ZIP _____

Loan Number _____

- [ ] 2nd Mortgagee
- [ ] Additional Insured
- [ ] Loss Payee

Name _____ Address _____ City _____ State _____ ZIP _____

Loan Number _____

Send Bill To

- [ ] Insured
- [ ] Mortgagee
- [ ] Insured
- [ ] Mortgagee

535-2509 CEA.7 09-30-2008

State Farm Use Only

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-[redacted]
GENL Policy: [redacted] Yr issd: 2008
Xref: [redacted] YRs with SF: 1

Location: 3623 S PARKER ST
SAN PEDRO CA 90731-6433

Term: CONT

Type: HO - HOMEOWNERS
Coverage information

A-DWELLING	227100	Premium:	612.00
DWELL EXT	22710		
B-PERS PROP	170325		
C-LOSS USE ACT LOSS			
L-PERS LIAB	100000	Amount due:	SFPP
DMG TO PROP	500	Date due:	SFPP
M-MED/PERS	1000	Bill to:	SFPP
		Prev prem:	543

Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: R5Z1-E6AA-2

Prev risk: 214,000 SFPP acct[redacted]

Deductibles applied:2000 ALL PER

Messages:

+ 6%UT $ 34/- HA
- 9%CFD$ 72/- 22%MLD$ 160

Source: E
Year built: 1928 Constr: FRAME
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: O 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-[redacted]
GENL Policy: [redacted] Yr Issd: 2007
Xref: [redacted] 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
L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Premium: 999.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: 15Q6-B4AA-4

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 956

Prev risk: 305,000
SFPP acct: [redacted]

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

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

CSOC.RICH.006983

LR0663

5828

CALIFORNIA EARTHQUAKE AUTHORITY

Tooltip Help is On

1	Enter the ZIP Code of insured residence	90731	
2	Enter the [illegible] of house	227100	
3	Select the dwelling type of house	WoodFrame 1939 or earlier	
4	Select number of stories	One Story	
5	Select a 10% or 15% [illegible]	15%	
6	Select Personal Property Coverage limit [illegible]	$100,000	
7	Select Loss of Use Coverage limit [illegible]	$15,000	
8	Increase 'building code upgrade coverage limit' to $20,000? (Coverage F)	Yes	No
9	[illegible] 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

San Pedro

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

STATE FARM LIFE INSURANCE COMPANY

Insured: LAURA RICHARDSON
Premium Class: Female, Age 47 Non-Tobacco

State of Application: California

Date: September 21, 2009

Prepared by: Ron Whitson
249 E. Ocean Blvd Suite 620
Long Beach, CA 90802
License No: [illegible]
Phone No: (562)435[illegible]
Fax No: (562)435[illegible]

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	
Interest Adjusted Cost Indices at 5.00%	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**

Applicant Information

Applicant

Last Name	First Name	Middle Initial	Telephone Numbers Home	Work
Richardson	Laura		562-706	

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	Unit
7117 E VERNON ST	
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	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM		350,000	

Type of Policy

- [x] Homeowner
- [ ] Rental Dwelling
- [ ] Manufactured Home
- [ ] Rental Condo Unit
- [ ] Condo Unitowners
- [ ] Renters

Homeowner / Rental Dwelling

Rating Territory

Year Built 1912

Number of Stories 2

Construction Type [x] Frame [ ] Other

Number of Chimneys 1

Square Footage 1772

Foundation Type [x] Raised [ ] Slab [ ] Other

Roof Type [x] Composition [ ] Tile [ ] Wood Shake [ ] Other

Property Inspected Date [illegible]

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [x] No
If yes, DO NOT BIND and explain in Remarks.

Dwelling secured to foundation? [x] Yes [ ] No

Cripple walls braced with plywood or equivalent? [ ] Yes [ ] No

Water heater secured to building frame? [ ] Yes [ ] No

Dwelling — Coverage A

Dwelling Limit $ 350,000
Same as Companion Policy

Deductible [x] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [x] $50,000
[ ] $75,000 [ ] $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

[x] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade
— optional —

[x] 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.

Date and Time of Application

MM	DD	YY
11	10	09

Hour 3:31 [ ] A.M. [x] P.M.

Manufactured Home

Rating Territory

Construction Type [ ] Mobile or Manufactured

Property Inspected Date

Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [ ] 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? [ ] Yes [ ] No
If yes, attach a copy of the certificate

Dwelling — Coverage A

Dwelling Limit $
Same as Companion Policy

Deductible [ ] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $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

[ ] $1,500 [ ] $10,000 [ ] $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

[ ] Option One

Building Property — Coverage A

Real Property — $25,000
There is a $3,750 deductible for this coverage.

[ ] Option Two

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage.

<< AND >>

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

[ ] Option Three

Loss Assessment — Coverage E

[ ] $25,000* [ ] $50,000 [ ] $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

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

Remarks

PAID
$316.50
Check #1312

Agent's code stamp

Premium Calculation

Base Premium	Increased Limits Premium	Hazard Reduction Discount	Total Premium
+		−	= 1254.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

- [ ] Annual [x] Monthly
- [ ] Quarterly
- [ ] Semi-Annual

Additional Interests

- [ ] Mortgagee
- [ ] Additional Insured
- [ ] Loss Payee

Name | Loan Number
Address
City | State | ZIP

- [ ] 2nd Mortgagee
- [ ] Additional Insured
- [ ] Loss Payee

Name | Loan Number
Address
City | State | ZIP

Send Bill To

- [ ] Insured
- [ ] Mortgagee
- [ ] Insured
- [ ] Mortgagee

535-2509 CEA.7 09-30-2008

State Farm Use Only

APPLICANT'S COPY

LR0665

California Earthquake Authority — **Earthquake Insurance Application**

Effective Date 11-12-09
Expiration Date

Applicant Information

Applicant — Telephone Numbers

Last Name	First Name	Middle Initial	Home	Work
Richardson	Laura		562-[illegible]	

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			Unit	Number and Street Address			Unit
717 E VERNON ST							
City	State	ZIP	County	City	State	ZIP	County
Long Beach	CA	90806	LA				

Companion Policy Information

Participating Insurer	Companion Policy Number	Dwelling — Coverage A Limit	Expiration Date (must be same as CEA policy)
STATE FARM		350,000	

Type of Policy

- [X] Homeowner
- [ ] Mobile Home
- [ ] Condo Unitowners
- [ ] Renters
- [ ] Rental Dwelling
- [ ] Rental Condo Unit

Homeowner / Rental Dwelling

Rating Territory
Year Built: 1912
Number of Stories: 2
Construction Type: [X] Frame [ ] Other
Number of Chimneys: 1
Square Footage: 1772
Foundation Type: [X] Raised [ ] Slab [ ] Other
Roof Type: [X] Composition [ ] Tile [ ] Wood Shake [ ] Other
Property Inspected Date: [illegible]
Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [X] No
If yes, DO NOT BIND and explain in Remarks.
Dwelling secured to foundation? [X] Yes [ ] No
Cripple walls braced with plywood or equivalent? [ ] Yes [ ] No
Water heater secured to building frame? [ ] Yes [ ] No

Dwelling — Coverage A

Dwelling Limit $ 350,000
Same as Companion Policy

Deductible [X] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [X] $50,000
[ ] $75,000 [ ] $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

[X] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

Additional Limited Building Code Upgrade
— optional —

[X] 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.

Date and Time of Application
MM 11 DD 10 YY 09
Hour 3:31 [ ] A.M. [X] P.M.

Manufactured Home

Rating Territory
Construction Type [ ] Mobile or Manufactured
Property Inspected Date
Is there unrepaired prior earthquake damage to the dwelling? [ ] Yes [ ] 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? [ ] Yes [ ] No
If yes, attach a copy of the certificate.

Dwelling — Coverage A

Dwelling Limit $
Same as Companion Policy

Deductible [ ] 15% [ ] 10%

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $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

[ ] $1,500 [ ] $10,000 [ ] $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

[ ] Option One

Building Property — Coverage A

Real Property — $25,000
There is a $3,750 deductible for this coverage

[ ] Option Two

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage

<< AND >>

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

[ ] Option Three

Loss Assessment — Coverage E

[ ] $25,000* [ ] $50,000 [ ] $75,000
$3,750 deductible $7,500 deductible $11,250 deductible
*Only available if value of property is $125,000 or less

Renters

Rating Territory
Year Built

Personal Property — Coverage C

[ ] $5,000 [ ] $25,000 [ ] $50,000
[ ] $75,000 [ ] $100,000
There is a $750 deductible for this coverage

Loss of Use — Coverage D

[ ] $1,500 [ ] $10,000 [ ] $15,000
No deductible for this coverage.

Remarks

PIMD
#316650
check # 1312

Agent's code stamp

Premium Calculation

Base Premium	+ Increased Limits Premium	− Hazard Reduction Discount	= Total Premium
			1254.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

[ ] Annual [X] Monthly [ ] Quarterly [ ] Semi-Annual

Additional Interests

Send Bill To

	Name	Loan Number	
[ ] Mortgagee			[ ] Insured
[ ] Additional Insured	Address		[ ] Mortgagee
[ ] Loss Payee	City	State ZIP	
[ ] 2nd Mortgagee	Name	Loan Number	[ ] Insured
[ ] Additional Insured	Address		[ ] Mortgagee
[ ] Loss Payee	City	State ZIP	

535-2509 CEA.7 09-30-2008

State Farm Use Only

APPLICANT'S COPY

LR0666

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph. (562)706-[illegible]
GENL Policy: [illegible] Yr issd: 2008
Xref: [illegible] 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: [illegible]

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/-
\- 9%CFD$ 72/- 22%MLD$ 160
HA

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: 03

LR0667

SEPTEMBER 21, 2009

Fire Policy Status

RICHARDSON, LAURA
717 E VERNON ST
LONG BEACH CA 90806-2726

H Ph. (562)706-[redacted]
GENL Policy: [redacted] Yr Issd: 2007
Xref: [redacted] 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
L-PERS LIAB 100000
DMG TO PROP 500
M-MED/PERS 1000

Premium: 999.00
Renew date: FEB-05-10
Written date: JAN-31-08
Estimate Num: I5Q6-B4AA-4

Amount due: SFPP
Date due: SFPP
Bill to: SFPP

Prev prem: 956

Prev risk: 305,000
SFPP acct: [redacted]

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 seq: 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

CALIFORNIA EARTHQUAKE AUTHORITY

SACRAMENTO HOUSE Rental Dwelling

Tooltip Help is On

1	Enter the ZIP Code of insured residence	95818	8	Increase 'building code upgrade coverage limit' to $20,000? (Coverage F)	Yes No
2	Enter the [illegible] of house	316000	9	Unreinforced masonry: Is the structure braced or tied to the foundation?	Yes No
3	Select the dwelling type of house	WoodFrame 1939 or earlier		Are the Cripple walls braced with plywood or its equivalent?	Yes No
4	Select number of stories	Greater than one story		Is the water heater secured to the structure's frame?	Yes No
5	Select a 10% or 15% [illegible]	15%		Is the house built on a raised foundation?	Yes No
6	Select Personal Property Coverage limit ([illegible])	$5,000			
7	Select Loss of Use Coverage limit ([illegible])	$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

5835

I.R0670

CSOC.RICH.006990

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 ppropriate 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

img-930165003-000
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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Car seat - too small.

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 $636,000, 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."

Lee 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.

Most Views Most Comments
1 Man held in shop sex assault
2 Gunman inside Lakewood home
3 Hicks 'Taylorites' Team Angel role
4 Broker alleges loan favoritism
5 Deadly weekend racks up 12 homicides
6 Freeway crash kills LB 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

More News
Updated: June 10, 2008
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CSULB students win fight for fights
Man held in Bixby birthday shooting
Autopsy: 71-year-old died from injuries
Celebrities are Lakers' star fans
Broker alleges loan favoritism
Putting the brakes on fatigue myths
Oil prices drop, but gas pushes above $4
Locals are taking steps as gas creeps to $5

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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.

gena.maddaus@dailybreeze.com, 310-543-6635

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U.S. Rep. Laura Richardson News Clippings and Transcripts.

Thursday, July 17, 2008 11:44 AM

From: "Marshall, Jr., William"
To: CDELEE
Cc: Laurarichardson

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Campaign Mater...
Campaign Produ... (1)
Campaign Sampl...
Campaign Signs
CDP
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Charley Dobbs
City Stuff
CLR

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

<<Washington Post.doc>> <<Capitol Weekly.doc>> <<clippings2 (2).pdf>> <<clippings.pdf>> <<Los Angeles Times.doc>> <<The Daily Breeze.doc>> <<The Hill.doc>> <<The Sac Bee.doc>>

LR0676

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The Washington Post

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."

Capitol Weekly **Page** 1

Debate intensifies over Richardson home default

By Anthony York *(published Thursday, May 22, 2008)*
A Long Beach congresswoman who fell behind lin 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.

Laura Richardson

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, acknowledged 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*

16

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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, 2006, 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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[illegible]

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.

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?

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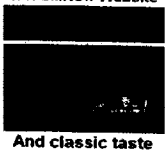

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News

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***

Straight Talk w/ Art Levine View Here On-Demand

Long Beach Armada Pitcher Nick Blerbrock and President Steve Bash discuss upcoming baseball season.

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- References & Archives
- Lost, Found & Adoptable Pets

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.

Return To Front Page

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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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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

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

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.

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 Oropeza 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?

LR0698

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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CAPITOL WEEKLY
THE NEWSPAPER OF CALIFORNIA GOVERNMENT AND POLITICS

Foreclosure tale shows that nobody is immune from crisis

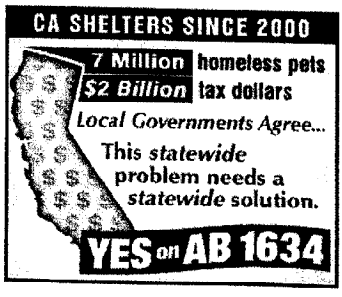
By **Anthony York** *(published Tuesday, May 20, 2008)*

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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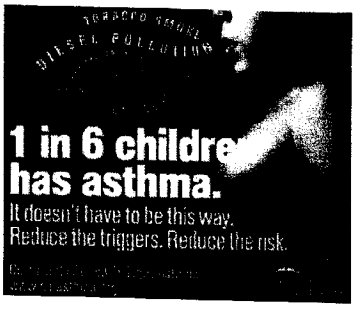
Congressional campaign $60,000 - money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

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.

<< Back

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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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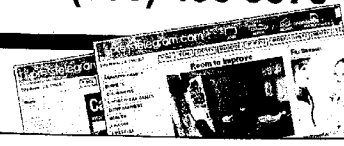

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The Los Angeles Times

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 activites.

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?

TRANSCRIPTS

Return to Transcripts main page

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.

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 assent, 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.

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.

The Los Angeles Times Page 1

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.

The Los Angeles Times

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 fund-raiser 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.

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

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.

The Los Angeles Times Page 5

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.

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.

The Los Angeles Times Page 7

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 activites.

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?

The Los Angeles Times Page 8

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."

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.

The Los Angeles Times Page 12

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.

The Los Angeles Times Page 13

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

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.

The Los Angeles Times Page 15

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

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.

The Daily Breeze

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.

"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.

The Daily Breeze Page 3

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."

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.

The Daily Breeze Page 5

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.

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.

The Daily Breeze Page 7

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.

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.

The Daily Breeze Page 9

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.

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

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.

The Daily Breeze Page 12

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.

The Daily Breeze Page 15

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.

The Daily Breeze Page 16

Sen. Barbara Boxer's wealth seemed modest in comparison, although she has $1million to $5 million in a blind trust.

The Daily Breeze Page 17

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.

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.

The Daily Breeze Page 19

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.

The Daily Breeze Page 21

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.

The Daily Breeze Page 22

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.

The Daily Breeze Page 23

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 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.

The Daily Breeze

The Sacramento Bee

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-owed 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:

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.

The Sacramento Bee Page 3

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 Richardon'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."

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Richardson can get her house back. Daily Breeze. Saturday, July 26, 2008 8:26 AM

From: "MJT Television" [redacted]
To: laurarichardson [redacted], "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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YAHOO! MAIL

CNN Transcript for Friday, June 20, Tuesday, June 24, 2008 3:32 PM

From: "MJT Television" [redacted]

To: "Parker, Kimberly" [redacted], laurarichardson[redacted], johnshallma[redacted]

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 assent, 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

YAHOO! MAIL

Another teensy twist in the Laura Richardson real estate drama -4:15 PM, June 20, 2008

Friday, June 20, 2008 6:59 PM

From: "MJT Television" [redacted]
To: laurarichardson[redacted] "Parker, Kimberly" [redacted], rosa_e_hernandez[redacted]

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 activites.
>
> 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?
--Veronique de Turenne

LR0767

YAHOO! MAIL

PT -- Online for Saturday, May 31. Sunday, June 1, 2008 6:49 AM

From: "MJT Television" [redacted]

To: "daysha74" [redacted], laurarichardson [redacted], "Parker, Kimberly" [redacted], rosa_e_hernandez [redacted]

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 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

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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 <mjttelevision[redacted]>
Sent: Saturday, May 31, 2008 12:30 PM
To: Daysha McArthur <daysha74[redacted]>; rosa_e_hernandez[redacted]
Cc: Parker, Kimberly <kimberly.parker[redacted]>; laurarichardson[redacted]
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

---

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[The entire original message is not included]

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YAHOO! MAIL

Re: Breaking News from Beach Comber - YOU ARE MENTIONED...URGENT MUST READ IMMEDIATELY

Thursday, August 13, 2009 12:03 AM

From: "laurarichardson[redacted]
To: "Daysha McArthur"[redacted]

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[redacted]
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 jurists.

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."

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[redacted] 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[redacted]
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[redacted]

Congresswoman it's William trying to reach you. Please call me at 202-641[redacted]

Angela with Lamps Plus – 310-542[illegible] or 310-763[illegible] (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-[illegible] 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.

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[illegible]x[illegible] Fax 469-948[illegible]

"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[illegible]

"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[illegible]

"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[illegible]

"Hey Congresswoman, I talked to Lucky. I just need the information, so I can go through mike Layton to get the letter."

LR0776

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.

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.

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
Returnedyour 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.

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.

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Tuesday, February 17th

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William Marshall
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Wednesday, February 18

Merv Dymally - Charles Drew University 323-563[illegible]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.

Memorandum

To: Congresswoman Laura Richardson
From: Daysha Austin
Subject: New Voicemail and Phone Messages March 9, 2009

Thursday, March 5th

Rickie Ivie 213-489[illegible]Office or 213-200[illegible]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[illegible]
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[illegible]
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

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

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[redacted]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 there 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[redacted]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[redacted]

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.

Monday, March 9th

Derrick Simpson 562-216[illegible] Office 562-787[illegible] Cell
Would like you or someone on staff to be apart of his board. Please let me know who the representative will be.

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 Gotleib 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.

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 ot 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 hindges 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.

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[illegible]

Please call Wells Fargo Mortgage.

May 8

Dante Pasquini with Washington Loss Mitigation Department 818-775[illegible]
Please return my call or you can email me if you wish at dante.pasquini[illegible]
My office hours are 7a.m. - 4p.m. PST Monday through Friday.

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[illegible]

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[illegible]

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[illegible]

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

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."

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[illegible]
"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[illegible]"

Todd Hoppley, 703 578[illegible]
"Congresswoman Richardson- It is Todd Hoppley 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[illegible]"

July 3rd

Dirk, Mason Garage Doors 714 600[illegible]
"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[illegible]
"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[illegible]
"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."

July 4th

Leslie 310 487[illegible]
"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[illegible]
"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[illegible] This is an attempt to collect a debt and any information obtained will be used for that purpose."

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.[illegible]
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.[illegible]
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: Thorn, Ann [ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 6:01 PM
To: RichardsonMC, Laura
Cc: Woodcock, Wendy A.
Subject: Consent
Attachments: 20080522144304877.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

For Internal Use Only

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

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)

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 206-377-2392.

Thank you,
Sara Gaugl

<<Consent Form.doc>>

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC4C I Seattle WA 98101
sara.gaugl@wamu.net

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)

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-[illegible]

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

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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-[illegible]

For Internal Use Only

AUTHORIZATION AND CONSENT
TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name LAURA RICHARDSON

Loan Number [redacted]

Mailing Address 717 E. VERNON
LONG BEACH, CA 90802

Property Address 3622 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)

LR0799

CSOC.RICH.007914

5964

YAHOO! MAIL

FW: Richardson Rescission Notice

Tuesday, June 3, 2008 8:06 AM

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: "Laura Richardson" [redacted]
1 File (1692KB)

PDF

Documen...

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-[redacted]
For Internal Use Only

<<Document.pdf>>

LR0800

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. [redacted] Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:
LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N.: [redacted]
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE INC AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

LR0801

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY _____
Colleen Irby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

SIERRIE HERRADURA
Commission # 1792714
Notary Public - California
Los Angeles County
My Comm. Expires Mar 3, 2012

YAHOO! MAIL Classic

Loss Mit Friday, June 6, 2008 9:10 AM

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>
1 File (238KB)

Borrower...

<<Borrower Assistance Form 5.08.pdf>>
Thank you,
Julie

Julie Mathis, VP
Department Manager
Homeownership Preservation
Washington Mutual
904 886-[redacted]
904 886-1325 fax

LR0803

WaMu

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?

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	$	$
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 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
- **Mail:** WaMu Home Ownership Preservation, 7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

YAHOO! MAIL Classic

Fw: Loss Mit Wednesday, June 18, 2008 7:29 AM

From: "Laura Richardson" [redacted]
To: ann.thorn@wamu.net
1 File (238KB)

Borrower...

Ann,
FYI---
NO REFERENCE TO TIME DEADLINES.
Laura Richardson

----- Forwarded 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-[redacted]
904 886-1325 fax

LR0806

WaMu

Borrower Assistance Form

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( ) 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?

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Medical Expenses	$	$
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Utilities	$	$
Other _____	$	$
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Gross Wages	$	$
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Other _____	$	$
Other _____	$	$
TOTAL	$ 0	$ 0

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Retirement Account(s)	$	$
Home Equity	$	$
Other Real Estate Equity	$	$
Cars (with no loan payments)	$	$
Other _____	$	$
TOTAL	$ 0	$ 0

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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...

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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

LR0808

YAHOO! MAIL

[No Subject] Thursday, September 11, 2008 6:37 PM

From: "A.J. Grier" [redacted]
To: "Barbara Perkins" [redacted]
Cc: "Laura Richardson" [redacted], "Kinde" [redacted]
1 File (19KB)

Richardso...

Hey Barbara,
Here is a list of the most recent developments. If you have any questions feel free to give me a call.

- We've begun a legal search to discover any claims against Laura. The name itself is common enough to produce a large number of claims, most if not all of which don't even apply to the congresswoman. There are a couple of questions that can be answered that will narrow the field down to a manageable number. 1) Was the congresswoman involved in any litigation outside of California ? 2) Was the congresswoman involved in any bankruptcies? Many of the claims can be discarded depending on the answer to those questions.
- We've decided to pursue the assistance of a private investigator. He/She may find something that we may not have considered. Also, they have access to many resources that will streamline this process.
- The 2007 tax return has been filed. We are also discussing with a specialist as to the most appropriate number exemptions to claim so that the net amount per paycheck increases but the amount that is due at the end of the year is as close to zero as possible.
- The following bills have been paid:
  -Sears Gold MasterCard
  -Comcast Cable
  -Pepco
  -Charter Communications
  -Capital One Services
  -Southern California Edison
  -Select Portfolio Servicing, Inc.
  -City of Long Beach
  -San Pedro Property Mortgage
  - Long Beach Property Mortgage
  - Sacramento Property Mortgage
  Washington DC Property Mortgage
- Adjusted monthly budget to reflect current information (attached)
- Current Balance: $687.16

-A.J. Grier-
1212 S. Victory Blvd.
Burbank, CA 91502
ph. 818.260.0669 [redacted]

LR0809

fax 818.260.0657

Payee	Bill Type	Bill Location	Monthly Avg	Location Total
Comcast	cable	DC	$ 100.00	
Pepco	utilities	DC	$ 90.00	
Arlie and J	rent	DC	$ 1,790.00	
				$ 1,980.00
Select Port	mortgage	Long Beac	$ 2,594.15	
City o Long	gas, water,	Long Beac	$ 100.00	
SoCal Edis	electricity	Long Beac	$ 10.00	
Verizon	phone	Long Beac	$ 90.00	
				$ 2,794.15
SMUD (Sa	electrical	Sacrament	$ 220.00	
Comcast C	cable	Sacrament	$ 125.00	
Pacific Gas	gas	Sacrament	$ 25.00	
City of Sac	water, gart	Sacrament	$ 110.00	
Washingto	Mortgage	Sacrament	$ 4,000.00	
				$ 4,480.00
Wells Farg	mortgage	San Pedro	$2,979.64	
				$ 2,979.64
			Total Bills=	$ 12,233.79
			Paycheck=	$ 7,946.33
			net=	**$ (4,287.46)**

YAHOO! MAIL

FW: Richardson estimate Wednesday, July 29, 2009 10:13 AM

From: "Daysha McArthur"
To: laurarichardson
Cc: "Shirley Cooks", stephanie.albanese
1 File (50KB)

Richardso...

--- On **Wed, 7/29/09, Touyer Lee** wrote:

From: Touyer Lee
Subject: FW: Richardson estimate
To: daysha7
Cc: ravenjohn
Date: Wednesday, July 29, 2009, 7:49 AM

To whom it may concern,

Attached is an estimate for the work to be done @ 3622 W. Curtis Park for Mrs. Richardson. Please forward this email to Mrs. Richardson to review. If you should have any question please feel free to call me @ the number below.

Thank You,

Touyer Lee
B-Line Construction Inc.
430 Lea Way Sacramento, Ca 95815
916-646
touyer

From: George John
Sent: Wednesday, July 29, 2009 12:46 AM
To: Touyer Lee
Subject: Richardson estimate

Touyer,

LR0812

Please forward this to the same email address that you sent the plans to. I can't seem to find it here.
It is daysha and some numbers.

Thanks, George

B Line Construction, Inc.

430 Lea Way
Sacramento, CA. 95815
(916) 646-6391
(916) 929-6193 Fax
CSL#

Client: Laura Richardson

Property: 3622 W. Curtis Drive
Sacramento, CA

Operator Info:
Operator: GEORGE
Estimator: George John Business: (916) 646-6391

Business: 430 Lea Way
Sacramento, CA 95815

Type of Estimate: Remodel
Date Entered: 7/23/2009 Date Assigned:

Price List: CASA5B_APR09
Restoration/Service/Remodel
Estimate: RICHARDSON

To partner with our clients to realize their vision through integrity, presence, communication, safety, and efficiency

This estimate is based on the rough draft of proposed changes and is subject to corrections from the City building department.

B Line Construction, Inc.

430 Lea Way
Sacramento, CA. 95815
(916) 646-6391
(916) 929-6193 Fax
CSL# 768320

RICHARDSON

Loft **LxWxH 19'4" x 10'6" x 8'3"**

492.25	SF Walls	203.00	SF Ceiling
695.25	SF Walls & Ceiling	203.00	SF Floor
22.56	SY Flooring	59.67	LF Floor Perimeter
159.50	SF Long Wall	86.63	SF Short Wall
59.67	LF Ceil. Perimeter		

Subroom 1: Offset **LxWxH 7'4" x 2'6" x 3'8"**

72.11	SF Walls	18.33	SF Ceiling
90.44	SF Walls & Ceiling	18.33	SF Floor
2.04	SY Flooring	19.67	LF Floor Perimeter
26.89	SF Long Wall	9.17	SF Short Wall
19.67	LF Ceil. Perimeter		

DESCRIPTION	QNTY	REMOVE	REPLACE	TOTAL
Interior partition walls	32.00 LF	0.00	22.40	716.80
Water heater closet w/vented door (exterior wall)	1.00 EA	0.00	1,225.00	1,225.00
Plumber - install 30 gsl gas water heater, fiberglass shower unit, toilet, sinkk and faucet (bathroom), sink & faucet (kitchen), provide rough in plumbing	1.00 EA	0.00	6,850.00	6,850.00
Vanity & kitchen cabinetry & countertop	1.00 EA	0.00	2,808.88	2,808.88
1/2" drywall - hung, taped, floated, ready for paint	440.00 SF	0.00	1.78	783.20
Electrician - install 2 GFI circuits, switches, lighting, Arc fault interupter breaker	1.00 EA	0.00	1,020.00	1,020.00
Carpet & pad (includes stairs)	254.53 SF	0.00	4.54	1,155.57
15 % waste added for Carpet & pad (includes stairs).				
Vinyl floor covering (bathroom))	1.00 EA	0.00	155.00	155.00
Bathroom door & baseboard	1.00 EA	0.00	354.25	354.25
Range & hood (small apartment size)	1.00 EA	0.00	510.00	510.00
Seal then paint the loft	1.00 EA	0.00	840.00	840.00
Permits & fees	1.00 EA	0.00	890.00	890.00
General clean - up & debris removal	1.00 EA	0.00	450.00	450.00
Totals: Loft				17,758.70

LR0815

B Line Construction, Inc.

430 Lea Way
Sacramento, CA. 95815
(916) 646-6391
(916) 929-6193 Fax
CSL#

Line Item Totals: RICHARDSON 17,758.70

Grand Total Areas:

564.36	SF Walls	221.33	SF Ceiling	785.69	SF Walls and Ceiling
221.33	SF Floor	24.59	SY Flooring	79.33	LF Floor Perimeter
186.39	SF Long Wall	95.79	SF Short Wall	79.33	LF Ceil. Perimeter
0.00	Floor Area	0.00	Total Area	0.00	Interior Wall Area
0.00	Exterior Wall Area	0.00	Exterior Perimeter of Walls		
0.00	Surface Area	0.00	Number of Squares	0.00	Total Perimeter Length
0.00	Total Ridge Length	0.00	Total Hip Length		

Coverage	Amount	%	Grand Total	%
Dwelling	17,758.70	100.00%	18,127.94	100.00%
Other Structures	0.00	0.00%	0.00	0.00%
Contents	0.00	0.00%	0.00	0.00%
Total	17,758.70	100.00%	18,127.94	100.00%

B Line Construction, Inc.

430 Lea Way
Sacramento, CA. 95815
(916) 646-6391
(916) 929-6193 Fax
CSL#

Summary for Dwelling

Line Item Total				17,758.70
Material Sales Tax	@	10.250% x	3,602.33	369.24
Replacement Cost Value				**$18,127.94**
Net Claim				**$18,127.94**

George John

YAHOO! MAIL Classic

RE: 3622 W. Curtis Drive, Sacramento Wednesday, August 26, 2009 10:08 AM
From: "Covill, Doug"
To: laurarichardson
1 File (2806KB)

CMA.pdf

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
(916) 248-4670-New Fax Number
dcovill

From: 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: daysha
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: daysha
Subject: 3622 W. Curtis Drive, Sacramento

Hi Daysha,

LR0818

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.

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-

[The entire original message is not included]

SUBJECT PROPERTY

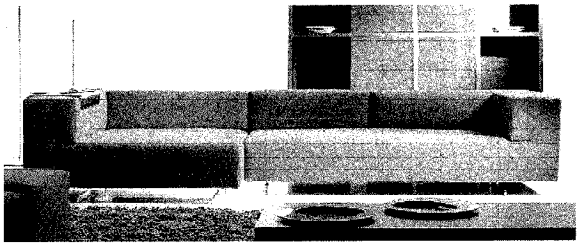
3622 W. Curtis Way
Sacramento, CA 95816

Square Feet: 1639
Beds: 3
Baths: 2
Year Built: 1926
Lot Size: .11
Stories: 2

CUSTOMIZED REPORT PREPARED BY
Doug Covill
730 Alhambra Blvd, #150, Sacramento, CA 95816
Information deemed reliable, but not guaranteed.

COLDWELL BANKER
RESIDENTIAL BROKERAGE

california real estate company report



rank	company	sales volume
1	Coldwell Banker Residential Brokerage	$42,916,978,083
2	Alain Pinel Realtors Inc.	$7,183,479,747
3	FirstTeam Real Estate	$4,807,090,000
4	ZipRealty	$4,615,548,000
5	Prudential California Nevada/Texas Realty	$4,440,408,878
6	Intero Real Estate Services, Inc.	$3,378,765,000
7	RE/MAX Marquee Partners	$2,707,406,094
8	RE/MAX Gold	$2,369,405,747
9	Lyon Real Estate	$2,233,644,149
10	Award-Superstars	$2,192,439,138
11	Shorewood Realtors, Inc.	$2,069,590,839
12	Frank Howard Allen Realtors	$1,728,701,422
13	RE/MAX Palos Verdes/Excos Group	$1,684,960,000
14	RE/MAX Real Estate Services	$1,537,000,000
15	Prudential California Realty	$1,492,912,814
16	Keller Williams Realty Beverly Hills	$1,384,891,676
17	Prudential California Realty Mulcahy Group	$1,379,266,942
18	Dilbeck Realtors GMAC Real Estate	$1,370,000,000
19	Zephyr Real Estate	$1,358,000,000
20	Willis Allen Real Estate Company	$1,117,270,314
21	McGuire Real Estate	$1,092,000,000
22	Century 21 Select Real Estate, Inc.	$1,049,473,714
23	PMZ Real Estate	$1,008,000,000
24	Realty Executives Santa Clarita	$1,007,900,474
25	RE/MAX of Valencia	$943,409,892

[illegible]

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Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

COLDWELL BANKER

RESIDENTIAL BROKERAGE

LR0821

CSOC.RICH.007936

PROPERTY ANALYSIS SUMMARY

Address	Status	City	Bed / Bath	SqFt	DOM	Orig. List	List Price	Sale Price
2821 3rd Ave	Active	Sacramento	4 / 1/0	1457	43	$425,000	$425,000	--
2830 Castro Way	Active	Sacramento	3 / 2/0	1600	12	$429,000	$429,000	--
2741 10th Ave	Active	Sacramento	2 / 1/1	1584	60	$430,000	$430,000	--
2665 Portola Way	Active	Sacramento	4 / 2/0	1753	18	$449,900	$449,900	--

2821 3rd Ave
Sacramento 95818

Status: **Active**
List Price: **$425,000**
List Date: **7/13/2009**
DOM: **43**
Beds: **4**
Baths: **1/0**
SqFt: **1457**
Lot Size: **0.130 ac, 5663 sf**
Stories: **2**
Price/SqFt: **$291.70**
District: **Heilbron Oaks**
Year Built/Age: **1926**

2830 Castro Way
Sacramento 95818

Status: **Active**
List Price: **$429,000**
List Date: **8/13/2009**
DOM: **12**
Beds: **3**
Baths: **2/0**
SqFt: **1600**
Lot Size: **0.130 ac, 5663 sf**
Stories: **2**
Price/SqFt: **$268.13**
District: **Heilbron Oaks**
Year Built/Age: **1927**

2741 10th Ave
Sacramento 95818

Status: **Active**
List Price: **$430,000**
List Date: **6/24/2009**
DOM: **60**
Beds: **2**
Baths: **1/1**
SqFt: **1584**
Lot Size: **0.110 ac, 4792 sf**
Stories: **2**
Price/SqFt: **$271.46**
District: **South Curtis Oaks 02**
Year Built/Age: **1950**

2665 Portola Way
Sacramento 95818

Status: **Active**
List Price: **$449,900**
List Date: **8/7/2009**
DOM: **18**
Beds: **4**
Baths: **2/0**
SqFt: **1753**
Lot Size: **0.140 ac, 6098 sf**
Stories: **2**
Price/SqFt: **$256.65**
District: **Curtis Oaks**
Year Built/Age: **1922**

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Information deemed reliable, but not guaranteed.

COLDWELL BANKER
RESIDENTIAL BROKERAGE

LR0822

CSOC.RICH.007937

PROPERTY ANALYSIS SUMMARY

Address	Status	City	Bed / Bath	SqFt	DOM	Orig. List	List Price	Sale Price
2157 3rd Ave	Pending	Sacramento	3 / 1/0	1421	74	$440,000	$440,000	--
2763 25th St	Sold	Sacramento	2 / 2/0	1661	3	$434,900	$434,900	$409,500
2661 Castro Way	Sold	Sacramento	3 / 1/0	1335	19	$449,000	$449,000	$425,000
2210 Markham Way	Sold	Sacramento	3 / 2/0	1600	200	$482,500	$482,500	$445,000

2157 3rd Ave
Sacramento 95818

Status: **Pending**
List Price: **$440,000**
List Date: **6/6/2009**
DOM: **74**
Beds: **3**
Baths: **1/0**
SqFt: **1421**
Lot Size: **0.130 ac, 5663 sf**
Stories: **1**
Price/SqFt: **$309.64**
Year Built/Age: **1912**

2763 25th St
Sacramento 95818

Status: **Sold**
List Price: **$434,900**
List Date: **6/26/2009**
Sale Price: **$409,500**
Sale Date: **7/30/2009**
DOM: **3**
Beds: **2**
Baths: **2/0**
SqFt: **1661**
Lot Size: **0.120 ac, 5227 sf**
Stories: **1**
Price/SqFt: **$246.54**
District: **HEILBRON OAKS**
Year Built/Age: **1951**

2661 Castro Way
Sacramento 95818

Status: **Sold**
List Price: **$449,000**
List Date: **4/22/2009**
Sale Price: **$425,000**
Sale Date: **6/18/2009**
DOM: **19**
Beds: **3**
Baths: **1/0**
SqFt: **1335**
Lot Size: **0.120 ac, 5227 sf**
Stories: **1**
Price/SqFt: **$318.35**
Year Built/Age: **1930**

2210 Markham Way
Sacramento 95818

Status: **Sold**
List Price: **$482,500**
List Date: **11/7/2008**
Sale Price: **$445,000**
Sale Date: **7/1/2009**
DOM: **200**
Beds: **3**
Baths: **2/0**
SqFt: **1600**
Lot Size: **0.110 ac, 4792 sf**
Stories: **1**
Price/SqFt: **$278.13**
District: **ST. FRANCIS OAKS**
Year Built/Age: **1928**

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COLDWELL BANKER
RESIDENTIAL BROKERAGE

LR0823

CSOC.RICH.007938

PROPERTY ANALYSIS SUMMARY

Address	Status	City	Bed / Bath	SqFt	DOM	Orig. List	List Price	Sale Price
2417 6th Ave	Sold	Sacramento	2 / 1/0	1600	32	$469,000	$469,000	$450,000
2151 3rd Ave	Sold	Sacramento	3 / 1/0	1540	21	$479,000	$479,000	$480,000

2417 6th Ave
Sacramento 95818

Status: **Sold**
List Price: **$469,000**
List Date: **5/21/2009**
Sale Price: **$450,000**
Sale Date: **8/6/2009**
DOM: **32**
Beds: **2**
Baths: **1/0**
SqFt: **1600**
Lot Size: **0.110 ac, 4792 sf**
Stories: **2**
Price/SqFt: **$281.25**
Year Built/Age: **1926**

2151 3rd Ave
Sacramento 95818

Status: **Sold**
List Price: **$479,000**
List Date: **1/31/2009**
Sale Price: **$480,000**
Sale Date: **3/24/2009**
DOM: **21**
Beds: **3**
Baths: **1/0**
SqFt: **1540**
Lot Size: **0.140 ac, 6098 sf**
Stories: **2**
Price/SqFt: **$311.69**
District: **West Curtis Park**
Year Built/Age: **1912**

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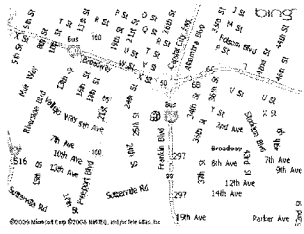
COLDWELL BANKER
RESIDENTIAL BROKERAGE

PROPERTY DETAILS

2821 3rd Ave, Sacramento, CA 95818

Status: **Active**	Lot Size: **0.130 ac, 5663 sf**
List Price: **$425,000**	List Date: **7/13/2009**
Beds: **4** Baths: **1/0**	Sq.Ft.: **1,457**
Year Built or Age: **1926**	DOM: **43**



Prestigeous Curtis Park Neighborhood. Great floor plan with 4 bedrooms, 2 located on each floor. Refinished hardwood floors, fresh paint, new kitchen floor, updated bathroom. Bring your furniture this home is move in ready! This home is priced to allow for you to put in a bathroom upstairs.

Status: **Active**
MLS ID: **90053930**
Parcel Number: **013-0052-025**
Map Code:
Stories: **2**
Zoning: **R1**
Air: **Central**
Energy Features: **Ceiling Fan(s)**
Exterior: **Stucco**
Garage: **1 Car Detached**
Improvements: **Sidewalk/Curb/Gutter, Street Lights**
Other Structures: **Outbuilding**
Recreational Parking: **RV Access, RV Possible**
Sewer: **In & Connected**
Subtype Description: **Detached, Remodeled/Updated**

Orig. List Price: **$425,000**
Status Date: **7/13/2009**
Directions: **Franklin to 3rd Near Gunthers Ice Cream**
Baths Other: **Remodeled/Updated, Tub w/Shower Over**
Dining Description: **Formal Area, Space in Kitchen**
Floor Covering(s): **Laminate, Wood**
Fireplace Desc: **Living Room**
Kitchen Appliances: **Dishwasher, Disposal, Oven Elec F/S, Range Elec F/S**
Laundry Description: **220 Volt Hook-Up, Cabinets, Inside Room**
Room Description: **Basement Partial, Downstairs Bedroom**
Security Features: **Smoke Detector**
Utilities: **220 Volts, All Public**

District: **Hailbron Oaks**
County: **Sacramento**
Construction: **Wood**
Equipment: **Antenna Dish, Window Furnishings**
Foundation: **Raised**
Heat: **Central**
Landscape: **Back, Fenced Back, Front**
Road Description: **Public Maintained**
Roof Description: **Comp Shingle**
Site Description: **Shape Regular, Trees Many**
Water: **Public District**

CUSTOMIZED REPORT PREPARED BY
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730 Alhambra Blvd, #150, Sacramento, CA 95816

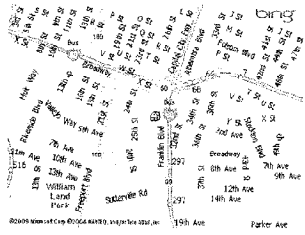
Information deemed reliable, but not guaranteed.

COLDWELL BANKER RESIDENTIAL BROKERAGE

PROPERTY DETAILS

2830 Castro Way, Sacramento, CA 95818

Status: **Active**	Lot Size: **0.130 ac, 5663 sf**
List Price: **$429,000**	List Date: **8/13/2009**
Beds: **3** Baths: **2/0**	Sq.Ft.: **1,600**
Year Built or Age: **1927**	DOM: **12**



Lovely Curtis Park Classic. The home has hardwood floors, fireplace, inside laundry room, 1/4 basement & an adorable kitchen. The master bedroom suite is upstairs w/ bonus area-perfect for seating area, nursery, or office space. It has a walk-in closet & a full bath w/ a shower. This home has an extra bonus of a guest cottage w/ a full bath & kitchenette. The yards have beautiful flower gardens and shade trees. Conveniently located to downtown, restaurants, coffee shop and Curtis Park!

Status: **Active**
MLS ID: **90062690**
Parcel Number: **013-0052-011**
Map Code:
Stories: **2**
Zoning: **R1**
Air: **Central**
Energy Features: **Attic Fan(s), Ceiling Fan(s), Skylight**
Floor Covering(s): **Tile, Wood**
Heat: **Central**
Kitchen Appliances: **Dishwasher, Range Gas F/S, Refrigerator F/S**
Features Misc: **Patio Uncovered**
Road Description: **Paved, Public Maintained**
Sewer: **In & Connected**
Subtype Description: **Detached**

Orig. List Price: **$429,000**
Status Date: **8/15/2009**
Directions: **From Hwy 99 take 12 Avenue / Sutterville Exit West. Take Right on Franklin Blvd. Left on Castro Way**
Baths Other: **Tile, Tub Jetted, Tub w/Shower Over**
Dining Description: **Breakfast Nook, Formal Room**
Foundation: **Raised**
Garage: **Converted, Other See Remarks**
Kitchen Description: **Counter Tile**
Master Bath: **Shower Stall(s)**
Room Description: **Guest Quarters Dtchd**
Security Features: **Security Sys Owned, Smoke Detector**
Utilities: **All Public**

District: **Heilbron Oaks**
County: **Sacramento**
Construction: **Wood**
Exterior: **Stucco**
Fireplace Desc: **Living Room**
Improvements:
Sidewalk/Curb/Gutter
Laundry Description: **Inside Room**
Master Bedroom: **Closet Walk-In, Sitting Area**
Roof Description: **Comp Shingle**
Site Description: **Level, Shape Regular**
Water: **Public District**

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Information deemed reliable, but not guaranteed

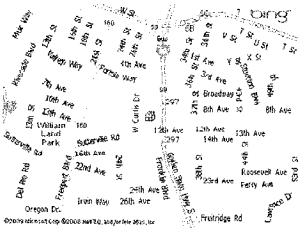
COLDWELL BANKER
RESIDENTIAL BROKERAGE

PROPERTY DETAILS

2741 10th Ave, Sacramento, CA 95818

Status: **Active**
List Price: **$430,000**
Beds: **2** Baths: **1/1**
Year Built or Age: **1950**

Lot Size: **0.110 ac, 4792 sf**
List Date: **6/24/2009**
Sq.Ft.: **1,584**
DOM: **60**



In Curtis Park, one of Sacramento's premier neighborhoods on a street lined with goregous shade trees and park located at end of street. This home is perfect for starting out or downsizing. Built in 1950, has been lovingly cared for but needs some repair and updates to make her sparkle again. To be sold AS IS. Roof is 3 years old, backside of detached garage roof needs repair, home needs some electrical repair and replacment. This is a diamond in the rough but worthy of the investment.

Status: **Active**
MLS ID: **90050048**
Parcel Number: **013-0321-020**
Map Code:
Stories: **2**
Zoning: **R1**
Air: **Refrig Wall Units**
Energy Features: **Ceiling Fan(s)**
Exterior: **Shingle, Stucco**
Garage: **1 Car Attached, Facing Front, Uncov Prkng Spc (1)**
Improvements: **Sidewalk/Curb/Gutter**
Laundry Description: **Inside Area**
Master Bedroom: **Closet**
Sewer: **In & Connected**
Style Description: **Cottage/Bungalow**

Orig. List Price: **$430,000**
Status Date: **6/26/2009**
Directions: **South on Hwy 99, exit 12th Ave..Right onto 12th, Right onto Franklin and Left onto 10th Ave.**
Baths Other: **Tile, Tub w/Shower Over**
Dining Description: **Formal Area**
Floor Covering(s): **Linoleum/Vinyl, Wood**
Fireplace Desc: **Gas Piped, Living Room**
Kitchen Appliances: **Compactor, Cook Top Elec, Dishwasher, Disposal, Oven Elec B/I, Range Elec B/I**
Landscape: **Fenced Back, Sprinkler Auto F&R**
Road Description: **Public Maintained**
Roof Description: **Comp Shingle**
Subtype Description: **Custom, Fixer**
Water: **Public District**

District: **South Curtis Oaks 02**
County: **Sacramento**
Construction: **Frame**
Equipment: **Window Furnishings**
Foundation: **Raised**
Heat: **Central**
Kitchen Description: **Counter Laminate**
Features Misc: **Patio Uncovered**
Room Description: **Basement Partial, Great Room Concept**
Site Description: **Shape Regular, Trees Many**
Utilities: **All Public**

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Doug Covill
730 Alhambra Blvd, #150, Sacramento, CA 95816

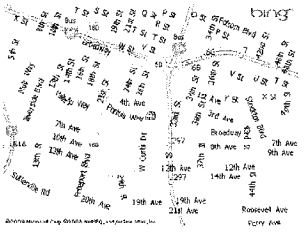
Information deemed reliable, but not guaranteed.

COLDWELL BANKER
RESIDENTIAL BROKERAGE

PROPERTY DETAILS

2665 Portola Way, Sacramento, CA 95818

Status: **Active**	Lot Size: **0.140 ac, 6098 sf**
List Price: **$449,900**	List Date: **8/7/2009**
Beds: **4** Baths: **2/0**	Sq.Ft.: **1,753**
Year Built or Age: **1922**	DOM: **18**



Curtis Park craftsman, 2 story with 4 bedrooms, 2 baths, new electrical, new dual pane windows, new carpet in bedrooms. Hardwood in living & dining. Large lot, many upgrades, all appliances stay.

Status: **Active**
MLS ID: **90061399**
Parcel Number: **013-0121-041**
Map Code:
Stories: **2**
Zoning: **R1**
Air: **MultiUnits, Refrig Wall Units, Window**
Energy Features: **Attic Fan(s), Ceiling Fan(s), Dual Pane Full**
Exterior: **Brick, Siding Vinyl**
Garage: **No Garage, Uncov Prkng Spc (2+)**
Improvements: **Sidewalk/Curb/Gutter**
Laundry Description: **220 Volt Hook-Up, Washer/Dryer Includ**
Features Misc: **Deck Covered, Deck Uncovered, Patio Covered, Patio Enclosed, Spa/Hot Tub Personal**
Pool Type: **Above Ground, Fiberglass**
Room Description: **Basement Full, Bonus Room, Home Office Room**
Style Description: **Cottage/Bungalow**
Utilities: **220 Volts, Natural Gas**

Orig. List Price: **$449,900**
Status Date: **8/7/2009**
Directions: **Take 99 to 12th Ave, Rt on Franklin, left on Portola. Or take Franklin off Broadway rt on Portola.**
Baths Other: **Remodeled/Updated, Shower Stall(s), Tub, Window**
Dining Description: **Formal Area**
Floor Covering(s): **Carpet, Wood**
Fireplace Desc: **Insert, Living Room**
Kitchen Appliances: **Cook Top Gas, Dishwasher, Disposal, Gas Plumbed, Microwave B/I, Oven Gas B/I**
Landscape: **Back, Fenced Back, Fenced Front, Low Maintenance, Sprinkler Auto F&R**
Master Bedroom: **Balcony, Closet, Closet Walk-In, Closet Walk-In 2+**
Pool Location: **On Lot**
Roof Description: **Shake**
Site Description: **Shape Regular, Trees Many**
Water: **Public District**

District: **Curtis Oaks**
County: **Sacramento**
Construction: **Frame**
Equipment: **Cable TV Available, Window Furnishings**
Foundation: **Raised**
Heat: **Fireplace Insert**
Kitchen Description: **Counter Ceramic, Island, Pantry Cabinet, Remodeled/Updated**
Master Bath: **Shower Stall(s)**
Other Structures: **Tool Shed**
Road Description: **Paved, Public Maintained**
Sewer: **In & Connected**
Subtype Description: **Attached**

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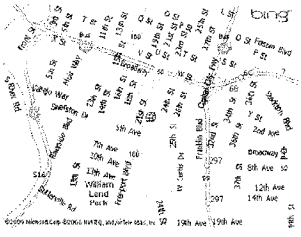
Information deemed reliable, but not guaranteed

COLDWELL BANKER
RESIDENTIAL BROKERAGE

PROPERTY DETAILS

2157 3rd Ave, Sacramento, CA 95818

Status: **Pending**	Lot Size: **0.130 ac, 5663 sf**
List Price: **$440,000**	List Date: **6/6/2009**
Beds: **3** Baths: **1/0**	Sq.Ft.: **1,421**
Year Built or Age: **1912**	DOM: **74**



Updated and restored West Curtis bungalow. Too many features- remodeled kitchen with soapstone counters, pantry and custom shaker cabinetry. Outdoor kitchen with koi pond and newer 2.5 car garage with alley access and drive-thru. Master includes 'barn style' closet doors and built in dressers. Don't miss it!

Status: **Pending**
MLS ID: **90044308**
Parcel Number: **013-0022-048**
Map Code:
Stories: **1**
Zoning: **R1**
Air: **Central**
Energy Features: **Ceiling Fan(s)**
Exterior: **Shingle, Siding Lap**
Garage: **2 Car Detached, 1/2 Car Space, Alley Access, Drive Through, Workshop in Garage**
Improvements: **Sidewalk/Curb/Gutter**
Laundry Description: **220 Volt Hook-Up, Cabinets, Inside Area, Stacked Only**
Master Bedroom: **Closet**
Sewer: **In & Connected**
Style Description: **Cottage/Bungalow**

Orig. List Price: **$440,000**
Status Date: **8/19/2009**
Directions: **on 3rd Ave between 21st and 24th streets. Near Sierra 2 Center.**
Baths Other: **Remodeled/Updated, Tub w/Shower Over, Window**
Dining Description: **Breakfast Nook, Formal Area**
Floor Covering(s): **Tile, Wood**
Fireplace Desc: **Living Room**
Kitchen Appliances: **Dishwasher, Disposal, Gas Plumbed, Ice Maker Plumbed, Range Gas F/S**
Landscape: **Fenced Back, Sprinkler Auto F&R**
Road Description: **Paved, Public Maintained**
Roof Description: **Comp Shingle**
Subtype Description: **Detached, Remodeled/Updated**
Water: **Public District**

County: **Sacramento**
Construction: **Frame, Wood**
Equipment: **Cable TV Available, DSL Possible, MultiPhone Lines**
Foundation: **Raised**
Heat: **Central**
Kitchen Description: **Counter Stone, Pantry Cabinet, Remodeled/Updated**
Features Misc: **BBQ Built-In, Outdoor Kitchen, Patio Covered**
Room Description: **Basement Partial**
Site Description: **Shape Regular**
Utilities: **220 Volts, Natural Gas**

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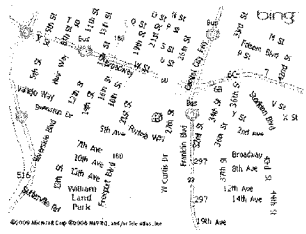
COLDWELL BANKER
RESIDENTIAL BROKERAGE

PROPERTY DETAILS

2763 25th St, Sacramento, CA 95818

Status: **Sold**
List Price: **$434,900**
Sale Price: **$409,500**
Beds: **2** Baths: **2/0**
Year Built or Age: **1951**

Lot Size: **0.120 ac, 5227 sf**
List Date: **6/26/2009**
Sale Date: **7/30/2009**
Sq.Ft.: **1,661**
DOM: **3**



Beautiful Tudor in Curtis Park with all the charm intact Leaded Windows, Original faux woodwork & doors! This 2 bed, 2 bath with family room is 1,661 Square Feet. Big wonderful living room & formal dining too.

Status: **Sold**
MLS ID: **90049975**
Parcel Number: **013-0042-013**
Map Code:
Stories: **1**
Zoning: **R-1**
Air: **Central**
Energy Features: **Ceiling Fan(s)**
Exterior: **Brick, Stucco**
Garage: **2 Car Attached, Facing Front, Facing Rear**
Improvements: **Sidewalk/Curb/Gutter, Street Lights**
Laundry Description: **220 Volt Hook-Up**
Features Misc: **Patio Uncovered**
Security Features: **Smoke Detector**
Site Description: **Shape Irregular, Trees Many, Other See Remarks**
Water: **Public District**

Orig. List Price: **$434,900**
Status Date: **7/30/2009**
Directions: **99 to 12th Ave, Right on Franklin Blvd, Left on 4th Avenue, Right on 25th to address.**
Baths Other: **Remodeled/Updated, Tile, Window**
Dining Description: **Breakfast Nook, Formal Area, Formal Room**
Floor Covering(s): **Wood**
Fireplace Desc: **Living Room**
Kitchen Appliances: **Dishwasher, Range Gas F/S**
Landscape: **Back, Front, Sprinkler Auto Front**
Road Description: **Public Maintained**
Roof Description: **Comp Shingle**
Style Description: **Tudor**
Utilities: **220 Volts, Natural Gas**

District: **HEILBRON OAKS**
County: **Sacramento**
Construction: **Frame**
Equipment: **Cable TV Available, Window Furnishings**
Foundation: **Raised**
Heat: **Central**
Kitchen Description: **Counter Laminate**
Master Bath: **Closet, Tile**
Room Description: **Master Suite**
Sewer: **In & Connected**
Subtype Description: **Detached**

CUSTOMIZED REPORT PREPARED BY
Doug Covill
730 Alhambra Blvd, #150, Sacramento, CA 95816

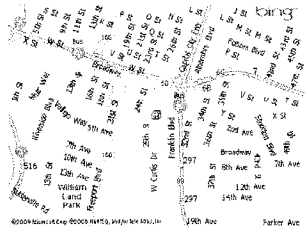
Information deemed reliable, but not guaranteed.

COLDWELL BANKER
RESIDENTIAL BROKERAGE

PROPERTY DETAILS

2661 Castro Way, Sacramento, CA 95818

Status: **Sold**	Lot Size: **0.120 ac, 5227 sf**
List Price: **$449,000**	List Date: **4/22/2009**
Sale Price: **$425,000**	Sale Date: **6/18/2009**
Beds: **3** Baths: **1/0**	Sq.Ft.: **1,335**
Year Built or Age: **1930**	DOM: **19**



Stunning Curtis Park Tudor * Beautiful wood floors throughout * wood burning fireplace in living room * formal dining room * updated kithen with a 6 burner gourmet cooks range * nook off kitchen * 3rd bdrm has been made into a great den/media room * stamped concrete w/ covered patio &built in bb-q area * gorgeous back yard w/ water fountain on wall of detached garage * tons of charm & character in this fantastic Curtis park home *

Status: **Sold**
MLS ID: **90032674**
Parcel Number: **013-0043-012**
Map Code:
Stories: 1
Zoning: **R1**
Air: **Central**
Energy Features: **Dual Pane Partial**
Floor Covering(s): **Tile, Wood**
Heat: **Central**
Kitchen Appliances: **Dishwasher, Disposal, Oven Gas F/S, Range Gas F/S**
Features Misc: **Patio Covered**
Road Description: **Paved, Public Maintained**
Sewer: **In & Connected**
Site Location: **Corner**
Water: **Public District**

Orig. List Price: **$449,000**
Status Date: **6/19/2009**
Directions: **From Broadway - go south on 26th - Left on Castro to address Located at corner of 27th & Castro**
Baths Other: **Tile, Tub w/Shower Over**
Dining Description: **Breakfast Nook, Formal Room**
Foundation: **Raised**
Garage: **1 Car Detached, Garage Door Opener**
Kitchen Description: **Counter Tile, Pantry Cabinet**
Laundry Description: **220 Volt Hook-Up, Inside Area, Stacked Only**
Room Description: **Basement Partial, Media Room, Wine Storage Area**
Security Features: **Security Sys Owned, Smoke Detector**
Style Description: **Tudor**
Utilities: **220 Volts, Natural Gas**

County: **Sacramento**
Construction: **Frame**
Exterior: **Stucco**
Fireplace Desc: **Living Room**
Improvements: **Sidewalk/Curb/Gutter, Street Lights**
Landscape: **Sprinkler Auto F&R**
Master Bedroom: **Closet**
Roof Description: **Comp Shingle**
Site Description: **Shape Regular**
Subtype Description: **Detached**

CUSTOMIZED REPORT PREPARED BY
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Information deemed reliable, but not guaranteed.

COLDWELL BANKER
RESIDENTIAL BROKERAGE

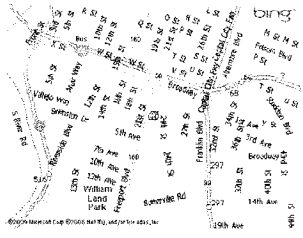
LR0831

CSOC.RICH.007946

PROPERTY DETAILS

2210 Markham Way, Sacramento, CA 95818

Status: **Sold**	Lot Size: **0.110 ac, 4792 sf**
List Price: **$482,500**	List Date: **11/7/2008**
Sale Price: **$445,000**	Sale Date: **7/1/2009**
Beds: **3** Baths: **2/0**	Sq.Ft.: **1,600**
Year Built or Age: **1928**	DOM: **200**



Squeeky Williams style home on one of the most charming streets. A perfect mix with old world charm and updates. New shake roof, 2-full baths, large open, airy kitchen and breakfast nook. Private patios and hewned beams, French doors, archways, master suite, formal dining room with French doors and Oak trees. Charm - Charm - Charm! Large wine cellar in basement. Great chance to own a classic charming Tudor in a great area at a great price!

Status: **Sold**
MLS ID: **80110769**
Parcel Number: **013-0022-010**
Map Code:
Stories: **1**
Zoning: **R1**
Air: **Central**
Energy Features: **Ceiling Fan(s), Whole House Fan**
Exterior: **Stucco**
Garage: **1 Car Detached**
Improvements: **Sidewalk/Curb/Gutter**
Laundry Description: **220 Volt Hook-Up, In Garage**
Master Bedroom: **Ground Floor, Outside Access**
Security Features: **Security Sys Leased**
Site Description: **Lot Sloped, Trees Many**
Utilities: **220 Volts**

Orig. List Price: **$482,500**
Status Date: **7/7/2009**
Directions: **Freeport Blvd to Markham Way, east on Markham.**
Baths Other: **Remodeled/Updated, Tub w/Shower Over, Window**
Dining Description: **Breakfast Nook, Formal Room**
Floor Covering(s): **Tile, Wood**
Fireplace Desc: **Living Room**
Kitchen Appliances: **Dishwasher, Disposal, Microwave B/I**
Landscape: **Back, Fenced Back, Sprinkler Auto F&R**
Road Description: **Public Maintained**
Roof Description: **Shake**
Site Location: **Public Trans Nearby**
Subtype Description: **Custom**

District: **ST. FRANCIS OAKS**
County: **Sacramento**
Construction: **Frame**
Equipment: **Cable TV Available**
Foundation: **Raised**
Heat: **Central**
Kitchen Description: **Counter Ceramic, Island, Pantry Cabinet, Remodeled/Updated**
Master Bath: **Remodeled/Updated, Shower Stall(s), Tile, Window**
Room Description: **Basement Partial, Master Suite, Wine Storage Area**
Sewer: **In & Connected**
Style Description: **Tudor**
Water: **Public District**

CUSTOMIZED REPORT PREPARED BY
Doug Covill
730 Alhambra Blvd, #150, Sacramento, CA 95816

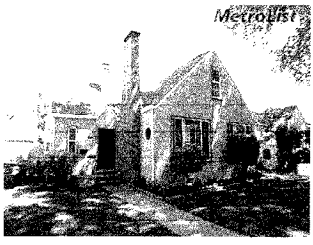
COLDWELL BANKER
RESIDENTIAL BROKERAGE

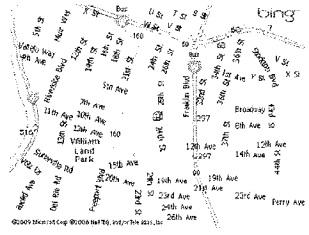
Information deemed reliable, but not guaranteed.

PROPERTY DETAILS

2417 6th Ave, Sacramento, CA 95818

Status: **Sold**	Lot Size: **0.110 ac, 4792 sf**
List Price: **$469,000**	List Date: **5/21/2009**
Sale Price: **$450,000**	Sale Date: **8/6/2009**
Beds: **2** Baths: **1/0**	Sq.Ft.: **1,600**
Year Built or Age: **1926**	DOM: **32**





Beautiful Curtis Park remodel, just steps to the Park! Light and airy home with beautiful wood floors, living room fireplace, formal dining area, gorgeous new kitchen with granite, tile & stainless steel appliances, and a sunny breakfast nook. Remodeled bath with granite & tile, big bedrooms, dual pane windows, central heat & air, new roof. The upstairs loft area is approx. 600 square feet and makes a great office, kids rooms, art studio or guest space! What a great home- don't miss it.

Status: **Sold**
MLS ID: **90039946**
Parcel Number: **013-0223-024**
Map Code:
Stories: **2**
Zoning: **R1**
Air: **Central**
Energy Features: **Dual Pane Partial**
Floor Covering(s): **Wood**
Heat: **Central**
Kitchen Appliances: **Dishwasher, Disposal, Microwave B/I, Range Gas F/S**
Features Misc: **Patio Uncovered**
Recreational Parking: **RV Possible**
Site Description: **Level**
Subtype Description: **Detached**

Orig. List Price: **$469,000**
Status Date: **8/10/2009**
Directions: **West Curtis to 6th Avenue.**
Baths Other: **Remodeled/Updated, Tile**
Dining Description: **Breakfast Nook, Formal Room**
Foundation: **Raised**
Garage: **2 Car Detached, Workshop in Garage**
Kitchen Description: **Counter Granite, Remodeled/Updated**
Laundry Description: **Inside Room**
Room Description: **Basement Partial, Den/Study, Home Office Room, Loft**
Sewer: **In & Connected**
Utilities: **All Public**

County: **Sacramento**
Construction: **Frame**
Exterior: **Stucco**
Fireplace Desc: **Living Room**
Improvements: **Sidewalk/Curb/Gutter, Street Lights**
Landscape: **Sprinkler Auto F&R**
Road Description: **Public Maintained**
Roof Description: **Comp Shingle**
Style Description: **Tudor**
Water: **Public District**

CUSTOMIZED REPORT PREPARED BY

Doug Covill

730 Alhambra Blvd, #150, Sacramento, CA 95816

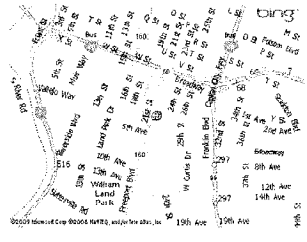
Information deemed reliable, but not guaranteed.

COLDWELL BANKER
RESIDENTIAL BROKERAGE

PROPERTY DETAILS

2151 3rd Ave, Sacramento, CA 95818

Status: **Sold**	Lot Size: **0.140 ac, 6098 sf**
List Price: **$479,000**	List Date: **1/31/2009**
Sale Price: **$480,000**	Sale Date: **3/24/2009**
Beds: **3** Baths: **1/0**	Sq.Ft.: **1,540**
Year Built or Age: **1912**	DOM: **21**



Updated Craftsman in West Curtis Oaks!Many recent features include high efficiency CH&A, granite countertops, composite decking, and much more.Deep lot with alley access and free-form koi pond with waterfall.Secluded 2nd floor master bedroom with reading nook, and multiple storage options available in attic or partial basement.Newly updated bathroom is a real show stopper!Features vintage inspired tile design, designer lighting and custom archway.Coved ceilings and multiple built-ins throughout.

Status: **Sold**
MLS ID: **90009137**
Parcel Number: **013-0022-049**
Map Code:
Stories: **2**
Zoning: **R1**
Air: **Central**
Energy Features: **Attic Fan(s), Dual Pane Partial**
Exterior: **Shingle, Siding Lap, Wood**
Garage: **Alley Access, No Garage**
Improvements: **Sidewalk/Curb/Gutter**
Laundry Description: **Gas Hook-Up, Inside Area**
Master Bedroom: **Sitting Area**
Security Features: **Smoke Detector**
Site Description: **Level, Shape Regular, Trees Few**
Water: **Public District**

Orig. List Price: **$479,000**
Status Date: **3/24/2009**
Directions: **On 3rd Avenue between 24th and 21st Streets. Down the street from Sierra 2 Center.**
Baths Other: **Remodeled/Updated, Tile, Tub w/Shower Over, Window**
Dining Description: **Formal Room**
Floor Covering(s): **Tile, Wood**
Fireplace Desc: **Living Room**
Kitchen Appliances: **Dishwasher, Disposal, Range Gas F/S**
Landscape: **Fenced Back, Low Maintenance, Sprinkler Auto F&R**
Road Description: **Paved, Public Maintained**
Roof Description: **Comp Shingle**
Style Description: **Cottage/Bungalow**
Utilities: **220 Volts, Natural Gas**

District: **West Curtis Park**
County: **Sacramento**
Construction: **Frame, Wood**
Equipment: **Cable TV Available, DSL Possible, Window Furnishings**
Foundation: **Raised**
Heat: **Central**
Kitchen Description: **Counter Granite, Pantry Cabinet, Remodeled/Updated**
Features Misc: **Deck Uncovered, Patio Uncovered**
Room Description: **Basement Partial, Downstairs Bedroom, Loft, Master Suite**
Sewer: **In & Connected**
Subtype Description: **Detached, Remodeled/Updated**

CUSTOMIZED REPORT PREPARED BY
Doug Covill
730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.

COLDWELL BANKER
RESIDENTIAL BROKERAGE

PRICING SUMMARY

SOLD COMPARABLES AVERAGES

Days on Market	55
List Price	$462,880
Price Change	-4.53 %
Price Per Square Foot	$285.61
Average Sale Price	*$441,900*

SUGGESTED PRICE

LOW

$430,853

HIGH

$452,948

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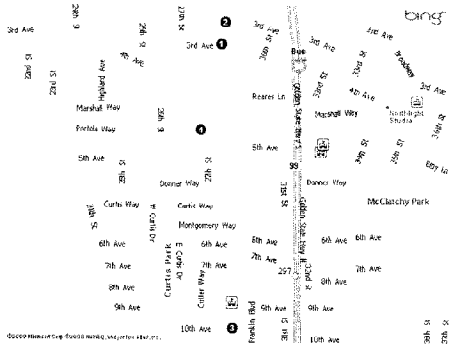
COLDWELL BANKER RESIDENTIAL BROKERAGE

MARKET ANALYSIS SUMMARY

Active Properties



ADDRESS	CITY	LIST DATE	BEDS/BATH	SQFT	LOT SIZE	PRICE	MAP
2821 3rd Ave	Sacramento	7/13/2009	4 / 1/0	1457	0.130 ac, 5663 sf	$425,000	1
2830 Castro Way	Sacramento	8/13/2009	3 / 2/0	1609	0.130 ac, 5663 sf	$429,000	2
2741 10th Ave	Sacramento	6/24/2009	2 / 1/1	1584	0.110 ac, 4792 sf	$430,000	3
2665 Portola Way	Sacramento	8/7/2009	4 / 2/0	1753	0.140 ac, 6098 sf	$449,900	4

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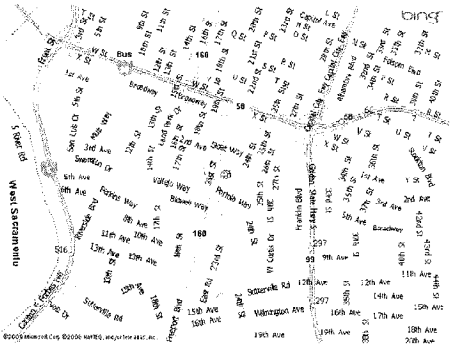
COLDWELL BANKER
RESIDENTIAL BROKERAGE

MARKET ANALYSIS SUMMARY

Pending Properties



ADDRESS	CITY	LIST DATE	BEDS/BATH	SQFT	LOT SIZE	PRICE	MAP
2157 3rd Ave	Sacramento	6/6/2009	3 / 1/0	1421	0.130 ac, 5663 sf	$440,000	1

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730 Alhambra Blvd, #150, Sacramento, CA 95816

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COLDWELL BANKER
RESIDENTIAL BROKERAGE

LR0837

CSOC.RICH.007952

MARKET ANALYSIS SUMMARY

Sold Properties

ADDRESS	CITY	LIST DATE	SALE DATE	BEDS/BATH	SQFT	LOT SIZE	PRICE	SALE PRICE	MAP
2763 25th St	Sacramento	6/26/2009	7/30/2009	2 / 2/0	1661	0.120 ac, 5227 sf	$434,900	$409,500	1
2661 Castro Way	Sacramento	4/22/2009	6/18/2009	3 / 1/0	1335	0.120 ac, 5227 sf	$449,000	$425,000	2
2210 Markham Way	Sacramento	11/7/2008	7/1/2009	3 / 2/0	1600	0.110 ac, 4792 sf	$482,500	$445,000	3
2417 6th Ave	Sacramento	5/21/2009	8/6/2009	2 / 1/0	1600	0.110 ac, 4792 sf	$469,000	$450,000	4
2151 3rd Ave	Sacramento	1/31/2009	3/24/2009	3 / 1/0	1540	0.140 ac, 6098 sf	$479,000	$480,000	5

CUSTOMIZED REPORT PREPARED BY

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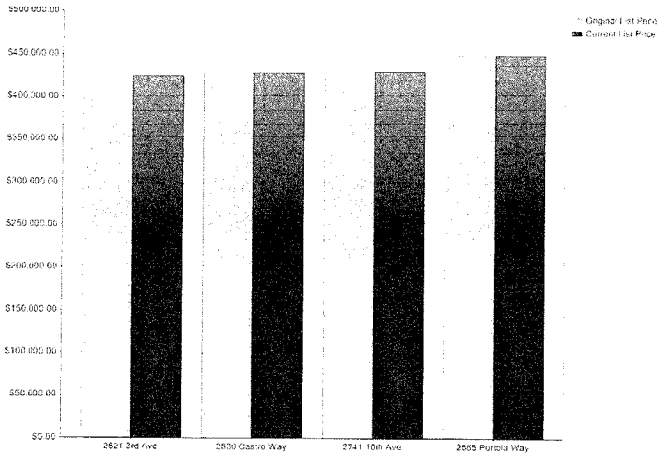
COLDWELL BANKER
RESIDENTIAL BROKERAGE

LR0838

CSOC.RICH.007953

PRICE CHANGE GRAPH

Active Properties



ADDRESS	CITY	LIST DATE	BEDS/BATH	SQFT	ORIG PRICE	LIST PRICE
2821 3rd Ave	Sacramento	7/13/2009	4 / 1/0	1457	$425,000	$425,000
2830 Castro Way	Sacramento	8/13/2009	3 / 2/0	1600	$429,000	$429,000
2741 10th Ave	Sacramento	6/24/2009	2 / 1/1	1584	$430,000	$430,000
2665 Portola Way	Sacramento	8/7/2009	4 / 2/0	1753	$449,900	$449,900

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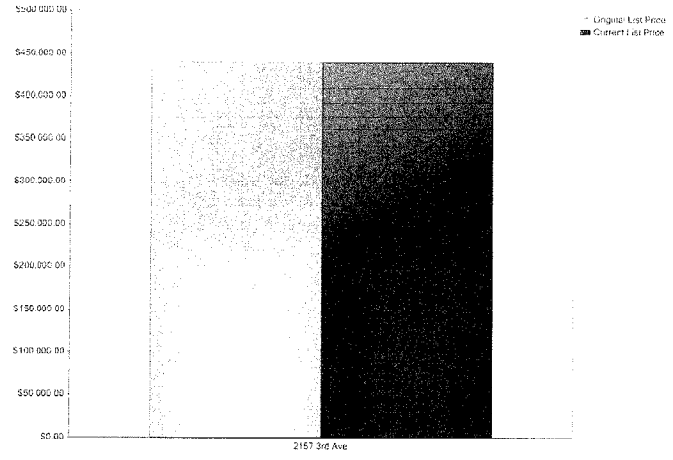
COLDWELL BANKER
RESIDENTIAL BROKERAGE

LR0839

CSOC.RICH.007954

PRICE CHANGE GRAPH

Pending Properties



ADDRESS	CITY	LIST DATE	BEDS/BATH	SQFT	ORIG PRICE	LIST PRICE
2157 3rd Ave	Sacramento	6/6/2009	3 / 1/0	1421	$440,000	$440,000

CUSTOMIZED REPORT PREPARED BY
Doug Covill
730 Alhambra Blvd, #150, Sacramento, CA 95816

Information deemed reliable, but not guaranteed.

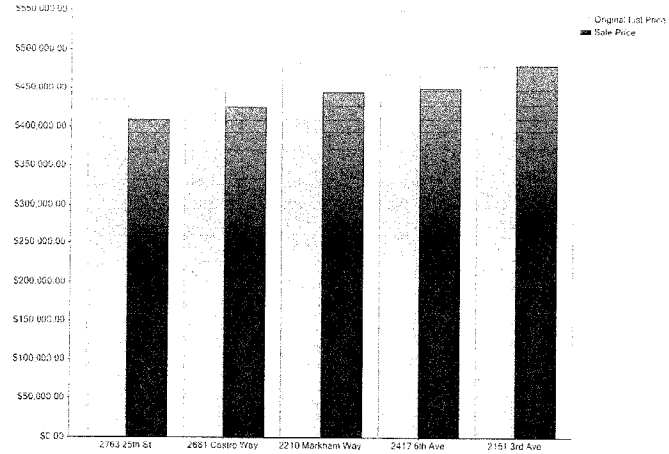
COLDWELL BANKER
RESIDENTIAL BROKERAGE

LR0840

CSOC.RICH.007955

PRICE CHANGE GRAPH

Sold Properties



ADDRESS	CITY	LIST DATE	BEDS/BATH	SQFT	ORIG PRICE	LIST PRICE	SALE DATE	SALE PRICE
2763 25th St	Sacramento	6/26/2009	2 / 2/0	1661	$434,900	$434,900	7/30/2009	$409,500
2661 Castro Way	Sacramento	4/22/2009	3 / 1/0	1335	$449,000	$449,000	6/18/2009	$425,000
2210 Markham Way	Sacramento	11/7/2008	3 / 2/0	1600	$482,500	$482,500	7/1/2009	$445,000
2417 6th Ave	Sacramento	5/21/2009	2 / 1/0	1600	$469,000	$469,000	8/6/2009	$450,000
2151 3rd Ave	Sacramento	1/31/2009	3 / 1/0	1540	$479,000	$479,000	3/24/2009	$480,000

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Doug Covill
730 Alhambra Blvd, #150, Sacramento, CA 95816

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COLDWELL BANKER
RESIDENTIAL BROKERAGE

YAHOO! MAIL

3622 Curtis Drive Payment Schedule Thursday, November 12, 2009 9:38 AM

From: "Daysha McArthur[redacted]

To: laurarichardson[redacted]

7 Files (207KB)

Marty Pa... Mielcasz ... Dorothy ... Laura Ric... Chim Chi... Martinez ... Copy of ...

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.

Dorothy below is payment schedule for miscellaneous repairs made by Marty. Please pay the following invoices on November 12, 2009:

Vendor	Service Date	Amount
Marty Heckeroth	9/1/2009	$152.56
Marty Heckeroth	9/16/2009	$33.75
Marty Heckeroth	11/6/2009	$143.14
Marty Heckeroth	Invoice #1152	$33.75
Marty Heckeroth	10/16/2009	$161.90
Total		**$525.10**
Already paid by Dorothy		($186.31)
Amount to be paid 11/12/09		**$338.79**
Balance Carry Over		$1,028.16

Please pay the folowing invoices on December 3,2009:

Marty Heckeroth	Invoice #1141	$444.66
Marty Heckeroth	10/30/2009	$71.09
Total		**$515.75**
Balance Carry Over		$510.41

Please pay the folowing invoices on January 3,2009:

Marty Heckeroth	10/21/2009	$215.05
Marty Heckeroth	10/30/2009	$61.91
Marty Heckeroth	11/3/2009	$233.45
Total		$510.41
Balance		$0.00

Dorothy below is payment history and schedule for services provided by Mielcasz & Assoc.
Please pay the following invoices on November 12, 2009:

Vendor	Service Date	Amount
Mielcasz & Associates	11/5/2009	$2,350.00
Mielcasz & Associates	11/5/2009	$1,245.72
Total		**$3,595.72**
Paid by Laura Richardson 11/04/2009		($1,000.00)
Carry Over Balance		
($1,350.00 furnace;$1,245.72 venting)		**$2,595.72**

Please make the following payment on Nov 12, 2009:

Mielcasz & Associates (50% of venting charges)		$415.24
Total November Payment ($1,000.00 paid by Laura)		**$1,415.24**
Carry Over Balance		$2,180.48

Please make the following payment on Dec 3, 2009:

Mielcasz & Associates (30% of furnace installation)		$675.00
Mielcasz & Associates (30% payment for venting charges)		$415.24
Total December Payment		**$1,090.24**
Carry Over Balance		$1,090.24

Please make the following payment on Jan 3, 2009:

Mielcasz & Associates (balance & final payment for furnace installation)		$675.00
Mielcasz & Associates (balance & final payment for venting charges)		$415.24
Total		**$1,090.24**
Balance Carry Over		$0.00

Dorothy below is payment history and schedule for your management services.

Vendor	Service Sate	Amount
Dorothy Smith - Rental Fee	11/1/2009	$925.00
Dorothy Smith - Mgmnt Fee-Oct	10/1/2009	$100.00
Dorothy Smith - Mgmnt Fee-Nov	11/1/2009	$100.00
Total Owed		**$1,125.00**

Please pay the following invoices on November 12, 2009:

Dorothy Smith (1st installment); Carry over balance for rental fee $616.66		$308.33
Dorothy Smith - Mgmnt Fee-Oct		$33.33
Dorothy Smith - Mgmnt Fee-Nov		$33.33
Total Paid for November		**$374.99**
Carry over balance		$750.01

Please make the following payment on Dec 3, 2009:

Dorothy Smith - Rental Fee - 2nd installment		$308.33
Dorothy Smith - Mgmnt Fee-Oct		$33.33
Dorothy Smith - Mgmnt Fee-Nov		$33.33
Total December Payment		**$374.99**
Carry Over Balance		$375.02

Please make the following payment on Jan 3, 2009:

Dorothy Smith - Rental Fee - 3rd and final installment		$308.35
Dorothy Smith - Mgmnt Fee-Oct		$33.34
Dorothy Smith - Mgmnt Fee-Nov		$33.34
Total January Payment		**$375.03**
Balance Carry Over		$0.00

Dorothy below is a payment schedule for Laura Richardson.

Please pay the following invoices on November 12, 2009:

Laura Richardson		$700.00
Total Paid for November		**$700.00**

Please make the following payment on Dec 3, 2009:

Laura Richardson		$700.00
Total December Payment		**$700.00**

Please make the following payment on Jan 3, 2009:

Laura Richardson		$700.00
Total January Payment		**$700.00**

Dorothy below is a payment schedule for Chim Chimney.

Please pay the following invoices on November 12, 2009:

Chim Chimney		$134.50
Total Paid for November		**$134.50**
Balance		$0.00

Dorothy below is a payment schedule for Martinez & Sons:

Please pay the following invoices on November 12, 2009:

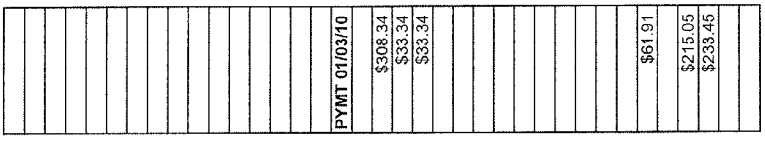
Martinez & Sons Glass		$388.04
Total Paid for November		**$388.04**
Balance		$0.00

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 Melcasz Deposit Directly)	($1,000.00)					
	Current Total To Date 111009	$4,250.00					
	VENDOR	AMOUNT	PYMT 11/12/09	PYMT 12/03/09			
	Dorothy Smith Inc. Rental Fee	$925.00	$308.33	$308.33			
	Dorothy Smith Inc. Mgmt Fee - Oct	$100.00	$33.33	$33.33			
	Dorothy Smith Inc. Mgmt Fee - Nov	$100.00	$33.33	$33.33			
	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			
	Marty's Home Repair (Door Chime)	$33.75	$33.75				
	Marty's Home Repair (Keys/Install Range/Repair Walls)	$215.05					
	Marty's Home Repair (Keys/Doors/AC Vents)	$233.45					
	Total Due Marty $1,553.26 pay 50% 11/11 & 50% 12/1						

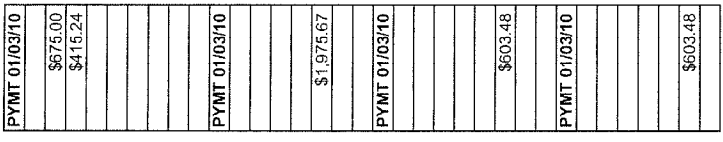
LR0849

VENDOR	AMOUNT	PYMT 11/12/09	PYMT 12/03/09
Mielcasz & Associates (Furnace)	$2,350.00	clr paid $1,000	$675.00
Mielcasz & Associates (Water Heater)	$1,245.72	$415.24	$415.24
Martinez & Sons Glass (Screens)	$388.04	$388.04	
Chim Chimney (Inspection)	$134.50	$134.50	
Suggested Payment Schedule		**PYMT 11/12/09**	**PYMT 12/03/09**
Payment Due 11/11/09		$1,987.87	
Payment Due 12/02/09			$1,982.98
Payment Due 1/03/10			
Payment to L. Richardson		**PYMT 11/12/09**	**PYMT 12/03/09**
Payment Due 11/11/09		$700.00	
Payment Due 12/02/09			$700.00
Payment Due 1/03/10			
Balance in the Account		**PYMT 11/12/09**	**PYMT 12/03/09**
11/11/09 ($4,250 - $1,987.87 - $700.00)	$1,562.13	$1,562.13	
12/02/09 ($1,562.12 + $1,850.00 - $1,982.98 - $700.00)	$729.15		$729.15
1/3/2010 ($729.15 + $1,850.00 - $1,975.67 - $603.48)	$0.00		

LR0850



LR0851


PYMT 01/03/10
$675.00
$415.24
PYMT 01/03/10
$1,975.67
PYMT 01/03/10
$603.48
PYMT 01/03/10
$603.48

LR0852

YAHOO! MAIL Classic

RE: Invoices Monday, November 16, 2009 11:01 AM

From: "Alison Linares"
To: laurarichardson
Cc: "Daysha Austin"
1 File (28KB)

PDF

Richardso...

Here is the new agreement. It starts 12/1 at $3,510.49 (was $3,469.93).
Let me know if you can't print this.
If you can sign it and fax it back to me (fax# 801 270-7784) or attach to an email, and then we can make the system changes, ready for the payment on 12/1.
This amount is based on you sending proof of your own insurance ($120.00 a month).
At the moment we have you on a lender placed insurance policy that is more expensive than a private policy, and doesn't cover your contents ($315.43 a month).
As soon as we receive proof of your own insurance we will stop that lender coverage and obtain any refunds due.

Regards
Alison Linares
Consumer Ombudsman Analyst
Select Portfolio Servicing
(801) 594
Fax (801) 270-7784

Notice of Confidentiality
This electronic message and its attachments (if any) are intended solely for the use of the addressee hereof. In addition, this message and the attachment (if any) may contain information that is confidential, privileged and exempt from disclosure under applicable law. If you are not the intended recipient of this message, you are prohibited from reading, disclosing, reproducing, distributing, disseminating or otherwise using this transmission. Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege. If you have received this message in error, please promptly notify the sender by reply electronic message and immediately delete this message from your system.

From: laurarichardson [mailto:laurarichardson
Sent: Monday, November 16, 2009 11:43 AM
To: Alison Linares
Cc: Daysha Austin
Subject: Re: Invoices

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

LR0853

From: "Alison Linares"
Date: Mon, 16 Nov 2009 11:32:44 -0700
To: Laura Richards
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) 270-7784

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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
> Subject: Fw: Invoices
> To: alsion.linares, "Daysha Austin"
> Cc: laurarichardson
> Date: Friday, November 13, 2009, 3:32 PM
>
> 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

LR0854

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 demonstate my good faith.

Please advise at your earliest convenience @ laurarichardson[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: laurarichardson[redacted]
> Date: Friday, November 13, 2009, 2:53 PM

SPS SELECT Portfolio SERVICING, inc.

Select Portfolio Servicing #[redacted]

REVISED - LOAN MODIFICATION AGREEMENT (NOTE)

This Loan Modification Agreement ("Agreement") is effective November 1, 2009, between LAURA RICHARDSON, ("Borrower") and Select Portfolio Servicing, Inc., acting on behalf of the owner of the Note ("Lender"), and amends and supplements (1) the Note ("Note") made by the Borrower, dated May 16, 2006, in the original principal sum of $446,250.00.

The Borrower has requested that the Lender modify the terms of the Note. The Lender has agreed to do so pursuant to the terms and conditions stated in this Agreement. In consideration of the amendments made in this Agreement, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree that the provisions set forth in the Note is modified as follows:

1. The Borrower acknowledges that interest has accrued but not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and Security Instrument that secures repayment of the Note. The Borrower and the Lender acknowledge that a portion of such interest, costs and expenses, has been added to the indebtedness under the terms of the Note and Security Instrument. The Borrower and the Lender agree that effective November 1, 2009, the principal sum of the Note ("Unpaid Principal Balance") will be adjusted to $444,066.48.

2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the unpaid principal balance has been paid. Interest will be charged on the Unpaid Principal Balance at the fixed annual rate of 7.500% until the Unpaid Principal Balance has been paid. The Borrower promises to make monthly payments of principal and interest of $3,216.13 beginning on the 1st day of December 2009, and continuing thereafter on the same day of each succeeding month. In addition to the monthly payment of principal and interest, Borrower will, if requested, establish an escrow account and pay a monthly escrow payment in the initial amount of $294.38. The Borrower's total monthly payment of principal, interest and escrow is equal to $3,510.49, with Modification Maturity Date of June 1, 2036.

3. The Borrower has agreed to establish an escrow account, the amounts of which have been disclosed in Section 2 above. The Borrower acknowledges that these payments attributable to insurance and taxes are determined by the state taxing authorities and insurance companies and therefore, are subject to change from time to time. The Borrower will be notified of such changes.

4. Except as modified above, Borrower acknowledges that all other terms 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 obligated to make under the Security Instrument shall remain in full force and effect.

The Borrowers and the Lender have signed this Agreement as of the Effective Date.

BORROWER(S)

_____

_____

DATE:_____, 2009

YAHOO! MAIL Classic

Fw: Invoices Friday, November 13, 2009 3:35 PM

From: "Laura Richardson"
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
Subject: Fw: Invoices
To: alsion.linares
Cc: laurarichardson, "Daysha Austin"
Date: Friday, November 13, 2009, 3:32 PM

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 demonstate 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[redacted]
Date: Friday, November 13, 2009, 2:53 PM

Mielcasz & Associates, Inc.
9307 Emerald Vista Dr.
Elk Grove, CA 95624
(916) 421-8002

Invoice

Charge to	Invoice #	
Dorothy Smith **1919 21st St. Suite 204** **Sacto. Ca. 95814**	Date	11/5/2009
	P.O. No.	Verbal
	Make	
	Model#	
Job Location	Serial #	
3622 W. Curtis Dr.	Reason for Call	Installation

Item	Description	Qty	Rate	Amount
Installation	**Installation of new Coleman 95% gas furnace w/ PVC venting through outside wall.**	1	2,350.00	2,350.00

PAID $1,000 Overnight to Dor/Mielcasz

Terms: 2% will be added to all accounts over 30 days. This means all charges listed on this statement for two months will have 2% added. This is 24% per year.

Subtotal	**$2,350.00**
Sales Tax (8.75%)	**$0.00**
Balance Due	**$2,350.00**

< 1,000.00 >
2,350.00

LR0859

916 685-3091 p.2

Mielcasz & Associates, Inc.
9507 Emerald Vista Dr.
Elk Grove, CA 95624
(916) 421-8002

Invoice

Charge to	Invoice #	
Dorothy Smith 1919 21st St. Suite 204 Sacto. Ca. 95814	Date	11/5/2009
	P.O. No.	Verbal
	Make	
	Model#	
Job Location	Serial #	
2622 W. Curtis Dr.	Reason for Call	

Item	Description	Qty	Rate	Amount
Thermlond pow...	Tjernlund power vent kit to vent water heater horizontally. 115v	1	428.23	428.23T
Misc. b-vent 3"	Assorted B-vent assorted lengths and elbows	1	280.48	280.48T
Labor	Labor rate Installed 3" power vent kit w/ new B-vent and terminated through outside wall w/ special vent termination kit.	5	95.00	475.00

	Subtotal	$1,183.71
Terms: 2% will be added to all accounts over 30 days. This means all charges listed on this statement for two months will have 2% added. This is 24% per year.	**Sales Tax (8.75%)**	$62.01
	Balance Due	$1,245.72

LR0860

NOV-06-2009 FRI 01:13 PM DOROTHY R SMITH INC FAX:9164570119 P.003

California Earthquake Authority

Earthquake Insurance Application

Effective Date 11-10-09
Expiration Date

Applicant Information

Applicant
Last Name: Richardson | First Name: Laura | Middle Initial | Telephone Numbers: Home | Work

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: 1117 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

Rating Territory
Year Built: 1912
Number of Stories: 2
Construction Type ☒ Frame ☐ Other
Number of Chimneys: 1
Square Footage: 1772
Foundation Type ☒ Raised ☐ Slab ☐ Other
Roof Type ☒ Composition ☐ Tile ☐ Wood Shake ☐ Other
Property Inspected Date: 11-10-09
Is there unrepaired prior earthquake damage to the dwelling? ☐ Yes ☒ No
If yes, DO NOT BIND and explain in Remarks.
Dwelling secured to foundation? ☒ Yes ☐ No
Cripple walls braced with plywood or equivalent? ☐ Yes ☐ No
Water heater secured to building frame? ☐ Yes ☐ No

Dwelling — Coverage A
Dwelling Limit $ 350,000
Same as Companion Policy
Deductible ☒ 15% ☐ 10%

Personal Property — Coverage C
☐ $5,000 ☐ $25,000 ☒ $50,000
☐ $75,000 ☐ $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
☒ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage

Additional Limited Building Code Upgrade — optional —
☒ 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.

Date and Time of Application
MM: 11 DD: 10 YY: 09
Hour: 3:31 ☐ A.M. ☒ P.M.

Manufactured Home

Rating Territory
Construction Type ☐ Mobile or Manufactured
Property Inspected Date
Is there unrepaired prior earthquake damage to the dwelling? ☐ Yes ☐ 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? ☐ Yes ☐ No
If yes, attach a copy of the certificate.

Dwelling — Coverage A
Dwelling Limit $
Same as Companion Policy
Deductible ☐ 15% ☐ 10%

Personal Property — Coverage C
☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $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
☐ $1,500 ☐ $10,000 ☐ $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

☐ Option One
Building Property — Coverage A
Real Property — $25,000
There is a $3,750 deductible for this coverage.

☐ Option Two
Personal Property — Coverage C
☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $100,000
There is a $750 deductible for this coverage.
<< AND >>
Loss of Use — Coverage D
☐ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage.

☐ Option Three
Loss Assessment — Coverage E
☐ $25,000* ☐ $50,000 ☐ $75,000
$3,750 deductible $7,500 deductible $11,250 deductible
*Only available if value of property is $125,000 or less

Renters

Rating Territory
Year Built

Personal Property — Coverage C
☐ $5,000 ☐ $25,000 ☐ $50,000
☐ $75,000 ☐ $100,000
There is a $750 deductible for this coverage.

Loss of Use — Coverage D
☐ $1,500 ☐ $10,000 ☐ $15,000
No deductible for this coverage.

Remarks
PMT $316.50 check # 1912

Agent's code stamp

Premium Calculation

Base Premium	+ Increased Limits Premium	− Hazard Reduction Discount	= Total Premium
			1254.00

Homeowner and Manufactured Home only (if qualifications are met)

Payment Options

☐ Annual ☒ Monthly ☐ Quarterly ☐ Semi-Annual

Additional Interests

☐ Mortgagee ☐ Additional Insured ☐ Loss Payee
Name | Loan Number | Address | City | State | ZIP

☐ 2nd Mortgagee ☐ Additional Insured ☐ Loss Payee
Name | Loan Number | Address | City | State | ZIP

Send Bill To

☐ Insured ☐ Mortgagee
☐ Insured ☐ Mortgagee

535-2509 CEA.7 09-30-2008

State Farm Use Only

APPLICANT'S COPY

LR0861

Laura's Messages
Wednesday, August 8, 2007
Checked at 4:00 pm (PST) -Rosa

WEDNESDAY 8/8
Bill Leti with the Carpenters 213/300-[redacted]
Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/599-[redacted]
This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie
Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders- 310/605-[redacted] or 310/605-[redacted]
Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833-[redacted]
I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.

Frank Delano with the Irvine Company 949/720-[redacted]
Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election….i guess you aren't resting as much as you'd like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we'll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

Mandy with CA Now
Returning your call.

Rosa
Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384-[redacted] cell or 323/299-[redacted] home
Hello wanted to inform you on event with MLB tomorrow recognizing Congresswoman Millender McDonald. If you need any information please call me. I am also trying to get copies of pictures and researching more. I didn't know Karen Bass was a good friend of

yours. She just moved down the street to a beautiful house. I am sure you will get invited to the housewarming.

Governor Magden 802/656-
Calling for interview regarding my book. Don't know if I should call your office.

Traci
Hi yesterday was a crazy day. Sorry I didn't get in touch with you. Mom will call you today. Also spoke with Robin's sister. I need a letter of invitation for a job offer to submit to with my applications to building managers. Please call me I need to have these faxed.

Washington Mutual 888/852-
Please contact us it is important. This is an intent to collect a debt.

Brenda called returning your call.

Laura's Messages
Thursday, August 9, 2007
Checked at 3:30 pm (PST) -Rosa

THURSDAY 8/9
John Shalman 818/728-
Give me a call I'm in the office.

Mike Gipson
Warren spoke with Duffy –UTLA President. Duffy told me that Warren told him that I didn't have the support of the entire black caucus. I don't know if you heard why Karen is publicly supporting him. And Mike is useless- I don't trust Duffy cause I know he is playing both sides- he wants my endorsement list. Have you talked to Karen? I can have a face to face meeting with her in the district. She should stay neutral and lay low. Goes along with Ivonne and Maxine, if that's the case. Give me a call.

Supervisor Burke's secretary called the do. She would like to speak with you. Office: 213/626- or cell

Patrick Horn- Kritney's son 562/843-
Dad mentioned your fundraiser this weekend and said I should give you a call.

Phil Gonzalez- Baker's Union 323/595-
Can you please set up a meeting to talk? Please call me. Thank you have a great day.

Dan Smith with Altria
I just got your messages regarding the August 1st event. I hope it went well and that you got everything resolved. I know we had someone there. Glad we could help.

Ron Odon 760/861- cell or 760/861- work-cell
Hello goodmorning. I got your message. Call me back.

Jordain
I did most of your call logs for May. I'm almost done. I can provide you with a copy if you would like. Please let me know. I will be here until the end of the day. Thank you.

Jerry Groomes
Hello I am looking forward to working with you as you continue your accomplishments in Congress. Congratulations. Thank you for the very nice letter. I am calling your cell phone since you included it on there. You can count on my support, but I cannot publicly endorse anybody. I am about to catch a plane and return on the 23rd. I look forward to talking to you and having a great relationship like the Congresswoman McDonald. You can easily fill her shoes.

WEDNESDAY 8/8

Karen Bass

Hi Laura this is Karen. Thanks for the nice message. Not only have I not moved, but I am so disgusted with the buyers, who are liars and are now falling out of escrow. Hope you had a great time in Washington. It looks like Hong Kong. Call me to catch up soon.

Danny Vogn 562/760

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Ray Cordova- 562/301

Debra Freeman- Traci's mother 619/562 or 619/277

Hi we will be up there this weekend. We will be there in the morning to look at your bathroom. It's really a turn-around trip, so please call me if Saturday morning does not work.

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Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

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Mandy with CA Now
Returning your call.

Rosa
Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

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Hello wanted to inform you on event with MLB tomorrow recognizing Congresswoman Millender McDonald. If you need any information please call me. I am also trying to get copies of pictures and researching more. I didn't know Karen Bass was a good friend of yours. She just moved down the street to a beautiful house. I am sure you will get invited to the housewarming.

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Calling for interview regarding my book. Don't know if I should call your office.

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Brenda called returning your call.

Laura's Messages
Friday, August 10, 2007
Checked at 2:15 pm (PST) -Rosa

FRIDAY 8/10
Supervisor Burkes- direct office 213/626[redacted] (called twice)
Her secretary said she wanted to speak with you.

Jourdan called
Calling you back. I will leave the updated list for you. Also working on your messages I should finish most of them this afternoon.

Darius Anderson 916/524[redacted]

Jose Mejia with Labor 916/447[redacted] or on cell 916/806[redacted]
Returning your call sorry its so late. Thank you ma'am.

Ivone McIntyre 202/777[redacted]
I am the president of the Washington Government Relations Group. I got your call from last week regarding participating in our next meeting. The next meeting is Sept. 10th. We have bi-monthly meetings. We welcome you to meet with us and see how we can work together. I will be on vacation the week of the 12th, but will be checking my messages. If you would like to speak to me then, please leave me a message and I can call you right away. Congratulations and we look forward to seeing you soon.

Kinde 818/260[redacted]
Hi Laura just wanted to know if you wanted to pay any bills today?

Alba work cell 760-250-[redacted] or personal cell 916/479[redacted]
Hi I got your message that you called the office. I am kind of on a somewhat of a vacation. Call me and we'll talk.

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Hi Congresswoman I met you at McDonald's office and you gave me a hug and kissed me. I am calling to invite you to come to the Hawaiian Festival August 18th at the Senior Center in Long Beach from 11-4pm. The program starts at 1:30pm. Please come. We know you care about us and the Filipino American Coalition. Pray for us- we love you.

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Hey its Bruce. Give me a jingle when you get this.

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Warren spoke with Duffy –UTLA President. Duffy told me that Warren told him that I didn't have the support of the entire black caucus. I don't know if you heard why Karen is publicly supporting him. And Mike is useless- I don't trust Duffy cause I know he is playing both sides- he wants my endorsement list. Have you talked to Karen? I can have a face to face meeting with her in the district. She should stay neutral and lay low. Goes along with Ivonne and Maxine, if that's the case. Give me a call.

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Laura's Messages
Moday, August 13, 2007
Checked at 10:00 am (PST) -Rosa

MONDAY 8/13
Al Austin
A friend of mine, Ron Green (former Councilmember in Compton) and a few others would like to make a contribution to your campaign. He has a $5000 check for you and would like some face time to see you. His number is 213/924[illegible] Please call me if you have any questions.

Derek
Hi Assemblywoman I am returning your call. Please call me when you have a chance.

Rosa
George Economides address is 2599 E. 28th St., Ste. 212 in Signal Hill. Henry will be dropping off the calendar, mapquest and article you requested to your home, and if you are not there will take it to Richard Loves office. I will wait for your call to go over the gift certificate you mentioned in the message. Thanks.

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Laura's Messages
Tuesday, August 14, 2007
Checked at 7:40 pm (PST) -Rosa

TUESDAY 8/14
Megan 206/392
From Alaska Airlines Government Relations. Sorry for the delay and calling you back. I was transitioning from our Washington, DC office to Seattle. Please call when you get a chance.

Reverand Al Freddy Johnson
Hello. I need your endorsement for a mailer, pretty much saying "No On the Recall". I just got out of Dymally's office. I need your permission to use your image. We are going to print tomorrow. Please call me and leave me a message if I don't answer. Alright- peace.

Megan 916/444
From Little Realestate. Following up to see if you need our services.

Debra Spring
From the office of the clerk. Indicated that September 4th at 6:30pm or after 1st vote when we return. Thank you.

Kritney Horn 562/254
Congresswoman, this is Kritney Horn. A friend and mine would like to go to your swearing in. Give me a call to make arrangements.

Danny Voghn 562/760
Goodmorning. Laura we have several friends who would like to attend your swearing in. Please call me or have someone call me to help make arrangements. I have never been there before. Thank you sister.

MONDAY 8/13
Danny Aguiyen with Speaker Pelosi's office
202/225 cell or 202/225 office
I checked with Lorraine and I see no problem- 100% that your election will be certified a few days after the 21st. You will be sworn in on the 4th of September. If you have any questions please call me.

Al Austin
A friend of mine, Ron Green (former Councilmember in Compton) and a few others would like to make a contribution to your campaign. He has a $5000 check for you and would like some face time to see you. His number is 213/924 Please call me if you have any questions.

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SUNDAY 8/13
Pat Wood
I hope you are having a good weekend. I want to check in with you and talk about a conversation I had with my contact at the Administration office on the hill. I spoke with Derek about possibly meeting with you some time. I have some great ideas about making a smooth transition. I look forward to having a conversation with you this week. I have a few recommendations. Talk to you soon.

Jeff Alder 562/400[redacted]**or office 562/435**[redacted]
I'm back east about to get on a plane headed to southern California. That's why I missed your call. You can call me on my cell or at my office the rest of the week. We do need to talk regarding a little fundraiser for you this second round.

Ridley Thomas
I appreciate it if you could call. This is my 3rd call- what's up here?

Daysha
See how you are doing? Ran into Leslie a few times last week and I asked her about you. I've been wanting to call you. Also wanted to know when and if you still want to get together for dinner and to talk? Let me know.

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Calling for interview regarding my book. Don't know if I should call your office.

Traci
Hi yesterday was a crazy day. Sorry I didn't get in touch with you. Mom will call you today. Also spoke with Robin's sister. I need a letter of invitation for a job offer to submit to with my applications to building managers. Please call me I need to have these faxed.

Washington Mutual 888/852[illegible]
Please contact us it is important. This is an intent to collect a debt.

Brenda called returning your call.

Laura's Messages
Friday, August 17, 2007
Checked at 11:20 am (PST) -Rosa

FRIDAY
Erin with Senator Perata-916/651
Please give me a call at your earliest convenience. I am sorry for the delayed response but I was waiting to get marching orders. We are holding off on taking up any bills until the budget is passed. Please see us after the budget is passed, we are not prepared to make any commitments at this time. Thank you.

Eddie Kisinger cell 562/761 or office 310/326
Hello Ms. Richardson my name is Eddie and I am with the South Bay Association of Realtors. I met you in Washington I the office of Congresswoman Waters. I regret that I was not able to join you at the luncheon that we hosted for you. You are clearly going to be successful in this race and in congress. Wishing you the best. Please call me if you have any questions or thoughts. Thank you very much.

THURSDAY 8/14
Ben Kalish office 202/347
Assemblywoman I am returning your call. About to call American Dental in a minute. Wanted to touch base with you- I am going on vacation starting tomorrow throughout next week. There will be someone here that you will be able to contact as well as others that will be working. Thank you Laura.

Ilana Goldman 202/393
Hi Laura. I'm with the Women's Campaign Forum. I had a question about your endorsement.

Jazmine 323/839
Hi Laura. I have NPR confirmed for Wednesday after the election. Either from about 9:30-10am. Its in-studio and national. This is a wonderful opportunity for you to have them as your first radio interview as a Congresswoman. I will talk to Rosa to make sure its on your schedule.

WEDNESDAY 8/15
Bob Foster 562/505 cell he prefers
Sorry for not getting back to you sooner. I was playing golf all day, just got the message you called. I am happy to talk to you. Don't call me on this phone call me at this one.

Jenny Olver 323/286 or office 310/605
Ms. Richardson we spoke at the memorial service for Congresswoman Millender-McDonald. I have files that will be useful for your congressional efforts. MLK, housing issues you may find interesting. I plan to send these to you, but not all are electronic. Please let me know how I can help. Congratulations.

Susan Anderson h 310/645 or c 310/941
Yes, I am doing an opinion in the LA Times on history of civic influence and African Americans and population numbers. I know the election is coming up. I look forward to interviewing you.

Alvin c 760/250 personal c 760/396
Trying to call you again. Look forward to speaking with you.

Gloria Danfield from Signal Hill
Hi I had a message to call you. I will be in tomorrow and the rest of the week. Please return my call when you are available.

Anthony Thomas 916/719 or 916/658
Calling to check in with you and wishing you well next Tuesday

Phil Gonzalez 323/595
Just got a call this morning. Sending out $1000. Best of luck to you hope you are successful next week.

TUESDAY 8/14
Megan 206/392
From Alaska Airlines Government Relations. Sorry for the delay and calling you back. I was transitioning from our Washington, DC office to Seattle. Please call when you get a chance.

Reverand Al Freddy Johnson
Hello. I need your endorsement for a mailer, pretty much saying "No On the Recall". I just got out of Dymally's office. I need your permission to use your image. We are going to print tomorrow. Please call me and leave me a message if I don't answer. Alright- peace.

Megan 916/444
From Little Realestate. Following up to see if you need our services.

Debra Spring
From the office of the clerk. Indicated that September 4th at 6:30pm or after 1st vote when we return. Thank you.

Kritney Horn 562/254
Congresswoman, this is Kritney Horn. A friend and mine would like to go to your swearing in. Give me a call to make arrangements.

Danny Voghn 562/760
Goodmorning. Laura we have several friends who would like to attend your swearing in. Please call me or have someone call me to help make arrangements. I have never been there before. Thank you sister.

MONDAY 8/13

Danny Aguiyen with Speaker Pelosi's office

202/225[redacted]cell or 202/225[redacted]office

I checked with Lorraine and I see no problem- 100% that your election will be certified a few days after the 21st. You will be sworn in on the 4th of September. If you have any questions please call me.

Al Austin

A friend of mine, Ron Green (former Councilmember in Compton) and a few others would like to make a contribution to your campaign. He has a $5000 check for you and would like some face time to see you. His number is 213/924[redacted] Please call me if you have any questions.

Derek

Hi Assemblywoman I am returning your call. Please call me when you have a chance.

Rosa

George Economides address is[redacted] Henry will be dropping off the calendar, mapquest and article you requested to your home, and if you are not there will take it to Richard Loves office. I will wait for your call to go over the gift certificate you mentioned in the message. Thanks.

Nate Sessims 562/833[redacted]

Tryint to get a hold of you. This is Nate with Harvard University with the Study of Black Leaders- to get interviewed please give me a call.

SUNDAY 8/13

Pat Wood

I hope you are having a good weekend. I want to check in with you and talk about a conversation I had with my contact at the Administration office on the hill. I spoke with Derek about possibly meeting with you some time. I have some great ideas about making a smooth transition. I look forward to having a conversation with you this week. I have a few recommendations. Talk to you soon.

Jeff Alder 562/400[redacted]**or office 562/435**[redacted]

I'm back east about to get on a plane headed to southern California. That's why I missed your call. You can call me on my cell or at my office the rest of the week. We do need to talk regarding a little fundraiser for you this second round.

Ridley Thomas

I appreciate it if you could call. This is my 3rd call- what's up here?

Daysha

See how you are doing? Ran into Leslie a few times last week and I asked her about you. I've been wanting to call you. Also wanted to know when and if you still want to get together for dinner and to talk? Let me know.

FRIDAY 8/10
Supervisor Burkes- direct office 213/626 (called twice)
Her secretary said she wanted to speak with you.

Jourdan called
Calling you back. I will leave the updated list for you. Also working on your messages I should finish most of them this afternoon.

Darius Anderson 916/524

Jose Mejia with Labor 916/447 or on cell 916/806
Returning your call sorry its so late. Thank you ma'am.

Ivone McIntyre 202/777
I am the president of the Washington Government Relations Group. I got your call from last week regarding participating in our next meeting. The next meeting is Sept. 10th. We have bi-monthly meetings. We welcome you to meet with us and see how we can work together. I will be on vacation the week of the 12th, but will be checking my messages. If you would like to speak to me then, please leave me a message and I can call you right away. Congratulations and we look forward to seeing you soon.

Kinde 818/260
Hi Laura just wanted to know if you wanted to pay any bills today?

Alba work cell 760-250 or personal cell 916/479
Hi I got your message that you called the office. I am kind of on a somewhat of a vacation. Call me and we'll talk.

Virginia Webber 562/432 called twice)
Hi Congresswoman I met you at McDonald's office and you gave me a hug and kissed me. I am calling to invite you to come to the Hawaiian Festival August 18th at the Senior Center in Long Beach from 11-4pm. The program starts at 1:30pm. Please come. We know you care about us and the Filipino American Coalition. Pray for us- we love you.

Kritney Horn 562/254
We committed to do funding for you for next week. Bye.

Bruce
Hey its Bruce. Give me a jingle when you get this.

THURSDAY 8/9
Traci
Hi Laura, I'm just getting in. My flight was delayed, again and again. And my phone was dead. I will talk to you tomorrow will try to call you tomorrow.

John Shalman 818/728
Give me a call I'm in the office.

Mike Gipson
Warren spoke with Duffy –UTLA President. Duffy told me that Warren told him that I didn't have the support of the entire black caucus. I don't know if you heard why Karen is publicly supporting him. And Mike is useless- I don't trust Duffy cause I know he is playing both sides- he wants my endorsement list. Have you talked to Karen? I can have a face to face meeting with her in the district. She should stay neutral and lay low. Goes along with Ivonne and Maxine, if that's the case. Give me a call.

Supervisor Burke's secretary called the do. She would like to speak with you.

Office: 213/626 or cell 213/247

Patrick Horn- Kritney's son 562/843
Dad mentioned your fundraiser this weekend and said I should give you a call.

Phil Gonzalez- Baker's Union 323/595
Can you please set up a meeting to talk? Please call me. Thank you have a great day.

Dan Smith with Altria
I just got your messages regarding the August 1st event. I hope it went well and that you got everything resolved. I know we had someone there. Glad we could help.

Ron Odon 760/861 cell or 760/861 work-cell
Hello goodmorning. I got your message. Call me back.

Jordain
I did most of your call logs for May. I'm almost done. I can provide you with a copy if you would like. Please let me know. I will be here until the end of the day. Thank you.

Jerry Groomes
Hello I am looking forward to working with you as you continue your accomplishments in Congress. Congratulations. Thank you for the very nice letter. I am calling your cell phone since you included it on there. You can count on my support, but I cannot publicly endorse anybody. I am about to catch a plane and return on the 23rd. I look forward to talking to you and having a great relationship like the Congresswoman McDonald. You can easily fill her shoes.

WEDNESDAY 8/8
Karen Bass
Hi Laura this is Karen. Thanks for the nice message. Not only have I not moved, but I am so disgusted with the buyers, who are liars and are now falling out of escrow. Hope you had a great time in Washington. It looks like Hong Kong. Call me to catch up soon.

Danny Vogn 562/760
Want to follow-up with you regarding this Sunday, August 12th at 5pm in my store. We have about 20-30 supporters coming. And we have a live band. I want to talk to you a little bit more about it.

Ray Cordova- 562/301

Debra Freeman- Traci's mother 619/562 or 619/277
Hi we will be up there this weekend. We will be there in the morning to look at your bathroom. It's really a turn-around trip, so please call me if Saturday morning does not work.

Randy Hughes-cell: 310/384; work: 562/356 house: 310/532
Hi Laura this is Randy Hughes from Friends and Neighbors Community Club. I spoke with a young lady in your office to see if you can come to this event August 18th. I need to know so we can make fliers. She was supposed to call me on Monday but I haven't heard from her. Can you tell me if you are available.

Bill Leti with the Carpenters 213/300
Congratulations. I have been on vacation for the last ten days. I will speak with Teresa. I am also curious if you are supporting anybody for your Assembly seat.

Cassie with Plumbing Company 562/599
This is a follow-up call for the residence of 717 E. Vernon Ave. We need to finish the job and install and ice maker line. Can you please call us to schedule a time for our technicians?

Reggie
Hey wanted to know if you had checked your schedule.

City Treasurer Doug Sanders- 310/605 or 310/605
Compton City Treasurer Sanders- I have your endorsement list. I can mail it to you, but I want to fax. I will be leaving on vacation tomorrow. Call me and tell me where to fax it and I will have my staff send it to you.

Nate Sessums from Harvard University 562/833
I left you a message last week. I am doing research with Harvard University titled- Study of Black Leaders. I am conducting interviews in Los Angeles and if you are interested I would like to sit down with you for 45 minutes. I interviewed Betty Pleasant and she recommended I also invite you.

Frank Delano with the Irvine Company 949/720
Hello how are you? I am calling for a couple things. One- Are you getting rest? I know you are on break from session, and you are in an election….i guess you aren't resting as much as you'd like. Two- I am already getting calls from candidates lining up to fill your seat. I want to speak with you. Are you supporting a specific candidate and we'll do the same, or just stay out? Also me and the VP have our business in DC. We should set up a dinner or come by to see your new dig. Thanks look forward to seeing you soon.

Mandy with CA Now
Returning your call.

Rosa
Called to check on status of your arrival. Your 9:30 is here and its 9:50. Thank you.

Terry Carter 310/384 cell or 323/299 homc
Hello wanted to inform you on event with MLB tomorrow recognizing Congresswoman Millender McDonald. If you need any information please call me. I am also trying to get

copies of pictures and researching more. I didn't know Karen Bass was a good friend of yours. She just moved down the street to a beautiful house. I am sure you will get invited to the housewarming.

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Brenda called returning your call.

Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release:
October 29, 2009

Contact:
Jeff Billington
jeffrey.billington[redacted]
202-225-7924

STATEMENT FROM CONGRESSWOMAN LAURA RICHARDSON

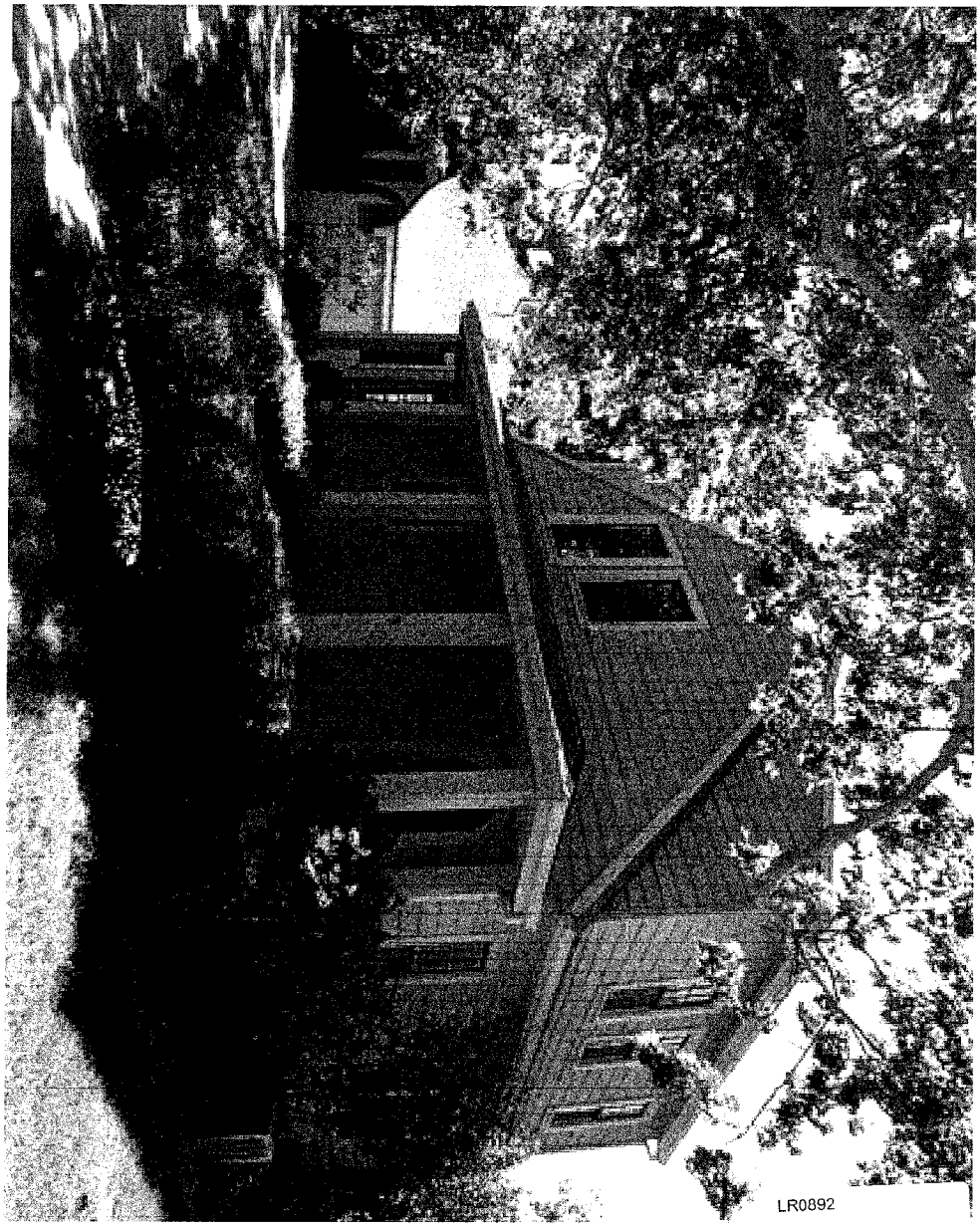
Washington, D.C. — Statement from Congresswoman Laura Richardson:

"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 32 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.



CSOC.RICH.008007

October 16, 2008

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 (jurisdictional 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,

LR0893

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
-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

LR0894

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

---

HOW CAN LAURA RICHARDSON HELP THE WAYS AND MEANS COMMITTEE

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**

LR0896

HOW CAN LAURA RICHARDSON HELP THE WAYS AND MEANS COMMITTEE

V IN PROGRESS

LR0897

HOW CAN LAURA RICHARDSON HELP THE WAYS AND MEANS COMMITTEE

IV 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

INITIAL COMMITTED SUPPORT

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!

LAURA RICHARDSON AS A TEAM PLAYER

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 **DCCC DUES**

- 75% Dues Paid
-100% Projected by November 1, 2008

LR0900

LAURA RICHARDSON'S LEGISLATIVE RECORD

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

LAURA RICHARDSON'S LEGISLATIVE RECORD

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.

LAURA RICHARDSON'S LEGISLATIVE RECORD

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."

Congresswoman Laura Richardson's ACCOMPLISHMENTS - 13 Months September 4, 2007 – Present

I Voting Record

94% Voting Attendance Record
99% Committee Attendance Record for Hearings
99% Committee Attendance Record for Markups
96% Attendance in Democratic Caucus Meetings
96% Attendance in Democratic Whip Meetings
*Absences have been for my father's funeral and sisters surgery: otherwise zero (0) absences

II CONSTITUENT SERVICES

Casework (1 year)

-206 cases
-106 in progress / open
-100 closed!!!!!!!!!!!!!!!!!

***Casework usually is regarding veteran affairs, immigration / passport / visa, social security, disability, housing and urban development, financial aid, health resources, internal revenue service, postal service, prisons, employment, Indian affairs, labor and justice departments.**

Correspondence (1 year)

-11,454 letters received
- 4,135 specifically referencing legislation
- 5,591 letters sent !!!!!!!!!!!!!!!!!!!!!!!!!!!!!

III Quotes from Colleagues:
(House of Representatives - December 05, 2007)

Rep. ***LaTOURETTE (R)***

I want to congratulate one of our newest Members in the House, Congresswoman *Richardson*, on guiding this legislation to the floor in such a quick manner.

Rep. HARMAN

As I mentioned, Congresswoman *Richardson* deserves enormous appraise for her leadership on an issue that was very timely but which the rest of us had overlooked. I don't think this resolution would have come to the floor without her initiative. And it really is a big deal to the San Pedro community.

I look forward to working with her as her partner when we celebrate the next 100 years. We may be feeble, but we will be here.

Rep. FILNER.

I thank the gentle lady, and I thank you for your leadership, which has come very early in your congressional career.

Rep. DANIEL E. LUNGREN (R)

I congratulate the gentlewoman for bringing this forth, and I would suggest to my colleagues not only that they support this, but if they ever have the opportunity to be in California and they want to see a magnificent engine of economic vitality, they ought to come by and see the Port of Los Angeles.

Rep. ROYBAL-ALLARD

I commend Congresswoman *Laura Richardson* for her leadership and introduction of this resolution.

Rep. LEE

So I want to commend my colleague from Los Angeles, California, our newest Member from California, for introducing this resolution. I could think of no Member who has come to Congress who has hit the ground running, who has done the hard work, and who has been able to bring forth a resolution such as this as Congresswoman *Richardson*. She

recognizes the economic opportunities, the job creation aspects, and the trade benefits of the Port of Los Angeles. So I salute you, Congresswoman *Richardson*. From the Port of Oakland to the Port of Los Angeles, Happy Anniversary.

Rep. DAVIS

I particularly want to commend my colleague for bringing it forward.

Rep. CAPPS

It's a pleasure to honor the Port of Los Angeles on your 100th anniversary and to commend our new colleague from California, Congresswoman *Richardson*, for calling attention to all of us the importance of our ports and for signaling this specific anniversary of the Port in Los Angeles, our Nation's largest container port.

Rep. CUMMINGS (CHAIRMAN)

I also want to take a moment to salute Ms. *Richardson*. She has, without a doubt, I think it was Ms. *Lee* that said that she came in and hit the ground running. I say she hit the ground flying, including her work just recently with me. When we visited San Francisco, she was the only other subcommittee member who attended the special field hearing convened by our subcommittee to examine the terrible oil spill in San Francisco Bay. Ms. *Richardson* ably represents California's 37th Congressional District, including the interests of the Port of Los Angeles as evidenced through her work on the resolution before us today. I shall never forget in her opening statement on the floor in the well of this House, one of the things that she mentioned, Madam Speaker, was that she wanted to make sure that the port and the port's interests in her district were well situated and that they were made better by her presence in this great House. And so I want to applaud her for her efforts.

I want to thank her for her insight, and I am so, so excited that she is part of the subcommittee which I chair.

Rep. TAUSCHER

I commend my colleague on the Transportation Committee for her diligent work.

III AUTHORED LEGISLATION BY CONGRESSWOMAN LAURA RICHARDSON 110TH CONGRESS

1. **H.R. 4846**
Purpose: H.R. 4846 is legislation authorize federal grants for infrastructure improvements to fire first responders. Establishes a competitive grant program to improve first responder incident response and firefighter livability by making improvements to the infrastructure of fire stations. Allows repairing a station if the condition of the infrastructure prevents the service from performing incident response duties in a timely manner because the station is either decaying or contains structural impairments that impede egress of equipment or personnel or renovating a station if it does not properly accommodate all fire service personnel through the use of gender-equitable facilities.

2. **H.R. 4849**
Purpose: H.R. 4849 is legislation to prohibit discrimination on the basis of sex, race, color, national origin, sexual orientation, or disability status against any person in the United States under any health care service or research program or activity receiving federal financial assistance.

3. **H.R. 7002**
Purpose: Making Opportunities via Efficient and More Effective National Transportation Act of 2008 (MOVEMENT Act) creates a national container fee to promote efficient goods movement for trade corridors. 80% of the funds would be used for trade corridor transportation projects, 10% Homeland Security trade projects and 10% Environmental protection trade projects or programs.

4. **H.R. 7126**
Purpose: Housing Opportunities Made Effective Act (HOME Act)
Requires lenders to provide borrowers with diligent notice before a foreclosure proceeding can be initiated. Requires the lender to provide a work out loan modification options and includes protections to the renters of foreclosed properties.

5. **H.R. 4131**
Purpose: H.R. 4131 is legislation to designate a portion of State Road 91 after the Late-Congresswoman Juanita Millender-McDonald.

6. **H. Res. 822**
Purpose: H.Res. 822, Recognizing the 100th anniversary of the Port of Los Angeles and the economic contributions that the Port has had on California and our nation.

7. **H. Res. 1238**
Purpose: Congratulating the University of California, Los Angeles, Men's Basketball team for its National Collegiate Athletic Association tournament performance.

8. **H. Res. 1269**
Purpose: Recognizes the historic significance of the 110th anniversary of the establishment of the sovereign country of the Philippines on June 12, 1898.

9. **H. Res. 1508**
Purpose: Honoring the 40th anniversary of the incorporation of the city of Carson, California, and recognizing the city for its rich contributions to California history.

10. **Committee Amendment to H.R. 4847**
Purpose: Amend the U.S. Fire Administration Reauthorization Act of 2008 to ensure that training courses incorporated responding to emergencies at seaports. Incorporates "emergency port response" into the curriculum at the National Fire Academy in Maryland. The language was incorporated into the text of the bill passed by the House.

11. **Floor Amendment to H.R. 2537**
Purpose: Amend the Beach Protection Act to Create a National list of Beaches to be updated and made public by the EPA Administrator.

12. **Floor Amendment to H.R. 3021 Included in Manager's Amendment**
Purpose: Amend the 21st Century Green High-Performing Public School Facilities Act to allow spending of green roofs on public schools.

**Congresswoman Richardson and staff reviewed at least 500 hundred pieces of legislation and co-sponsored 151 bills.*

IV 2007-08 APPROPRIATIONS
37TH CONGRESSIONAL DISTRICT

As noted in "*The Hill*" newspaper, "Representative 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."

Labor, Health and Human Services and Education

Compton Career Link

$195,000

Watts Labor Community Action Committee

$195,000

Long Beach Center for Working Families

$136,000

YWCA's of Los Angeles County, for Sexual Assault Response Teams
$ 97,000

Housing Urban Development

Wattstar Theatre and Education Center

$200,000

Energy and Water
Port of Long Beach Channel Deepening
$3,603,000
Long Beach Desalination
$750,000
Long Beach Water Reuse Project
$600,000

In addition, Congresswoman Richardson was able to insert language into the Omnibus bill that will stop Martin Luther King Hospital's critical residency program from disappearing when it is taken over by a new organization. This residency program, which represents a considerable amount of federal funding, is a key incentive in attracting new management to the MLK site.

2008-09 APPROPRIATIONS

37TH CONGRESSIONAL DISTRICT

37th Congressional District was awarded $8.4 million which reflects a significant increase from Congresswoman Richardson's predecessor with only 7 out of the 9 bills reporting.

Commerce, Justice, Science
City of Signal Hill Police Department Interoperable Technology Upgrade
$200,000

Boys Town, Los Angeles County Region
$245,000

YWCA's of Los Angeles County, for Sexual Assault Response Teams
$100,000

Energy and Water
Long Beach Desalinization Project
$1,325,000

Harbor / South Bay Water Recycling Project
$1,750,000

Long Beach Water Reuse
$692, 000

Port of LA Harbor Main Channel Deepening
$885,000

Financial Services
Cal State, Dominguez Hills Online Certificate Program for Veterans and Disabled Students
$200,000

Interior and the Environment
City of Compton Water Department, Water Resources Project
$500,000

2008-09 APPROPRIATIONS Cont.

Labor, Health and Human Services and Education
Long Beach Memorial Medical Center, for equipment and medical facilities
$300,000

WLCAC Reading Program for their shelter
$100,000

St. Mary's Medical Center Foundation, for their Well Woman Outreach Program
$250,000

LA County Community Development Commission Computer Literacy / Job Training Program for Public Housing Residents
$210,000

Para Los Ninos, for teacher instruction and curriculum development
$150,000

Defense
Quiet Drive Advanced Rotary Actuator
$2,000,000

Integrated Medical Systems, Life Support for Trauma and Transport (LSTAT) Procurement
$2,400,000

California State University Long Beach, Strategic Language Initiative
$1,600,000

Integrated Medical Systems, Life Support for Trauma & Transport (LSTAT) R&D
$2,400,000

2008-09 Pending Committee Review and Authorization

Agriculture

1. Watts Labor Community Action Committee – Mudtown Farms Educational and Nutrition Center ($300,000)
2. City of Long Beach – Water Conservation Program ($1,000,000)

Transportation and Housing and Urban Development

1. Gateway Cities Council of Governments – I-710 Truck Inspection and Enforcement ($500,000)
2. City of Signal Hill – I-405 Cherry Avenue Ramp Improvements ($250,000)
3. City of Carson – Wilmington Avenue, I-405 Freeway Interchange Modification ($5,000,000)
4. City of Compton – demolition of the Rosecrans Bridge ($10,000,000)
5. City of Long Beach – Safety and Seismic Upgrades to the Shoemaker Bridge ($4,000,000)

Looking Forward to the 111th Congress

PRIORITIES

Constituent Services

- Availability of Casework Services
- Visibility (Satellite Offices and Office Hours)
- Federal Grant Assistance
- Letter Correspondence (IQ Utilization)

Legislation and Appropriations

- Transportation
  - Pacific Coast Highway
  - Gerald Desmond Bridge
  - 710 Freeway
- Homeland Security
- Unemployment
- Environmental Preservation
  - Compton Creek
  - Long Beach Breakwater
  - Wetlands
    - Los Cerritos Wetlands Complex / San Gabriel River
    - Los Angeles River

Communication

  - Website
  - Telephone Town Halls
  - Constituent Visits
  - Newsletters, 499's, etc.

Personal Objectives

- Continue Building Relationships
- SAFETEA-LU Reauthorization
  - House Transportation & Infrastructure Committee Conference Team
- Work to Reopen Quality Care and Well Managed Martin Luther King, Jr. Hospital
- Develop Leadership Opportunities
- Move closer to a position on the House Ways and Means Committee or the House Energy and Commerce Committee
- Develop a Positive Reputation with the New Administration

- Ensuring the New Administration Knows and Understands the 37th
- Develop the Next Generation of Leaders
- Considered a "Go To" Person
- Creation of "Lessons Learned From a Freshman" for Leadership

CONGRESSWOMAN LAURA RICHARDSON
PERSEVERANCE

BACKGROUND

-Lengthy four year divorce where Rep. Richardson was the sole payer for multiple joint commitments
-Four employment changes in less than one year
-At least five times where salary freezes were applied due to stalled budget negotiations
-Personal major surgery
-Death of a parent
-Finance seven races each costing at least $150,000 within a 3 ½ year period
-Move across the state and then cross country in less than one year
-Financial manage two residences as a single person with no per dieum or Bonuses

CURRENT STATUS

-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	Residence Loan Modification in February 08' No reduced principal No reduced interest rates Current Status
-Sacramento Home	Listing as Available Rental or Sale 12/08 Loan Modification in February 08' Re-issued Loan Modification Sept.08 No reduced principal No reduced interest rates Current Status
-Vehicle	Short term rental during transition $1,299.00 Negotiated a full maintenance lease $940.33 Re-negotiated short term lease $774.68

LR0915

FINANCIAL PROCESS UTILIZED

-Conducting Personal Financial Audit by Certified Public Accountants
-Direct Deposit Payroll Checks to Accountant AND follow a budget
-All Bills Paid Directly by Accountant
-Contracting with Property Managers at all Residential Properties

SO WHY CONSIDER ENDORSING LAURA RICHARDSON

Errors this year were personal NOT LEGISLATIVE

-New kind of leader who is solving problems
-Inspiring youth and citizens through service and examples in uncertain times that they too can realize their dreams
-Experiencing solving financial crisis (City of LB)
-Leader on tough issues (LNG, Airport, Infrastructure, Fee Analysis, etc.)
-Supports "Pay as you go" vs. deficit spending
-Tone of reassurance, stability and bipartisanship
-Tenacious, persistence and intelligence
-Example of overcoming difficult obstacles (bi-racial/single parent, etc.)
-Focus on maintaining jobs in the U.S.
-Equalitarian values
-Diplomatic priorities

-Good record with the U.S. Chamber
-Balanced experience (business and government) and (local, state and federal)
-Good decisions (Iraq, FISA, Bailout/Rescue Plan, etc.)
-Wise caucus memberships (New Democrats, etc.)
-Team Player (San Francisco hearing, New Orleans visit, 2nd Economic Stimulus Hearing and Transportation hearings in Los Angeles (Boxer) and Long Beach
-Working on both sides of the aisle
-Major progress with relationships

I AM DOING A GOOD JOB ☺

Statement for Jet Magazine thru William Marshall, Jr.
Office of Rep. Laura Richardson on July 9, 2008.

Congresswoman Richardson has been very open and forthcoming about her personal financial challenges. Like many Americans facing difficulties during this economic downturn, she has been working hard to meet her financial obligations and is committed to helping others with this experience.

Due to multiple job changes, divorce, illness, death of her father, and 9 campaigns over the last five years --- including being a member of the Long Beach City Council, the Calif. State Assembly, and the U.S. Congress **all in one year** – these life-changing moments have come at great personal expense and at challenging financial strain.

The fact is that Congresswoman Richardson recently met with the staff of the House Ethics Committee and was given a preliminary advisement that her Congressional Financial Disclosure Statement is in accordance with what is required.

She has been transparent with these matters and shares with my constituents the anguish that the housing industry is in a severe crisis. In fact, during the Annual Legislative CBC Conference, Congresswoman Richardson will give a personal update.

California is #2 in the country in foreclosures and the LA/Long Beach area witnessed over 38,000 dreams of homeownership destroyed.

She will continue to be a hard-working member of Congress, with a 100% Committee record and a 93% voting record and continue bring millions of dollars to my district for important projects.###

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[redacted] 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

Statement by the Office of Congresswoman Laura Richardson through William Marshall, Jr on Letter from CREW to House Ethics Committee:

Congresswoman Richardson has been very open and forthcoming about her personal financial challenges. Like many Americans facing difficulties during this economic downturn, she is confident that she will meet her financial obligations. This complaint is mean-spirited, re-hashes old news, and serves no purpose other than kicking a person while they are down.

The fact is Congresswoman Richardson met just last week with a House Ethics Counsel and was advised that her Congressional Financial Disclosure Statement is in full accordance with what is required.###

Congresswoman Laura Richardson Response to CREW's "Most Corrupt Members of Congress" (and being named to the 4 most dishonorable mention list) through Communications Director William Marshall, Jr. on Wednesday, September 10, 2008.

Washington, DC ---- Congresswoman Laura Richardson has done absolutely nothing illegal nor has she done anything unethical in reference to her loan modifications on her properties. She received absolutely no favorable treatment with her mortgages and she has been informally advised that her House Financial Disclosure Forms are in accordance with what is required. Further, these Forms are consistent with what is required under House Ethics.

The CREW allegations, and its online "report" are yet another example of false and malicious reporting.

At the appropriate time, Congresswoman Richardson intends to detail how these matters have been resolved.####

Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 6:26 PM
To: RichardsonMC, Laura
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

Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 6:58 PM
To: RichardsonMC, Laura
Cc: Austin, Daysha
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

LR0922

Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 7:29 PM
To: RichardsonMC, Laura
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 night 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

Cooks, Shirley

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 Gotlieb 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 inguiry 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 night 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

LR0924

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 [redacted]
Sent: Monday, May 04, 2009 6:11 PM
To: Cooks, Shirley
Subject: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209

LR0925

Cooks, Shirley

From: Cooks, Shirley
Sent: Monday, May 04, 2009 9:47 PM
To: 'mjttelevision'
Subject: RE: Jeff Gottlieb. LATimes. RE : Sacramento House Declared Public Nuisance. 562/209

Please return the House ID tomorrow. I don't wish to have the Member ask me about it. Thanks, Shirley

---

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

Cooks, Shirley

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.

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, May 05, 2009 2:26 PM
To: Parker Rose, Cheryl
Subject: FW: LA Times article

From: Chiller, Matt
Sent: Tuesday, May 05, 2009 9:44 AM
To: CA37-dc
Subject: LA Times article

http://www.latimes.com/news/local/la-me-richardson5-2009may05,0,2305339.story

Long Beach congresswoman's problems with houses continues

Neighbors and officials in Sacramento are complaining about the condition of a house she owns. The Democratic congresswoman has defaulted seven times on three houses over the years.
By Jeff Gottlieb
May 5, 2009

Known as much for her house troubles as for her lawmaking, Rep. Laura Richardson is once again taking heat from neighbors and officials who say she must do a better job of maintaining her Sacramento pad.

In August, the Sacramento Code Enforcement Department declared the Long Beach congresswoman's vacant, three-bedroom, 1 1/2 -bath house a "public nuisance." Now the city has posted a notice of violation, citing neighborhood complaints that the Democrat's lawn is out of control.

While the offense is a minor one, it hints at the ill feelings that have developed toward Richardson by her neighbors, who say she has little regard for their upper-middle-class neighborhood.

The city's first action came after police were twice called to investigate reports of a suspicious person around the house, perhaps a homeless man squatting there.

Code enforcement inspectors who visited the house twice found "junk and debris" in the driveway and rotting fruit that attracted rodents in the backyard.

Richardson bought the house in early 2007 after being elected to the Assembly. In August of that year, she won a special election to Congress. Richardson did not return calls Monday.

Neighbors complained at the time that the sprinklers were never turned on, that grass and plants were dead or dying, and that the backyard gate was off its hinges.

They said Monday that little has changed. "It's a run-down vacant house with all the typical signs," said Sean Padovan, a retired Sacramento police officer. Telephone books are piled on the porch, the gate is broken and the lawn has grown 2 feet high, he said.

Max Fernandez, Sacramento's director of code enforcement, said that after receiving the complaint that the lawn hadn't been mowed, a code enforcement inspector left a notice of violation on the house April 24 that gave Richardson 14 days to fix the problem. When the inspector drove past the house Monday, he said, the lawn had been mowed, which would close out the incident.

Even after the front lawn was mowed, neighbors said, the backyard weeds grew to 2 to 4 feet high. They are worried that the weeds could become a fire hazard.

The house has been no end of trouble for Richardson.

She bought the house for $535,000. It went into foreclosure and was sold at auction to real estate investor James York for $388,000 on May 7.

York sent in a crew to renovate it, and neighbors complain that windows are still papered over.

In an unusual move, Richardson's lender, Washington Mutual, took back the house and returned it to Richardson.

York sued. The case was settled out of court.

Richardson has a history of problems making her house payments, defaulting seven times on three different houses.

jeff.gottlieb@latimes.com

Matthew Chiller
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, June 12, 2009 9:12 PM
To: Eagle, Michael
Subject: Re: Fyi

Hi Michael. I have spoken to Eric tonight about the calls. The station that carries Rush Limbaugh carried the sacramento story and asked their listeners to call our office Eric indicated the office received about 100 calls in a 15 minute span. Anyway, the LA Times reporter who has been reporting this saga is probably a contract reporter for foreclosure and other housing issues and the Congresswoman is his jackpot these days. This story will continue until the congresswoman makes a move to demonstrate that there is some movement to sell the property. She will first have to decide how fast she wants to move in that direction. In the meantime I believe it prudent to lay low on this and have no comment. Just don't return calls unless and until we have something definitive to say. Shirley
---
Sent using BlackBerry

----- Original Message -----
From: Eagle, Michael
To: Cooks, Shirley
Sent: Fri Jun 12 20:09:59 2009
Subject: Fyi

Shirley--Ivon and Henry emailed me to say that a conservative talk radio station is asking its listeners to call our offices to complain about the house. I told them to expect more because it's probably going to be on tv tonight too. Daysha has not been able to get a hold of Carlos yet. Just thought I'd give you the heads up
---
Sent using BlackBerry

Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, June 12, 2009 9:20 PM
To: Eagle, Michael
Subject: Re: Fyi

Never put your blackberry at rest. I don't know if there will be a statement from her re this issue. She just arrived in LA and I expect Eric will have a conversation with her.

Sent using BlackBerry

----- Original Message -----
From: Eagle, Michael
To: Cooks, Shirley
Sent: Fri Jun 12 21:14:32 2009
Subject: Re: Fyi

So can I put my blackberry down now? I've been on the phone with IT trying ti figure out how to access my email incase you guys wanted to put something out
---
Sent using BlackBerry

----- Original Message -----
From: Cooks, Shirley
To: Eagle, Michael
Sent: Fri Jun 12 21:12:01 2009
Subject: Re: Fyi

Hi Michael. I have spoken to Eric tonight about the calls. The station that carries Rush Limbaugh carried the sacramento story and asked their listeners to call our office Eric indicated the office received about 100 calls in a 15 minute span. Anyway, the LA Times reporter who has been reporting this saga is probably a contract reporter for foreclosure and other housing issues and the Congresswoman is his jackpot these days. This story will continue until the congresswoman makes a move to demonstrate that there is some movement to sell the property. She will first have to decide how fast she wants to move in that direction. In the meantime I believe it prudent to lay low on this and have no comment. Just don't return calls unless and until we have something definitive to say. Shirley
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Sent using BlackBerry

----- Original Message -----
From: Eagle, Michael
To: Cooks, Shirley
Sent: Fri Jun 12 20:09:59 2009
Subject: Fyi

Shirley--Ivon and Henry emailed me to say that a conservative talk radio station is asking its listeners to call our offices to complain about the house. I told them to expect more because it's probably going to be on tv tonight too. Daysha has not been able to get a hold of Carlos yet. Just thought I'd give you the heads up
---
Sent using BlackBerry

Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, July 17, 2009 6:17 PM
To: Eagle, Michael
Subject: Fw: CLR News

Mike, start asking chiller and alex to generate talking points to compliment those matters/items CLR wants to raise with the editorial board of the PT. What is her current list of items? Acknowledge. Thanks.

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Fri Jul 17 17:47:21 2009
Subject: Re: CLR News

1) Let's put this in section to discuss with pt how we do something and get one quote and a city councilmember who did nothing and got elected 6 months ago gets 5 quotes. 2) draft letter to mayor, city mgr and tom re there failure toacknowdege and minimize what received 2nd time.

From: Eagle, Michael
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Sent: Fri Jul 17 09:49:49 2009
Subject: CLR News
A few items today.

.....

PRESS TELEGRAM

Richardson announces $1 million to help improve Shoemaker Bridge
By Duke Rescola,

LONG BEACH - The federal government will chip in $1 million in seed money to make infrastructure upgrades on a bridge that connects the Long Beach (710) Freeway to downtown, U.S. Rep. Laura Richardson, D-Long Beach, announced Thursday.

The funding is targeted to make safety improvements and seismic upgrades to the more than 50-year-old Shoemaker Bridge, which crosses the Los Angeles River, and its adjoining ramps.

Richardson said, "It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge."

The construction plan would allow the city to reconfigure the bridge south to Golden Avenue and realign on- and off-ramps between Broadway and 7th Street, according to Richardson.

Residual benefits would be to double the size of Cesar Chavez Park by connecting it to what 1st District Councilman Robert Garcia referred to as "big green space that's not used. It's a park between an onramp and the freeway," Garcia said, describing the land west of the park as inaccessible.

Garcia also pointed to traffic safety concerns as the main reason to bring the bridge up to par.

"We've had many accidents on the bridge and its ramps," Garcia said. "It wasn't built to sustain the type of traffic we see today."

Garcia said improving the bridge and its surrounding access ways would not only benefit his district, but would be important to the entire city.

"This is more about structurally fixing the problems on a vitally essential gateway," Garcia said.

Tom Modica, the city's manager of government affairs, said, "This is very good news. It brings us much closer to being project-ready and will help us compete for construction dollars in the future," explaining that an additional $3 million is needed to get to the drawing board with designs.

Modica said overall estimated costs for the project would be about $140 million. Modica said the city hopes to tap into other county and federal transportation funding sources to pay for the project.

"If we had all of the money today, the work would be done by 2015," Modica said. He added that the project doesn't qualify for federal stimulus money because it isn't shovel ready.

The $1 million cleared the Transportation, Housing and Urban Development Appropriations Subcommittee on Wednesday and is now headed to full committee.

Richardson said it should clear the Appropriations Committee next week and expects the House to pass the bill before its August recess.

duke.rescola@presstelegram.com, 562-499-1284

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CONTRA COSTA TIMES

Richardson announces $1 million to help improve Shoemaker Bridge
By Duke Rescola, Staff Writer

LONG BEACH - The federal government will chip in $1 million in seed money to make infrastructure upgrades on a bridge that connects the Long Beach (710) Freeway to downtown, U.S. Rep. Laura Richardson, D-Long Beach, announced Thursday.

The funding is targeted to make safety improvements and seismic upgrades to the more than 50-year-old Shoemaker Bridge, which crosses the Los Angeles River, and its adjoining ramps.

Richardson said, "It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge."

The construction plan would allow the city to reconfigure the bridge south to Golden Avenue and realign on- and off-ramps between Broadway and 7th Street, according to Richardson.

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duke.rescola@presstelegram.com, 562-499-1284
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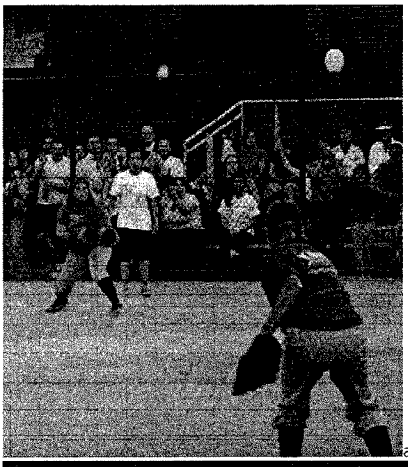
THE PIPELINE—Daily Breeze Blog

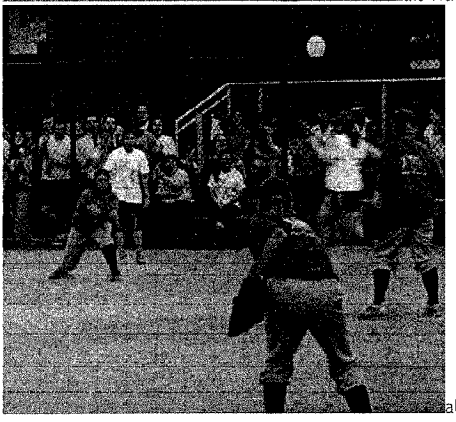
Richarsdon digs deep

By Gene Maddaus

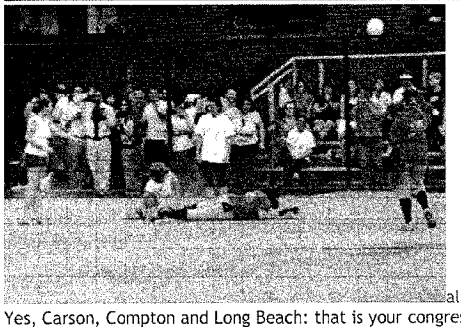
As reported earlier this week, **Laura Richardson** has joined a congressional women's softball team. Now, thanks to her office, we have documentary evidence.

The congressional team recently played against staffers from the RCCC and the DCCC. Here is Richardson, at first base, scooping out a low throw to record an out.


alt=richardsonsoftball1.jpg class=mt-image-center>


alt=richardsonsoftball2.jpg class=mt-image-center>

alt=richardsonsoftball3.jpg class=mt-image-center>


alt=richardsonsoftball4.jpg class=mt-image-center>

Yes, Carson, Compton and Long Beach: that is your congressional representative. Richardson's post-game commentary:

"I just tried to keep my eyes on the ball, make the catch and stretch as far as I could to touch the bag. I was never a cheerleader in school doing splits, so this was taking one for the team and to hear the crowd gasp and then scream... It was intense."
The congressional team lost 14-8.
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THE DISTRICT WEEKLY

FISHING POLL
What lies ahead for Long Beach politicos Alan Lowenthal and Bob Foster?

Who is phoning registered voters in the 37th Congressional District--the one presently represented by Laura Richardson--and asking if they'd rather have termed-out-in-2012 state Sen. Alan Lowenthal in the seat?

Nobody seems to know, and even the guy who first reported the telephone poll (and each of its 22 questions) to The District Weekly doesn't want his name mentioned.

"I'd prefer to be off record," said the Belmont Heights resident, who gave proof of his name and address only on the condition he not be publicly identified. "I sometimes work with the Lowenthal clan and I don't want to possibly piss them off."

In other words, the guy has a suspicion of who might be behind the questionnaire he answered on June 28.

"Based on the questions," he said, "I suspect Lowenthal commissioned it to try and see how vulnerable Richardson is."

According to our secretive source, those questions were preceded by short characterizations of the "problems" Richardson has had during her stormy political career—that "she overspent on her congressional car," that "she was called the most corrupt person in congress by some group," that "she had foreclosure problems on her personal homes," that "she has jumped political offices too many times and has cost taxpayers a fortune in special elections."

Then the pollster asked who the citizen would vote for in a race between Richardson and Lowenthal. Occasionally the comparison also matched Richardson against Assemblyman Isadore Hall III, whose 32nd District includes Compton and Paramount.

Lowenthal did not respond to two phone calls to his senate office in Sacramento, nor to another placed through an intermediary to one of his private phone numbers.

But the emergence of the mystery survey adds to the speculation about where Long Beach's most-prominent politician might go next. Lowenthal has already announced his candidacy for next year's race for state lieutenant governor. But little about that declaration rings very convincingly—including the fact that a check of the "Lowenthal for Lieutenant Governor 2010" account on the California Secretary of State Web site does not show any contributions yet.

On the other hand, Lowenthal's state senate account has $289,107.16—and California's lax regulations permit him to flip those funds into any campaign he'd like. For a long time, it's been rumored that he'd like to be mayor of Long Beach, which would bring his political career full circle: he got his start as an elected official on the Long Beach City Council in 1992 after many years as an influential community activist while a professor at Long Beach State.

"I thought about [running for mayor of Long Beach] before Bob Foster ran, I thought long and hard," Lowenthal acknowledged in a wide-ranging 2008 interview with The District Weekly in his satellite senate office in Paramount. "When I started on the city council in the early 1990s I ultimately wanted to be mayor. Ernie Kell was mayor at the time, and I said, 'I think I can do a better job as mayor.' But I went to Sacramento.

"I was in the senate when Beverly [ex-Mayor Beverly O'Neill] announced she wasn't going to be running [in 2006]. There was an opening, but at that time I had other issues I really wanted to complete, and I kind of think I let go of that dream."

After hearing himself say that, Lowenthal paused for barely a second before reaching out toward that dream again.

"Not that I still don't think it's a wonderful job. Maybe I might come back," he added. And after hearing himself say that, he seemed to adjust course again. "But I'm into supporting the mayor—and he's going to be there, hopefully, for another six or seven years. And by that time, I just want to enjoy my grandchildren."

But then Lowenthal leaned the other way.

"If the opportunity was right now, maybe, I still think I might have something to give," he added. "But you know, I'm at that point where I think of Sandy Koufax. I like Koufax because he went out on top."

Whatever all that really amounted to, it could be complicated by the uncertainty that may linger around Foster's plans. Although Foster announced late last winter that he will run for re-election as Long Beach's mayor—and already has held two major fundraisers—there is speculation that he announced his candidacy earlier than he planned after Councilmember Tonia Reyes Uranga not-too-niftily sidestepped a question from The District Weekly about her plans to run for mayor.

"All I'm going to say is that labor has been looking for a strong candidate," said Reyes Uranga in February. "There's a feeling that the present administration has not been good to working families."

The fact remains that Foster has never explicitly committed to completing the four-year term that voters awarded him in 2006—and has declined numerous invitations from Bill Pearl of LBreport.com to say he would. The District Weekly followed up on Pearl's question last summer during an interview with Foster at Creama coffee house on Pine Ave.

"What Bill wanted me to say was, 'Never under any circumstances will I do anything but serve out my term.' Who is going to say that?" Foster responded. "I don't know. I'm never going to rule out anything, but I fully intend to serve out my term. I have no interest in running for the legislature, no interest in running for congress. But I wouldn't rule out everything that's out there."

So how about the State Board of Equalization? Long Beach's seat on the panel probably has an opening, assuming that its representative, Judy Chu, won the Tuesday (July 14) runoff election for the 32nd District congressional seat that was vacated by Hilda Solis when President Obama appointed her Secretary of Labor. The Board of Equalization is a well-paying, heavily perked, relatively obscure but very influential job—it's the only elected tax authority in the country—as well as a great stepping stone toward offices like state treasurer or even lieutenant governor. Foster's long corporate history and the contacts he made while lobbying his way to the presidency of Southern California Edison could make him a good fit and powerful candidate for the office.

If a special election is held to replace Chu on the Board of Equalization—Gov. Arnold Schwarzenegger could just appoint somebody—it would be held in autumn. That means an announcement from Foster about his plans would be coming soon. If he ran and won, Long Beach would probably be without a mayor for the first few months of 2010, until the local primary in April. And that would leave others to solve the massive budget deficit left behind.

This is all speculation, of course, but a phone call requesting comment from Foster got another less-than-air-tight reply from his chief of staff, Becki Ames, who texted: "Are you serious?"

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Security Industry Association, Bi-weekly E-Newsletter

Legislation Needed to Protect Chemical Facilities from Terrorists

by Rep. Laura Richardson, D-Calif.

Eight years ago this September, 19 terrorists attacked our country and inflicted incalculable damage to our people, economy and national psyche. We responded to the horror and trauma of that day by resolving to honor the victims and heroes of 9/11 by doing all we could to protect our nation and our people from future attack. The creation of the House Committee on Homeland Security was an expression of that resolve.

Through the years, the committee has answered the call by creating balanced and pragmatic legislation, such as the Transportation Security Act and the SAFE Ports Act, which, respectively, have made our airports safer and our seaports less vulnerable than they were eight years ago. It is in the same vein that the "Chemical Facility Anti-Terrorism (CFAT) Act of 2009" (H.R. 2868) was passed by the Homeland Security Committee on June 23, 2009.

The $600 billion chemical industry employs nearly a million Americans. More than 70,000 industrial, consumer and defense-related products - from plastics to fiber optics - are produced by the nation's chemical facilities.

The economic and strategic value of the industry makes it an attractive target to terrorists, especially given the potential destructive power of many of the chemicals housed in these facilities.

The CFAT protects our nation by making critical infrastructure more secure. Specifically, this legislation requires at-risk chemical facilities to conduct a security vulnerability assessment and, based upon that assessment, to develop and implement a site security plan. This plan is subject to review, approval and inspection by the Department of Homeland Security (DHS) Office of Chemical Facility Security. The legislation also authorizes the DHS secretary to require that chemical facilities in the highest risk tiers implement methods to reduce the consequences of a terrorist attack by utilizing inherently safer technologies. In addition, it authorizes the secretary to award $225 million in grants to provide technical assistance and funding to finance the capital costs incurred in transitioning to inherently safer technologies.

While the security of our chemical facilities should be a top priority, so too should the safety of the people who work in them. They are essentially our "First Preventers." We depend on them to be competent, vigilant and proactive. We owe them the assurance that they will not be penalized for doing their jobs properly. That is why I found it an unquestionable necessity to include a whistleblower protection provision in the bill. This measure authorizes the secretary to impose civil penalties on employers who retaliate against employees for reporting safety concerns to regulatory authorities.

My congressional district is home to the port city of Long Beach, Calif., several major oil refineries and many gas treatment and petro-chemical facilities. It is, as they say in the military, a "target-rich environment" that led to this remarkable legislation to secure our nation against terrorist attacks. Given the lives not only in my district, but across the nation, and the assets at stake, we cannot wait for legislation that puts in place the necessary protections to keep our chemical facilities secure. I am proud to be a member of the committee that has taken action and I support organizations such as the Security Industry Association that advocate on behalf of workers and the public.

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INSIDE LONG BEACH

Below is a link that will launch the July episode of "Inside Long Beach." CLR can be found at around 13 minutes into the show. The clip with CLR is from the Long Beach Senior Housing opening a few weeks back.

http://bit.ly/YlQrh

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

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, July 28, 2009 9:05 PM
To: 'shirleycooks[redacted]
Subject: Fw: Google Alert - Laura Richardson

Sent using BlackBerry

From: Eagle, Michael
To: Cooks, Shirley
Sent: Tue Jul 28 19:16:47 2009
Subject: Fw: Google Alert - Laura Richardson

Sent using BlackBerry

From: Google Alerts <googlealerts-noreply@google.com>
To: Eagle, Michael
Sent: Tue Jul 28 19:02:58 2009
Subject: Google Alert - Laura Richardson

Google News Alert for: **Laura Richardson**

Congressional ethics office investigates Rep. **Laura Richardson's ...**
Los Angeles Times
Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he'd bought it out ...
See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.

LR0940

Cooks, Shirley

From: Cooks, Shirley
Sent: Wednesday, July 29, 2009 10:51 PM
To: RichardsonMC, Laura
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
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

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.

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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.

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."

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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.

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.....

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(202) 225-7924

(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 11, 2009 11:07 AM
To: Richardson, Laura;
Subject: September 2 - 3 editorial board meetings

Dear Laura, I would be more comfortable in having a press secretary accompany us to the editorial board meetings so am suggesting we postpone until one is in place. Plus it will give you more time to FINISH the Sacramento property. What do you think? Agree?

Cooks, Shirley

From: Cooks, Shirley
Sent: Wednesday, August 12, 2009 4:55 PM
To: 'laurarichardsoll [redacted]
Subject: FW: September 2 - 3 editorial board meetings

I am resending this message in the hope that you will advise. As I indicated in an earlier e-mail, if you go ahead with the editorial board meetings then I'd suggest bring Greg out.

From: Cooks, Shirley
Sent: Tuesday, August 11, 2009 11:07 AM
To: Richardson, Laura; [redacted]'
Subject: September 2 - 3 editorial board meetings

Dear Laura, I would be more comfortable in having a press secretary accompany us to the editorial board meetings so am suggesting we postpone until one is in place. Plus it will give you more time to FINISH the Sacramento property. What do you think? Agree?

LR0945

Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, August 14, 2009 1:14 PM
To: Boyd, Eric
Subject: FW: press clips

From: Eagle, Michael
Sent: Friday, August 14, 2009 10:32 AM
To: Cooks, Shirley
Subject: press clips

Can you read these clips and let me know if I should not include them in the press clips this morning? It's some pretty personal stuff

THE DISTRICT WEEKLY
BEACHCOMBER REPORTS THAT BATTS WAS BEING BLACKMAILED
Dave WielengaThu. August 13

The Beachcomber newspaper is reporting on its Web site this morning that Long Beach Police Chief Tony Batts—hired suddenly on Wednesday to head the City of Oakland's police department—"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."

The story is written by the Beachcomber's editor, Jay Beeler, who indicates that the piece was scheduled for release in the eastside Long Beach weekly's Friday edition. Beeler has had an acrimonious relationship with the LBPD and city prosecutor Tom Reeves since he was arrested on March 28, 2007, and ultimately convicted of being drunk, belligerent and failing to follow police orders while he was covering a fire in an Ocean Blvd. residential high-rise.

Beeler's story is the second of two parts about the LBPD's so-called Lobstergate scandal. Lobstergate is the popular name for a lawsuit in which a jury unanimously ruled that the LBPD was guilty of retaliating against three officers (puncturing tires, stealing a flashlight, taking bullets out of an official handgun, smearing a locker room towel with shit—and passing them over for promotions) after they reported that their colleagues were diving for lobsters instead of patrolling the harbor for terrorist threats. It's going to cost the city $4.1 million in damages.

Beeler's article alleges that Batts covered up for one of the officers accused of the retaliation because that officer has a copy of a crime report taken when police were called to investigate a domestic violence incident involving Batts—and was threatening to release it.

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BEACHCOMBER
Batts Leaving LBPD

by Jay Beeler

The Oakland Tribune Wednesday 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.

(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 Beith, 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 jurists.

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.

Summing It Up

LR0948

CSOC.RICH.008063

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 chose 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."

.....

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

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 18, 2009 9:47 AM
To: 'stoneycooks[redacted]
Subject: Fw: NY Times

Fyi

Sent using BlackBerry

From: Eagle, Michael
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Sent: Tue Aug 18 09:34:07 2009
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

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Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 18, 2009 10:14 AM
To: Eagle, Michael
Subject: Re: NY Times

Just the DC staff. The Long Beach PT is carrying a front page article on Batts' appointment. My room overlooks to damn parking lot. Peace, shirley

Sent using BlackBerry

From: Eagle, Michael
To: Cooks, Shirley
Sent: Tue Aug 18 09:34:38 2009
Subject: FW: NY Times

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From: Eagle, Michael
Sent: Tuesday, August 18, 2009 9:34 AM
To: RichardsonMC, Laura
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LR0953

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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

Cooks, Shirley

From: Cooks, Shirley
Sent: Tuesday, August 18, 2009 10:18 AM
To: Eagle, Michael
Subject: Re: NY Times

I know. Lalla told me.

Sent using BlackBerry

From: Eagle, Michael
To: Cooks, Shirley
Sent: Tue Aug 18 10:15:18 2009
Subject: Re: NY Times

We have a fire drill

Sent using BlackBerry

From: Cooks, Shirley
To: Eagle, Michael
Sent: Tue Aug 18 10:14:21 2009
Subject: Re: NY Times

Just the DC staff. The Long Beach PT is carrying a front page article on Batts' appointment. My room overlooks to damn parking lot. Peace, shirley
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Sent using BlackBerry

From: Eagle, Michael
To: Cooks, Shirley
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Subject: FW: NY Times

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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

LR0956

CSOC.RICH.008071

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

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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.

LR0957

CSOC.RICH.008072

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.

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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

Cooks, Shirley

From: Cooks, Shirley
Sent: Saturday, September 05, 2009 3:00 PM
To: 'stoneycooks[redacted]
Subject: FW: CLR Press

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

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.

LR0959

CSOC.RICH.008074

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 glad to see she's taking it out on her job.

Matthew Chiller
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

Cooks, Shirley

From: Cooks, Shirley
Sent: Friday, September 18, 2009 10:20 AM
To: Billington, Jeffrey
Subject: Re: Press-Telegram Article

Thanks Jeff. Not bad.

Sent using BlackBerry

From: Billington, Jeffrey
To: Cooks, Shirley
Sent: Fri Sep 18 10:17:18 2009
Subject: RE: Press-Telegram Article

Watchdog group critical of Richardson

By John Canalis, Staff Writer
Posted: 09/17/2009 05:51:46 PM PDT

Citizens for Responsibility and Ethics, a Washington, D.C., watchdog group known by the acronym CREW, has placed Rep. Laura Richardson on its "most corrupt members of Congress list." CREW put Richardson on the same list last year.

An independent Congressional committee is looking into the agreement that allowed the Long Beach Democrat to get back her Sacramento house after losing it in foreclosure. Richardson bought the home while serving in the Assembly, but later fell behind in her payments.

CREW cited the issue with the house, as well as mounting legal bills paid by the congresswoman's campaign committee, as evidence of its "corrupt" label.

Richardson has maintained that she did nothing wrong in winning back her home from a man who bought it auction, blaming the lender for making an error in selling it in the first place. She has also said she is making the payments now and maintaining the home.

Though CREW has placed Richardson on its list, the ethics committee has not reached a conclusion in its investigation, nor will it confirm that it is even looking into the home sale.

From: Cooks, Shirley
Sent: Friday, September 18, 2009 10:07 AM
To: Billington, Jeffrey
Subject: Re: Press-Telegram Article

Hi Jeff, could you paste the article and send it to me?

Sent using BlackBerry

From: Billington, Jeffrey
To: Cooks, Shirley; RichardsonMC, Laura
Sent: Fri Sep 18 09:54:36 2009
Subject: Press-Telegram Article

LR0961

There was an article in today's Press-Telegram regarding the CREW 15 most corrupt members of Congress list. It is actually better than just the press release sent out by CREW, it offers a little more friendly insight into the issue and obviously pulls that from the meeting three weeks ago at their office.

http://www.presstelegram.com/ci_13360105

Jeff Billington
Communications Director
Representative Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington[redacted]

Cooks, Shirley

From: Cooks, Shirley
Sent: Thursday, September 24, 2009 1:49 PM
To: 'Kimberly Parker'
Subject: FW: Story on Staff Turnover

---

http://www.capitolweekly.net/article.php?_c=yaidwf682ip6l5&xid=yahs5bzduet8va&done=.yajksjvinhgjyq

Richardson's congressional tenure marked by high staff turnover

By **Malcolm Maclachlan** | 09/24/09 12:00 AM PST

Email
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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

L LR0963

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[redacted]

Cooks, Shirley

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

Foly 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)
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PH: (562) 436-[redacted]
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King, Lalla (Richardson)

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 11:31 AM
To: CA37-dc
Subject: CLR News

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

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King, Lalla (Richardson)

From: Eagle, Michael
Sent: Wednesday, August 19, 2009 9:25 AM
To: CA37-dc

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."

.....

Michael J. Eagle

Press Secretary

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King, Lalla (Richardson)

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

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 glad to see she's taking it out on her job.

Matthew Chiller
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Berry, Gregory

From: Eagle, Michael
Sent: Monday, June 15, 2009 12:14 PM
To: CA37 - All Staff
Subject: CLR News

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.

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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.

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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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Press-Telegram Blog—The Canalis Report

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
.....

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 SACREMENTO

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

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Berry, Gregory

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:08 AM
To: Berry, Gregory

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.

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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

Berry, Gregory

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:25 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Subject: CLR News

LA SENTINAL

Congresswoman Richardson Announces $1 Million in Appropriations Shoemaker Bridge in Long Beach

Congresswoman Richardson announced today that the City of Long Beach will be awarded $1 million in federal appropriations for construction of the Shoemaker Bridge. The funding was included in the Transportation, Housing and Urban Development Appropriations Act for Fiscal Year 2010, which passed the Transportation, Housing and Urban Development Appropriations Subcommittee yesterday. The full Appropriations Committee is expected to affirm the measure next week and the House is expected to pass the bill before the August recess.

"It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge," Congresswoman Richardson said. "This is a critical allocation of funding, as Americans all across this country have asked for investments in jobs and tangible results. The bridge and its ramps were constructed over fifty years ago and do not meet current Caltrans design standards regarding transportation safety and mobility. With forty-five percent of all U.S. imports and a half a million people traveling through our district, it is absolutely essential that we invest in the bridges and highways that serve as the gateway between our community and the nation's economy."

The appropriations secured by Congresswoman Richardson will be used to make safety and seismic upgrades and improvements to the Shoemaker Bridge and its adjoining ramps. Specifically, the City of Long Beach will reconfigure the bridge south to Golden Avenue, realign the on-and-off ramps between Broadway and 7th Street, improve current deficiencies to increase motorist safety and provide alternative routes to and from the City during construction.

"This investment will pay dividends to the Long Beach community in many diverse ways, including doubling the size of Cesar Chavez Park, helping to revitalize our downtown community and reducing congestion and providing better transportation around the city, even as 3,000 new condominium units are added to the downtown region," Congresswoman Richardson noted.

The Shoemaker Bridge is a part of Interstate 710, which is the principle North-South freeway that connects the Ports of Long Beach and Los Angeles to the Greater Los Angeles area and beyond, serving as a significant link in the Goods Movement Corridor. Additionally, the I-710 connects with several important freeways in the region and serves as the major travel route for passenger vehicles into downtown Long Beach.

This year alone, Congresswoman Richardson has secured over $3 million in federal appropriations and over $66 million in Recovery Act funding for the City of Long Beach and the 37th Congressional District. However, the $3 million in appropriations that have been secured so far is only part of the overall strategy Congresswoman Richardson is utilizing to obtain federal funding for transportation in our area. While Recovery Act grants continue to come in on a regular basis, the Congresswoman will also continue to fight to ensure that other critical projects in our area are funded in the upcoming Surface Transportation Authorization bill which is up for review in the Congresswoman's committee.

Some of the other projects that the Congresswoman is advancing in the Reauthorization include:

- City of Signal Hill, Orange Avenue and Hill Street Bridge

- City of Signal Hill, Environmental Review for Modernizing the I-405 Freeway Ramps at Cherry Avenue

- City of Carson, Sepulveda Blvd Widening from Alameda Street to the East City Limit

- City of Carson, 223rd Street Improvements from Lucerne Street to Alameda Street project

- City of Carson, Avalon Boulevard Interchange Modification at the I-405 Freeway Project

- City of Carson, Wilmington Avenue Interchange Modification at the I-405 Freeway Project

- City of Compton, Critical Road Rehabilitation

- City of Compton, Construction Phase of Rosecrans Ave. Bridge Project

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.

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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.

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.

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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.

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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

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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

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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

Michael J. Eagle

Press Secretary

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(202) 225-7926 fax

Berry, Gregory

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 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
.....

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 "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.

"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.

The better known graduates on the list who are in 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 members Felton Williams and John Meyer; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 7 p.m. Thursday evenings from Aug. 6-27 at Ristorante daVinci, 2801 E. Spring St., 3rd Floor, Long Beach.

Cost is $100 per person.

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947
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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.
.....

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

Press Secretary

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Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

Berry, Gregory

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 11:31 AM
To: CA37-dc
Subject: CLR News

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

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Washington, DC 20515

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(202) 225-7926 fax

Berry, Gregory

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 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: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm

Article eyes Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.

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 Sclacqua 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

Tag Cloud

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Monthly Archives

September 2009 (50)
August 2009 (29)
July 2009 (58)
June 2009 (54)
May 2009 (69)
April 2009 (77)
March 2009 (40)
February 2009 (41)
January 2009 (65)
December 2008 (56)
November 2008 (98)
October 2008 (63)
September 2008 (62)
August 2008 (27)

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Harbor City (15)
Harbor Gateway (4)
Hawthorne (53)
Health & Medicine (48)
Hermosa Beach (49)
Inglewood (5)
LAUSD (13)
LAX (27)
Lawndale (26)
Lomita (11)
Los Angeles (6)
Los Angeles County (30)
Manhattan Beach (37)
Marina del Rey (8)
Military (3)
Palos Verdes Estates (28)
Palos Verdes Peninsula (7)
Playa Vista (2)
Playa del Rey (1)
Politics (385)
Port of Los Angeles (26)
Rancho Palos Verdes (61)
Real estate (37)
Redondo Beach (72)
Rolleton (8)
Rolling Hills (3)
Rolling Hills Estates (4)
San Pedro (108)

LR0976

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.

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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.

Social issues (111)
South Bay (142)
Torrance (151)
Westchester (111)
Wilmington (28)
business (117)
economy (87)
education (59)
housing (16)
religion (6)
sports (128)

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.

LR0977

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 millenniums.
>
> 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:

> 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) | ShareThis

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) | ShareThis

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.

LR0979

Archives

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Billington, Jeffrey

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=.yajksjvinhgjyq

Richardson's congressional tenure marked by high staff turnover

By **Malcolm Maclachlan** | 09.24.09 12:00 AM PST
Email
Print
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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.

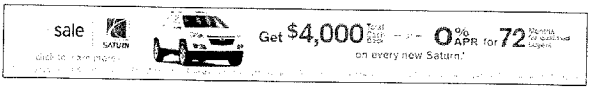
Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

Billington, Jeffrey

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 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: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm

Article eyes Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.



Have a question about something in this story? Ask it here and get answers from readers like you.

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Article eyes Richardson staff turnover

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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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Billington, Jeffrey

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
Attachments:	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," (Jack) Friedy (who publishes Legistorm) said. "I can't say whether any of this is the case in Laura Richardson's case."

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> 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 (6) | 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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Torrance sports business crime San Pedro Jane Harman Manhattan Beach politics Redondo Beach economy courts El Segundo South Bay Carson Rancho Palos Verdes education Hawthorne Hermosa Beach Gardena Barack Obama

Monthly Archives

September 2009 (50)
August 2009 (74)
July 2009 (58)
June 2009 (54)
May 2009 (69)
April 2009 (77)
March 2009 (40)
February 2009 (41)
January 2009 (65)
December 2008 (56)
November 2008 (98)
October 2008 (63)
September 2008 (62)
August 2008 (27)

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Categories

Carson (100)
Catalina Island (7)
Courts (53)
Crime (115)
El Segundo (63)
Environment (32)
Gardena (37)
Harbor City (15)
Harbor Gateway (6)
Hawthorne (53)
Health & medicine (48)
Hermosa Beach (49)
Inglewood (5)
LA/SD (13)
LAX (27)
Lawndale (26)
Lomita (6)
Los Angeles (30)
Los Angeles County (37)
Manhattan Beach (93)
Marina del Rey (8)
Military (3)
Palos Verdes Estates (28)
Palos Verdes Peninsula (7)
Playa Vista (2)
Playa del Rey (1)
Politics (285)
Port of Los Angeles (26)
Rancho Palos Verdes (61)
Real estate (17)
Redondo Beach (72)
Religion (8)
Rolling Hills (2)
Rolling Hills Estates (5)
San Pedro (108)

LR0987

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Energy issues (11)
South Bay (142)
Torrance (151)
Westchester (51)
Wilmington (28)
business (117)
economy (57)
education (59)
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religion (6)
sports (128)

National perspectives on L.A.'s Clean Trucks

By Grace Waldron 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 minima. 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.

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) | Share This

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) | Share This

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 millenniums.
>
> 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) | Share This

In a voicemail, **Jane Harman** takes issue with my characterization of her op/ed in today's Financial Times:

> 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) | ShareThis

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) | ShareThis

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

Archives

Powered by WordPress Typo

Billington, Jeffrey

From: Miller, Ken
Sent: Tuesday, September 29, 2009 1:36 PM
To: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: Emailing: Laura Richardson explains circumstances, insists she is not a corrupt politician Signal Tribune Newspaper.htm

Laura Richardson explains circ...

Here is an article that we should look at. This is from our editorial board meeting, but the newspaper is taking the liberity of using the information with other published accounts.

Billington, Jeffrey

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

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http://www.lbpost.com/ryan/767

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers[redacted]
PH: (562) 436-3828
FX: (562) 437-6434

Billington, Jeffrey

From: Billington, Jeffrey
Sent: Tuesday, September 29, 2009 3:03 PM
To: Rogers, Henry; Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

Henry,

I've got them printed off and will give them to her shortly.

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

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henry.rogers[redacted]
PH: (562) 436-3828
FX: (562) 437-6434

Billington, Jeffrey

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 3:09 PM
To: Billington, Jeffrey
Subject: RE: LB Post articles about the member for the member

Thanks Jeff

From: Billington, Jeffrey
Sent: Tuesday, September 29, 2009 12:03 PM
To: Rogers, Henry; Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

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henry.rogers[redacted]
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FX: (562) 437-6434

Billington, Jeffrey

From: Billington, Jeffrey
Sent: Tuesday, October 13, 2009 2:16 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: FW: Fox Business News Media Op

Congresswoman,

I've contacted Nicole in Congresswoman Lee's office concerning this interview. She told me the spot is still open, if you are interested, but, she also warned me they want to talk about Congressman Rangel and his problems as well.

Pros:
It's a national network (though Fox Business News is new)
Would be an opportunity to talk about healthcare and the importance of it being available for everyone

Cons:
They would press you to talk about Congressman Rangel's issues
Some might make negative comments and connotations about the Sacramento house issue and you speaking on Rangel

My thoughts:
If they came directly just to you, you might consider doing it, but since this is a blanket invitation, you might step back from it, because some nasty people might try to cause negative press for you, I can only imagine what some conservative commenter would say, regardless if you said it should be handled through the ethics committee or if you were harsh toward him.

My vote would be a no.

Also, The Cobert Report called again and said they were going to be in town doing one of these spots for their Better Know the District segments on October 21st. I'm assuming your answer for this is no? It is done in good fun, but it has been embarrassing for some members, though others have gotten into it. But Congressman Frank would be sure to tell you not to do it.

From: Marshall, Jr., William
To: Cooks, Shirley; RichardsonMC, Laura
Sent: Tue Oct 13 12:31:48 2009
Subject: FW: Fox Business News Media Op

From: Williams, Nicole
Sent: Tuesday, October 13, 2009 12:31:36 PM
To: Anderson, Debra; Avant, Lanier; Clendinen, Monique; Cohen, Ira; Comis, Adam; Cullen, Kristen; Daniels, Ryan; Rotert, Danny; Simon, David; Dillard, Larry; dm; Edmonds, Kenneth; Engelhardt, Steven; Gadlin, Stephanie; Gibson, Jennie; Goepfert, Alex; Graziano, Dena; Jauert, Rick; Jenkins, Sharon; Godfrey, Jonathan; Jones, Brenda; Willis, Ken; Greco, Kristie; Levin, Michael; Little, Corey; Mamaux, Lale; Marshall, Jr., William; Mbanu, Nkechi; McKenney, Kerry; Milne, Emile; Montgomery, Sonsyrea; Muhammad, Toure, Ofosu, Asi; Ohlemiller, Justin; O'Reilly, Shanna; Palmer, Jioni; Perkins, Trudy; Phelan, Richard Andrew;

Plummer, Derrick; Ragland, Micah; Saavedra, Susie; O'Reilly, Shanna;
Sharon, Adam; Sidney, Arthur; Silag, Phoebe; Simmons, Aketa; Simon, David;
Spaulding, Sondra; Sterlin, Shrita; Engelhardt, Steven; Sykes, Ronnie;
Tanks, Ashley; Walker, Tracy; Weber, Dan; Whisenant, Addie;
White, Dorinda; Williams, Nicole; Willis, Ken
Subject: Fox Business News Media Op
Auto forwarded by a Rule

Fox Business News is looking for someone to appear on their show Happy Hour this evening to discuss Healthcare and other topics. Hit time is 5:12pm and the interview would last a total of 5 minutes and would be taped in the Cannon Rotunda. Your member would appear alone along with the 3 Fox anchors. Please contact me if you're interested. Thanks.

Who: Fox Business News

When: Today, 5:12pm

Where: Cannon Rotunda

Nicole Y. Williams

Communications Director

The Honorable Barbara Lee (CA-9)

2444 Rayburn House Office Building

Washington, DC 20515

(202) 226[redacted]

(202) 579[redacted]

(202) 225-9817 (Fax)

http://lee.house.gov/

Billington, Jeffrey

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."

WATERS, RICHARDSON FACE ETHICS PROBES

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 and 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 and investigativve 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[redacted]

Billington, Jeffrey

From: LBPOST.com [ealert@LBPOST.com]
Sent: Friday, October 30, 2009 11:14 AM
To: Billington, Jeffrey
Subject: Committee To Decide Whether Richardson Violated Rules

Friday, October 30, 2009

Committee To Decide Whether Richardson Violated Rules

by Ryan ZumMallen | Long Beach News | 10.30.09

The Committee on Standards of Official Conduct today stated that they will determine whether Congresswoman Laura Richardson received preferential treatment when the Sacramento house she defaulted on was given back to her.

Click here to read the article.

C-17 Will Live On, Thanks To Defense Bill Funding

by Ryan ZumMallen | Long Beach News | 10.30.09

President Obama signed a defense bill this week that included up to $2.5 billion for 10 new C-17 aircraft, although fewer may actually be ordered. The move preserves 5,000 Long Beach jobs.

Click here to read the article.

State Of The County Speech To Broadcast Live Online

by Ryan ZumMallen | Long Beach News | 10.30.09

Los Angeles County Supervisor Don Knabe will make his annual State of the County address available online, to view live on his website www.Knabe.com.

Click here to read the article.

The Black Cat: Devil Or Angel

by Judy & Kate | Pet Post | 10.30.09

On the eve of your spooky weekend, Judy and Kate delve into the rumors of the black cat, and explain the origins of its mystery.

Click here to read the article.

Car Sharing, An Option For Long Beach

by Nancy Pfeffer | Moving Green | 10.30.09

With state regulations continuing to require reductions in greenhouse gas emissions from transportation, car-sharing is an option we should support.

Click here to read the article.

Reduce Stress At Your Desk And Computer

by Dr. Michael Day, D.C. | Vital Living | 10.30.09

Dr. Michael Day describes some helpful tips for staying active and healthy during long hours in front of a computer screen.

Click here to read the article.

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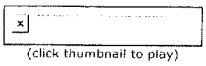
Billington, Jeffrey

From: Results@TVEyes.com
Sent: Friday, October 30, 2009 5:10 PM
To: Billington, Jeffrey
Subject: New MMS Alert - Laura richardson - KCAL-LA

Media Alert From TVEyes Media Monitoring Suite



(click thumbnail to play)

Laura richardson on KCAL-LA -
10/30/2009 02:09:22 PM
KCAL 9 NewsCentral at 2:00PM (News)

...they''re focused on democrats maxine waters and laura richardson. water is under investigation because the bank at which her husband own stock received 12 million bonus fund after they were arranged a meeting between banking victims and officials. which is since they stated to have received special treatment from washington mutual when the bank foreclosed! on her home and...

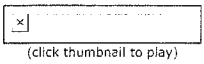
This is an Automated Alert Message - Please do not reply
Questions or Comments?

Billington, Jeffrey

From: Results@TVEyes.com
Sent: Friday, October 30, 2009 9:04 PM
To: Billington, Jeffrey
Subject: New MMS Alert - Laura richardson - KABC-LA (ABC)

Media Alert From TVEyes Media Monitoring Suite

Laura richardson on KABC-LA (ABC) -
10/30/2009 06:03:57 PM
News (News)



(click thumbnail to play)

...there are no facts to support allegations that i''ve acted improperly. meantime long beach congresswoman laura richardson''s case also involved suspected preferential treatment from a financial institution. her involves her sacramento home that was sold at a foreclosure auction. her home in a well off sacramento neighborhood was returned to richardson by washington mutual.! this now owned again by the...

This is an Automated Alert Message - Please do not reply
Questions or Comments?

Billington, Jeffrey

From: RichardsonMC, Laura
Sent: Friday, November 13, 2009 9:05 PM
To: Miller, Ken; Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: RE: Emailing: Race and Ethics—Let's Be Honest The Wide Angle Jewish Journal.htm
Attachments: image038.gif; image039.gif; image040.gif; image041.gif; image042.jpg; image043.gif; image044.gif; image045.jpg; image046.gif; image047.gif; image048.gif; image049.gif; image050.jpg; image051.jpg; image052.gif; image053.gif; image054.gif; image055.gif; image056.gif; image057.gif; image058.gif; image059.jpg; image060.gif; image061.gif; image062.gif; image063.jpg; image064.gif; image065.gif; image066.gif; image067.gif; image068.gif; image069.jpg; image070.jpg; image071.gif; image072.gif; image073.jpg; image074.gif

Let's add them to our list to respond to when this is over.

From: Miller, Ken
Sent: Friday, November 13, 2009 5:14 PM
To: RichardsonMC, Laura; Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: Emailing: Race and Ethics—Let's Be Honest The Wide Angle Jewish Journal.htm

- HOME
- **Community Calendar**

- Arts
  - Arts in L.A.
  - Books
  - Film
  - Music
  - Television
  - Theater
  - Tommywood
- Calendar
  - Picks and Clicks
  - Scene and Heard
- Education
- Food
- Israel
- Kids and Teens
  - Tribe
  - yeLAdim
- Los Angeles
  - Community
  - Circuit
  - Community Briefs
- Obituaries
- Opinion
  - Rob Eshman
  - David Suissa
  - Letters to the Editor
- Religion
- Singles
- Sports
- Special Sections
  - Bar & Bat Mitzvahs
  - Elections
  - Health
  - Green Living
  - High Holy Days
  - L.A. Woman
  - Passover
  - Science & Technology
  - 50 Plus
  - Travel
  - Weddings
- Torah Portion
- Nation
- World
- Archive
- Blogs
  - 12:12
  - 30 Years After
  - Ask a Business Mensch
  - Ask an Angel
  - Bloggish
  - Chai Tech
  - Emily Stern
  - Foodaism
  - Geek Heeb
  - Hollywood East
  - Hollywood Insider
  - Hollywood Jew

- Iranian American Jews
- Jerusalem View
- Jew Mama
- Jewlyweds
- Jews Choose
- Keeping the Faith
- L.A. Weiss
- Life Coach. Jew
- Live From AIPAC
- Morethodoxy
- Nice Jewish Doctor
- Paris-Chronicler
- PrimeTime Jew
- Rabbi Shmuley
- Serious Stern
- Shesh Besh
- Swindler's List
- The Calendar Girls
- The Chosen Dish
- Live in Sderot
- The God Blog
- The Wide Angle
- Tommywood (the blog)
- The Memo
- VideoJew

- Celebrations/Simchas
- Directories
  - Kosher Eats
  - Congregations
  - Tehrangeles
  - Schools
- Multimedia
  - Audio
  - Cartoons
  - Photos
  - Video
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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 form 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

11.4.09 at 3:20 pm | Experts to debate America's proper course in . . .

- **A Man Who's Changing Attitudes**

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**

  By Joe R. Hicks

  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

You forget Moynihans equally moronic remedy to ...

- **A Chance to Fix LA Schools**

I can find many logical ideological arguments to ...

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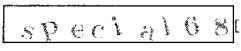

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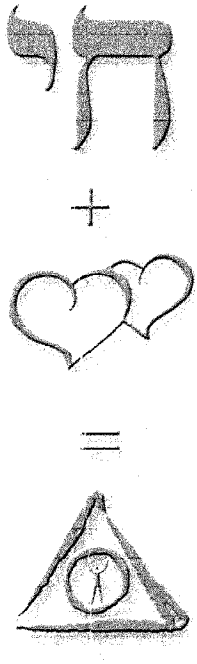

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- Home
- Arts
- Calendar
- Education
- Food
- Israel

- Kids and Teens
- Los Angeles
- Obituaries
- Opinion
- Singles
- Sports

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Richard, Lucinda

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

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 glad to see she's taking it out on her job.

Matthew Chiller
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

Richard, Lucinda

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 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: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm

Article eyes Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.

Richard, Lucinda

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
Attachments:	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," (Jack) 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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Monthly Archives

September 2009 (50)
August 2009 (29)
July 2009 (58)
June 2009 (54)
May 2009 (69)
April 2009 (77)
March 2009 (40)
February 2009 (48)
January 2009 (65)
December 2008 (58)
November 2008 (58)
October 2008 (62)
September 2008 (62)
August 2008 (27)

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Categories

Carson (100)
Catalina Island (2)
County (53)
Crime (115)
El Segundo (62)
Environment (22)
Gardena (32)
Harbor City (15)
Harbor Gateway (6)
Hawthorne (53)
Health & medicine (48)
Hermosa Beach (49)
Inglewood (5)
LAUSD (13)
LAX (27)
Lawndale (26)
Lomita (7)
Los Angeles (30)
Los Angeles County (37)
Manhattan Beach (68)
Marina del Rey (8)
Military (2)
Palos Verdes Estates (28)
Palos Verdes Peninsula (7)
Playa Vista (2)
Playa del Rey (1)
Politics (366)
Port of Los Angeles (26)
Rancho Palos Verdes (61)
Real estate (27)
Redondo Beach (72)
Religion (5)
Rolling Hills (3)
Rolling Hills Estates (4)
San Pedro (108)

LR1025

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.

Archive (1)
South Bay (142)
Torrance (115)
Weatherbug (11)
Washington (28)
business (117)
carpooling (57)
education (59)
housing (18)
robbery (6)
sports (128)

National perspectives on L.A.'s Clean Trucks

By Scott Waldman on September 23, 2009 6:29 PM | Permalink | Comments (0) | Share This

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 Woodbourne on September 23, 2009 10:35 AM | Permalink | Comments (0) | Share This

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.

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 millenniums.
>
> 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 (5) | ShareThis

In a voicemail, **Jane Harman** takes issue with my characterization of her op/ed in today's Financial Times:

LR1027

> 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) | ShareThis

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) | ShareThis

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.

LR1028

Archives

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

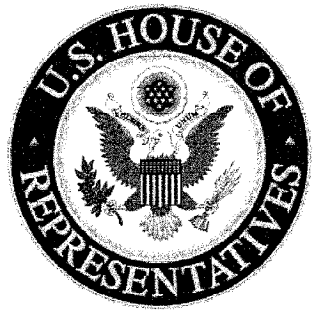
Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers[redacted]
PH: (562) 436-3828
FX: (562) 437-6434

Selway, Laura

From: Selway, Laura
Sent: Tuesday, September 01, 2009 4:04 PM
To: Boyd, Eric
Attachments: EDBOARD COVER PAGE AND CONTENTS.doc

Red tab: Congresswoman Richardson and the 37th district
Yellow tab: personal update
Gray tab: key votes
Blue tab: leg Accomplishments
Green tab: Fed funding
Yellow tab: Constituent services

Laura Selway
Legislative Assistant
Representative Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924



[Insert newspaper] Editorial Board
2009 Legislative Report

Prepared by

Congresswoman Laura Richardson

September #, 2009

LR1034

Congresswoman Laura Richardson
2009 Legislative Report
Table of Contents

ABOUT CONGRESSWOMAN RICHARDSON & THE DISTRICT:

- Biography.....1
- California's37th Congressional District.....3
- District Map.....4
- District Demographics.....5
- Staff Directory.....?

SACRAMENTO HOUSE

- Content?.....10

KEY VOTES

- Key Votes in the 111th Congress.....11

LEGISLATIVE ACCOMPLISHMENTS

- Congressional Committee Assignments.....17
- Committee Activities.....?
- Voting Record.....?
- Authored Legislation—111th Congress.....18
- Authored Legislation—110th Congress.....20
- Cosponsored Legislation—111th Congress.....23
- Legislative Proposals Under Consideration.....?
- Cosponsored Legislation—110th Congress.....50
- Leadership & Committee Assignments in the CA State Assembly.....83
- Authored Legislation Signed by Gov. Schwarzenegger.....84
- Accomplishments on the Long Beach City Council.....85
- Meetings w/ Senior Executive Branch Officers and Foreign Dignitaries...?

FEDERAL FUNDING

- Fiscal Year 2010 Appropriations Successes.....87
- Fiscal Year 2009 Appropriations Successes.....89
- Fiscal Year 2008 Appropriations Successes.....91
- Appropriations Comparisons.....?
- Recovery Dollars at Work in the 37th Congressional District.....92

CONSTITUENT SERVICES

- Constituent Services.....94
- Congressional District Art Competition.....95
- Healthcare Town Hall.....96
- Senior Briefing.....97

- In the Community.....98
- People's Congress.....106
- Bringing Washington Home.....107
- Office Locations and Hours.....113

CSOC.RICH.008177

Selway, Laura

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

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 glad to see she's taking it out on her job.

Matthew Chiller
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

LR1038

CSOC.RICH.008179

Selway, Laura

From: Miller, Ken
Sent: Friday, September 25, 2009 1:43 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: Emailing: Article eyes Richardson staff turnover - Press-Telegram.htm

Article eyes Richardson staff ...

I think we should issue a statement on this matter and Eric and I have began working on a draft on this matter.

Have Questions About This Story?
Have a question about something in this story? Ask it here and get answers from readers like you.

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

Recent Blog Posts
Updated at 11:06 AM
- Assemblyman Mendoza to host open house, toy drive (*The Canalis Report*)
- Heroes Watch: For those of you not watching the fourth season (*Modern Mythology*)
- CIF State Volleyball Pairings (*PT Prep Sports*)
- PHOTOS: Robotics Competition (*Long Beach Seen*)
- Donate a toy to get a discount at Geoffrey's Comics' 31st Anniversary sale today (*Modern Mythology*)

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2. New Long Beach Sunday Market reaches Heights
3. 5 Poly freshmen arrested in on-campus sexual battery case
4. Desire for streetcars gets a look in Long Beach
5. Long Beach Transit to increase fares
6. Gang link suspected in West Long Beach murder
7. Long Beach man slain in liquor store attack is identified
8. Auto break-in turns violent in downtown Long Beach
9. 2 arrested in San Pedro killing
10. Army recruiters see a jump in enlistment

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Article eyes Richardson staff turnover
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Gold Star Mothers luncheon Sunday
Health seminar for women

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LR1040

Oct. 17

Long Beach man gets life for DUI death

Shore Patrol: Sifting costs of wetlands cleanup roles

Conference aimed at boosting college attendance

Selway, 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
Attachments:	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.

Tag Cloud

Torrance sports business crime San Pedro Jane Harman Manhattan Beach politics Redondo Beach economy courts El Segundo South Bay Carson Rancho Palos Verdes education Hawthorne Hermosa Beach Gardena Barack Obama

Monthly Archives

September 2009 (50)
August 2009 (29)
July 2009 (58)
June 2009 (54)
May 2009 (69)
April 2009 (77)
March 2009 (40)
February 2009 (41)
January 2009 (65)
December 2008 (56)
November 2008 (98)
October 2008 (63)
September 2008 (62)
August 2008 (27)

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Search

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Categories

Carson (100)
Catalina Island (7)
Courts (53)
Crime (115)
El Segundo (63)
Environment (32)
Gardena (37)
Harbor City (15)
Harbor Gateway (6)
Hawthorne (83)
Health & medicine (46)
Hermosa Beach (49)
Inglewood (5)
Lawsuits (13)
Law (47)
Lawndale (26)
Lennox (1)
Lomita (6)
Los Angeles (30)
Los Angeles County (37)
Manhattan Beach (95)
Marina del Rey (8)
Military (3)
Palos Verdes Estates (28)
Palos Verdes Peninsula (7)
Playa Vista (2)
Playa del Rey (1)
Politics (385)
Port of Los Angeles (26)
Rancho Palos Verdes (61)
Real estate (17)
Redondo Beach (77)
Religion (5)
Rolling Hills (3)
Rolling Hills Estates (4)
San Pedro (108)

LR1043

Several South Bay survivors of drunk driving victims are participating in this 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.

Social issues (31)
South Bay (142)
Torrance (133)
Westchester (11)
Wilmington (28)
business (117)
economy (57)
education (59)
housing (18)
religion (6)
sports (128)

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

LR1044

details.

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!
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> 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 millenniums.
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> 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) | ShareThis

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) | ShareThis

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.

LR1046

Continue reading Harman: More troops in Afghanistan, with conditions

Archives

Powered by Movable Type

From: Eagle, Michael
Sent: Friday, June 12, 2009 11:24 AM
To: Boyd, Eric; Austin, Daysha
Subject: LA TIMES

Hey—could someone tell me what page this appeared on?

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.

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

From: Daysha McArthur [daysha
Sent: Wednesday, July 22, 2009 1:05 PM
To: Boyd, Eric
Subject: Sacramento Property

Hey EB...can you email me the contact information for the woman in Sacramento that is interested in renting CLR's house?

Thanks.

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:28 AM
To: Austin, Daysha; Boyd, Eric; Rogers, Henry
Subject: FW: CLR News

Can you guys tell me if the LA Times story is front page? Also, is the PT and Daily Breeze story in today's edition? I saw that it was posted on their site very early this morning. Thanks

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:25 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Subject: CLR News

LA SENTINAL

Congresswoman Richardson Announces $1 Million in Appropriations Shoemaker Bridge in Long Beach

Congresswoman Richardson announced today that the City of Long Beach will be awarded $1 million in federal appropriations for construction of the Shoemaker Bridge. The funding was included in the Transportation, Housing and Urban Development Appropriations Act for Fiscal Year 2010, which passed the Transportation, Housing and Urban Development Appropriations Subcommittee yesterday. The full Appropriations Committee is expected to affirm the measure next week and the House is expected to pass the bill before the August recess.

"It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge," Congresswoman Richardson said. "This is a critical allocation of funding, as Americans all across this country have asked for investments in jobs and tangible results. The bridge and its ramps were constructed over fifty years ago and do not meet current Caltrans design standards regarding transportation safety and mobility. With forty-five percent of all U.S. imports and a half a million people traveling through our district, it is absolutely essential that we invest in the bridges and highways that serve as the gateway between our community and the nation's economy."

The appropriations secured by Congresswoman Richardson will be used to make safety and seismic upgrades and improvements to the Shoemaker Bridge and its adjoining ramps. Specifically, the City of Long Beach will reconfigure the bridge south to Golden Avenue, realign the on-and-off ramps between Broadway and 7th Street, improve current deficiencies to increase motorist safety and provide alternative routes to and from the City during construction.

"This investment will pay dividends to the Long Beach community in many diverse ways, including doubling the size of Cesar Chavez Park, helping to revitalize our downtown community and reducing congestion and providing better transportation around the city, even as 3,000 new condominium units are added to the downtown region," Congresswoman Richardson noted.

The Shoemaker Bridge is a part of Interstate 710, which is the principle North-South freeway that connects the Ports of Long Beach and Los Angeles to the Greater Los Angeles area and beyond, serving as a significant link in the Goods Movement Corridor. Additionally, the I-710 connects with several important freeways in the region and serves as the major travel route for passenger vehicles into downtown Long Beach.

This year alone, Congresswoman Richardson has secured over $3 million in federal appropriations and over $66 million in Recovery Act funding for the City of Long Beach and the 37th Congressional District. However, the $3 million in appropriations that have been secured so far is only part of the overall strategy Congresswoman Richardson is utilizing to obtain federal funding for transportation in our area. While Recovery Act grants continue to come in on a regular basis, the Congresswoman will also continue to fight to ensure that other critical projects in our area are funded in the upcoming Surface Transportation Authorization bill which is up for review in the Congresswoman's committee.

Some of the other projects that the Congresswoman is advancing in the Reauthorization include:

- City of Signal Hill, Orange Avenue and Hill Street Bridge

- City of Signal Hill, Environmental Review for Modernizing the I-405 Freeway Ramps at Cherry Avenue

- City of Carson, Sepulveda Blvd Widening from Alameda Street to the East City Limit

- City of Carson, 223rd Street Improvements from Lucerne Street to Alameda Street project

- City of Carson, Avalon Boulevard Interchange Modification at the I-405 Freeway Project

- City of Carson, Wilmington Avenue Interchange Modification at the I-405 Freeway Project

- City of Compton, Critical Road Rehabilitation

- City of Compton, Construction Phase of Rosecrans Ave. Bridge Project

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.

.....

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
.....

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
.....

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 ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.
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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

Michael J. Eagle

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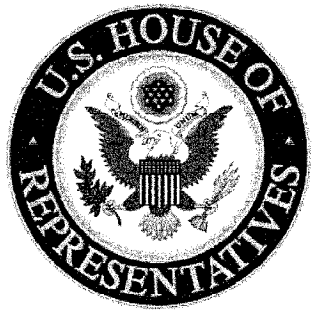
(202) 225-7926 fax

From: Selway, Laura
Sent: Tuesday, September 01, 2009 3:57 PM
To: Boyd, Eric
Subject: cover page
Attachments: EDBOARD COVER PAGE AND CONTENTS.doc

Laura Selway
Legislative Assistant
Representative Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924



[Insert newspaper] Editorial Board 2009 Legislative Report

Prepared by

Congresswoman Laura Richardson

September #, 2009

LR1059

CSOC.RICH.008200

Congresswoman Laura Richardson
2009 Legislative Report
Table of Contents

ABOUT CONGRESSWOMAN RICHARDSON & THE DISTRICT:

- Biography.....1
- California's37th Congressional District.....3
- District Map.....4
- District Demographics.....5
- Staff Directory.....?

SACRAMENTO HOUSE

- Content?.....10

KEY VOTES

- Key Votes in the 111th Congress.....11

LEGISLATIVE ACCOMPLISHMENTS

- Congressional Committee Assignments.....17
- Committee Activities.....?
- Voting Record.....?
- Authored Legislation—111th Congress.....18
- Authored Legislation—110th Congress.....20
- Cosponsored Legislation—111th Congress.....23
- Legislative Proposals Under Consideration.....?
- Cosponsored Legislation—110th Congress.....50
- Leadership & Committee Assignments in the CA State Assembly.....83
- Authored Legislation Signed by Gov. Schwarzenegger.....84
- Accomplishments on the Long Beach City Council.....85
- Meetings w/ Senior Executive Branch Officers and Foreign Dignitaries...?

FEDERAL FUNDING

- Fiscal Year 2010 Appropriations Successes.....87
- Fiscal Year 2009 Appropriations Successes.....89
- Fiscal Year 2008 Appropriations Successes.....91
- Appropriations Comparisons.....?
- Recovery Dollars at Work in the 37th Congressional District.....92

CONSTITUENT SERVICES

- Constituent Services.....94
- Congressional District Art Competition.....95
- Healthcare Town Hall.....96
- Senior Briefing.....97

- In the Community.....98
- People's Congress.....106
- Bringing Washington Home.....107
- Office Locations and Hours.....113

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 ppropriate 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

From: Capitol Weekly [info@capitolweekly.net]
Sent: Thursday, September 24, 2009 7:41 PM
To: Boyd, Eric
Subject: From Robert Donin -- Richardsons congressional tenure marked by high staff turnover

CAPITOL WEEKLY

Visit CapitolWeekly.net | View this article on Capitol Weekly | Forward to Friends

Dear Eric --

Robert Donin thought you would be interested in this article from Capitol Weekly

[Home] [View this article on Capitol Weekly] [Forward to Friends]

Richardson's congressional tenure marked by high staff turnover

By Malcolm Maclachlan | 09/24/09 12:00 AM PST
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 Richard son'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.

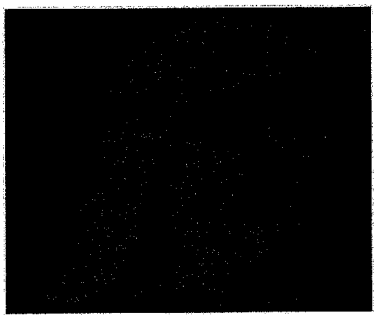
Richardson's first press secretary, Jasmyne Cannick, lasted less than three months. She has not listed a press secr! etary or communications director in Legistorm since November, 2007. The person listed as the press contact in the most recent press release on her Web site, dated August 13, is no longer 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 turn over 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 memb! ers of California's congressional delegation who were first elec ted 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. Gl! enn 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, a lso 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.

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This message was sent by direct request from a visitor to capitolweekly.net

From: Miller, Ken
Sent: Tuesday, September 29, 2009 1:36 PM
To: Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: Emailing: Laura Richardson explains circumstances, insists she is not a corrupt politician Signal Tribune Newspaper.htm

Laura Richardson explains circ...

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Laura Richardson explains circumstances, insists she is not a corrupt politician

September 25th, 2009 · 3 Comments

By Nick Diamantides
Staff Writer

(Part three in a three-part series)

About two weeks after the *Signal Tribune* interviewed Congresswoman Laura Richardson (D–37th CA District), the Washington, D.C.-based Citizens for Responsibility and Ethics in Washington (CREW) put her on its annual list of "Most Corrupt Members of Congress." This is the second consecutive year that CREW has placed Richardson on the list.

According to the CREW report, Richardson's recent financial problems and an Office of Congressional Ethics (OCE) investigation show that she is dishonest.

Of concern to CREW was Richardson's failure to make mortgage payments for almost a year on a home she owned in Sacramento. In early 2008, Washington Mutual, the holder of the mortgage, sold the home in foreclosure to James York, who then proceeded to invest money into the cleanup and repair of the house.

According to media reports, Richardson claimed she did not know about the foreclosure sale and she insisted that, before the sale, she had already reached an agreement with the bank to restructure the loan. The bank rescinded the foreclosure sale in June 2008. Soon afterwards, York sued Richardson and Washington Mutual, claiming that the bank had given Richardson preferential treatment because she is a government official.

A month later, York dropped the lawsuit and Richardson retook possession of the property.

In July 2009, OCE initiated its investigation to determine how it was that Richardson was able to regain possession of the home after it had been sold in foreclosure. OCE is also looking into whether the House of Representatives Gift Rule was violated when residents in the neighborhood of Richardson's Sacramento home spent their money for landscape maintenance on her property.

That issue had begun with complaints made by residents who told city officials and news reporters that she had neglected maintenance and cleanup of the property– located in an upscale neighborhood– since she had purchased it. The City of Sacramento declared the property a "public nuisance" in 2008 and "blighted" in 2009. Soon thereafter, some of the neighbors pooled their money to hire gardeners to clean and maintain the yard.

When Richardson came to the offices of the *Signal Tribune* three weeks ago, she insisted that she had made an honest effort to maintain the property. "The news reports were partisan, political and hateful to some degree," she said. "There was peeling paint due to a heavy winter and other problems, but nothing was excessive or a real detriment to the

LR1068

community." She also showed photos of properties in the same neighborhood with overgrown vegetation and mentioned that nobody was complaining about those homes.
According to CREW, there was another problem pertaining to the house Richardson failed to include the Sacramento property mortgage in her personal financial disclosure statements, as required by election law. Furthermore, the news media reported that Richardson had not paid $9,000 in property taxes on the house and had defaulted on other loans for houses she owned in Long Beach and San Pedro. The news media also reported that while falling behind on her Sacramento mortgage, Richardson had loaned $77,500 to her campaign fund that helped her get elected to Congress.
Richardson said her financial woes had their roots in her divorce, which took years to settle. "The settlement was not done until 2006," she said. "That entire period, I paid for all joint financial obligations and, at that same period, I had several elections in two years." Richardson was reelected to the Long Beach City Council in 2004, elected to the State Assembly in 2006, and elected to the U.S. House of Representatives in 2007.
"I ran very short on my finances, and I gambled," she explained. "Oftentimes, when you gamble, you fall short."
Richardson noted that when Governor Arnold Schwarzenegger called a special election to replace her predecessor, Congresswoman Juanita Millender-McDonald, who died while in office, candidates had 58 days to persuade the electorate to vote for them. "I put every dime that I had into that because it was a once-in-a-lifetime opportunity, and I was not going to let it pass by," Richardson said. She admitted that putting all of her financial resources into the campaign was a huge risk and she is still dealing with the repercussions.
"I was sworn in on September 4, 2007, and, because I wanted my constituents to know they were fully represented, I immersed myself 200 percent in my work," she said, explaining that because of devoting so much time and energy to her position as a member of Congress, she did not give as much attention as she should have to her personal finances. In December of that year she started getting default notices and knew she had to address them. "I got loan modifications for all of my properties," she said, adding that the huge amount of Washington Mutual mortgage foreclosures slowed the process, and the loan-modification papers did not make it to the foreclosure department in time to stop the sale. "I had signed the papers and was making the payments, but they improperly sold the home, and that's why they had to give it back," she said.
Brushing all of Richardson's explanations aside, in a recent statement, Melanie Sloan, CREW's executive director said, "With the economy in a freefall, unemployment rates at record highs, and healthcare solutions still nowhere in sight, members should be spending their time looking for answers to the nation's problems– not finding new ways to enrich themselves." Sloan added, "The members of Congress profiled in CREW's 'most corrupt' report have betrayed those who voted them into office. This report holds them accountable for their bad choices."
Richardson insisted that the media and CREW have not treated her fairly and that if anyone were to take all the circumstances of her life and her election into account, they would realize that she is not a corrupt politician. She also insisted that she is not letting the bad publicity keep her from doing her job. "Bad circumstances happen to everyone, and they have to decide what they will do with them," she said. "I choose to grow from my experiences."
To see the CREW report on Richardson, visit www.crewsmostcorrupt.org.

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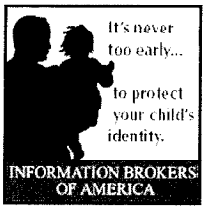

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LR1070

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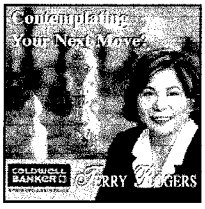

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LR1071

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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
Attachments: 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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Monthly Archives

September 2009 (50)
August 2009 (79)
July 2009 (58)
June 2009 (54)
May 2009 (69)
April 2009 (77)
March 2009 (40)
February 2009 (41)
January 2009 (65)
December 2008 (56)
November 2008 (98)
October 2008 (63)
September 2008 (62)
August 2008 (27)

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Search

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Categories

Carson (100)
Catalina Island (7)
Courts (53)
Crime (115)
El Segundo (62)
Environment (32)
Gardena (37)
Harbor City (15)
Harbor Gateway (6)
Hawthorne (33)
Health & medicine (48)
Hermosa Beach (49)
Inglewood (6)
LAUSD (13)
LAX (27)
Lawndale (26)
Lennox (1)
Lomita (6)
Los Angeles (30)
Los Angeles County (37)
Manhattan Beach (85)
Marina del Rey (8)
Military (3)
Palos Verdes Estates (28)
Palos Verdes Peninsula (7)
Playa Vista (2)
Playa del Rey (1)
Politics (285)
Port of Los Angeles (26)
Rancho Palos Verdes (61)
Real estate (17)
Redondo Beach (72)
Religion (5)
Rolling Hills (3)
Rolling Hills Estates (4)
San Pedro (108)

LR1074

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.

Social Issues (11)
South Bay (142)
Torrance (151)
Westchester (11)
Wilmington (28)
business (117)
economy (57)
education (59)
housing (18)
religion (6)
sports (128)

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.

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 Ilkejiri 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 millenniums.
>
> 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 demancing 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:

> 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) | ShareThis

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) | ShareThis

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.

LR1077

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From: RichardsonMC, Laura
Sent: Friday, November 13, 2009 9:05 PM
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Subject: RE: Emailing: Race and Ethics----Let's Be Honest The Wide Angle Jewish Journal.htm
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Let's add them to our list to respond to when this is over.

From: Miller, Ken
Sent: Friday, November 13, 2009 5:14 PM
To: RichardsonMC, Laura; Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: Emailing: Race and Ethics----Let's Be Honest The Wide Angle Jewish Journal.htm

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- Education
- Food
- Israel
- Kids and Teens
  - Tribe
  - yeLAdim
- Los Angeles
  - Community
  - Circuit
  - Community Briefs
- Obituaries
- Opinion
  - Rob Eshman
  - David Suissa
  - Letters to the Editor
- Religion
- Singles
- Sports
- Special Sections
  - Bar & Bat Mitzvahs
  - Elections
  - Health
  - Green Living
  - High Holy Days
  - L.A. Woman
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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 form 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

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By Joe R. Hicks

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)

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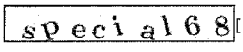

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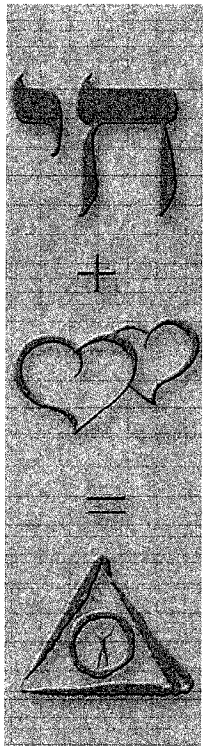

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Peng, Seng

From: Peng, Seng
Sent: Tuesday, May 05, 2009 1:44 PM
To: 'kanara[redacted]
Subject: FW: LA Times article

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Long Beach congresswoman's problems with houses continues

Neighbors and officials in Sacramento are complaining about the condition of a house she owns. The Democratic congresswoman has defaulted seven times on three houses over the years.
By Jeff Gottlieb
May 5, 2009

Known as much for her house troubles as for her lawmaking, Rep. Laura Richardson is once again taking heat from neighbors and officials who say she must do a better job of maintaining her Sacramento pad.

In August, the Sacramento Code Enforcement Department declared the Long Beach congresswoman's vacant, three-bedroom, 1 1/2 -bath house a "public nuisance." Now the city has posted a notice of violation, citing neighborhood complaints that the Democrat's lawn is out of control.

While the offense is a minor one, it hints at the ill feelings that have developed toward Richardson by her neighbors, who say she has little regard for their upper-middle-class neighborhood.

The city's first action came after police were twice called to investigate reports of a suspicious person around the house, perhaps a homeless man squatting there.

Code enforcement inspectors who visited the house twice found "junk and debris" in the driveway and rotting fruit that attracted rodents in the backyard.

Richardson bought the house in early 2007 after being elected to the Assembly. In August of that year, she won a special election to Congress. Richardson did not return calls Monday.

Neighbors complained at the time that the sprinklers were never turned on, that grass and plants were dead or dying, and that the backyard gate was off its hinges.

They said Monday that little has changed. "It's a run-down vacant house with all the typical signs," said Sean Padovan, a retired Sacramento police officer. Telephone books are piled on the porch, the gate is broken and the lawn has grown 2 feet high, he said.

Max Fernandez, Sacramento's director of code enforcement, said that after receiving the complaint that the lawn hadn't been mowed, a code enforcement inspector left a notice of violation on the house April 24 that gave Richardson 14 days to fix the problem. When the inspector drove past the house Monday, he said, the lawn had been mowed, which would close out the incident.

Even after the front lawn was mowed, neighbors said, the backyard weeds grew to 2 to 4 feet high. They are worried that the weeds could become a fire hazard.

The house has been no end of trouble for Richardson.

She bought the house for $535,000. It went into foreclosure and was sold at auction to real estate investor James York for $388,000 on May 7.

York sent in a crew to renovate it, and neighbors complain that windows are still papered over.

In an unusual move, Richardson's lender, Washington Mutual, took back the house and returned it to Richardson.

York sued. The case was settled out of court.

Richardson has a history of problems making her house payments, defaulting seven times on three different houses.

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From: Mason, Matthew
Sent: Tuesday, May 05, 2009 10:36 AM
To: CA37 - All Staff
Subject: Press Clips 5-5-09
Attachments: Press Clips 5-5-09.doc

Memorandum

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Cc: CA-37-All Staff
From: Matthew Mason, Scheduler
Subject: Press Clips Tuesday April 23, 2009

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- Where Home Prices Crashed Early, Signs of a Rebound
- Porous Pakistani Border Could Hinder U.S. Troops
- Justices Limit Use of Identity Theft Law in Immigration Cases
- Schumer Offers Middle Ground on Health Care

LA Times

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- Assembly Republicans block labor contract for state government workers
- State fines UCLA in fatal lab fire Cal/OSHA cites safety lapses and lack of training in imposing $31,875 penalty.
- Long Beach congresswoman's problems with houses continues

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- Domestic dispute preceded shootout with LBPD

The New York Times

May 5, 2009

Where Home Prices Crashed Early, Signs of a Rebound

By DAVID STREITFELD

SACRAMENTO — Is this what a bottom looks like?

This city was among the first in the nation to fall victim to the real estate collapse. Now it seems to be in the earliest stages of a recovery, a hopeful sign for an economy mired in trouble and anxiety.

Investors and first-time buyers, the traditional harbingers of a housing rebound, are out in force here, competing for bargain-price foreclosures. With sales up 45 percent from last year, the vast backlog of inventory has diminished. Even prices, which have plummeted to levels not seen since the beginning of the decade, show evidence of stabilizing.

Indications of progress are visible in other hard-hit areas, including Las Vegas, parts of Florida and the Inland Empire in southeastern California. Sales in Las Vegas in March, for example, rose 35 percent from last year.

"It's fragile, and it could easily be fleeting," said an MDA DataQuick analyst, Andrew LePage. "But history suggests this is how things might look six months before prices bottom out."

Hope for housing was on full display in the stock market on Monday. News that pending home sales rose in March instead of falling, coupled with improved construction spending, propelled a strong rally. One broad market average, the Standard & Poor's 500-stock index, is now in positive territory for the year, after being down 25 percent on March 9.

No one in Sacramento is predicting that local housing prices, which have been cut in half from their mid-2005 peak, are going to reclaim much of that ground anytime soon.

Instead, this is what passes for wild-eyed optimism: a belief that things have finally stopped getting worse. "A period of price stagnation would boost a lot of spirits," Mr. LePage said.

When a market bottoms, foreclosures usually stop piling up and banks become more willing to make loans, confident the collateral backing them will not fall in value.

Nationally, signs of progress in real estate are still faint at best. Existing home sales in March were down 7 percent from last year, according to the National Association of Realtors.

The supply of unsold homes was about 10 months, a number that has changed little over the last year and is abnormally high. But first-time buyers were an impressive 53 percent of the market — and that was largely before a first-time buyer's tax credit of $8,000 became available.

With the tax credit in place and interest rates low, the pace of sales may be picking up. The Realtors' group said Monday that the number of houses under contract in March was up 1 percent from a year earlier. Those pending deals will be reported in the existing-home sales for April and May.

Sales volume tends to recover long before prices. In fact, some analysts think price declines in many markets are accelerating. First American CoreLogic, a real estate data firm, reported that "the depth and breadth of price declines continued to worsen in February." Fitch Ratings

recently revised its estimate of future declines to 12.5 percent, from 10 percent, saying the drop would extend to the end of next year.

Amid the uncertainty, Sacramento is drawing scrutiny as a test case. The area boomed in the first part of the decade; the population of Sacramento County increased 10 percent, to 1.4 million, as San Franciscans sought cheaper places to live.

When the market peaked and the ability to refinance all those costly mortgages dried up, the carnage began. There have been 28,898 foreclosures in Sacramento County since 2005.

Sales in the top half of the market remain slow. The Federal Reserve reported on Monday that half of all banks recently tightened their lending standards on prime mortgages. Many would-be buyers, here as elsewhere, simply cannot get financing.

Sellers, meanwhile, are reluctant to lower their prices, preferring to bide their time. New construction is nearly nonexistent.

What drives the market here, then, are all those foreclosures. Two-thirds of the 2,092 existing single-family houses and condominiums sold here in March were bank repossessions, up from 8.5 percent two years ago, according to MDA DataQuick, a real estate research firm.

These cut-rate properties are engendering the same frenzy and frustration that symbolized the boom, as Rebecca and Chris Whitman discovered when they started looking for a house in December. Ms. Whitman's new job as an athletics director at Sacramento State required an immediate move from Chico, two hours north.

In two months the couple looked at 100 houses, nearly all foreclosures priced under $200,000, making verbal offers on 20. Only rarely did they get a response. Banks trying to unload large numbers of properties are less interested in traditional transactions with individuals than all-cash offers from investors.

As interest rates fell, the Whitmans were able to increase their price limit. They ended up buying from investors. A syndicate had bought a three-bedroom foreclosure on a cul-de-sac in eastern Sacramento last fall for $172,000, made a few improvements and was flipping it — another boom-era element that is back. The Whitmans bought it three weeks ago for $224,500.

"We think we got a good deal," said Ms. Whitman, 31. Their monthly payment, including property taxes, will be about $1,200. Renting an equivalent house, with space for their two dogs, two cats and the baby they are expecting, would have been hundreds of dollars more.

When buying is cheaper than renting, markets begin to turn. At the current rate of sales, there is less than three months of inventory in the Sacramento market. In normal times, that would indicate a seller's market.

Except these are not normal times. The unemployment rate in the county is 11.3 percent, the highest in decades. That will prompt more foreclosures all by itself. Furthermore, banks have lifted various processing moratoriums that lowered foreclosures last fall.

These two factors yielded a rise in the number of default notices filed in Sacramento County in March to 2,819, a record. Thousands more bank-owned houses are likely to come to market this summer and fall.

"That will stall any progress toward stability," said Michael Lyon, chief executive of Lyon Real Estate. "The prospects for a recovery are fool's gold."

Mr. Lyon expects further price declines and slowing sales. But David Berson, the chief economist for the mortgage insurer PMI, argues that such bleakness from the people whose livelihood is selling houses is itself a positive sign. "Things are awful at the bottom, and we're at the bottom," Mr. Berson said. "No question about it. But the trend going forward should be higher sales, and that will eventually affect prices."

The New York Times

May 5, 2009

Porous Pakistani Border Could Hinder U.S. Troops

By JANE PERLEZ and PIR ZUBAIR SHAH

PESHAWAR, Pakistan — President Obama is pouring more than 20,000 new troops into Afghanistan this year for a fighting season that the United States military has called a make-or-break test of the allied campaign in Afghanistan.

But if Taliban strategists have their way, those forces will face a stiff challenge, not least because of one distinct Taliban advantage: the border between Afghanistan and Pakistan barely exists for the Taliban, who are counting on the fact that American forces cannot reach them in their sanctuaries in Pakistan.

One Pakistani logistics tactician for the Taliban, a 28-year-old from the country's tribal areas, in interviews with The New York Times, described a Taliban strategy that relied on free movement over the border and in and around Pakistan, ready recruitment of Pakistani men and sustained cooperation of sympathetic Afghan villagers.

His account provided a keyhole view of the opponent the Americans and their NATO allies are up against, as well as the workings and ambitions of the Taliban as they prepared to meet the influx of American troops.

It also illustrated how the Pakistani Taliban, an umbrella group of many brands of jihadist fighters backed by Al Qaeda, are spearheading wars on both sides of the border in what for them is a seamless conflict.

The tactician wears a thick but carefully shaped black beard and a well-trimmed shock of black hair, a look cultivated to allow him to move

easily all over Pakistan. He spoke on the condition of anonymity for fear of retribution by his fellow Taliban members.

But on an array of issues, discussed over six months of interviews with The Times, he showed himself to be knowledgeable of Taliban activities, and the information he provided matched up consistently with that of other sources.

He was well informed — and unconcerned, he said — of the plans of the head of the United States Central Command, Gen. David H. Petraeus, to replicate in Afghanistan some of the techniques he had used in Iraq to stop the Sunni tribes from fighting the Americans.

"I know of the Petraeus experiment there," he said. "But we know our Afghans. They will take the money from Petraeus, but they will not be on his side. There are so many people working with the Afghans and the Americans who are on their payroll, but they inform us, sell us weapons."

He acknowledged that the Americans would have far superior forces and power this year, but was confident that the Taliban could turn this advantage on its head. "The Americans cannot take control of the villages," he said. "In order to expel us they will have to resort to aerial bombing, and then they will have more civilian casualties."

The one thing that impressed him were the missile strikes by drones — virtually the only American military presence felt inside Pakistan. "The drones are very effective," he said, acknowledging that they had thinned the top leadership of Al Qaeda and the Taliban in the area. He said 29 of his friends had been killed in the strikes.

The drone attacks simply prompted Taliban fighters to spend more time in Afghanistan, or to move deeper into Pakistan, straddling both theaters of a widening conflict. The recruits were prepared to fight where they were needed, in either country, he said.

In the fighting now under way in Buner and Dir Districts, in the North-West Frontier Province of Pakistan, the Pakistani Taliban are taking on the Pakistani Army in a battle that is the most obvious front of a long-haul strategy to destabilize and take over a nuclear-armed Pakistan.

In Afghanistan, the Pakistani Taliban are directly singling out the United States and NATO forces by sending guerrillas to assist their Afghan Taliban allies in ousting the foreigners from Afghanistan.

While to the Taliban those conflicts are one fluid and sprawling war, the border between Afghanistan and Pakistan has long presented a firm barrier for the United States.

Although Pakistan is an official ally of the United States, the Pakistanis will not allow American troops to cross the border from Afghanistan. They will also not allow the troops to be present as a fighting force alongside the Pakistani military in the tribal areas that Al Qaeda and the Taliban use as a base.

The United States has helped Pakistan and Afghanistan recently open a series of joint posts to share intelligence and improve border monitoring. But those efforts are slight when compared with the demands of a 1,600-mile frontier of unforgiving terrain.

Despite years of demands by American and NATO commanders for Pakistan to control Taliban infiltration, the Taliban tactician said getting his fighters over the border was not a problem. The Pakistani

paramilitary soldiers from the Frontier Corps who guard the border were too busy looking after their own survival, he said.

He has already begun moving 80 Taliban fighters in four groups stealthily into Afghanistan in the past month to meet the new American forces, he said.

The tactician says he embeds his men in what he described as friendly Afghan villages, where they will spend the next four to six months with the residents, who provide the weapons and succor for the missions against American and NATO soldiers.

In March, he made a reconnaissance trip by motorcycle to Paktika Province in Afghanistan from Wana, the main city in South Waziristan, in Pakistan's tribal areas, to make sure the route was safe for his men. It was.

The main task for his first two groups of fighters will be to ambush convoys of NATO goods and soldiers on the Kandahar-Kabul highway, a major supply line for the allied war effort. "We want to inflict maximum trouble, to lower their morale, to destabilize," he said.

His guerrillas, in their late teens to mid-20s, are handpicked for their endurance and commitment, he said. Some, like him, were trained by the Pakistani government as proxy fighters against India in Kashmir and have now joined the Qaeda and Taliban cause.

In a new twist, cameramen instructed to capture video of faltering American soldiers for propaganda DVDs are increasingly accompanying the guerrillas.

The tactician, a heavily built man who says he has put on weight in the past two years and is now too heavy and old to fight, said he was loyal to a commander named Mullah Mansoor.

In turn, Mr. Mansoor serves under the aegis of Siraj Haqqani, the son of a veteran Afghan mujahedeen leader, Jalaluddin Haqqani.

The tactician worked mostly from Wana, where he owns a small business and where, he acknowledged, the American drone strikes had disrupted life. The threat of the drones had ended the custom of gathering in groups of 10 to 20 men to discuss the issues of the day. "The gossip has finished," he said.

The relationship between the Pakistani Taliban and Qaeda operatives, most of whom are Arabs, is respectful but distant, according to his descriptions.

The Arabs often go to the bazaar in Wana. But they bristle when asked questions, he said. "They never tell us their activities," he said.

But the Taliban are willing providers for Al Qaeda. "When they need a suicide bomber, like blowing up a government building, we provide it," he said.

There was respect for the scale of Al Qaeda's ambitions. "They have a global agenda, they have a big design," he said.

The Taliban goal was more narrow. "Capturing Afghanistan is not an Al Qaeda mission," he said. "It's a Taliban mission. We will be content in capturing Afghanistan and throwing the Americans out."

The Pakistani Taliban will fight as long as it takes to defeat the Americans, he said. At the end of this fighting season, he said, "We will have a body count, and we will see who has broken whose back."

The New York Times

May 5, 2009

Justices Limit Use of Identity Theft Law in Immigration Cases

By ADAM LIPTAK and JULIA PRESTON

WASHINGTON — The Supreme Court on Monday rejected a favorite tool of prosecutors in immigration cases, ruling unanimously that a federal identity-theft law may not be used against many illegal workers who used false Social Security numbers to get jobs.

The question in the case was whether workers who use fake identification numbers to commit some other crimes must know they belong to a real person to be subject to a two-year sentence extension for "aggravated identity theft."

The answer, the Supreme Court said, is yes.

Prosecutors had used the threat of that punishment to persuade illegal workers to plead guilty to lesser charges of document fraud.

"The court's ruling preserves basic ideals of fairness for some of our society's most vulnerable workers," said Chuck Roth, litigation director at the National Immigrant Justice Center in Chicago. "An immigrant who uses a false Social Security number to get a job doesn't intend to harm anyone, and it makes no sense to spend our tax dollars to imprison them for two years."

Justice Samuel A. Alito Jr. said in a concurring opinion that a central flaw in the interpretation of the law urged by the government was that it made criminal liability turn on chance. Consider, Justice Alito said, a defendant who chooses a Social Security number at random.

"If it turns out that the number belongs to a real person," Justice Alito wrote, "two years will be added to the defendant's sentence, but if the defendant is lucky and the number does not belong to another person, the statute is not violated."

The most sweeping use of the statute was in Iowa, after an immigration raid in May 2008 at a meatpacking plant in Postville. Nearly 300 unauthorized immigrant workers from the plant, most of them from Guatemala, pleaded guilty to document-fraud charges rather than risk being convicted at trial of the identity-theft charge. In most of those cases, the prosecutors demonstrated only that the Social Security numbers and immigration documents the workers had presented were false.

Many of the immigrants served five-month prison sentences and then faced summary deportation. The Postville cases raised an outcry among immigrant advocates, because they transformed into federal felonies a common practice by illegal immigrants of presenting fake Social Security numbers and other documents to employers.

The court's ruling is unlikely to aid the immigrants in the Postville cases. Most of them have long since been deported.

Justice Stephen G. Breyer, in his opinion for the court, said the case should be decided by applying "ordinary English grammar" to the text of the law, which applies when an offender "knowingly transfers, possesses or uses, without lawful authority, a means of identification of another person."

The government had argued that the "knowingly" requirement applied only to the verbs in question. Justice Breyer rejected that interpretation,

saying that "it seems natural to read the statute's word 'knowingly' as applying to all the subsequently listed elements of the crime."

He gave examples from everyday life to support this view. "If we say that someone knowingly ate a sandwich with cheese," Justice Breyer wrote, "we normally assume that the person knew both that he was eating a sandwich and that it contained cheese."

Five justices joined all of Justice Breyer's opinion, and three others — Justices Alito, Antonin Scalia and Clarence Thomas — concurred in the result and in some of the reasoning.

The defendant in the case, Flores-Figueroa v. United States, No. 08-108, was Ignacio Flores-Figueroa, a Mexican citizen who had worked illegally for a steel plant in Illinois. At first, Mr. Flores-Figueroa used a false name and fake Social Security number, one that did not happen to match that of a real person. Six years later, he told his employer that he wanted to be known by his real name, and he presented forged Social Security and alien registration cards that bore numbers assigned to real people.

Mr. Flores-Figueroa eventually pleaded guilty to several immigration offenses, resulting in a 51-month sentence, but he went to trial to contest charges under the identity-theft law. He was convicted and sentenced to the additional two years mandated by the law. Monday's decision reversed that two-year extension.

Kevin K. Russell, a lawyer for Mr. Flores-Figueroa, said his client is in federal prison in Georgia. After Mr. Flores-Figueroa has served his time, Mr. Russell said, "I assume the government will try to deport him."

Nearly 8 million illegal immigrants are working in the United States, the Pew Hispanic Center in Washington estimates.

Stephen H. Legomsky, a professor of immigration law at Washington University School of Law in St. Louis, said Monday's decision would have a major impact on the strategy of Immigration and Customs Enforcement, making it more difficult for the agency to press criminal charges against immigrants with no other offenses but working illegally.

"In the ordinary immigration case, this will no longer be a weapon," Professor Legomsky said.

The Obama administration has said that it will shift the focus of immigration enforcement to employers who intentionally hire unauthorized immigrants in order to pay lower wages or otherwise lower costs. But last week the administration said agents would continue to detain illegal immigrants found in raids.

The New York Times

May 5, 2009

Schumer Offers Middle Ground on Health Care

By ROBERT PEAR

WASHINGTON — In an effort to defuse the most explosive issue in the debate over comprehensive health care legislation, a top Senate Democrat has proposed that any new government-run insurance program comply with all the rules and standards that apply to private insurance.

The proposal was made Monday by Senator Charles E. Schumer of New York, the third-ranking member of the Senate Democratic leadership, in a bid to address fears that a public program would drive private insurers from the market.

Calls for a new public plan have provoked more political passion than any other issue in discussions of how to revamp the nation's $2.5 trillion health care system. The Senate Finance Committee begins to wrestle with the idea at a meeting on Tuesday, where it will examine ways to expand coverage.

President Obama campaigned on a promise to create a public plan, in an effort to compete with private insurers and keep them honest. But insurance companies and Republican lawmakers say a government-run plan could drive private insurers out of business and eventually lead to a single-payer system run by the government.

Scorched by Republican opposition to the idea of a new public program like Medicare, Senate Democrats are looking for a middle ground that would address the concerns of political moderates. One way they propose to do that is by requiring the public plan to resemble private insurance as much as possible.

"The public plan," Mr. Schumer said Monday, "must be subject to the same regulations and requirements as all other plans" in the insurance market.

Democrats in Congress hope to shift the debate from the question of whether to create a public health insurance plan to the question of how it would work.

In so doing, they look for the support of influential moderates. But in the last few days, three moderate senators — Ben Nelson, Democrat of Nebraska; Olympia J. Snowe, Republican of Maine; and Arlen Specter of Pennsylvania, who switched parties to become a Democrat — have expressed reservations about a public plan.

Insurers also remain skeptical. Karen M. Ignagni, president of America's Health Insurance Plans, a trade group, said, "We are very, very grateful that members of Congress have been thoughtfully looking at our concerns." But she said she still saw no need for a public plan "if you have much more aggressive regulation of insurance," which the industry has agreed to support.

Linda Douglass, a White House spokeswoman, said that Mr. Obama was for a public plan but that he realized it could be defined in different ways.

Mr. Schumer said his goal was "a level playing field for competition" between public and private insurers. But Ms. Ignagni said, "It's almost impossible to accomplish that objective."

The chairman of the Senate Finance Committee, Max Baucus, Democrat of Montana, asked Mr. Schumer to seek a solution. In his response, Mr. Schumer set forth these principles:

¶The public plan must be self-sustaining. It should pay claims with money raised from premiums and co-payments. It should not receive tax revenue or appropriations from the government.

¶The public plan should pay doctors and hospitals more than what Medicare pays. Medicare rates, set by law and regulation, are often lower than what private insurers pay.

¶The government should not compel doctors and hospitals to participate in a public plan just because they participate in Medicare.

¶To prevent the government from serving as both "player and umpire," the officials who manage a public plan should be different from those who regulate the insurance market.

In addition, Mr. Schumer said, the public plan should be required to establish a reserve fund, just as private insurers must maintain reserves for the payment of anticipated claims. And he said the public plan should be required to provide the same minimum benefits as private insurers.

But some thorny questions remain. Could states tax the premiums of a public plan, as they tax private insurance premiums? Would the public plan have to comply with state laws, as private insurers do? Would the government ever allow the public plan to become insolvent?

In the pursuit of universal coverage, liberal Democrats say, it would be a mistake to rely entirely on the same insurance companies that have profited by selecting healthier customers, avoiding sick people and refusing to pay many legitimate claims.

"Private insurance plans are often just one step ahead of the sheriff," said Senator Sherrod Brown, Democrat of Ohio.

On Monday, some insurers and Republican lawmakers circulated a video clip of a recent speech by Representative Jan Schakowsky, Democrat of Illinois, in which she said insurers were right to fear that a public plan option could "put the private insurance industry out of business." Ms. Schakowsky said that might happen because of "the superiority of the public health care option."

Los Angeles Times

From the Los Angeles Times

Housing crunch becomes literal in Victorville

A bank cuts its losses on a failed 16-unit project by having the homes demolished.
By Peter Y. Hong

May 5, 2009

Curtis Forrester moved into a brand-new house in Victorville last week, but there was little time to enjoy the Jacuzzi and designer kitchen. He was there only to see it destroyed.

Just a few days after his arrival, the two-story residence and three other luxurious model homes were crushed and hauled off for scrap, the latest fallout from Southern California's real estate crash.

The homes were part of a planned 16-unit project in this community 100 miles north of Los Angeles. The Texas bank that owns the failed development decided to demolish the houses, a cheaper alternative to completing and selling them.

Forrester was hired to keep thieves away and help sell off the fixtures. "All my life I've been building things," said the 59-year-old construction worker. "It's kind of fun tearing them down."

The Victorville demolition is one of the most dramatic ends to a bad bet made during the housing boom, but abandoned developments have become an all-too-common sight in California. Nearly 250 residential developments totaling 9,389 homes have been halted across the state, according to one research firm.

The developer of the Victorville project had hoped to sell the houses for more than $300,000 as they were being built last year, Forrester said. But reality quickly diverged from that vision. Home prices have tanked faster in San Bernardino County than any other Southern California county during the downturn. In March, the median home sale price for the county was $160,000, down 43% in a year, according to the San Diego-based research firm MDA DataQuick.

Officials of Guaranty Bank of Austin, Texas, which took over the development last year, were unavailable for comment. But Victorville city spokeswoman Yvonne Hester said the bank decided not to throw good money after bad.

"It just didn't pencil out for them," she said. "They'd have to spend a lot of money to turn around and sell the houses. They just made a financial decision to just demolish them."

The development was in a part of town remote even for Victorville, a wind-swept high

desert city of about 100,000 residents. A dozen of the homes were in various stages of construction. Some had frames erected, and a few others had drywall hung, said Jorge Duran, Victorville's code enforcement manager.

The four finished homes, however, were richly appointed with granite countertops, whirlpool bathtubs and dual-pane windows.

Building permits were issued in September 2007, Hester said. Home prices were already falling, but in San Bernardino County, the median price that month was still a robust $325,000, according to DataQuick, enough to keep fueling hope -- or denial.

Construction halted in the summer of 2008, and the homes became a nuisance, attracting vandals and squatters, Hester said. The city first cited the developer for failing to maintain the property in July, Hester said.

"People were taking sinks, the air conditioners. For someone who wanted to do no good, it provided an opportunity," she said.

The bank repossessed the development in August, Hester said. Demolition permits were granted April 9.

The wrecking crew showed up near the end of the month. Forrester was not officially part of the demolition team. His nephew, who got him the job, operated the backhoe that tore through the houses with the destructive ease of a mechanical Godzilla. Forrester's job was to chase vandals away and sell what he could to bargain hunters.

He slept in the model homes until, one by one, they were gone. By Friday, the crew was on the last house -- a hulking two-story model with a floor plan blown open by demolished exterior walls.

The place looked as if it had been hit by a hurricane, but it was only the splatter of the burst housing bubble. Folks driving by on U.S. 395, the highway from Hesperia to Reno, saw the wreckage and stopped by to see what they could salvage.

Forrester was happy to oblige them. Whatever they would take "saves the dump fees," he said. "I gave one guy a granite counter for $40, gave another dual-pane windows for $20 a piece."

A fellow with a dually pickup and trailer showed up asking for some studs. He declined to be interviewed, nor did he want to talk about what he would use them for. Used building materials are prohibited for use in new construction, so lumber from the site would have to be for personal projects.

Forrester sold him a trailer full of 2-by-4s for $40.

A bit later, Marla Bowers and Candy Sweet drove up, also looking for lumber. Bowers

said she wanted to build a shed. Sweet needed to repair some termite damage.

"A dollar for clean ones, 50 cents if they're dirty," Forrester offered. When Bowers hesitated, Forrester lowered his price. They settled on a six-pack of Corona.

Ron Willemsen, president of Intravaia Rock and Sand, the Montclair company handling the demolition, said he was glad to see people finding uses for the materials. But wrecking a pristine house troubled him.

"It's a waste of a lot of resources and perfectly good construction," he said.

Willemsen, whose family has run the business for 50 years, said it was the first time the firm had demolished a new housing project to return a potential neighborhood to soil.

Typically, the company demolishes vacant properties when they've outlived their usefulness and other construction projects are set to take their places.

His firm also recycles the demolished structures, as it will these former dream homes. The concrete will become base material for parking lots and roads, the wood chipped into mulch.

"Have you seen the side of the 210 Freeway?" Willemsen said. "That's our product."

Los Angeles Times

http://www.latimes.com/news/local/la-me-worker-furloughs5-2009may05,0,813117.story
From the Los Angeles Times

Assembly Republicans block labor contract for state government workers

The pact would have restored half of the monthly pay cut the employees absorbed in recent months. GOP leaders say approval would have been irresponsible given the state's ongoing financial problems.
By Eric Bailey and Patrick McGreevy

May 5, 2009

Reporting from Sacramento — A unified band of Assembly Republicans on Monday blocked a labor contract for 95,000 state government workers that would have restored half of the monthly pay cut they absorbed in recent months as the state scrambled to bridge a $42-billion budget deficit.

Assembly GOP leaders said approval of the contract would have been irresponsible given the state's continuing financial problems, the potential for voters to reject several budget-related measures on the May 19 special election ballot and the likelihood of another big deficit by summer.

The labor deal is just one "piece of the budgetary puzzle, and not all the pieces have yet to land," said Assemblyman Roger Niello (R-Fair Oaks). "It makes sense to wait until after the election."

All 29 Republicans in the Assembly either voted no or abstained, preventing the two-thirds majority needed to ratify the contract with Local 1000 of the Service Employees International Union.

As Democrats and labor leaders redoubled their efforts to coax the needed handful of votes from GOP lawmakers, Monday's move drew a sharp rebuke from union officials who said they negotiated in good faith with Gov. Arnold Schwarzenegger's office. And the union began urging its members to mount a phone-call campaign in nine Republican Assembly districts, including Niello's.

Yvonne Walker, Local 1000 president, said the contract would save the state about $340 million. If it is applied to about 100,000 other state workers represented by other bargaining units, it could save nearly $1 billion, she said.

"How could 29 Republican legislators refuse to support a bill that saves the state so much money?" Walker asked. "We negotiated this contract with the governor in good faith to help close the budget shortfall. More than 90% of our members voted to ratify this agreement.

"Once again, Republicans failed to do their jobs."

The governor's spokesman, Aaron McLear, expressed dismay at fellow Republicans.

"While we understand the Legislature's concerns, we stand behind the contract," McLear said. "It is a fair contract for state employees and saves the state hundreds of millions of dollars."

McLear said the labor agreement would not tie the state's hands if voters reject the May 19 ballot measures, which would cut an even deeper hole in the budget.

Even if the contract is ratified, McLear said, the governor could again use his emergency authority to order worker furloughs, further cutting payroll costs to help balance California's books.

Assembly Speaker Karen Bass (D-Los Angeles) said the state and the SEIU both made concessions in the contract.

"I am disappointed that not even a single Republican Assembly member voted to support this cost-saving deal the governor cut with the state workforce," she said in a statement.

Most state workers are required to take two unpaid furlough days per month, which reduces their salary by about 9.2%.

Local 1000's contract would impose a 4.6% pay cut in lieu of the two furlough days. The pact also would eliminate Columbus Day and Lincoln's birthday as paid state holidays; instead, workers would be able to choose two paid days off.

The contract also would prohibit mass layoffs unless entire state programs are eliminated.

Local 1000 represents clerical workers, auditors, information technology professionals, teachers, printers, librarians, custodians, nurses and other healthcare professionals.

Los Angeles Times

From the Los Angeles Times

State fines UCLA in fatal lab fire Cal/OSHA cites safety lapses and lack of training in imposing $31,875 penalty.

By Kim Christensen

May 5, 2009

State regulators on Monday fined UCLA more than $31,000 for three "serious" violations of workplace safety laws in the fatal burning of a staff research assistant in a Dec. 29 chemistry lab fire.

The findings by the California Division of Occupational Safety and Health concluded that Sheharbano "Sheri" Sangji, 23, had not been properly trained and was not wearing protective clothing when an experiment exploded, spreading second- and third-degree burns over 43% of her body. She died 18 days later.

Cal/OSHA also cited UCLA for not addressing deficiencies noted in an internal safety inspection two months before the fatal fire in professor Patrick Harran's organic chemistry laboratory, including a finding that workers were not wearing lab coats.

The 10-page report, which contained scant detail of the Cal/OSHA investigation, left many questions unanswered about the lab's protocols, equipment and supervision, said Sangji's sister, Naveen, a Harvard medical student.

"This report sheds very little light on the incident. Sheri went to work that day and never got the chance to come home," she said. "She suffered agonizing injuries, and these . . . pages do not explain what happened or how it happened."

Cal/OSHA officials said the UCLA fine was the largest among seven recent

cases involving accidents at academic research labs or those in the chemical and biotechnology industries.

Fines in the six previous cases, which included serious injuries but not fatalities, ranged from $1,200 to $19,135.

"The important point to make here is that these penalties are not designed to compensate for injury or loss of life," said Dean Fryer, a Cal/OSHA spokesman, explaining that the fines merely address the civil violations of workplace regulations.

As in any accident resulting in death, Fryer said, Cal/OSHA will prepare an additional report to present to the Los Angeles County district attorney for consideration of criminal prosecution. Cal/OSHA as a matter of routine does not contact the district attorney before civil penalties are assessed.

UCLA officials, who ordered a comprehensive review of lab safety after Sangji died, said they would not appeal the fines.

New measures in place or in the works include increased inspections, a shortened time span for correcting serious violations and the purchase of flame-resistant lab coats.

"Although substantial progress has already been made, we will continue to thoroughly monitor and assess our lab training and safety protocols as an integral component of our daily operations," Chancellor Gene Block said in a statement. "The Cal/OSHA report will provide critical assistance with these ongoing efforts."

Sangji was transferring about two ounces of t-butyl lithium from one sealed container to another when a plastic syringe came apart in her hands, splashing her with a chemical compound that ignites instantly when exposed to air.

The resulting flash fire set ablaze her rubber gloves and synthetic sweater.

The $31,875 fine issued Monday included $18,000 for the fact that she wasn't wearing a lab coat, which might have kept her highly flammable sweater from catching fire.

Serious violations carry a maximum fine of $25,000 and a base penalty of $18,000, which can be increased or reduced based on the circumstances.

Born and raised in Pakistan, Sangji graduated in 2008 from Pomona College in Claremont with plans to become a lawyer. While applying to law schools, she took a $46,000-a-year job in October in a lab run by Harran, a researcher with a rising reputation in organic chemistry.

A former member of the faculty at University of Texas Southwestern Medical Center, he joined the UCLA faculty in July as the first Donald J. Cram Chair in Organic Chemistry, according to his biography on UCLA's website.

A day after the fire, Harran told a UCLA investigator that a syringe "was the appropriate method" for transferring t-butyl lithium, and that Sangji had been trained how to do it. But Harran did not know when that training occurred and had no record of it, as required by Cal/OSHA and UCLA lab safety standards.

Two months before the fire, an annual safety inspection conducted Oct. 30 uncovered more than two dozen deficiencies in Harran's four labs, including the one where Sangji worked.

Among other things, inspectors found excessive amounts of flammable liquids, and workers who lacked the required lab coats and other required safety gear, such as rubber gloves and eye protection.

Some of the fixes were made immediately, Harran later told colleagues in e-mails, but others were delayed because the lab was in the process of moving to another floor and was to have been reinspected afterward.

A campus safety official agreed to the delayed reinspection, according to UCLA records reviewed by The Times.

In a statement Monday, Harran said that he and his students "deeply mourn the death of our friend Sheri Sangji," describing her as exceptionally gifted.

He also said that although it is important to develop a culture of lab safety, the inspection and training records that have garnered scrutiny since Sangji's death had little relation to the accident.

"Sheri was an experienced chemist and published researcher who exuded confidence and had performed this experiment before in my lab," he said.

"However, it seems evident, based on mistakes investigators tell us were made that day, I underestimated her understanding of the care necessary when working with such materials."

From the Los Angeles Times

Long Beach congresswoman's problems with houses continues

Neighbors and officials in Sacramento are complaining about the condition of a house she owns. The Democratic congresswoman has defaulted seven times on three houses over the years.
By Jeff Gottlieb

May 5, 2009

Known as much for her house troubles as for her lawmaking, Rep. Laura Richardson is once again taking heat from neighbors and officials who say she must do a better job of maintaining her Sacramento pad.

In August, the Sacramento Code Enforcement Department declared the Long Beach congresswoman's vacant, three-bedroom, 1 1/2 -bath house a "public nuisance." Now the city has posted a notice of violation, citing neighborhood complaints that the Democrat's lawn is out of control.

While the offense is a minor one, it hints at the ill feelings that have developed toward Richardson by her neighbors, who say she has little regard for their upper-middle-class neighborhood.

The city's first action came after police were twice called to investigate reports of a suspicious person around the house, perhaps a homeless man squatting there.

Code enforcement inspectors who visited the house twice found "junk and debris" in the driveway and rotting fruit that attracted rodents in the backyard.

Richardson bought the house in early 2007 after being elected to the Assembly. In August of that year, she won a special election to Congress. Richardson did not return calls Monday.

Neighbors complained at the time that the sprinklers were never turned on, that grass and plants were dead or dying, and that the backyard gate was off its hinges.

They said Monday that little has changed. "It's a run-down vacant house with all the typical signs," said Sean Padovan, a retired Sacramento police officer. Telephone books are piled on the porch, the gate is broken and the lawn has grown 2 feet high, he said.

Max Fernandez, Sacramento's director of code enforcement, said that after receiving the complaint that the lawn hadn't been mowed, a code enforcement inspector left a notice of violation on the house April 24 that gave Richardson 14 days to fix the problem. When the inspector drove past the house Monday, he said, the lawn had been mowed, which would close out the incident.

Even after the front lawn was mowed, neighbors said, the backyard weeds grew to 2 to 4 feet high. They are worried that the weeds could become a fire hazard.

The house has been no end of trouble for Richardson.

She bought the house for $535,000. It went into foreclosure and was sold at auction to real estate investor James York for $388,000 on May 7.

York sent in a crew to renovate it, and neighbors complain that windows are still papered over.

In an unusual move, Richardson's lender, Washington Mutual, took back the house and returned it to Richardson.

York sued. The case was settled out of court.

Richardson has a history of problems making her house payments, defaulting seven times on three different houses.

Daily Breeze

LAUSD board member to revive plan making teacher firings easier

By George B. Sanchez Staff Writer
Posted: 05/04/2009 07:08:28 PM PDT

A week after the Los Angeles school board brushed off a plan to change state law to make it easier to fire bad teachers, a board member is planning to revive the proposal.

Westchester-area board member Marlene Canter, who last week joined her colleagues in supporting an alternative to her own proposal, now believes there may be an opportunity to try again.

"I'm bringing it back because now there's more public awareness," Canter said.

Canter, working with LAUSD attorney Roberta Fesler and the board's executive officer, Jefferson Crain, plans at next week's board meeting to propose changes to the state Education Code to give school districts final authority in the firing of bad teachers. However, she has dropped the second half of her original proposal, which called for revisions to the district's internal tenure process.

But only one other board member, Tamar Galatzan, supported her plan last week, and there's no indication that any other members will switch sides. Also, the deadline for introducing new legislation in Sacramento this year has already passed.

Canter was the swing vote in a substitute motion put forward by Yolie Flores Aguilar that effectively defeated her own proposal.

State Sen. Gloria Romero, D-Los Angeles, chairwoman of the Senate Education Committee, said there is no chance to move forward with new legislation this year.

"I believe this is an issue for us to look at, but it amounts to shooting blanks with the deadline already passed," Romero said.

Romero flew to Los Angeles last Tuesday to dissuade the board from voting on Canter's proposal, calling it a rush to judgment.

Santiago Jackson, head of LAUSD's governmental affairs division, said that while there may be support among lawmakers to change laws that make it difficult to fire teachers who have abused students, the board needs to build public support. Without the teachers unions, he said, proposed changes to the teacher firing process will turn into a dogfight.

"We would oppose anything that doesn't have our input," said Frank Wells, spokesperson for the California Teachers Association.

Only California's largest public school districts - such as LAUSD, San Diego, San Jose, San Francisco or even Sacramento - have the resources to seek these legislative changes, said Rick Pratt, assistant executive director of the California School Boards Association.

"A bill like this would have a real uphill battle," Pratt said.

The Senate Education committee is dominated by Democrats who often side with the teachers unions, he noted.

Aguilar had substituted Canter's proposal with one that would create a task force to review teacher firings and legislative change, among other issues. She had the support of board President Monica Garcia and harbor-district member Richard Vladovic before gaining Canter's vote.

"My substitute resolution addresses every one of her issues," Aguilar said. "I don't think we need another resolution. We need to build support. There is a lot of opposition to this issue."

Daily Breeze

L.A.'s summer jobs program gets $20 million stimulus boost

By Rick Orlov Staff Writer
Posted: 05/04/2009 07:21:48 PM PDT

Recalling the life lessons learned from their first jobs, Gov. Arnold Schwarzenegger and Mayor Antonio Villaraigosa on Monday helped kick off the city's summer youth jobs program, which will get a boost this year from $20 million in federal stimulus money.

Officials hope the program will find jobs for 16,500 residents ages 14 to 24, up from 15,000 last summer and 5,000 hired in 2005, the year Villaraigosa took office.

"I think all of us remember our first job," Villaraigosa said at a news conference on the steps of City Hall, backed by a crowd of 300 teens wearing green Hire LA's Youth T-shirts.

"Struggling with how to do it and realizing you can do it and then a light bulb comes on and you say, `Maybe I have to go to school to improve my skills.' All that leads to a great future with opportunity."

Villaraigosa said this year's program is bolstered by a $20.3 million federal grant under President Barack Obama's American Recovery and Reinvestment Act.

Villaraigosa, who has made a half-dozen lobbying trips to Washington, D.C., said the federal money is a sign the administration is aware of cities' needs.

"I think it's important for the White House to understand that this is where the people are, this is where the work force of America is," Villaraigosa said.

"Hiring young people is about investing in our cities again. It's about committing to the next generation of America's work force."

The program is good news for teens in Los Angeles County, where the unemployment rate hit a record 11.4 percent in March, with an estimated 565,000 residents out of work.

A recent study by Challenger, Gray & Christmas Inc., also predicted that fewer than 1 million U.S. teens will find jobs this summer - the lowest number in more than a half-century.

"Every kid needs a job," Schwarzenegger said. "It doesn't matter if they come from a Democratic household or a Republican household. It makes the kid feel proud."

Deputy Mayor Larry Frank said the annual program is designed to create new jobs in private firms and government agencies rather than displace existing workers.

"That would hurt our overall effort to improve employment," Frank said. "The firms we are working with are not looking to replace workers with students. These are new jobs or increasing services or internships."

He lauded a partnership in which participants receive six weeks of training in a Los Angeles Community College District campus, then are assigned to an after-school program run by Los Angeles Unified.

"What we are hoping is that once the summer is over, these young people will be able to find slots to continue with the after-school program and be encouraged to return to school to get an AA degree and then go on to a four-year college," Frank said.

The federal stimulus money, along with a $4 million city allocation, will be used to secure work in the private sector and to pay salaries for those who get certain jobs with the city, from parks and recreation to environmental cleanup. There's also a program for students to work part-time and receive help preparing for the California High School Exit Exam.

Press-Telegram

Bloody weekend in Long Beach; gang shootings leave 3 dead, 1 hurt

By Tracy Manzer, Staff Writer
Posted: 05/04/2009 07:08:38 PM PDT

LONG BEACH - Police are investigating a series of gang-related shootings that left three dead and one injured over the weekend, authorities said Monday.

Whether any of the homicides - which occurred Friday, Saturday and Sunday - are linked is still under investigation, said Sgt. Dina Zapalski, a Long Beach Police Department spokeswoman.

"The investigations are still active, and we're looking into whether or not any of them are related," Zapalski said. "We are investigating all of them as gang-related."

Zapalski said resources were being pulled from divisions throughout the department to help in the investigations. Patrol divisions were also beefed up, particularly in neighborhoods hit with recent spikes in violent crime.

The trio of killings brought the city's homicide rate to 27 people dead so far this year, the sergeant said.

The bloody weekend began to unfold with the first shooting, which resulted in the death of 26-year-old Jose Manuel Hernandez, at about 10:30 p.m. Friday in the 500 block of Olive Avenue in Downtown Long Beach.

Hernandez and another man, who was also hit by gunfire but survived, were at a party at the time of the attack, police said.

The first officers on the scene found Hernandez lying in the street, suffering from numerous gunshot wounds to the upper torso. He was pronounced dead at the scene by Long Beach Fire Department paramedics, police said.

The second victim, a 25-year-old Long Beach man, was already gone from the location. He was driven to a local hospital for treatment, and is expected to survive, authorities said.

The following day, in North Long Beach, a 25-year-old Los Angeles man was gunned down at about 1:30 p.m. near 52nd Street and Orange Avenue, police said.

Dwight Caldwell, 25, was shot repeatedly in broad daylight

in an area that included a number of potential witnesses, police said.

Caldwell was standing at an intersection when a car pulled up and a gunman opened fire, according to the Los Angeles County Coroner's Department.

Caldwell suffered multiple gunshot wounds and collapsed after running into a nearby residence, said Craig Harvey, a Coroner's Department spokesman.

The L.A. man was taken to a local hospital where he later succumbed to his injuries, police said.

While no suspect description was given, police did say the suspects were seen fleeing the area in the dark vehicle used in the attack.

The third victim - whose name was withheld Monday pending notification of his family - was killed in North Long Beach shortly before 11 p.m. Sunday, police said.

The victim, a 24-year-old Long Beach man, was killed as he sat at a four-way stop in his vehicle at the intersection of Cummings Lane and Butler Avenue, near the border of Compton, police said.

It was not clear what prompted the gunman to walk up to the 24-year-old's vehicle and open fire, pumping several rounds into the car and killing the man.

He was pronounced dead at the scene, said Nancy Pratt, a Long Beach Police Department spokeswoman.

Details on that incident were particularly sketchy Monday, with no suspect description and no motive for the shooting.

"We have no idea what happened," Pratt said.

Police on Monday urged anyone with information about the slaying or any of the other deadly incidents to come forward.

"Our most successful cases are cases where the community has worked with us," Zapalski said. "A little bit of information goes a long way."

In addition to the three shootings, two other deaths occurred in the city over the weekend: a 41-year-old Long Beach woman was found dead in her Peninsula home; the cause of her death has yet to be determined; and a 29-year-old city employee was killed in a shootout with police Sunday.

Shannon Elizabeth Emerick was found inside her home, near Ocean Boulevard and 63rd Place, at 11:24 a.m. Thursday after loved ones reported to police that she had not been seen or heard from in a while.

There were no obvious signs of foul play, police said, and her cause of death will be determined by autopsy, which will include a toxicology test used to detect drugs and/or alcohol, police and coroner's officials said Monday.

James Neal Tuggle, a Long Beach sanitation worker and father of two children, was shot and killed by police after he ambushed officers two different times, authorities said Sunday.

Tuggle, who had a criminal history going back more than 10 years, was armed with two handguns and a shotgun and shot out windows in two police cruisers before he was fatally shot at about 5 a.m. on Cedar Avenue, just south of Anaheim Street, officers said.

"We're very lucky that no officers were injured in this incident," said Long Beach Police Cmdr. Laura Farinella.

The investigation into Tuggle's death - which includes an investigation by the LBPD and an independent review by the Los Angeles County District Attorney's office - remains open.

Anyone with information on any case is asked to call the Homicide Detail, at 562-570-7244.

Press Telegram

Domestic dispute preceded shootout with LBPD

By Kelly Puente, Staff Writer
Posted: 05/04/2009 10:30:58 PM PDT

LONG BEACH - New details emerged Monday on the circumstances surrounding an officer-involved shooting that left a man dead after he fired multiple weapons in a shootout with officers.

Long Beach Police Sgt. Dina Zapalski said James Neal Tuggle, 29, was involved in a domestic dispute with the mother of his child when police were called twice to the 1100 block of Chestnut Avenue in early morning hours Sunday.

Zapalski said officers feared not only for their own lives, but for the lives of the mother and children when Tuggle opened fire directly in front of the home.

"Seeing the police cars and the officers standing in front of the location did not deter him," Zapalski said. "We don't know if he was there to harm the female and the children, or to engage police in a gunbattle."

According to Los Angeles Superior Court records, Tuggle had a lengthy criminal history dating back to 1998, when he was convicted of carrying a concealed firearm and fighting in public.

Convictions over the years range from causing loud noise to battery. He was most recently convicted in November for obstructing a police officer, according to court records.

Friends and family were struggling to understand what could have happened to the man they described as a hard-working father to two young boys.

He worked as a refuse operator for the City of Long Beach for nearly 10 years and was a dependable and well-liked employee, said supervisor Jim Kuhl, manager of the Environmental Services Bureau.

"To me it's very out of character for what we know about his workplace habits," Kuhl said.

Mother Sherryl Myles and police Monday said Tuggle had been having ongoing relationship problems with the mother of his child.

Police were initially called about 2:30 a.m. for a dispute between Tuggle and the mother of his child, but left after she refused to speak to them, Zapalski said. An hour later, police were called again and spent an hour talking with woman and taking a report.

Tuggle returned as officers were leaving.

He stopped his car on the west side of the street, left the engine running and began firing a handgun.

Zapalski said he dropped the first weapon on the ground and then began firing a shotgun. Officers fired back and then took cover as Tuggle ran northbound on Chestnut Avenue.

Tuggle hid behind a wall off the alley north of 12th Street but jumped out and fired as an assisting officer drove by. The shooting finally came to an end when an officer shot Tuggle in the 1200 block of Cedar Avenue. He was pronounced dead at the scene.

Authorities have said it was a miracle that no officers were injured after Tuggle ambushed police twice and shot out windows in two police cruisers.

Zapalski said police were "troubled" by his possible intentions, noting that he had returned to the home three times that night - the third time with three guns.

From: Eagle, Michael
Sent: Friday, June 12, 2009 11:24 AM
To: Boyd, Eric; Austin, Daysha
Subject: LA TIMES

Hey—could someone tell me what page this appeared on?

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.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

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Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: Eagle, Michael
Sent: Monday, June 15, 2009 12:14 PM
To: CA37 - All Staff
Subject: CLR News

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.

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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.

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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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Press-Telegram Blog—The Canalis Report

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 SACREMENTO

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

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:28 AM
To: Austin, Daysha; Boyd, Eric; Rogers, Henry
Subject: FW: CLR News

Can you guys tell me if the LA Times story is front page? Also, is the PT and Daily Breeze story in today's edition? I saw that it was posted on their site very early this morning. Thanks

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From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:25 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Subject: CLR News

LA SENTINAL

Congresswoman Richardson Announces $1 Million in Appropriations Shoemaker Bridge in Long Beach

Congresswoman Richardson announced today that the City of Long Beach will be awarded $1 million in federal appropriations for construction of the Shoemaker Bridge. The funding was included in the Transportation, Housing and Urban Development Appropriations Act for Fiscal Year 2010, which passed the Transportation, Housing and Urban Development Appropriations Subcommittee yesterday. The full Appropriations Committee is expected to affirm the measure next week and the House is expected to pass the bill before the August recess.

"It only takes one visit to our downtown area to understand that priority repairs are needed for the Shoemaker Bridge," Congresswoman Richardson said. "This is a critical allocation of funding, as Americans all across this country have asked for investments in jobs and tangible results. The bridge and its ramps were constructed over fifty years ago and do not meet current Caltrans design standards regarding transportation safety and mobility. With forty-five percent of all U.S. imports and a half a million people traveling through our district, it is absolutely essential that we invest in the bridges and highways that serve as the gateway between our community and the nation's economy."

The appropriations secured by Congresswoman Richardson will be used to make safety and seismic upgrades and improvements to the Shoemaker Bridge and its adjoining ramps. Specifically, the City of Long Beach will reconfigure the bridge south to Golden Avenue, realign the on-and-off ramps between Broadway and 7th Street, improve current deficiencies to increase motorist safety and provide alternative routes to and from the City during construction.

"This investment will pay dividends to the Long Beach community in many diverse ways, including doubling the size of Cesar Chavez Park, helping to revitalize our downtown community and reducing congestion and providing better transportation around the city, even as 3,000 new condominium units are added to the downtown region," Congresswoman Richardson noted.

The Shoemaker Bridge is a part of Interstate 710, which is the principle North-South freeway that connects the Ports of Long Beach and Los Angeles to the Greater Los Angeles area and beyond, serving as a significant link in the Goods Movement Corridor. Additionally, the I-710 connects with several important freeways in the region and serves as the major travel route for passenger vehicles into downtown Long Beach.

This year alone, Congresswoman Richardson has secured over $3 million in federal appropriations and over $66 million in Recovery Act funding for the City of Long Beach and the 37th Congressional District. However, the $3 million in appropriations that have been secured so far is only part of the overall strategy Congresswoman Richardson is utilizing to obtain federal funding for transportation in our area. While Recovery Act grants continue to come in on a regular basis, the Congresswoman will also continue to fight to ensure that other critical projects in our area are funded in the upcoming Surface Transportation Authorization bill which is up for review in the Congresswoman's committee.

Some of the other projects that the Congresswoman is advancing in the Reauthorization include:

- City of Signal Hill, Orange Avenue and Hill Street Bridge

- City of Signal Hill, Environmental Review for Modernizing the I-405 Freeway Ramps at Cherry Avenue

- City of Carson, Sepulveda Blvd Widening from Alameda Street to the East City Limit

- City of Carson, 223rd Street Improvements from Lucerne Street to Alameda Street project

- City of Carson, Avalon Boulevard Interchange Modification at the I-405 Freeway Project

- City of Carson, Wilmington Avenue Interchange Modification at the I-405 Freeway Project

- City of Compton, Critical Road Rehabilitation

- City of Compton, Construction Phase of Rosecrans Ave. Bridge Project

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.

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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.

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.

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.

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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The ethics office would not confirm or deny the investigation. Richardson's office also declined to comment.
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DAILY BREEZE

U.S. Rep. Laura Richardson subject of House ethics probe
From the Associated Press

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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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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

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

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 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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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 "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.

"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.

The better known graduates on the list who are in 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 members Felton Williams and John Meyer; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 7 p.m. Thursday evenings from Aug. 6-27 at Ristorante daVinci, 2801 E. Spring St., 3rd Floor, Long Beach.

Cost is $100 per person.

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947

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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.
.....

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

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

From: Chiller, Matt
Sent: Thursday, September 03, 2009 9:34 AM
To: CA37-dc; CA37-do
Subject: CLR Press

A report from Washington

Rep. Laura Richardson has had her personal problems, but work is her obsession.

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 glad to see she's taking it out on her job.

Matthew Chiller
Deputy Chief of Staff
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080519 PAGE 0487
Check Number
Monday, MAY 19, 2008 11:12:43 AM
Ttl Pd $12.00 Nbr-0005139836
006-Sacramento Cy DTT PAID
AMH/GB/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No.

TRUSTEE'S DEED UPON SALE

APN T.R.A. No.
The undersigned grantor declares:
1) The Grantee herein was not the foreclosing beneficiary.
2) The amount of the unpaid debt together with costs was.....$574,023.87
3) The amount paid by the grantee at the trustee sale was.....$388,000.01
4) The documentary transfer tax is.....$427.35
5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to **Red Rock Mortgage, Inc.** (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818
RECITALS:
This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records of SACRAMENTO County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being $388,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

Karime Arias, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

IRMA GARCIA TORRES
Commission # 1508392
Notary Public - California
Los Angeles County
My Comm. Expires Aug 17, 2008

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080319 PAGE 0358
Check Number
Wednesday, MAR 19, 2008 9:07:55 AM
Ttl Pd $11.00 Nbr-0005311112

JLW/14/1-1

Trustee Sale No.
Loan No.
Title Order No.

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA

Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 16

Amount of unpaid balance and other charges: $578,384.52 (estimated)

Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818
APN Number:

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 259-7850 or www.fidelityasap.com
(714) 573-1965 or www.priorityposting.com

DEBORAH BRIGNAC, VICE PRESIDENT
9200 OAKDALE AVE
MAILSTOP N110612
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

PRIORITY
POSTING AND PUBLISHING

TRUSTEE SALE (X)
TRUSTOR PAYMENT (--)

RECEIPT OF FUNDS AND INSTRUCTIONS

T.S. NO. [redacted] PRIORITY NO. [redacted] DATE 5-7-08

TRUSTEE California Reconveyance Co.

ADDRESS 9200 Oakdale Ave, # 110612

CITY Chatsworth STATE CA ZIP 91311

PHONE NO. 800 - 892-[redacted] CONTACT Deborah Brigmal

CHECK NO.	NAME OF BANK	AMOUNT
[redacted]	Wells Fargo BK	$ 388,000.01
		$
		$
		$
		$
		$

TOTAL OF ANY CASH RECEIVED $ -0-

SUCCESSFUL BID $ 388,000.01 TOTAL RECEIVED $ 388,000.01

TRANSFER TAX $ -0- AMOUNT REQUIRED $ 388,000.01

RECORDING FEES $ -0- REFUND AMOUNT $ -0-

REFUND PAYABLE TO N/A

RECEIVED BY Jack E BUYERS SIGNATURE [redacted]

BUYERS NAME Jim York DRIVERS LICENSE NO. [redacted]

TITLE TO PROPERTY TO BE VESTED AS FOLLOWS Red Rock Mortgage, Inc.

ADDRESS 3600 American River Dr., # 135

CITY Sacramento STATE CA ZIP 958

PHONE NO. 916-721-[redacted]

WKB000004

Recording requested by and when recor mail to:

Carl P. Blaine, Esq.
Wagner Kirkman Blaine Klomparens & Youmans, LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655

Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK 20080613 PAGE 1219
Check Number
Friday, JUN 13, 2008 2:09:50 PM
Ttl Pd $20.00 Nbr-0005438518
AMH/68/1-4

Space above this line for recorder's use

NOTICE OF PENDENCY OF ACTION
(Code Civ. Proc. § 405.20)

CARL P. BLAINE (State Bar # 65229)
Email: cblaine[redacted]
THOMAS B. SHERIDAN (State Bar #249306)
Email: tsheridan[redacted]
WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP
10640 Mather Blvd., Suite 200
Mather, California 95655
Telephone: (916) 920-5286
Facsimile: (916) 920-8608

Attorneys for Plaintiff
RED ROCK MORTGAGE, INC.

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

RED ROCK MORTGAGE, INC., Plaintiff, v. WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, LAURA RICHARDSON, and all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the complaint adverse to Plaintiff's title, or any cloud on Plaintiff's title, and DOES 1 through 20, inclusive, Defendants.	Case No. [redacted] **NOTICE OF PENDENCY OF ACTION** **(Code Civ. Proc. § 405.20)**

WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP
Attorneys at Law
10640 Mather Blvd., Suite 200, Mather, CA 95655
Phone (916) 920-5286 Fax: (916) 920-8608

NOTICE IS GIVEN that the above-captioned action was commenced on June 12, 2008, in the above-captioned court by RED ROCK MORTGAGE, INC. ("Red Rock") against defendants WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, and LAURA RICHARDSON; the action is now pending in the above court.

The above-captioned action alleges a real property claim affecting certain real property that is situated in Sacramento County, California, commonly known as 3622 West Curtis Dr., Sacramento, California and more specifically described as follows:

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.

The Property is designated as Assessor's Parcel No. [redacted] in the Sacramento County Assessor's office.

DATED: June 11, 2008

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

By: [signature]
THOMAS B. SHERIDAN
Attorneys for
RED ROCK MORTGAGE, INC.

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
Attorneys at Law
10640 Mather Blvd., Suite 200, Mather, CA 95655
Phone (916) 926-5286 Fax: (916) 930-8608

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Phone: (916) 926-2386 Fax: (916) 926-4608

PROOF OF SERVICE

Case Name: *Red Rock Mortgage v. Washington Mutual et al.*
Court: Sacramento Superior Court
Case No.: TBD

I am a citizen of the United States, employed in the City of Mather and County of Sacramento. My business address is 10640 Mather Blvd., Suite 200, Mather, CA 95655. I am over the age of 18 years and not a party to the above-entitled action.

On June 12, 2008, I served the following:

NOTICE OF PENDENCY OF ACTION

☒ **BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED** on the parties in this action by causing a true copy thereof to be placed in a sealed envelope with postage thereon fully prepaid in the designated area for outgoing mail. I am familiar with the ordinary business practices of Wagner Kirkman Blaine Klomparens & Youmans LLP for collection and processing of outgoing mail with the United States Postal Service at the aforementioned place of business and that the above-entitled document was placed in a sealed envelope and deposited for collection and mailing on the date stated above, following such ordinary practices and in such manner as to cause it to be deposited with the United States Postal Service that same day in the ordinary course of business, addressed as indicated below.

Washington Mutual Bank A Federal Association 9200 Oakdale Ave. N1107101 Chatsworth, CA 91331	***Congresswoman Laura Richardson*** 970 West 190th Street East Tower, Ste. 900 Torrance, CA 90502
California Reconveyance Company C/O Corporation Service Company 2730 Gateway Oaks Dr., Ste. 100 Sacramento,CA 95833	

Executed on this June 12, 2008, at Mather, California.

I declare under penalty of perjury under the laws of the state of California that the foregoing is true and correct.

Cheryl Ewing

CHERYL EWING

CARL P. BLAINE (State Bar #[redacted])
Email: cblaine[redacted]
THOMAS B. SHERIDAN (State Bar [redacted])
Email: tsheridan[redacted]
WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP
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Telephone: (916) 920-5286
Facsimile: (916) 920-8608

Attorneys for Plaintiff
RED ROCK MORTGAGE, INC.

FILED
Superior Court Of California, Sacramento
Dennis Jones, Executive Officer
05/12/2008
avlaisavich
By _____, Deputy
Case Number: [redacted]

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

Department Assignments
Case Management 43
Law and Motion 54
Minors Compromise 25

RED ROCK MORTGAGE, INC., Plaintiff, v. WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, LAURA RICHARDSON, and all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the complaint adverse to Plaintiff's title, or any cloud on Plaintiff's title, and DOES 1 through 20, inclusive, Defendants.	Case No. **COMPLAINT FOR:** **1. SLANDER OF TITLE** **2. CANCELLATION** **3. QUIET TITLE** **4. UNJUST ENRICHMENT**

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Plaintiff, RED ROCK MORTGAGE, INC. alleges as follows:

1. Plaintiff RED ROCK MORTGAGE, INC. ("Plaintiff") is, and at all times herein mentioned was, a corporation organized and existing under the laws of the State of California.

2. Plaintiff is informed and believes and thereon alleges that Defendant WASHINGTON MUTUAL BANK ("WAMU") is, and at all times herein mentioned was, a federal association organized and existing under the laws of the United States and doing business in the state of California.

3. Plaintiff is informed and believes and thereon alleges that Defendant

CALIFORNIA RECONVEYANCE COMPANY ("CRC") is, and at all times herein mentioned was, a corporation organized and existing under the laws of the State of California.

4. The real property that is the subject of this action, 3622 West Curtis Drive, Sacramento, California, Assessor's Parcel No. [redacted] ("Subject Property") is located in Sacramento County, California.

5. The Defendants named herein as "all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the Complaint adverse to plaintiff's title, or any cloud on plaintiff's title thereto" ("Unknown Defendants") are unknown to Plaintiff. These Unknown Defendants, and each of them, claim some right, title, estate, lien, or interest adverse to Plaintiff's interest in title to the Subject Property; and their claims, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

6. Defendants DOES 1 through 20, inclusive, are sued herein under fictitious names. Their true names and capacities are unknown to Plaintiff. When their true names and capacities are ascertained, Plaintiff will amend this complaint by inserting their true names and capacities herein. Plaintiff is informed and believes and thereon alleges that Does 1-10, inclusive, are responsible in some manner for the occurrences herein alleged, and that Plaintiff's damages as herein alleged were proximately caused by such Defendants. Plaintiff is further informed and believes and thereon alleges that Does 11-20, inclusive, claim some right, title, estate, lien, or interest adverse to Plaintiff's interest in title to the Subject Property; and their claims, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

COMMON ALLEGATIONS

7. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 6 above.

8. Plaintiff is informed and believes and thereon alleges that on or about January 10, 2007, a Deed of Trust ("Deed of Trust") was recorded against the Subject Property to secure a loan in the amount $535,001.00 made by WAMU to LAURA RICHARDSON. CRC is the trustee under the Deed of Trust. (Attached hereto as Exhibit A, incorporated herein by reference, is a true and correct copy of the Deed of Trust.)

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9. Plaintiff is informed and believes and thereon alleges that, at some point prior to December 17, 2007, Defendant RICHARDSON defaulted on the payments due on the loan secured by the Deed of Trust.

10. On December 17, 2007, CRC recorded a Notice of Default on the Subject Property. (Attached hereto as Exhibit B, and incorporated herein by this reference, is a true and correct copy of the Notice of Default.) The Notice of Default provides that, as of December 13, 2007, the amount of the default was $18,356.40.

11. On March 19, 2008, CRC recorded a Notice of Trustee's sale on the Subject Property, advertising the Trustee's Sale of the Subject Property to the general public. (Attached hereto as Exhibit C, and incorporated herein by this reference, is a true and correct copy of the Notice of Trustee's Sale.) Pursuant to the Notice of Trustee's Sale, the unpaid balance and other charges was approximately $578,384.52.

12. The Notice of Trustee's Sale provides that the sale was to occur on April 7, 2008, at 1:30 p.m., at the main entrance to the Sacramento County Courthouse, 720 9th Street, Sacramento, California.

13. Plaintiff is informed and believes and thereon alleges that the sale was postponed to May 7, 2008, at 1:30 p.m., to be held at the same location.

14. In accordance with the Notice of Trustee's Sale and the duly noticed postponement thereof, on May 7, 2008, Plaintiff appeared at the trustee's sale to bid on the Subject Property. Plaintiff secured a cashier's check in order to qualify to bid at the sale.

15. At the noticed time and place, CRC conducted the trustee's sale of the Subject Property. Plaintiff is informed and believes thereon alleges that Defendants complied with all statutory requirements in conducting the trustee's sale of the Subject Property.

16. Plaintiff bid at the trustee's sale. Plaintiff is informed and believes and thereon alleges that Plaintiff was the high bidder at the trustee's sale with a bid of $388,000.01.

17. Plaintiff timely delivered a cashier's check in the amount of $388,000.01 to CRC. CRC accepted the cashier's check from Plaintiff. (Attached hereto as Exhibit D & E,

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respectively, and incorporated herein by reference, are true and correct copies of the receipt of funds issued to Plaintiff and Plaintiff's cashier's check stub.)

18. Plaintiff is informed and believes and thereon alleges that the sale of the Subject Property was final and no further acts were required to consummate the sale.

19. Plaintiff is informed and believes and thereon alleges that, on or about May 9, 2008, Defendants issued a Trustee's Deed Upon Sale, to be recorded in Sacramento County granting and conveying title and interest in the Subject Property to the Plaintiff. The Trustee's Deed Upon Sale was recorded on May 19, 2008. (Attached hereto as Exhibit F, and incorporated herein by reference, is a true and correct copy of the Trustee's Deed upon sale.)

20. Immediately after Plaintiff purchased the Subject Property, Plaintiff immediately began improving the property and preparing to sell it, as Plaintiff is in the business of buying and selling real estate. Among other things, Plaintiff painted select portions of the residence, refurbished the flooring inside the residence, and performed general clean-up and landscaping in and around the Subject Property at its expense. Plaintiff is informed and believes and thereon alleges that the improvements made by Plaintiff enhanced the value of the Subject Property.

21. On or about May 28, 2008, WAMU contacted Plaintiff and informed Plaintiff that it wished to rescind the sale. Plaintiff informed WAMU that Plaintiff was the highest bidder at the Trustee's Sale and that it had paid the full consideration in the manner specified by the Notice of Trustee's Sale. Plaintiff also informed WAMU that Plaintiff had been issued the Trustee's Deed, and recorded it, and had no intention of rescinding.

22. On or about June 2, 2008, Defendants recorded a Notice of Rescission at the Sacramento County Recorder's Office. (Attached hereto as Exhibit G, and incorporated herein by this reference, is a true and correct copy of the recorded Notice of Rescission.)

FIRST CAUSE OF ACTION

[Slander of Title]

(Against Defendants WAMU, CRC and Does 1-10, inclusive)

23. Plaintiff realleges and incorporates by reference each and every allegation set

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CSOC.RICH.009305

forth in paragraphs 1 through 22 above.

24. On our about May 7, 2008, Plaintiff became the fee owner of the Subject Property based upon its purchase of the Subject Property at the Trustee's Sale.

25. Plaintiff is informed and believes and thereon alleges that, on or about June 2, 2008, Defendants willfully, wrongfully, without justification, and without privilege caused to be recorded a Notice of Rescission.

26. The Notice of Rescission was false and continues to cause doubt to be cast on Plaintiff's title to the Subject Property.

27. The recording of the Notice of Rescission directly impairs the vendibility of the property on the open market. Accordingly, Plaintiff has been damaged by Defendants recording of the Notice of Rescission.

28. Plaintiff is informed and believes and thereon alleges that, in doing the things herein alleged, WAMU and CRC acted with malice, oppression, and/or fraud as defined under Civ. Code § 3294(c), in conscious disregard of Plaintiff's rights, thereby warranting an assessment of punitive damages in an amount appropriate to punish Defendants and deter others from engaging in similar misconduct.

29. The recording of the Notice of Rescission made it necessary for Plaintiff to retain attorneys and to bring this action. Therefore, Plaintiff is entitled to recover attorney's fees and costs incurred. The exact amount of such damages is not known to Plaintiff at this time, and Plaintiff will move to amend this complaint to state such amount when the same becomes known, or on proof thereof.

SECOND CAUSE OF ACTION

[Cancellation of Cloud on Title]

(Against Defendants WAMU, CRC and Does 1-10, inclusive)

30. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 29 above.

31. Defendants claim an interest in the Subject Property which is adverse to the Plaintiff. Defendants' interest in the Subject Property is purportedly based on the Notice of

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Rescission, recorded on June 2, 2008, which states that the sale is rescinded.

32. The Notice of Rescission is invalid and void because the Defendant has no further rights to the Subject Property after the Trustee Sale was completed and the Trustee's Deed Upon Sale was issued and recorded.

33. Defendants' claim to the Subject Property clouds the Plaintiff's title, depreciates the property's market value, and prevents Plaintiff from enjoying the use of the Subject Property.

THIRD CAUSE OF ACTION

[Quiet Title]

(Against Defendants WAMU, LAURA RICHARDSON, UNKNOWN DEFENDANTS, and DOES 11-20, inclusive)

34. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 33 above.

35. Plaintiff is the sole owner of the fee simple title to the Subject Property.

36. The basis of Plaintiff's title is that Plaintiff was the high bidder at the Trustee's Sale of the Subject Property; Plaintiff tendered the full amount of its bid to the trustee; the trustee accepted Plaintiff's tender; and, the trustee issued a Trustee's Deed Upon Sale to Plaintiff, which was subsequently recorded, granting Plaintiff fee simple title to the Subject Property.

37. Plaintiff is seeking to quiet title against the claims of WAMU, LAURA RICHARDSON, UNKNOWN DEFENDANTS, and DOES 11-20, inclusive, as follows: a Notice of Rescission was recorded in Sacramento County California, Book 20080602, Page 0885, by CRC and WAMU purportedly rescinding the Trustee's Deed Upon Sale issued to Plaintiff which would have the affect of restoring the state of title to the Subject Property to the status quo prior to the recordation of the Trustee's Deed Upon Sale; the claims of all the Unknown Defendants and Does 11-20, inclusive, whether or not the claim or cloud is known to Plaintiff. The claims of Defendants are without any right whatsoever and such Defendants have no right, title, estate, lien, or interest whatever in the Subject Property or any part thereof.

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38. Plaintiff seeks to quiet title to the Subject Property as of May 7, 2008, which is the date Plaintiff purchased the Subject Property at the Trustee's Sale.

FOURTH CAUSE OF ACTION

[Unjust Enrichment]

(Against Defendants WAMU, LAURA RICHARDSON, and DOES 1-10, inclusive)

39. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 38 above.

40. Plaintiff has completed numerous improvements to the Subject Property, which have significantly increased its value. If Defendants are permitted to rescind the Trustee's Deed Upon Sale, Defendants will be unjustly enriched by their retention of the increased value of the Subject Property.

PRAYER

Wherefore, Plaintiff prays judgment against Defendants as follow:

1. For general damages, in an amount to be proven at trial;
2. For punitive and exemplary damages in an amount to be proven at trial;
3. For the Notice of Rescission to be delivered to the clerk for the court for cancellation and that it be declared void;
4. For a judgment that Plaintiff is the owner in fee simple of the Subject Property and that Defendants have no interest in the Subject Property adverse to Plaintiffs;
5. For restitution;
6. For attorneys' fees and costs incurred herein; and
7. For such other and further relief as the court may deem proper.

DATED: 6/11/2008

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

By: _____
THOMAS B. SHERIDAN
Attorneys for RED ROCK MORTGAGE, INC.

WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP
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EXHIBIT A

Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20070110 PAGE 1818
Check Number 4265
Wednesday, JAN 10, 2007 2:59:33 PM
Ttl Pd $83.00
REB/51/1-19

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

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]:

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] 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

Exhibit 'A'

Parcel ID Number: [redacted] which currently has the address of

3622 West Curtis Drive [Street]

Sacramento [City], California 95818 [Zip Code]

("Property Address"):

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 seised 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.

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

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

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

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

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.

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

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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.

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) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

_____ (Seal) _____ (Seal)
-Borrower -Borrower

State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public
personally appeared

Laura Richardson

, 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.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

_____ (Seal)

WKB000031

Exhibit "A"
Legal Description

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: [redacted]

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."

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 Borrwer 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 intitial 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.

(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]

EXHIBIT B

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20071214 PAGE 0358
Check Number
Friday, DEC 14, 2007 8:41:18 AM
Ttl Pd $12.00 Nbr-0005192112

TMH/74/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. [redacted] Title Order No. M721884

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $18,356.40 as of December 13, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

Trustee Sale No. [redacted] Loan No. [redacted] Title Order No. [redacted]

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY , JACKSONVILLE, FL 32256, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as trustor, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: [redacted] Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818 Including the note(s) for the sum of $535,001.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE 08/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,
By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC

Marilyn Aquas

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Merrilyn L. Aquas

EXHIBIT C

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Trustee Sale No.
Loan No.
Title Order No.

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080319 PAGE 0358
Check Number
Wednesday, MAR 19, 2008 9:07:55 AM
Ttl Pd $11.00 Nbr-0005311112

JLW/14/1-1

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA

Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Amount of unpaid balance and other charges: $578,384.52 (estimated)

Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818
APN Number:

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 259-7850 or www.fidelityasap.com
(714) 573-1965 or www.prioritypostings.com

DEBORAH BRISNAG, VICE PRESIDENT
9200 OAKDALE AVE
MAILSTOP N110612
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Description: Sacramento,CA Document - Book.Page 20080319.358 Page: 1 of 1
Order: 20080319sac Comment:

EXHIBIT D

Jun 09 08 10:54a owner 305-667-1513 p.5

PRIORITY
POSTING AND PUBLISHING

TRUSTEE SALE (X)
TRUSTOR PAYMENT ( )

RECEIPT OF FUNDS AND INSTRUCTIONS

T.S. NO [redacted] PRIORITY NO [redacted] DATE 5-7-08

TRUSTEE California Reconveyance Co.

ADDRESS 9200 Oakdale Ave, #110612

CITY Chatsworth STATE CA ZIP 91311

PHONE NO. 800-892-[redacted] CONTACT Deborah Brignac

CHECK NO.	NAME OF BANK	AMOUNT
[redacted]	Wells Fargo BK	$ 388,000.01
		$
		$
		$
		$
		$

TOTAL OF ANY CASH RECEIVED $ -0-

SUCCESSFUL BID $ 388,000.01 TOTAL RECEIVED $ 388,000.01

TRANSFER TAX $ -0- AMOUNT REQUIRED $ 388,000.01

RECORDING FEES $ -0- REFUND AMOUNT $ -0-

REFUND PAYABLE TO N/A

RECEIVED BY Barb E BUYERS SIGNATURE [redacted]

BUYERS NAME Jim York DRIVERS LICENSE NO. [redacted]

TITLE TO PROPERTY TO BE VESTED AS FOLLOWS Red Rock Mortgage, Inc.

ADDRESS 3600 American River Dr., # 135

CITY Sacramento STATE CA ZIP 958

PHONE NO 916-761-[redacted]

WKB000042

CSOC.RICH.009335

EXHIBIT E

09339
Office AU #

CASHIER'S CHECK

SERIAL #:
ACCOUNT#:

Purchaser: JAMES P YORK
Purchaser Account:
Operator I.D.: cu002254

May 07, 2008

PAY TO THE ORDER OF ***CALIFORNIA RECONVEYANCE COMPANY***

Three hundred eighty-eight thousand dollars and 01 cent **$388,000.01**

WELLS FARGO BANK, N.A.
400 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (480) 394-3122

NOTICE TO PURCHASER – IF THIS INSTRUMENT IS LOST, STOLEN OR DESTROYED, YOU MAY REQUEST CANCELLATION AND REISSUANCE. AS A CONDITION TO CANCELLATION AND REISSUANCE, WELLS FARGO BANK MAY IMPOSE A FEE AND REQUIRE AN INDEMNITY AGREEMENT AND BOND.

VOID IF OVER US $ 388,000.01

NON-NEGOTIABLE

Purchaser Copy

3-004 [illegible]

WKB000044

CSOC.RICH.009337

EXHIBIT F

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080519 PAGE 0487
Check Number
Monday, MAY 19, 2008 11:12:43 AM
Ttl Pd $12.00
006-Sacramento Cy DTT PAID
AMH/GB/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

TRUSTEE'S DEED UPON SALE

APN T.R.A. No.
The undersigned grantor declares:
1) The Grantee herein was not the foreclosing beneficiary.
2) The amount of the unpaid debt together with costs was.....$574,023.87
3) The amount paid by the grantee at the trustee sale was.....$388,000.01
4) The documentary transfer tax is.....$27.35
5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to **Red Rock Mortgage, Inc.** (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95838
RECITALS:
This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records of SACRAMENTO County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being $388,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

Karime Arias, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

IRMA GARCIA TORRES
Commission # 1508392
Notary Public - California
Los Angeles County
My Comm. Expires Aug 17, 2008

EXHIBIT G

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 05 12
Chatsworth, CA 91311

Sacramento County Recording
Frederick B. Garcia, Clerk/Recorder
BOOK 20080602 PAGE 0885
Check Number
Monday, JUN 02, 2008 10:45:44 AM
Ttl Pd $14.00 Nbr-0005418923
MCY/82/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:
LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N.
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY _____
Colleen Irby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

SIERRIE HERRADURA
Commission # 1792714
Notary Public - California
Los Angeles County
My Comm. Expires Mar 3, 2012

This document filed for recording By Fidelity National Title Insurance and Trust as an accommodation only. It has not been examined as to its execution or as its effect upon the title.

FILED
ENDORSED

08 JUN 13 PM 4:23

LEGAL PROCESS #7

CARL P. BLAINE (State Bar # 65229)
Email: cblaine
THOMAS B. SHERIDAN (State Bar #249306)
Email: tsheridan
WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP
10640 Mather Blvd., Suite 200
Mather, California 95655
Telephone: (916) 920-5286
Facsimile: (916) 920-8608

Attorneys for Plaintiff
RED ROCK MORTGAGE, INC.

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO By Fax

RED ROCK MORTGAGE, INC.,

Plaintiff,

v.

WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, LAURA RICHARDSON, and all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the complaint adverse to Plaintiff's title, or any cloud on Plaintiff's title, and DOES 1 through 20, inclusive,

Defendants.

Case No.
OR-GDS

VERIFICATION OF COMPLAINT

WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP
Attorneys at Law
10640 Mather Blvd., Suite 200, Mather, CA 95655
Phone: (916) 920-5286 Fax: (916) 920-8608

VERIFICATION

I, JAMES YORK, hereby declare that I have read the foregoing Complaint for Slander of Title, Cancellation, Quiet Title and Unjust Enrichment and know the contents thereof.

I am authorized to make this verification for and on behalf of Red Rock Mortgage, Inc., plaintiff in this action, and I make this verification for that reason. The matters stated in the foregoing document are true of my own knowledge except as to those matters which are stated on information and belief, and as to those matters I believe them to be true.

I declare under penalty of perjury under the laws of the state of California that the foregoing is true and correct. Executed this 12th day of June, 2008, at Miami, Florida.

JAMES YORK

WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP
Attorneys at Law
(360) Hunter Blvd., Suite 200, Marina, California 93933
Phone: (916) 928-7700 Fax: (916) 928-8400

SUPERIOR COURT OF CALIFORNIA, COUNTY OF SACRAMENTO STREET ADDRESS: 720 Ninth STREET MAILING ADDRESS: 720 Ninth STREET CITY AND ZIPCODE: Sacramento, CA 95814-1311 BRANCH NAME: Gordon D Schaber Courthouse	
PLAINTIFF:	Red Rock Mortgage Inc et.al.
DEFENDANT	Washington Mutual Bank et.al.
SHORT TITLE:	Red Rock Mortgage Inc vs. Washington Mutual Bank
PROGRAM CASE NOTICE	CASE NUMBER:

The Case Management Program (CMP) requires the following timelines to be met in all cases except those that are excluded by the California Rules of Court, rule 207 (b):

Action	Requirement
Service of Summons	Summons, complaint and program case notice must be served on all named defendants and proofs of service on those defendants must be filed with the Court within 60 days from the filing of the complaint. When the complaint is amended to add a new defendant, the added defendant must be served and proofs of service must be filed within 30 days after the filing of the amended complaint. A cross-complaint adding a new party must be served and proofs of service must be filed with the Court 30 days from the filing of the cross-complaint.
Statement of Damages	If a statement of damages pursuant to Section 425.11 of the Code of Civil Procedure or a statement of punitive damages is required, it must be served with the summons and complaint.
Certificate of Service/Progress	Within 75 days of the filing of the complaint, plaintiff must file a certificate of service or a certificate of progress on a form provided by the Court.
Responsive Pleadings	If a responsive pleadings is not served within the time limits and no extension of time has been granted, the plaintiff within 10 days after the time for service has elapsed must file a request for entry of default. Parties may stipulate without leave of Court to one 15-day extension beyond the 30-day time period prescribed for the response after service of the initial complaint. No extensions of time to respond beyond 105 days from the filing of the complaint may be given.
Judgment by Default	When default is entered, the party who requested the entry of default must apply for a default judgment against the defaulting party within 45 days after entry of default, unless the Court has granted an extension of time.
Case Management Statement	The Court will serve a notice of case management conference on all parties approximately 120 days after the complaint is filed. A case management conference statement shall be filed at least 15 days prior to the date set for the case management conference. Please refer to Local Rule, Chapter 11, for more information.
Meet and Confer	Parties must meet and confer, in person or by telephone as required in California Rules of Court, rule 212(f) at least 30 days before the case management conference date.
Case Management Conference	A case management conference is generally held within 180 days of the filing of the complaint.

Failure to comply with the program rules may result in the imposition of sanctions or an order to show cause. Please refer to Local Rule 11.00, for more information.

NOTE: THIS NOTICE MUST BE SERVED WITH THE SUMMONS AND COMPLAINT.

SUM-100

SUMMONS
(CITACION JUDICIAL)

FOR COURT USE ONLY
(SOLO PARA USO DE LA CORTE)

NOTICE TO DEFENDANT:
(AVISO AL DEMANDADO) :
WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, LAURA RICHARDSON,
SEE attachment

YOU ARE BEING SUED BY PLAINTIFF:
(LO ESTA DEMANDANDO EL DEMANDANTE) :
RED ROCK MORTGAGE, INC.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association.

Tiene 30 DIAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.courtinfo.ca.gov/selfhelp/espanol/), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumpla con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.courtinfo.ca.gov/selfhelp/espanol/) o poniéndose en contacto con la corte o el colegio de abogados locales.

The name and address of the court is:
(El nombre y dirección de la corte es):
Sacramento Superior Court
720 Ninth Street
Sacramento, CA 95814

CASE NUMBER:
(Número del Caso):
[redacted]

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is:
(El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es):
CARL P. BLAINE (SBN 65229)
10640 Mather Blvd., Suite 200
Mather, CA 95655
WAGNRR KIRKMAN BLAINE KLOMPARENS & YOUMANS
(916) 920-5286

DATE: JUN 12 2008 (Fecha)
Clerk, by (Secretario) A. VLAISAVICH, Deputy (Adjunto)

(For proof of service of this summons, use Proof of Service of Summons *(form POS-010).)*
(Para prueba de entrega de esta citatión use el formulario Proof of Service of Summons, *(POS-010)).*

[SEAL]

NOTICE TO THE PERSON SERVED: You are served
1. ☐ as an individual defendant.
2. ☐ as the person sued under the fictitious name of *(specify)* :
3. ☐ on behalf of *(specify)* :
   under: ☐ CCP 416.10 (corporation)
   ☐ CCP 416.20 (defunct corporation)
   ☐ CCP 416.40 (association or partnership)
   ☐ other *(specify)* :
   ☐ CCP 416.60 (minor)
   ☐ CCP 416.70 (conservatee)
   ☐ CCP 416.90 (authorized person)
4. ☐ by personal delivery on *(date)* :

Form Adopted for Mandatory Use
Judicial Council of California
SUM-100 [Rev. January 1, 2004]
Martin Dean's Essential Forms™

SUMMONS

Code of Civil Procedure §§ 412.20, 465

WKB000054

SUM-200(A)

SHORT TITLE:	CASE NUMBER:
RED ROCK V. WASHINGTON MUTUAL et al.	

INSTRUCTIONS FOR USE

- This form may be used as an attachment to any summons if space does not permit the listing of all parties on the summons.
- If this attachment is used, insert the following statement in the plaintiff or defendant box on the summons: "Additional Parties Attachment form is attached."

List additional parties *(Check only one box. Use a separate page for each type of party.)*:

☐ Plaintiff ☒ Defendant ☐ Cross-Complainant ☐ Cross-Defendant

and all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the complaint adverse to Plaintiff's title, or any cloud on Plaintiff's title, and DOES 1 through 20, inclusive.

Form Adopted for Mandatory Use
Judicial Council of California
SUM-200(A) [Rev. January 1, 2007]
Matthew Bender
Essential Forms™

ADDITIONAL PARTIES ATTACHMENT
Attachment to Summons

WKB000055

CM-010

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address):	FOR COURT USE ONLY
CARL P. BLAINE (SBN65229)/THOMAS B. SHERIDAN (SBN 249306) WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP 10640 Mather Blvd., Suite 200 Mather, CA 95655 TELEPHONE NO.: (916) 920-5286 FAX NO.: (916) 920-8608 ATTORNEY FOR (Name): Plaintiff RED ROCK MORTGAGE, INC.	FILED Superior Court Of California, Sacramento Dennis Jones, Executive Officer 06/11/2008 avistavich By _____, Deputy Case Number:
SUPERIOR COURT OF CALIFORNIA, COUNTY OF Sacramento STREET ADDRESS: 720 9th Street MAILING ADDRESS: CITY AND ZIP CODE: Sacramento, CA 95814 BRANCH NAME:	
CASE NAME: RED ROCK MORTGAGE V. WASHINGTON MUTUAL BANK et al.	

CIVIL CASE COVER SHEET	Complex Case Designation	
☒ Unlimited (Amount demanded exceeds $25,000) ☐ Limited (Amount demanded is $25,000 or less)	☐ Counter ☐ Joinder Filed with first appearance by defendant (Cal. Rules of Court, rule 3.402)	JUDGE: DEPT.:

Items 1-6 below must be completed (see instructions on page 2).

1. Check one box below for the case type that best describes this case:

Auto Tort
- ☐ Auto (22)
- ☐ Uninsured motorist (46)

Other PI/PD/WD (Personal Injury/Property Damage/Wrongful Death) Tort
- ☐ Asbestos (04)
- ☐ Product liability (24)
- ☐ Medical malpractice (45)
- ☐ Other PI/PD/WD (23)

Non-PI/PD/WD (Other) Tort
- ☐ Business tort/unfair business practice (07)
- ☐ Civil rights (08)
- ☐ Defamation (13)
- ☐ Fraud (16)
- ☐ Intellectual property (19)
- ☐ Professional negligence (25)
- ☐ Other non-PI/PD/WD tort (35)

Employment
- ☐ Wrongful termination (36)
- ☐ Other employment (15)

Contract
- ☐ Breach of contract/warranty (06)
- ☐ Rule 3.740 collections (09)
- ☐ Other collections (09)
- ☐ Insurance coverage (18)
- ☐ Other contract (37)

Real Property
- ☐ Eminent domain/Inverse condemnation (14)
- ☐ Wrongful eviction (33)
- ☒ Other real property (26)

Unlawful Detainer
- ☐ Commercial (31)
- ☐ Residential (32)
- ☐ Drugs (38)

Judicial Review
- ☐ Asset forfeiture (05)
- ☐ Petition re: arbitration award (11)
- ☐ Writ of mandate (02)
- ☐ Other judicial review (39)

Provisionally Complex Civil Litigation (Cal. Rules of Court, rules 3.400-3.403)
- ☐ Antitrust/Trade regulation (03)
- ☐ Construction defect (10)
- ☐ Mass tort (40)
- ☐ Securities litigation (28)
- ☐ Environmental/Toxic tort (30)
- ☐ Insurance coverage claims arising from the above listed provisionally complex case types (41)

Enforcement of Judgment
- ☐ Enforcement of judgment (20)

Miscellaneous Civil Complaint
- ☐ RICO (27)
- ☐ Other complaint *(not specified above)* (42)

Miscellaneous Civil Petition
- ☐ Partnership and corporate governance (21)
- ☐ Other petition *(not specified above)* (43)

2. This case ☐ is ☒ is not complex under rule 3.400 of the California Rules of Court. If the case is complex, mark the factors requiring exceptional judicial management:
   a. ☐ Large number of separately represented parties
   b. ☐ Extensive motion practice raising difficult or novel issues that will be time-consuming to resolve
   c. ☐ Substantial amount of documentary evidence
   d. ☐ Large number of witnesses
   e. ☐ Coordination with related actions pending in one or more courts in other counties, states, or countries, or in a federal court
   f. ☐ Substantial postjudgment judicial supervision
3. Remedies sought *(check all that apply)*: a. ☒ monetary b. ☒ nonmonetary; declaratory or injunctive relief c. ☒ punitive
4. Number of causes of action *(specify)*: Four
5. This case ☐ is ☒ is not a class action suit.
6. If there are any known related cases, file and serve a notice of related case. *(You may use form CM-015.)*

Date: June 11, 2008

THOMAS B. SHERIDAN
(TYPE OR PRINT NAME)

(SIGNATURE OF PARTY OR ATTORNEY FOR PARTY)

NOTICE
- Plaintiff must file this cover sheet with the first paper filed in the action or proceeding (except small claims cases or cases filed under the Probate Code, Family Code, or Welfare and Institutions Code). (Cal. Rules of Court, rule 3.220.) Failure to file may result in sanctions.
- File this cover sheet in addition to any cover sheet required by local court rule.
- If this case is complex under rule 3.400 et seq. of the California Rules of Court, you must serve a copy of this cover sheet on all other parties to the action or proceeding.
- Unless this is a collections case under rule 3.740 or a complex case, this cover sheet will be used for statistical purposes only.

Form Adopted for Mandatory Use Judicial Council of California CM-010 [Rev. July 1, 2007]
MartinDale-Hubbell Essential Forms™
CIVIL CASE COVER SHEET
Cal. Rules of Court, rules 2.30, 3.220, 3.400-3.403, 3.740; s of Judicial Administration, std. 3.10 www.courtinfo.ca.gov

WKB000056

CM-010

INSTRUCTIONS ON HOW TO COMPLETE THE COVER SHEET

To Plaintiffs and Others Filing First Papers. If you are filing a first paper (for example, a complaint) in a civil case, you must complete and file, along with your first paper, the *Civil Case Cover Sheet* contained on page 1. This information will be used to compile statistics about the types and numbers of cases filed. You must complete items 1 through 6 on the sheet. In item 1, you must check one box for the case type that best describes the case. If the case fits both a general and a more specific type of case listed in item 1, check the more specific one. If the case has multiple causes of action, check the box that best indicates the **primary** cause of action. To assist you in completing the sheet, examples of the cases that belong under each case type in item 1 are provided below. A cover sheet must be filed only with your initial paper. Failure to file a cover sheet with the first paper filed in a civil case may subject a party, its counsel, or both to sanctions under rules 2.30 and 3.220 of the California Rules of Court.

To Parties in Rule 3.740 Collections Cases. A "collections case" under rule 3.740 is defined as an action for recovery of money owed in a sum stated to be certain that is not more than $25,000, exclusive of interest and attorney's fees, arising from a transaction in which property, services, or money was acquired on credit. A collections case does not include an action seeking the following: (1) tort damages, (2) punitive damages, (3) recovery of real property, (4) recovery of personal property, or (5) a prejudgment writ of attachment. The identification of a case as a rule 3.740 collections case on this form means that it will be exempt from the general time-for-service requirements and case management rules, unless a defendant files a responsive pleading. A rule 3.740 collections case will be subject to the requirements for service and obtaining a judgment in rule 3.740.

To Parties in Complex Cases. In complex cases only, parties must also use the *Civil Case Cover Sheet* to designate whether the case is complex. If a plaintiff believes the case is complex under rule 3.400 of the California Rules of Court, this must be indicated by completing the appropriate boxes in items 1 and 2. If a plaintiff designates a case as complex, the cover sheet must be served with the complaint on all parties to the action. A defendant may file and serve no later than the time of its first appearance a joinder in the plaintiff's designation, a counter-designation that the case is not complex, or, if the plaintiff has made no designation, a designation that the case is complex.

CASE TYPES AND EXAMPLES

Auto Tort
- Auto (22)-Personal Injury/Property Damage/Wrongful Death
- Uninsured Motorist (46) *(if the case involves an uninsured motorist claim subject to arbitration, check this item instead of Auto)*

Other PI/PD/WD (Personal Injury/ Property Damage/Wrongful Death) Tort
- Asbestos (04)
  - Asbestos Property Damage
  - Asbestos Personal Injury/ Wrongful Death
- Product Liability *(not asbestos or toxic/environmental)* (24)
- Medical Malpractice (45)
  - Medical Malpractice-Physicians & Surgeons
  - Other Professional Health Care Malpractice
- Other PI/PD/WD (23)
  - Premises Liability (e.g., slip and fall)
  - Intentional Bodily Injury/PD/WD (e.g., assault, vandalism)
  - Intentional Infliction of Emotional Distress
  - Negligent Infliction of Emotional Distress
  - Other PI/PD/WD

Non-PI/PD/WD (Other) Tort
- Business Tort/Unfair Business Practice (07)
- Civil Rights (e.g., discrimination, false arrest) *(not civil harassment)* (08)
- Defamation (e.g., slander, libel) (13)
- Fraud (16)
- Intellectual Property (19)
- Professional Negligence (25)
  - Legal Malpractice
  - Other Professional Malpractice *(not medical or legal)*
- Other Non-PI/PD/WD Tort (35)

Employment
- Wrongful Termination (36)
- Other Employment (15)

Contract
- Breach of Contract/Warranty (06)
  - Breach of Rental/Lease Contract *(not unlawful detainer or wrongful eviction)*
  - Contract/Warranty Breach-Seller Plaintiff *(not fraud or negligence)*
  - Negligent Breach of Contract/ Warranty
  - Other Breach of Contract/Warranty
- Collections (e.g., money owed, open book accounts) (09)
  - Collection Case-Seller Plaintiff
  - Other Promissory Note/Collections Case
- Insurance Coverage *(not provisionally complex)* (18)
  - Auto Subrogation
  - Other Coverage
- Other Contract (37)
  - Contractual Fraud
  - Other Contract Dispute

Real Property
- Eminent Domain/Inverse Condemnation (14)
- Wrongful Eviction (33)
- Other Real Property (e.g., quiet title) (26)
  - Writ of Possession of Real Property
  - Mortgage Foreclosure
  - Quiet Title
  - Other Real Property *(not eminent domain, landlord/tenant, or foreclosure)*

Unlawful Detainer
- Commercial (31)
- Residential (32)
- Drugs (38) *(if the case involves illegal drugs, check this item; otherwise, report as Commercial or Residential)*

Judicial Review
- Asset Forfeiture (05)
- Petition Re: Arbitration Award (11)
- Writ of Mandate (02)
  - Writ-Administrative Mandamus
  - Writ-Mandamus on Limited Court Case Matter
  - Writ-Other Limited Court Case Review
- Other Judicial Review (39)
  - Review of Health Officer Order
  - Notice of Appeal-Labor Commissioner Appeals

Provisionally Complex Civil Litigation (Cal. Rules of Court Rules 3.400-3.403)
- Antitrust/Trade Regulation (03)
- Construction Defect (10)
- Claims Involving Mass Tort (40)
- Securities Litigation (28)
- Environmental/Toxic Tort (30)
- Insurance Coverage Claims *(arising from provisionally complex case type listed above)* (41)

Enforcement of Judgment
- Enforcement of Judgment (20)
  - Abstract of Judgment (Out of County)
  - Confession of Judgment *(non-domestic relations)*
  - Sister State Judgment
  - Administrative Agency Award *(not unpaid taxes)*
  - Petition/Certification of Entry of Judgment on Unpaid Taxes
  - Other Enforcement of Judgment Case

Miscellaneous Civil Complaint
- RICO (27)
- Other Complaint *(not specified above)* (42)
  - Declaratory Relief Only
  - Injunctive Relief Only *(non-harassment)*
  - Mechanics Lien
  - Other Commercial Complaint Case *(non-tort/non-complex)*
  - Other Civil Complaint *(non-tort/non-complex)*

Miscellaneous Civil Petition
- Partnership and Corporate Governance (21)
- Other Petition *(not specified above)* (43)
  - Civil Harassment
  - Workplace Violence
  - Elder/Dependent Adult Abuse
  - Election Contest
  - Petition for Name Change
  - Petition for Relief from Late Claim
  - Other Civil Petition

CSOC.RICH.009350

Recording requested by:

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

When recorded, mail to:

Thomas B. Sheridan, Esq.
WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655

Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK 20080805 PAGE 1732
Check Number
Tuesday, AUG 05, 2008 2:22:29 PM
Ttl Pd $20.00
AMH/68/1-4

Space above this line for recorder's use

NOTICE OF WITHDRAWAL OF LIS PENDENS

CARL P. BLAINE (State Bar No. 65229)
Email: cblaine
THOMAS B. SHERIDAN (State Bar No. 249306)
Email: tsheridan
WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
10640 Mather Blvd., Suite 200
Mather, California 95655
Telephone: (916) 920-5286
Facsimile: (916) 920-8608

Attorneys for Plaintiff RED ROCK MORTGAGE, INC.

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

RED ROCK MORTGAGE, INC.,

Plaintiff(s),

v.

WASHINGTON MUTUAL BANK, et al.,

Defendant(s).

Case No.

NOTICE OF WITHDRAWAL OF LIS PENDENS

WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP
Attorneys at Law
10640 Mather Blvd., Suite 200, Mather, CA 95655
Phone: (916) 920-5286 Fax: (916) 920-8608

NOTICE IS HEREBY GIVEN THAT RED ROCK MORTGAGE, INC. withdraws the notice of pendency of action (lis pendens) that was recorded in the above action on June 13, 2008, in Book 20080613, at Page 1219, of the official Records of the County of Sacramento, California. Red Rock Mortgage, Inc. is the party who recorded the above lis pendens.

The above lis pendens affected certain real property that is situated in Sacramento County, California, and that is described as follows:

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.

///

Commonly known as 3622 West Curtis Drive, Sacramento, California.

This notice of withdrawal is recorded pursuant to Code of Civil Procedure Section 405.50.

DATED: 7/11/08

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

By: _____
THOMAS B. SHERIDAN
Attorneys for
RED ROCK MORTAGE, INC.

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
Attorneys at Law
10640 Mather Blvd., Suite 200, Mather, CA 95655
Phone: (916) 920-5200 Fax: (916) 920-8806

State of California)
County of Sacramento)

CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

On August 1, 2008 before me, DARLENE TATLOW, Notary Public
(here insert name and title of the officer),

personally appeared THOMAS B. SHERIDAN

,

who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____

DARLENE TATLOW
Commission # 1776779
Notary Public - California
Sacramento County
My Comm. Expires Oct 21, 2011

(Seal)

OPTIONAL INFORMATION

Although the information in this section is not required by law, it could prevent fraudulent removal and reattachment of this acknowledgment to an unauthorized document and may prove useful to persons relying on the attached document.

Description of Attached Document

The preceding Certificate of Acknowledgment is attached to a document titled/for the purpose of Notice of Withdrawal of Lis Pendens, containing 3 pages, and dated 7/11/08.

The signer(s) capacity or authority is/are as:

- ☐ Individual(s)
- ☐ Attorney-in-Fact
- ☐ Corporate Officer(s) _____ Title(s)
- ☐ Guardian/Conservator
- ☐ Partner - Limited/General
- ☐ Trustee(s)
- ☐ Other: _____

representing: _____ Name(s) of Person(s) or Entity(ies) Signer is Representing

Method of Signer Identification

Proved to me on the basis of satisfactory evidence:
☐ form(s) of identification ☐ credible witness(es)

Notarial event is detailed in notary journal on:
Page # _____ Entry # _____

Notary contact: _____

Other _____

☐ Additional Signer(s) ☐ Signer(s) Thumbprint(s)

☐ _____

© Copyright 2007 Notary Rotary, Inc. 925 29th St., Des Moines, IA 50312-3612 Form ACK03. 10/07. To re-order, call toll-free 1-877-349-6588 or visit us c

WKB000061

CIV-110

ATTORNEY OR PARTY WITHOUT ATTORNEY (Name and Addr	TELEPHONE NO.:	FOR COURT USE ONLY
CARK P. BLAINE (SB65229) THOMAS B. SHERIDAN (SB249306) WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP 10640 MATHER BLVD., SUITE 200 MATHER, CA 95655	(916) 920-5286 (916) 920-8608	FILED/ENDORSED JUL 24 2008 By: T. CALAUSTRO, Deputy Clerk
ATTORNEY FOR (Name): Plaintiff RED ROCK MORTGAGE		
Insert name of court and name of judicial district and branch court, if any: Sacramento Superior Court		
PLAINTIFF/PETITIONER: RED ROCK MORTGAGE, INC. DEFENDANT/RESPONDENT: WASHINGTON MUTUAL BANK		

REQUEST FOR DISMISSAL

CASE NUMBER:

- ☐ Personal Injury, Property Damage, or Wrongful Death
  - ☐ Motor Vehicle ☐ Other
- ☐ Family Law
- ☐ Eminent Domain
- ☒ Other (specify): REAL PROPERTY

- A conformed copy will not be returned by the clerk unless a method of return is provided with the document. -

1. **TO THE CLERK:** Please dismiss this action as follows:
   a. (1) ☒ With prejudice (2) ☐ Without prejudice
   b. (1) ☐ Complaint (2) ☐ Petition
      (3) ☐ Cross-complaint filed by (name): on (date):
      (4) ☐ Cross-complaint filed by (name): on (date):
      (5) ☒ Entire action of all parties and all causes of action
      (6) ☐ Other (specify):*

Date: JULY 11, 2008

THOMAS B. SHERIDAN
(TYPE OR PRINT NAME OF ☐ ATTORNEY ☐ PARTY WITHOUT ATTORNEY)

▶ _____
(SIGNATURE)

Attorney or party without attorney for: RED ROCK MORTGAGE

☒ Plaintiff/Petitioner ☐ Defendant/Respondent
☐ Cross-complainant

* If dismissal requested is of specified parties only, of specified causes of action only, or of specified cross-complaints only, so state and identify the parties, causes of action, or cross-complaints to be dismissed.

2. **TO THE CLERK:** Consent to the above dismissal is hereby given.**
Date:

▶ _____
(SIGNATURE)

(TYPE OR PRINT NAME OF ☐ ATTORNEY ☐ PARTY WITHOUT ATTORNEY)

Attorney or party without attorney for:

☐ Plaintiff/Petitioner ☐ Defendant/Respondent
☐ Cross-complainant

** If a cross-complaint - or Response (Family Law) seeking affirmative relief - is on file, the attorney for the cross-complainant (respondent) must sign this consent if required by Code of Civil Procedure section 581(i) or (j).

(To be completed by clerk)

3. ☒ Dismissal entered as requested on (date): JUL 24 2008
4. ☐ Dismissal entered on (date): as to only (name):
5. ☐ Dismissal **not entered** as requested for the following reasons (specify):

6. ☐ a. Attorney or party without attorney notified on (date):
   b. Attorney or party without attorney not notified. Filing party failed to provide
      ☐ a copy to conform ☐ means to return conformed copy

Date: JUL 24 2008

Clerk, by J Calaustro, Deputy

Form Adopted for Mandatory Use
Judicial Council of California
CIV-110 [Rev January 1, 2007]
Martin Dean
ESSENTIAL FORMS™

REQUEST FOR DISMISSAL

Code of Civil Procedure, § 581 et seq.
Cal. Rules of Court, rule 3.1390
www.courtinfo.ca.gov

York WKB000062

PARKINSON PHINNEY

916.449.1444
916.449.1440
Donna T. Parkinson
916.449.[illegible]
donna[illegible]

April 11, 2008

Thomas Sheridan
10640 Mather Blvd, Suite 200
Mather, CA 95655

Re: Certified copy of dba statement from Maryland

Dear Mr. Elkins,

Enclosed please find the certified copy of the dba statement from Maryland.

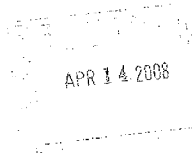
Please feel free to contact our office if you have questions or comments.

Very truly yours,

PARKINSON PHINNEY

By Tarisha Bal
Asst to Donna T. Parkinson
And Thomas R. Phinney

Enclosures



{7725/00014/TB/A0050713.DOC}

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

Temporary Employee

From: Martin T. McGuinn [redacted]
Sent: Thursday, May 22, 2008 4:44 PM
To: Donna Parkinson
Subject: RE: Cases re rescission of Curtis Park property

Residential Capital involved the agreement by the borrower and a lender to postpone the sale and clearly limits the damages available to your client in the event of a rescission which clearly do not include "lost profits". Although the TDUS had not been recorded in that case. The later decided Bank of America case permitted the lender to rescind the sale to a BFP even after the TDUS had been reinstated. Collectively, they permit the rescission under these facts.

Martin T. McGuinn
Kirby & McGuinn, A P.C.
600 B Street, Ste. 1950
San Diego, CA 92101
mmcguinn[redacted]
Direct Dial: (619) 525[redacted]
Direct Fax: (619) 525[redacted]

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11):
THIS MESSAGE IS FROM A DEBT COLLECTOR.
ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.
This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) listed as recipient(s). If you are not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any disclosure, dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone at (619) 525-1659 or (619) 685-4000, and return the original message to Kirby & McGuinn, A P.C., 600 B Street, Ste. 1950, San Diego, CA 92101.

From: Donna Parkinson [redacted]
Sent: Thursday, May 22, 2008 4:38 PM
To: Martin T. McGuinn
Subject: Cases re rescission of Curtis Park property

I think you have an uphill battle based on the cases you cited. In La Jolla, the borrower had actually reinstated the loan. That did not occur in this case. In Residential Capital, the trustee never gave a TDUS, and the purchaser voluntarily accepted a return of the funds paid to purchase the property and did not sue to retain the property--only for additional damages. Again, it's just business for Mr. York so you'll have to come up with a purchase price that makes sense to him.

Donna Parkinson
Parkinson Phinney
400 Capitol Mall, 11th Floor Sacramento, CA 95814
T 916.449[redacted] F 916.449[redacted] C 916.712[redacted]
donna@[redacted] www.parkinsonphinney.com

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our office at (916) 449[redacted]

==========

IF THE ABOVE RELATES TO A TAX MATTER THEN, PURSUANT TO IRS RULES, WE MUST ADVISE YOU OF THE FOLLOWING: THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE. Under IRS Rules, a taxpayer may rely on our advice to avoid penalties only if the advice is reflected in a more formal tax opinion that conforms to new IRS standards.

Temporary Employee

From: Donna Parkinson [redacted]
Sent: Thursday, May 22, 2008 4:49 PM
To: Martin T. McGuinn
Subject: RE: Cases re rescission of Curtis Park property
Attachments: Donna Parkinson [redacted].vcf

That presumes your client is entitled to a rescission. Under only the La Jolla situation in which the borrower had actually reinstated the loan did the court set aside a sale with the TDUS recorded. *See Melendez v. D&I Investment, Inc.*, 127 Cal. App. 4th 1238. Once the TDUS has been recorded, there is a conclusive presumption that precludes any attack on the sale.

Donna Parkinson
Parkinson Phinney
400 Capitol Mall, 11th Floor Sacramento, CA 95814
T 916.449[redacted] F 916.449[redacted] C 916.712[redacted]
donna@[redacted] www.parkinsonphinney.com

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Kirby & McGuinn, A P.C.
600 B Street, Ste. 1950

San Diego, CA 92101
mmcguinn[redacted]
Direct Dial: (619) 525[redacted]
Direct Fax: (619) 525[redacted]

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Temporary Employee

From: Donna Parkinson [redacted]
Sent: Wednesday, May 28, 2008 9:58 AM
To: Beth Ward; mmcguinn[redacted]
Subject: RE: Washington Mutual/Laura Richardson
Attachments: Donna Parkinson [redacted].vcf

Mr. York respectfully declines the offer of $25,000 over his costs. He will accept $80,000 over his costs at this time. This counter offer will remain open until the close of business on Friday, April 30.

Donna Parkinson
Parkinson Phinney
400 Capitol Mall, 11th Floor Sacramento, CA 95814
T 916.449[redacted] F 916.449[redacted] C 916.712[redacted]
donna[redacted] www.parkinsonphinney.com

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From: Beth Ward [redacted]
Sent: Wednesday, May 28, 2008 9:09 AM
To: Donna Parkinson
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[redacted]
Direct Fax: (619) 398[redacted]

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Temporary Employee

From: Donna Parkinson [redacted]
Sent: Wednesday, May 28, 2008 10:18 AM
To: Martin T. McGuinn
Subject: RE: Washington Mutual/Laura Richardson
Attachments: Donna Parkinson [redacted].vcf

Yes. Unless you can rewind time.

Donna Parkinson
Parkinson Phinney
400 Capitol Mall, 11th Floor Sacramento, CA 95814
T 916.449[redacted] F 916.449[redacted] C 916.712[redacted]
donna[redacted] www.parkinsonphinney.com

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From: Martin T. McGuinn [redacted]
Sent: Wednesday, May 28, 2008 10:17 AM
To: Donna Parkinson
Subject: FW: Washington Mutual/Laura Richardson

Donna:

Do you mean May 30th to respond?

Martin T. McGuinn
Kirby & McGuinn, A P.C.
600 B Street, Ste. 1950
San Diego, CA 92101
mmcguinn[redacted]
Direct Dial: (619) 525[redacted]
Direct Fax: (619) 525[redacted]

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Beth Ward
Paralegal to Martin T. McGuinn
& Kenneth C. Noorigian
Kirby & McGuinn, A P.C.

600 B Street, Suite 1950
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Direct Line: (619) 398-
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KIRBY & McGUINN
A PROFESSIONAL CORPORATION

Leonard Ackerman
Dean T. Kirby, Jr.
Jana Logan
Kenneth G. Noorigian
Cheryl Edwards Tannenberg

600 B Street, Suite 1950
San Diego, CA 92101
(619) 685-4000

Martin T. McGuinn
Voice: 619.525
Fax: 619.525
E-Mail: mmcguinn

May 28, 2008

VIA EMAIL ONLY donna@parkinsonphinney.com
Donna Parkinson, Esq.
Parkinson & Phinney LLC
400 Capitol Mall, 11th Fl.
Sacramento, CA 95814

Re:	*Your Clients:*	*James York and Red Rocks Mortgage Inc. (collectively, "Red Rocks")*
	Our Clients:	*Washington Mutual Bank ("WaMu") and California Reconveyance Company ("CRC")*
	Real Property:	*3622 W. Curtis Drive, Sacramento, CA (the "Property")*
	Borrower:	*Laura Richardson*
	Our File No.:	*WAS002-93*

Dear Ms. Parkinson:

This letter is being sent to you pursuant to California Code of Procedure section 1152 and Federal Rules of Evidence, rule 408. The contents of this letter may not be used in any pleading or constitute an admission of liability on the part of our client. The facts as we understand them to be are that Red Rocks was the high bidder at a foreclosure conducted by CRC on May 7, 2008. That foreclosure sale occurred despite an agreement between WaMu and Ms. Richardson to postpone the foreclosure sale to June 4, 2008. That postponement agreement was confirmed in writing by letter dated April 17, 2008, a copy of which is attached hereto.

As you know, California law permits a trustee to rescind a foreclosure sale where the borrower and the lender had an agreement to postpone the sale. California Civil Code section 1058.5(b) permits a trustee with the consent of either the beneficiary or the successful bidder to rescind a foreclosure sale due to the filing of a bankruptcy by the owner or otherwise.

The extent of a trustee's right to rescind a foreclosure sale has been the subject of litigation in several courts of appeal. *Residential Capital LLC v. Cal Western Reconveyance Corp.* (2003) 108 Cal.App.4th 807, 822 held: "The right of the trustor to postpone the foreclosure sale by agreement with the beneficiary is as important to the protection of the trustor's property from wrongful foreclosure as are the notice requirements." The Residential Capital court enunciated two important

principles: First, it reaffirmed the holding in *Little v. CFS Servicing Corp.* (1987) 188 Cal.App.3rd 1354 that the only recovery permitted to a third party bidder is the return of its capital paid at the sale, plus interest; and second, it held that the failure to postpone the sale at the request of the borrower when there was an agreement to do so was a substantial irregularity to a foreclosure sale permitting the trustee to rescind.

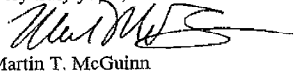
Although the TDUS was not delivered to the bidder prior to rescission in the Residential Capital case, later case law supported the beneficiary's and the trustee's right to rescind after the TDUS had been delivered and recorded. In *Bank of America v La Jolla Group II* (2005) 129 Cal.App.4th 706, 712 the court held: "But La Jolla has not relied on this presumption and, if it had, we would have concluded that the presumption was rebutted by the fact that the trustor and beneficiary entered into an agreement to cure the default and reinstate the loan before the foreclosure sale. In sum, the foreclosure sale was invalid." In *Bank of America*, the bidder contended that once the trustee's deed upon sale has been delivered with all the recitals of statutory compliance and the recital of authority under the power of sale "the deed cannot be 'void' as a matter of law." The court rejected that argument by noting: "We know of no authority for this proposition."

It is clear in this case that, based on the written agreement to postpone, WaMu has the right to rescind the sale. When the sale is rescinded, in addition to return of the funds paid at the sale ($388,000.01), Red Rocks is entitled to interest on the sales proceeds, plus reimbursement of any funds expended on the Property since the sale. Reasonable interest in this case totals approximately $2,500. As well, prior to your being retained by Red Rocks, Mr. York told me that he has expended approximately $10,000-15,000 in repairs to the Property.

In an effort to resolve this matter amicably, WaMu is willing to offer Red Rocks a small premium on its investment and pay a total of $25,000 to Red Rocks in exchange for a release of all right, title and interest that Red Rocks has in the Property. That amounts to an approximate $10,000 return on a one-month investment—a return that is not legally mandated. The payment is conditioned upon the parties executing a settlement agreement releasing each other from any liability or claims arising out of or relating to the May 7, 2008 foreclosure sale, including a Civil Code section 1542 waiver, and Red Rocks will provide a W-4 to WaMu to allow it to issue the check. We are prepared to immediately document the settlement. Please advise if this offer is acceptable to Red Rocks.

Thank you in advance for your continuing professional courtesy and cooperation in this matter. Should you have any questions, or wish to discuss the case further, please do not hesitate to contact the undersigned.

Very truly yours,



Martin T. McGuinn

cc: Paul Battaglia *(via email)*
Jan Owen *(via email*

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

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Washington Mutual
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7255 Baymeadows Way
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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

KIRBY & McGUINN
A Professional Corporation

Leonard Ackerman
Dean T. Kirby, Jr.
Jana Logan
Kenneth G. Noorigian
Cheryl Edwards Tannenberg

600 B Street, Suite 1950
San Diego, CA 92101
(619) 685-4000

Martin T. McGuinn
Voice: 619.525
Fax: 619.525
E-Mail: mmcguinn

June 2, 2008

VIA EMAIL ONLY donna@parkinsonphinney.com
Donna Parkinson, Esq.
Parkinson & Phinney LLC
400 Capitol Mall, 11th Fl.
Sacramento, CA 95814

Re:	*Your Clients:*	*James York and Red Rock Mortgage Inc. (collectively, "Red Rock")*
	Our Clients:	*Washington Mutual Bank ("WaMu") and California Reconveyance Company ("CRC")*
	Real Property:	*3622 W. Curtis Drive, Sacramento, CA (the "Property")*
	Borrower:	*Laura Richardson*
	Our File No.:	

Dear Ms. Parkinson:

WaMu has considered Red Rock's counter offer to its recent settlement proposal and has rejected it. In accordance with Civil Code section 1058.5 (b) and the case authority contained in our prior letter, enclosed please find an unrecorded copy of the Notice of Rescission of the Trustee's Deed Upon Sale. I will send a copy of the recorded Notice of Rescission as soon as I receive it. The foreclosure trustee, California Reconveyance Company, is mailing to you separately a check in the sum of $391,190.06, which includes refund of Red Rock's purchase funds of $388,001.01, plus 10% interest thereon through June 6, 2008 totaling $3,189.05. I will email to you the tracking number for the overnight delivery package containing the check, once I have that information, so you can track the progress of the delivery.

Mr. York previously advised me that he had incurred expenses related to the Property. WaMu will reimburse Mr. York for his expenses if you will kindly provide an itemization of the expenses and receipts for the expenditures.

Please advise your client and his agents, contractors or employees, to remove themselves and their equipment from the premises and to lock the front door when they have vacated the Property. Please notify me in writing when the equipment has been removed and the premises are locked, so that WaMu can notify the borrower that the locks need to be changed. If you are willing to send the keys to our client, I will provide you with a billing number for overnight delivery service so you can

return the keys at our expense.

If there is anything you wish to discuss regarding the transition and the removal of your client's equipment from the Property, please contact me so we can work together and avoid any miscommunication.

Thank you in advance for your continuing professional courtesy and cooperation in this matter. Should you have any questions, or concerns not addressed in this letter, please do not hesitate to contact the undersigned.

Very truly yours,

Martin T. McGuinn

cc: Paul Battaglia *(via email)*
Deborah Brignac *(via email)*
Donald Cook (via email)
Jan Owen (via email)

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. [redacted] Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:
LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N.: [redacted]
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 06/30/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY _____
Hana Konupek, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 6/2/08 before me, CARLA DODD, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, HANA KONUPEK AND KARIME ARIAS, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
Attorneys at Law

June 3, 2008

Martin T. McGuinn, Esq.
Kirby & McGuinn
600 B Street, Suite 1950
San Diego, California 92101

VIA EMAIL:
mmcguinn
VIA FACSIMILE: 619.525

Re: 3622 W. Curtis Drive, Sacramento, California
Our File No

Dear Mr. McGuinn:

This office is substituting in as litigation counsel for Red Rocks Mortgage, Inc. and James York with respect to the above-referenced property. In that capacity, I am in receipt of your letters dated May 28, 2008, and June 2, 2008, regarding same. We disagree that your client is entitled to rescind the trustee's deed for the above-referenced property due to an alleged unexecuted forbearance agreement.

In support of its position, your client relies on an extrapolated reading of *Bank of America, N.A. v. La Jolla Group II* (2005) 129 Cal.App.4th 706 and *Residential Capital LLC v. Cal Western Reconveyance Corp. (2003) 108 Cal.App.4th 807*. We believe these cases are inapposite and distinguishable from the facts of this case. The *Melendrez v. D & I Investment Inc.* 127 Cal.App.4th 1238 case, on the other hand, is on point and absolutely supports our position that, as a *bona fide* purchaser, our client's title to the property is unchallengeable.

In *La Jolla*, the trustors (debtors) defaulted on their loan. A Notice of Default, an Election to Sell under Deed of Trust, and a Notice of Trustee's Sale were recorded. Four days before the sale, the trustors tendered payment at a branch of the beneficiary. A branch employee accepted the payment and reinstated the loan. However, the beneficiary never notified the trustee that the loan had been reinstated, and the foreclosure sale proceeded as planned. La Jolla Group II (the buyer at the sale) purchased the property. The trustee issued a Trustee's Deed, which was promptly recorded. Five days after the deed was recorded, the trustee realized he made a mistake and that the sale should not have gone forward. The trustee recorded a notice of rescission of the Trustee's Deed and tendered a refund check for the amount paid. When La Jolla Group II refused to accept tender, the trustee filed an action against it seeking cancellation of the Trustee's Deed.

10640 Mather Blvd., Suite 200
Mather, CA 95655
(916) 920-5286 • FAX (916) 920-8608

967 Reserve Drive
Roseville, CA 95678
(916) 920-5286 • FAX

Applying these facts, *La Jolla* held that the sale was void. It based its holding on *Bisno v. Sax* (1959) 175 Cal.App.2d 714, which had held that "the tender and acceptance of a payment sufficient to cure a default on a loan secured by a deed of trust reinstated the loan and deprived the trustee of the power to foreclose." *La Jolla, supra*, 129 Cal.App.4th at 711. Citing *Bisno*, *La Jolla* approved of the proposition that, "[s]peaking generally, the acceptance of payment of a delinquent installment of principal or interest cures that particular default and precludes a foreclosure sale based upon such preexisting delinquency." *Id.* Applying Bisno to the facts of its case, *La Jolla* held that "[i]f, after default, the trustor and beneficiary enter into an agreement to cure the default *and reinstate the loan*, no contractual basis remains for exercising the power of sale.[emphasis added]" *Id.* at 712. Taking these holdings together, in order for the "*La Jolla*" exception to apply, there must be (1) a tender (2) of a payment sufficient to cure a default, (3) acceptance of that payment, and (4) reinstatement of the loan. Here, all four of these elements are missing. The holding of *La Jolla*, therefore, does not apply.

Residential Capital is clearly inapposite as no Trustee's Deed Upon Sale was issued or recorded. Moreover, in that case, the court stated that if a Trustee's Deed had been issued it might have been a different case. *Residential Capital, supra*, at 715. Accordingly, your clients' assertion that these cases, collectively, stand for the proposition that, under our facts, the trustee's deed is rescindable is without merit.

Your failure to attempt to distinguish the *Melendrez* is understandable.

In *Melendrez*, the borrowers lost their home through non-judicial foreclosure whereby an experienced third-party bought the property at the Trustee's Sale. The borrowers sued to cancel the sale contending that, *inter alia*, it was invalid because it took place notwithstanding a repayment agreement between the lender and the borrowers.

The court began its discussion by explaining the comprehensive framework of the regulations attendant to non-judicial foreclosure sales pursuant to a power of sale contained in the deed of trust. The court reiterated the tri-fold purposes of the statutory scheme, to wit:

> (i) to provide the creditor/beneficiary with a quick, inexpensive and efficient remedy against the defaulting debtor/trustor; (ii) to protect the debtor/trustor from wrongful loss of the property; and (iii) to ensure that a properly conducted sale is final between the parties and conclusive as to a bona fide purchaser.

"A properly conducted non-judicial foreclosure sale constitutes a final adjudication of the rights of the borrower and lender. Once the trustee's sale is completed, the trustor has no further rights of redemption." (*Melendrez*, at 1249-1250.)

The court then defined a "*bona fide* purchaser": "A *bona fide* purchaser is one who pays value for the property without notice of any adverse interest or of any irregularity in the sale proceedings." (*Nguyen* (2003) 105 Cal.App.4th 428, 442.) (*Melendrez*, at p. 1250.) The court specifically held that this definition of a *bona fide* purchaser in the context of Civil Code section 2924 is consonant with decisions defining the term under California's recording statutes. Therefore, "a bona fide purchaser for value who acquires his interest in real property without notice of another's asserted rights in the property takes the property free of such unknown rights." (*Id.*)

The court found that buyer was a purchaser for value. In addition, the court found that, like here, the buyer had no knowledge of the alleged repayment agreement and had no contact whatsoever with either the lender or the borrowers. In sum, the buyer had no knowledge of the borrower's asserted right and the court refused to impute notice of the alleged repayment agreement to the buyer lacking any authority upon which to do so. (*Melendrez*, at pp. 1254 and 1255.)

The court then averted to the presumption set forth in Civil Code section 2924: "Where the trustee delivers a deed to the buyer at the foreclosure sale, and the deed recites that all procedural requirements for the default notice and sale notice have been satisfied, there is a statutory rebuttable presumption that such notice requirements have been fulfilled; as to a BFP, this presumption is conclusive. (*Melendrez*, at p. 1255.) The court in Melendrez went on to say:

> In this instance, Borrowers' theory was that the trustee's sale violated the Repayment Agreement; ..., the most that can be said is that, in Borrowers' view, there was some potential fraud or imposition because Lender failed to instruct Trustee to postpone the foreclosure sale to a date after the second and third payments were due (i.e., after July 30). There was no evidence that Buyer knew about the Repayment Agreement itself, let alone its alleged modification. Further, there were no facts sufficient to put Buyer on notice of the Agreement or its alleged modification. Buyer was not chargeable with any alleged fraud or imposition, and there was simply no basis for setting aside the trustee's sale. Accordingly, adopting the court's finding that Buyer was a BFP, we must affirm the judgment against Borrowers. (*Melendrez, supra*, at 1258.)

Based on the above-quoted language from the *Melendrez* case, the responsible party for the failure to notify the trustee of the alleged forbearance agreement falls squarely on the shoulders of your client.

To reiterate, the distinction made clear from the *La Jolla* and *Melendrez* cases is the reinstatement of the loan in *La Jolla*, which rendered the power of sale provision in the deed of

trust ineffective. Such is not the case here. Rather, here, there was a mere alleged agreement to postpone the sale; there was no reinstatement. Accordingly, the *Melendrez* case is directly on point.

In further support of my client's position, I would direct your attention to *In Re Tydings-Monsour* (2006) 2006 Bankr. Lexis 2455, a 9th Circuit Bankruptcy Court case applying California law, where the court employed identical reasoning in finding that the *La Jolla* case created only a narrow exception in instances where there is, *inter alia*, a reinstatement of the loan.

Accordingly, even assuming the facts are as you state them, meaning that there was a forbearance agreement,[1] your client still loses as a matter of law because the loan was not reinstated; therefore, the power of sale provision contained in the deed of trust was not ineffective; thus, the sale is valid and cannot be unilaterally rescinded as against an undisputed *bona fide* purchaser.

Based upon the above-reasoning, I would implore your client not to record the Notice of Rescission attached to your letter of yesterday's date. If such Notice is recorded, my client will have no choice to but to file an action for slander of title wherein we will seek all remedies available under California law, which include attorneys' fees.

I would hope your client does not make a bad situation worse by forcing my client into litigation. Rather, I would urge you to make an offer to my client that adequately reflects the reality of this situation. I look forward to your response.

Very truly yours,

WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP

THOMAS B. SHERIDAN

Cc: Client
Donna Parkinson

[1] The copy enclosed with your May 28, 2008, letter is unsigned, not on letterhead, and does not include enclosures.

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
Attorneys at Law

FACSIMILE COVER SHEET

THE ADVICE CONTAINED IN THIS COMMUNICATION WAS NOT INTENDED OR WRITTEN TO BE USED AND CANNOT BE USED FOR THE PURPOSE OF AVOIDING PENALTIES THAT MAY BE IMPOSED BY THE INTERNAL REVENUE SERVICE.

Date: June 3, 2008 Our File No.:

		Fax No.	Telephone No.
To:	**Martin T. McGuinn**	(619) 525	
Company:	**Kirby & McGuinn**		
From:	Thomas B. Sheridan		

Number of pages being transmitted including the cover page: 5

Message/Document(s): Correspondence re 3622 W. Curtis Dr., Sacramento, CA

Please call **Cheryl Ewing** at **(916) 920** ext. if all pages are not received.

ORIGINAL will follow by: Other:

This message is intended only for the use of the individual or entity to which it is addressed and may contain information that is privileged, confidential, and exempt from disclosure under applicable law. If the reader of this message is not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the original message to us at the above address via the U.S. Postal Service. Thank you.

10640 Mather Blvd., Suite 200
Mather, CA 95655
(916) 920-5286 • (916) 920-8608
e-mail wkblaw.com

KIRBY & McGUINN
A PROFESSIONAL CORPORATION

600 B Street, Suite 1950
San Diego, CA 92101
(619) 685-4000

Leonard Ackerman
Dean T. Kirby, Jr.
Jana Logan
Kenneth G. Noorigian
Cheryl Edwards Tannenberg

Martin T. McGuinn
Voice: 619.525
Fax: 619.525
E-Mail: mmcguinn

June 6, 2008

VIA EMAIL ONLY tsheridan
Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine
Klomparens & Youmans LLC
10640 Mather Blvd., Suite 2001
Mather, CA 956554

Re:	*Your Clients:*	*James York and Red Rock Mortgage Inc. (collectively, "Red Rock")*
	Our Clients:	*Washington Mutual Bank ("WaMu") and California Reconveyance Company ("CRC")*
	Real Property:	*3622 W. Curtis Drive, Sacramento, CA (the "Property")*
	Borrower:	*Laura Richardson*
	Our File No.:	*WAS002-108*

Dear Mr. Sheridan:

We received your letter regarding the above-referenced matter that you now represent the Red Rock parties. The FedEx tracking number for the return of the funds referenced in my letter to Ms. Parkinson is 7910-7974-6682. The check should arrive in Ms. Parkinson's office today. The sale has already been rescinded. The Notice of Rescission was recorded June 2nd at the Sacramento County Recorder's Office. A conformed copy of the rescission notice is included in the letter to Ms. Parkinson.

This letter is being sent to you pursuant to California Code of Procedure section 1152 and Federal Rules of Evidence, rule 408. The contents of this letter may not be used in any pleading or constitute an admission of liability on the part of our client. WaMu and CRC are willing to continue settlement negotiations with your office in an effort to avoid litigation over the rescission of the foreclosure sale. However, WaMu's initial offer, which I personally communicated to your client, was not accepted. In our discussion Mr. York countered with a demand of $100,000.00 to resolve the matter. WaMu increased its offer to $25,000.00 and Red Rock counteroffer was $80,000, plus

its costs, which is basically the same $100,000 offer it originally made. Mr. York represented to me his costs were approximately $15,000.00. Mr. York qualified the amount of his out-of-pocket costs by stating he did not have in his possession all of the bills from all of his crews at the time he was discussing the matter with me.

WaMu is serious regarding its intention to resolve the matter with Red Rock. However, it is not willing to pay Red Rock $100,000.00 to resolve the matter, as we are confident in our position that the prior agreement to postpone the sale constitutes a legal basis for the rescission. WaMu wants to know whether Red Rock is willing to propose another amount it will consider accepting to resolve the matter. If Red Rock's principal does not want the media glare he complained about to me, a quick resolution is the most expeditious and cost effective method to achieve that goal.

You cited two cases in your letter, *Melendrez v. D&I Investment Inc.* and *In re Tydings-Monsour* (an unpublished bankruptcy court opinion) for the proposition that courts have rejected our analysis that a trustee may rescind a foreclosure sale where there has been an agreement to postpone the sale. However, neither case you cited for that proposition contains similar facts or provides legal support for that precise argument. The key factual distinction contained in both cases you cited is that in those cases, the lender did not have an agreement to postpone the sale with the borrower that was confirmed orally or in writing by the lender. Neither case discusses the right of a trustee to rescind a foreclosure sale under Civil Code section 1058.5(b) or the legal effect of the "or otherwise" language contained in that code section. Further, *Melendrez* makes several points that you did not discuss in your letter. Whether Red Rock qualifies as a bona fide purchaser (BFP) is a question of fact which cannot be ascertained by the trier of fact until after discovery or trial. Further, *Melendrez* is clear that the conclusive language in Civil Code section 2924 regarding BFPs applies only to compliance with the required procedures for the default and sales notices.

A fair reading of *Melendrez* must also confront the fact that the court found there was substantial evidence supporting the trial court's ruling that the Repayment Agreement in that case was not orally modified to permit the borrowers to make the June 29 payments on July 30. In contrast to this case there is a letter to the borrower from WaMu specifically agreeing to postpone the sale to June 4th. Thus, the trustee did not possess the authority to conduct the sale and both Residential Capital and Bank of America hold that the trustee's lack of knowledge regarding the postponement agreement or the reinstatement, respectively, did not prevent the trustee from rescinding the sale.

Rather than trying to convince each other of the correctness of the other's legal position, please ask your client to authorize you to make another proposal so we can determine whether we are closing the gap in an effort to resolve the matter. The amounts in dispute in this matter do not warrant the litigation costs this matter will engender, which your client is very unlikely to recover even if it prevails.

PARKINSON PHINNEY

400 CAPITOL MALL, 11TH FLOOR
SACRAMENTO, CA 95814
OFFICE: 916·449·1444
FAX: 916·449·1440
WWW.PARKINSONPHINNEY.COM
Donna T. Parkinson
916.449[redacted] direct
donna@[redacted]

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. 0729942433
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-[redacted] to whom any litigation matters relating to this has been referred.

Donna T. Parkinson

Very truly yours,

PARKINSON PHINNEY

Donna T Parkinson

By Donna T. Parkinson
DTP:tb
Enclosures

Cc: Jim York
Tom Sheridan
Robin Klomparens

{7725/00914/DTP/A0053586.DOC}

MEREDITH L. CALIMAN
ATTORNEY AT LAW
3858 CARSON STREET, SUITE 120 • TORRANCE, CALIFORNIA 90503
(310) 540[illegible] • FAX (310) 540[illegible]
meredith[illegible]

June 18, 2008

VIA FAX (916) 920[illegible]

Carl P. Blaine, Esq.
Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine Klomparens & Youmans LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655

Re: ***Laura Richardson et al adv Red Rock Mortgage, Inc.***
Sacramento Superior Court Case No. Unknown

Dear Sirs:

This office will be assisting Laura Richardson with respect to the above lawsuit. You should serve this office with any papers related to the lawsuit that are directed towards Ms. Richardson, including the summons and complaint.

Very truly yours,

MEREDITH L. CALIMAN

MLC:wp.laurarichardson-1\080618

This facsimile message and its contents are legally privileged and confidential information intended solely for the use of the addressee. If the reader of this message is not the intended recipient, you are hereby notified that any dissemination, distribution, copying or other use of this message and its contents is strictly prohibited. If you have received this telecopy in error, please notify us immediately by telephone and return the original message to us at the address shown below via the United States Postal Service. Thank You.

Meredith L. Caliman, Esq.
3858 Carson Street, Suite 120
Torrance, California 90503
(310) 540-5701
Fax (310) 540-5702

TELECOPY

PLEASE DELIVER AS SOON AS POSSIBLE

DATE: June 18, 2008

TO: Carl P. Blaine, Esq. Tel: (916) 920[redacted] Fax: (916) 920[redacted]
Thomas B. Sheridan, Esq.

FROM: MEREDITH L. CALIMAN, ESQ.

CLIENT/MATTER: ***Laura Richardson et al adv Red Rock Mortgage, Inc.***

NO. OF PAGES: 2	OPERATOR:

IF NOT RECEIVED PROPERLY, PLEASE NOTIFY US IMMEDIATELY AT (310) 540[redacted]

7/15/08 Darlene file file #9

15000 Surveyor Blvd., Suite 500
Addison, TX 75001
Phone: 866-795[redacted]

July 11, 2008

Mr. Dan Bebermeyer
3600 American River Drive, Suite 135
Sacramento, CA 95864

RE: TS #[redacted]
8441 Felton Crest Way
Elk Grove, CA 95624

Dear Mr. Bebermeyer:

Please find attached the following cashier checks which represent funds tendered at the above referenced foreclosure sale held on July 10, 2008:

Wells Fargo Bank cashier's check #[redacted] in the amount of $4,000.00,
Wells Fargo Bank cashier's check #[redacted] in the amount of $10,000.00,
Wells Fargo Bank cashier's check #[redacted] in the amount of $25,000.00,
Wells Fargo Bank cashier's check #[redacted] in the amount of $200,000.00.

This sale is VOID and the funds are being returned to you. There will be NO Trustee's Deed Upon Sale issued.

All attempts to evict and/or take possession of the property must be immediately stopped.

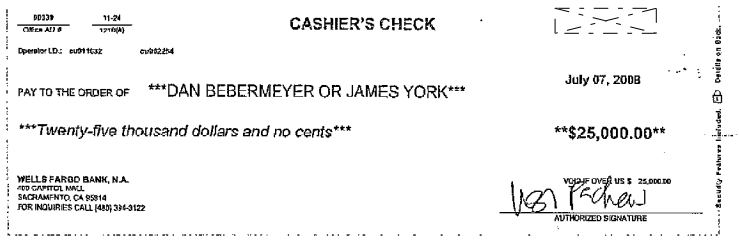
Please feel free to contact our office if you have any questions.

Sincerely,

Chris Punamill
President
NDEx West, LLC

FEDERAL EXPRESS TRACKING #[redacted]

WKB000091



00339 Office AU # 11-24 1210(6)

CASHIER'S CHECK

Operator I.D.: cu011632 cu002254

July 07, 2008

PAY TO THE ORDER OF ***DAN BEBERMEYER OR JAMES YORK***

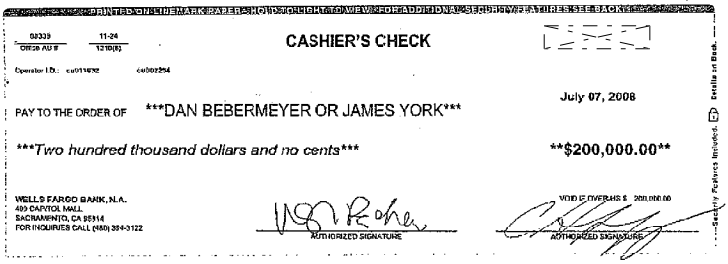
Twenty-five thousand dollars and no cents **$25,000.00**

WELLS FARGO BANK, N.A.
420 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (480) 394-3122

VOID IF OVER US $ 25,000.00

AUTHORIZED SIGNATURE

Security Features Included. Details on Back.



PRINTED ON LINE MARK PAPER. HOLD TO LIGHT TO VIEW FOR ADDITIONAL SECURITY FEATURES. SEE BACK FOR DETAILS.

00339 Office AU # 11-24 1210(6)

CASHIER'S CHECK

Operator I.D.: cu011632 cu002254

July 07, 2008

PAY TO THE ORDER OF ***DAN BEBERMEYER OR JAMES YORK***

Two hundred thousand dollars and no cents **$200,000.00**

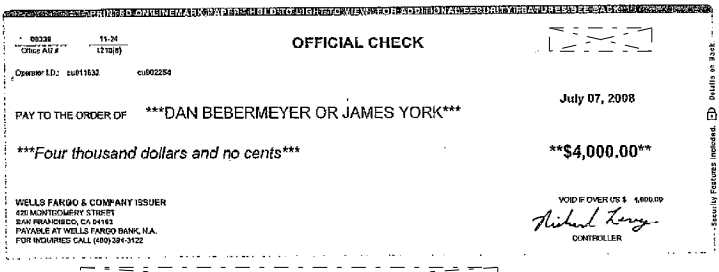
WELLS FARGO BANK, N.A.
420 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (480) 394-3122

AUTHORIZED SIGNATURE

VOID IF OVER US $ 200,000.00

AUTHORIZED SIGNATURE

Security Features Included. Details on Back.



PRINTED ON LINE MARK PAPER. HOLD TO LIGHT TO VIEW FOR ADDITIONAL SECURITY FEATURES. SEE BACK FOR DETAILS.

00339 Office AU # 11-24 1210(6)

OFFICIAL CHECK

Operator I.D.: cu011632 cu002254

July 07, 2008

PAY TO THE ORDER OF ***DAN BEBERMEYER OR JAMES YORK***

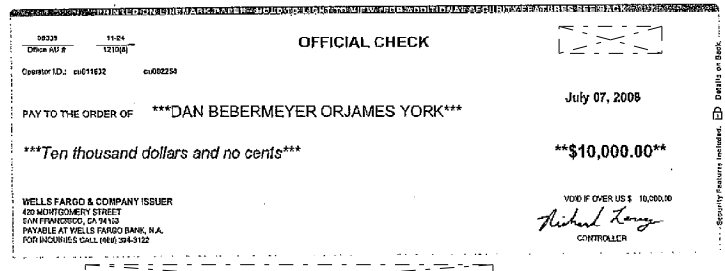
Four thousand dollars and no cents **$4,000.00**

WELLS FARGO & COMPANY ISSUER
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94163
PAYABLE AT WELLS FARGO BANK, N.A.
FOR INQUIRIES CALL (480) 394-3122

VOID IF OVER US $ 4,000.00

CONTROLLER

Security Features Included. Details on Back.



PRINTED ON LINE MARK PAPER. HOLD TO LIGHT TO VIEW FOR ADDITIONAL SECURITY FEATURES. SEE BACK FOR DETAILS.

00339 Office AU # 11-24 1210(6)

OFFICIAL CHECK

Operator I.D.: cu011632 cu002254

July 07, 2008

PAY TO THE ORDER OF ***DAN BEBERMEYER ORJAMES YORK***

Ten thousand dollars and no cents **$10,000.00**

WELLS FARGO & COMPANY ISSUER
420 MONTGOMERY STREET
SAN FRANCISCO, CA 94163
PAYABLE AT WELLS FARGO BANK, N.A.
FOR INQUIRIES CALL (480) 394-3122

VOID IF OVER US $ 10,000.00

CONTROLLER

Security Features Included. Details on Back.

WKB000092

15000 Surveyor Blvd., Suite 500
Addison, TX 75001
Phone: 866-795[illegible]

July 11, 2008

Mr. Dan Bebermeyer
3600 American River Drive, Suite 135
Sacramento, CA 95864

RE: TS #[illegible]
8441 Felton Crest Way
Elk Grove, CA 95624

Dear Mr. Bebermeyer:

Please find attached the following cashier checks which represent funds tendered at the above referenced foreclosure sale held on July 10, 2008:

Wells Fargo Bank cashier's check #[illegible] in the amount of $4,000.00,
Wells Fargo Bank cashier's check #[illegible] in the amount of $10,000.00,
Wells Fargo Bank cashier's check #[illegible] in the amount of $25,000.00,
Wells Fargo Bank cashier's check #[illegible] in the amount of $200,000.00.

This sale is VOID and the funds are being returned to you. There will be NO Trustee's Deed Upon Sale issued.

All attempts to evict and/or take possession of the property must be immediately stopped.

Please feel free to contact our office if you have any questions.

Sincerely,

Chris Punsmill
President
NDEx West, LLC

FEDERAL EXPRESS TRACKING #[illegible]

Received checks 7/18/08

WKB000093

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
Attorneys at Law

July 11, 2008

Martin T. McGuinn
Kirby & McGuinn, A.P.C.
600 B Street, Ste. 1950
San Diego, CA 92101

VIA FEDERAL EXPRESS

Re: *Red Rock Mortgage, Inc. v. Washington Mutual Bank et al.*
Our File No.

Dear Mr. McGuinn:

Pursuant to my telephone conversation with Beth, enclosed are the following documents: original initial page; original signature page; original Quitclaim Deed; and keys to the subject property.

This office will file the Request for Dismissal and Withdraw of Lis Pendens on Monday, July 14, 2008. We will send you an endorsed and confirmed copy immediately upon return by the court.

If you have any questions or need any additional information regarding the foregoing, please do not hesitate to contact me directly.

Very truly yours,

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

CHERYL EWING
Litigation Paralegal
Enclosures

{13091.00000 / 00381335.DOC.1}

10640 Mather Blvd., Suite 200
Mather, CA 95655
(916) 920-5286 • FAX (916) 920-8608

967 Reserve Drive
Roseville, CA 95678
(916) 920-5286 • FAX (916) 920-8608

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.

CALIFORNIA RECONVEYANCE COMPANY

By:_____
Deborah Brignac
Its: Vice President

RED ROCK MORTGAGE INC.

By:_____
James York, President

_____
James York

Recording requested by:

LAURA RICHARDSON

When recorded mail to:

LAURA RICHARDSON
3622 West Curtis Drive
Sacramento, CA 95818

Mail Tax Statements to:
Same as Above

Space above this line for recorder's use

QUITCLAIM DEED

The undersigned Grantor(s) declare(s) under penalty of perjury that the following is true and correct:

Documentary transfer tax is $-0-.
[ ] Computed on full value of property conveyed, or
[ ] Computed on full value less value of liens and encumbrances remaining at time of sale or transfer.
[ ] Unincorporated area: [x] City of Sacramento

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

RED ROCK MORTGAGE, INC.

REMISES, RELEASES AND FOREVER QUITCLAIMS all their right, title and interest to

LAURA RICHARDSON, an unmarried woman

the following described real property in the **County of Sacramento**, State of California:

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision NOV. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

APN: [redacted] **Address: 3622 West Curtis Drive, Sacramento, CA 95818**

Dated: 7/3/08, 2008

Dated: _____, 2008

RED ROCK MORTGAGE, INC., a California corporation

By: _____
JAMES YORK, PRESIDENT

WKB000097

ACKNOWLEDGMENT

State of California)
County of Sacramento)

On July 3, 2008, before me Kristin Capritto, a notary public, personally appeared James York, who 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/~~her/their~~ 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Kristin Capritto (Seal)

KRISTIN CAPRITTO
COMM. #1578266
Notary Public - California
Sacramento County
My Comm. Expires May 13, 2009

13091

KIRBY & McGUINN
A PROFESSIONAL CORPORATION

600 B STREET, SUITE 1950
SAN DIEGO, CA 92101-4515
HTTP://WWW.KIRBYMAC.COM

LEONARD J. ACKERMAN
DEAN T. KIRBY, JR.
JANA LOGAN
MARTIN T. McGUINN
KENNETH C. NOORIGIAN
CHERYL EDWARDS TANNENBERG

BETH WARD, PARALEGAL
VOICE: 619.398
FAX: 619.398
E-MAIL: BWARD

July 11, 2008

VIA FEDEX
Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine
Klomparens & Youmans LLC
10640 Mather Blvd., Suite 200
Mather, CA 95655

Re:	*Your Clients:*	*James York and Red Rock Mortgage Inc. (collectively, "Red Rock")*
	Our Clients:	*Washington Mutual Bank ("WaMu") and California Reconveyance Company ("CRC")*
	Real Property:	*3622 W. Curtis Drive, Sacramento, CA (the "Property")*
	Borrower:	*Laura Richardson*
	Our File No.:	*WAS002-108*

Dear Mr. Sheridan:

In accordance with our conversation today, enclosed are the checks in the amounts of $100,000 and $388,000.01, together with the original signature page of California Reconveyance, copy of Washington Mutual's signature page and initialed page 4. I will obtain the original signature page for Washington Mutual and will forward it to you when I receive the same.

It has been a pleasure working with you and your staff.

Very truly yours,

Beth Ward

Beth Ward

encls.

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.

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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.

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: Asst Vice President

CALIFORNIA RECONVEYANCE COMPANY

By: Deborah Brignac
Deborah Brignac
Its: Vice President

RED ROCK MORTGAGE INC.

By: _____
James York, President

_____
James York

KIRBY & McGUINN
A PROFESSIONAL CORPORATION

600 B STREET, SUITE 1950
SAN DIEGO, CA 92101-4515
HTTP://WWW.KIRBYMAC.COM

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KENNETH C. NOORIGIAN
CHERYL EDWARDS TANNENBERG

BETH WARD, PARALEGAL
VOICE: 619.398
FAX: 619.398
E-MAIL: BWARD

July 15, 2008

Thomas B. Sheridan, Esq.
Wagner Kirkman Blaine
Klomparens & Youmans LLC
10640 Mather Blvd., Suite 2001
Mather, CA 95655

Re:	*Your Clients:*	*James York and Red Rock Mortgage Inc.*
	Our Clients:	*Washington Mutual Bank and California Reconveyance Company*
	Real Property:	*3622 W. Curtis Drive, Sacramento, CA*
	Borrower:	*Laura Richardson*
	Our File No.:	*WAS002-108*

Dear Mr. Sheridan:

Enclosed for your records is the original signature page of the above-referenced Settlement and Release Agreement for Washington Mutual Bank (Ann Thorn).

Very truly yours,

Beth Ward

Beth Ward

encl.

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: First Vice President

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.**

WMork 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.

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(York Red Rock WMB CRC

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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
Klomparens & Youmans LLC
10640 Mather Blvd., Suite 200l
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: First Vice President

CALIFORNIA RECONVEYANCE COMPANY

By: Deborah Brignac
Deborah Brignac
Its: Vice President

RED ROCK MORTGAGE INC.

By: _____
James York, President

_____
James York

CALIFORNIA RECONVEYANCE COMPANY

By:_____
Deborah Brignac
Its: Vice President

RED ROCK MORTGAGE INC.

By:_____
James York, President

James York

Hashimoto, Leiton
Sempra Energy
Subpoena Response
Received by
CSOC on 12/23/2009

AFFIDAVIT

Case Name: In Re Laura Richardson; et al.

Court: House of Representatives of the Congress of the United States of America

Case No.: None

I hereby declare under penalty of perjury that the following statements are true and correct to the best of my knowledge and belief.

I am the duly authorized custodian of records or other qualified witness for the records of SOUTHERN CALIFORNIA GAS COMPANY and I have the authority to certify said records.

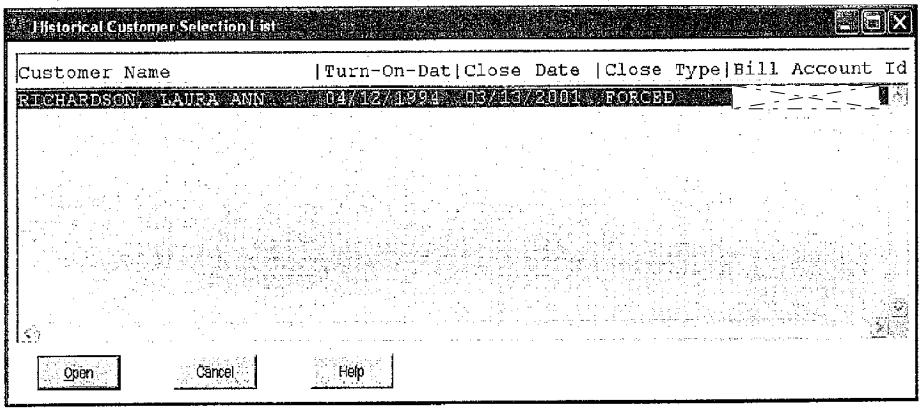
The accompanying records are true and correct copies of records kept in the regular course and scope of SOUTHERN CALIFORNIA GAS COMPANY'S business and constitute the records requested in the subpoena heretofore served in this matter.

The records were gathered and reproduced in accordance with California Evidence Code, Sections 1560-1563, except those documents which we consider privileged and confidential.

Executed on this 22nd day of December, 2009, at Los Angeles, California.

Custodian of Records

Lrichardson.doc



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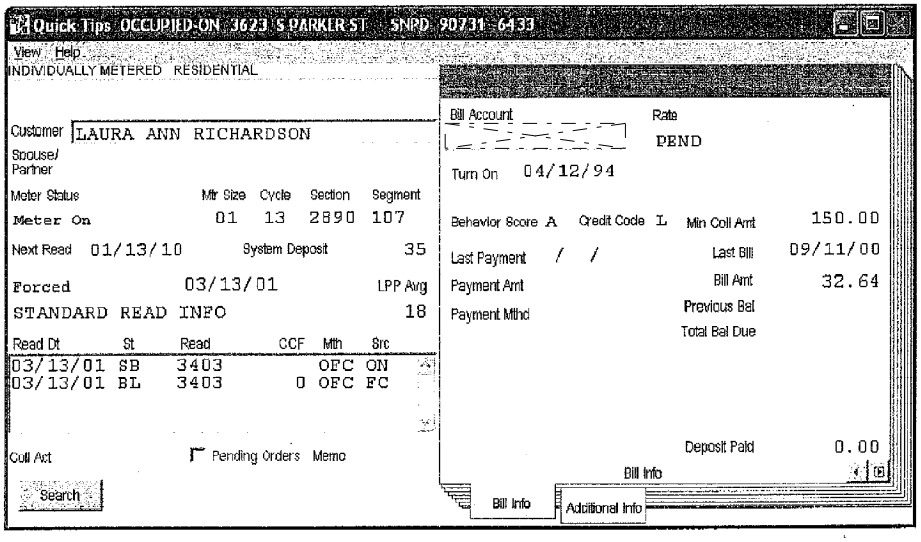

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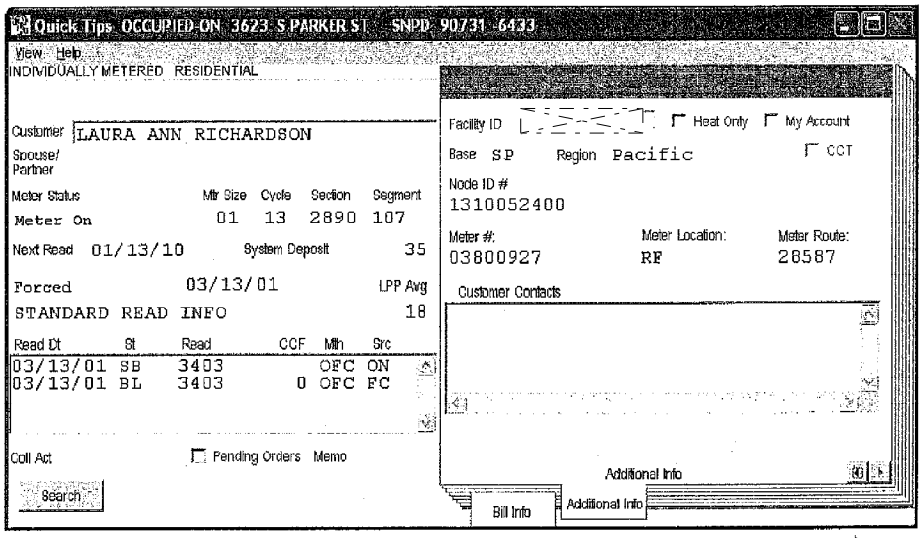

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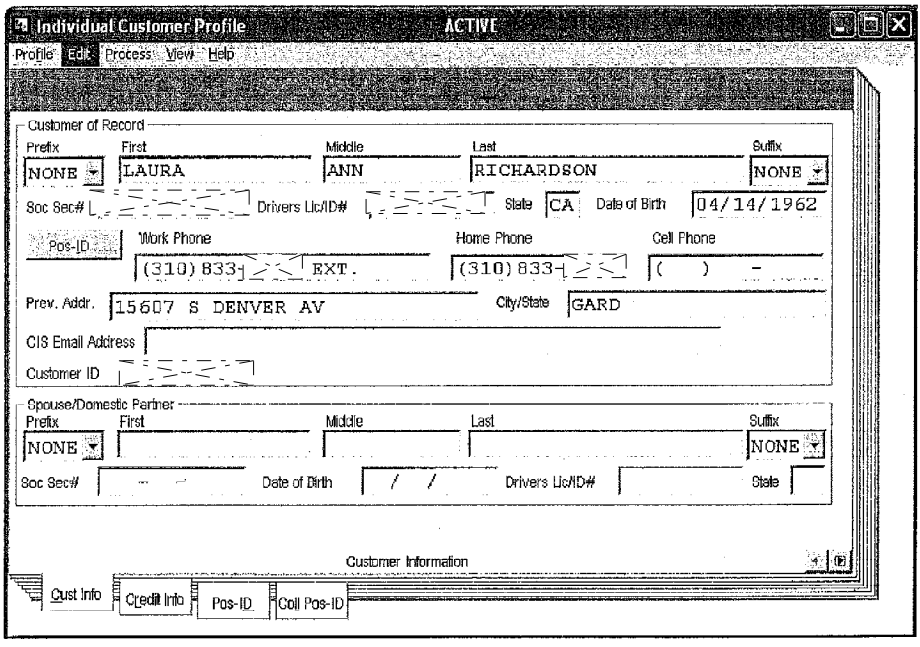

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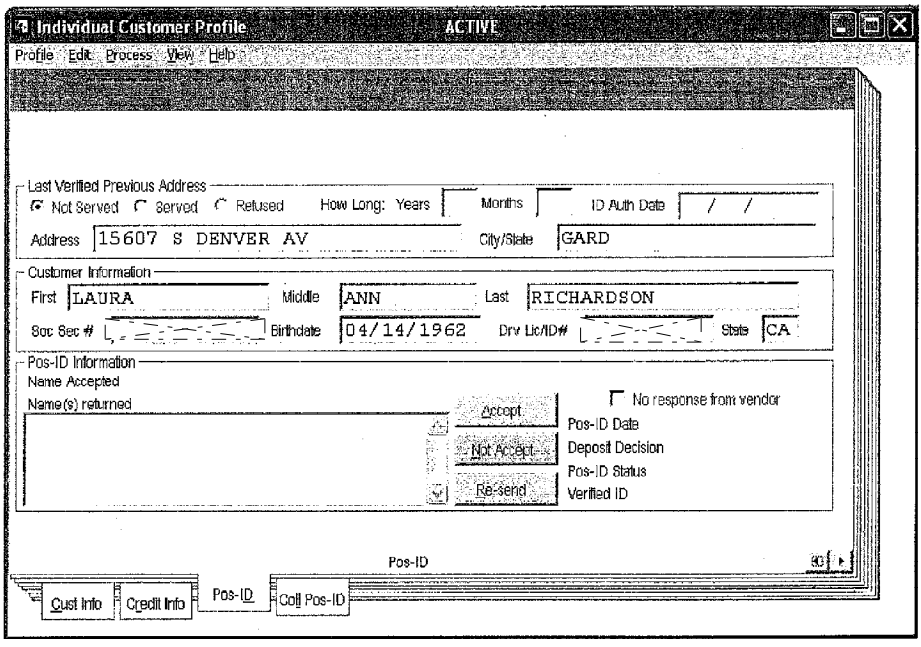

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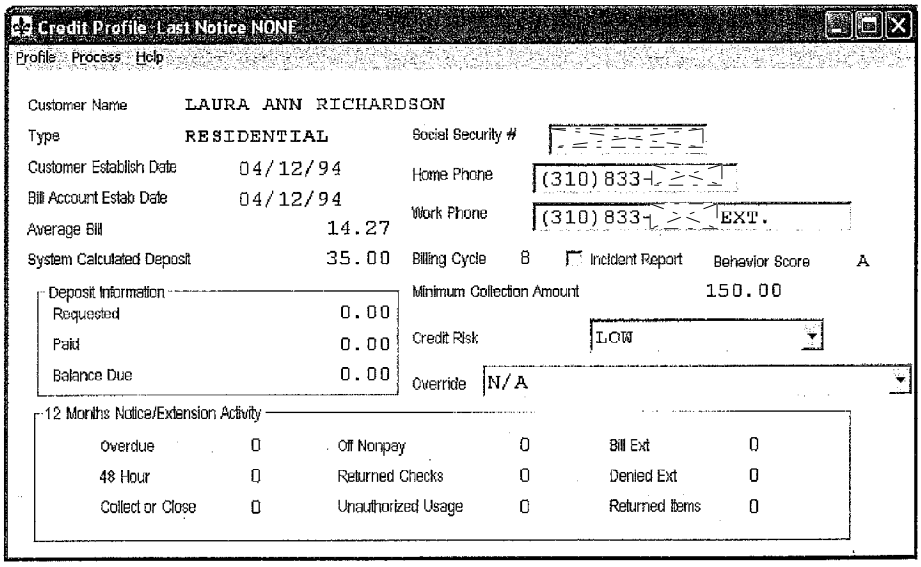

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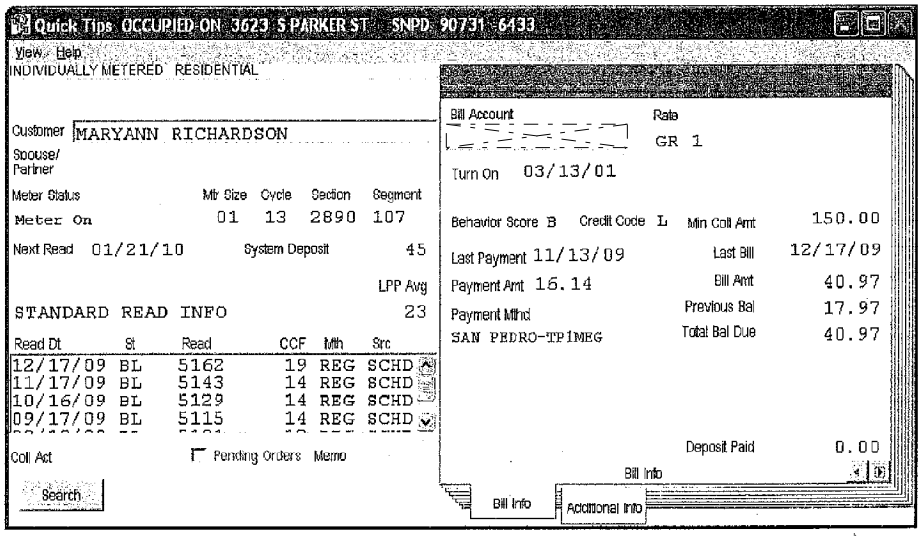

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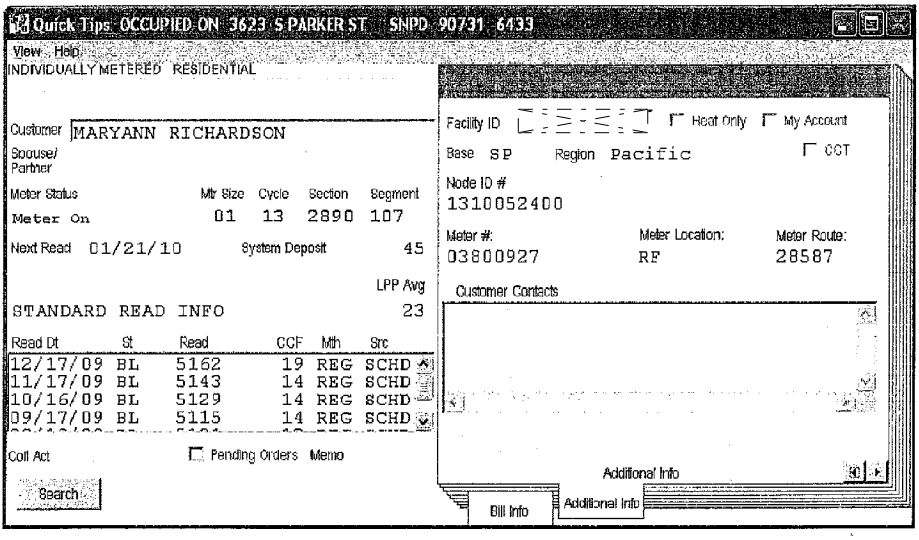

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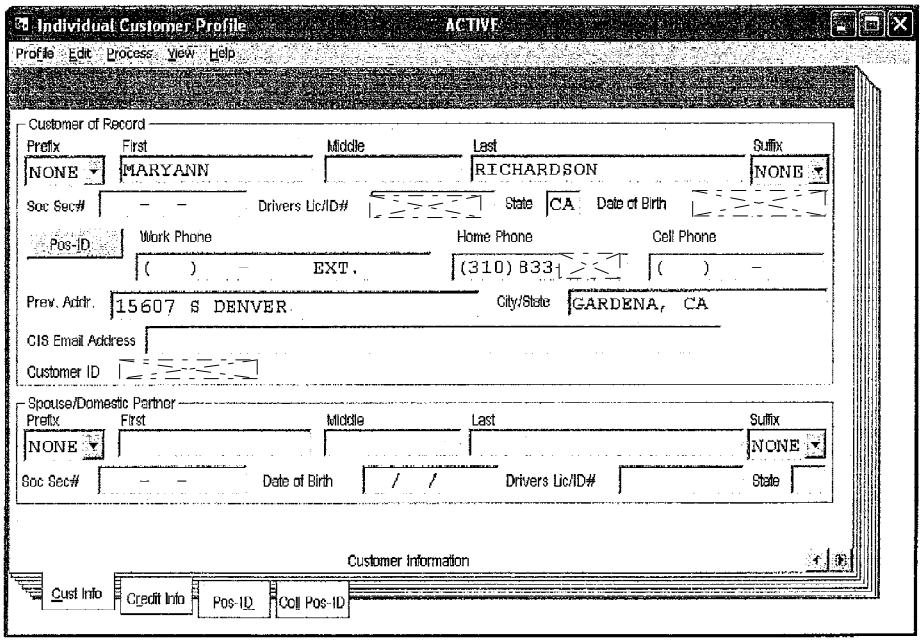

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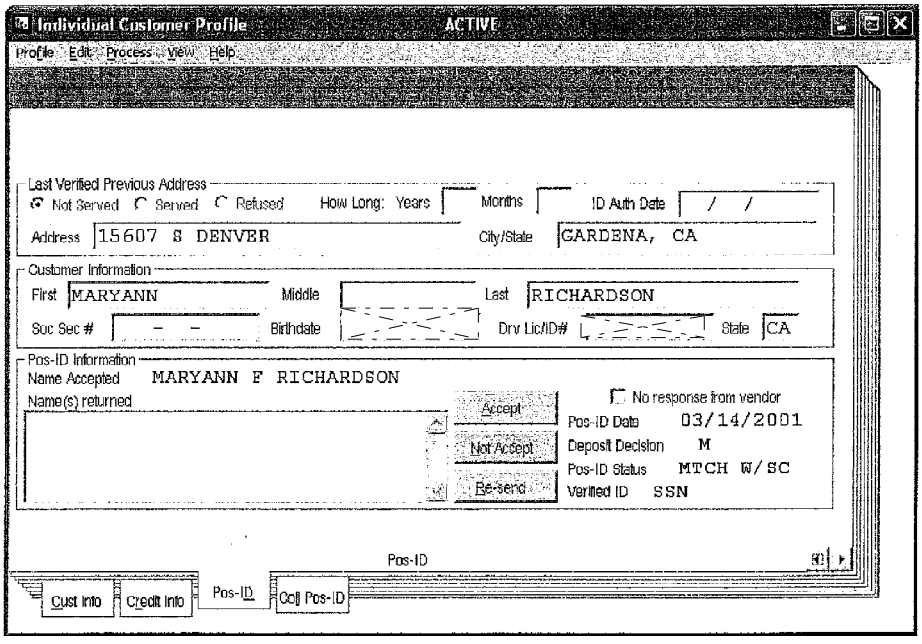

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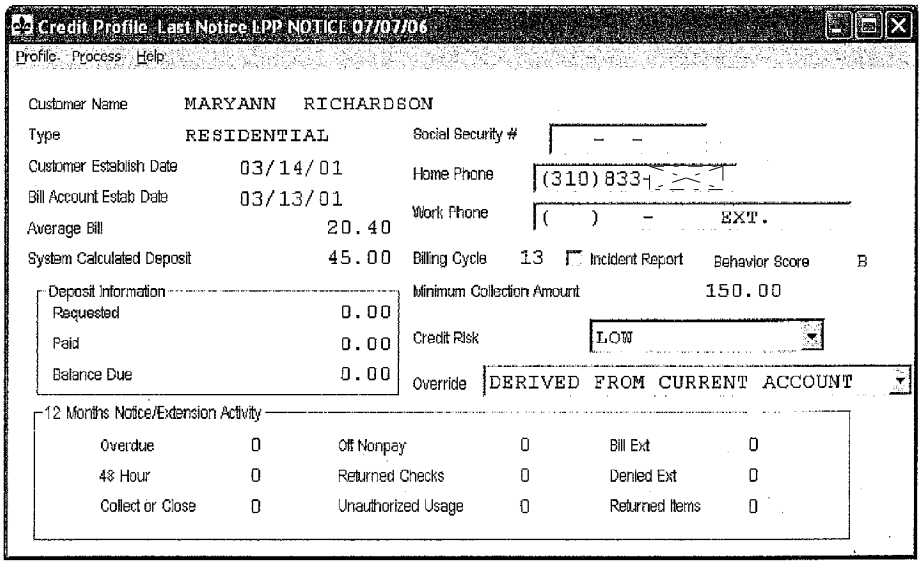

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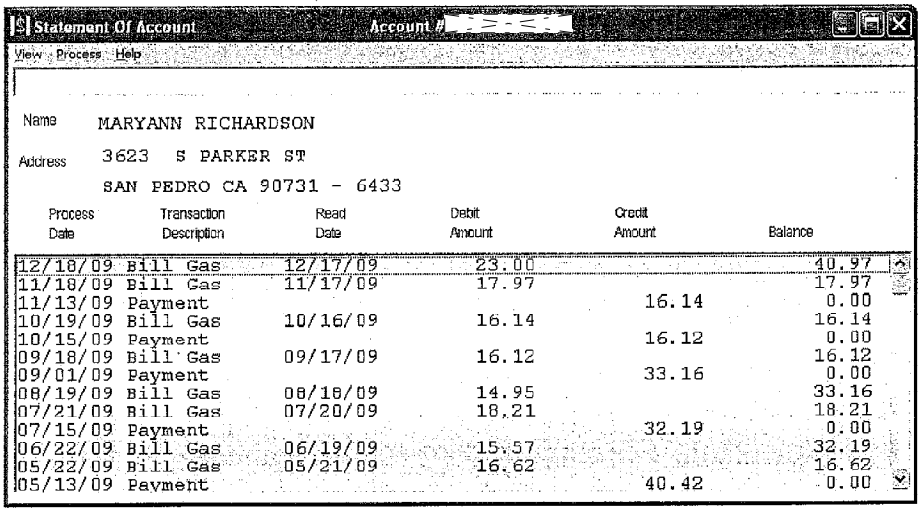

Statement Of Account Account # [redacted]

View Process Help

Name MARYANN RICHARDSON

Address 3623 S PARKER ST

SAN PEDRO CA 90731 - 6433

Process Date	Transaction Description	Read Date	Debit Amount	Credit Amount	Balance
12/18/09	Bill Gas	12/17/09	23.00		40.97
11/18/09	Bill Gas	11/17/09	17.97		17.97
11/13/09	Payment			16.14	0.00
10/19/09	Bill Gas	10/16/09	16.14		16.14
10/15/09	Payment			16.12	0.00
09/18/09	Bill Gas	09/17/09	16.12		16.12
09/01/09	Payment			33.16	0.00
08/19/09	Bill Gas	08/18/09	14.95		33.16
07/21/09	Bill Gas	07/20/09	18.21		18.21
07/15/09	Payment			32.19	0.00
06/22/09	Bill Gas	06/19/09	15.57		32.19
05/22/09	Bill Gas	05/21/09	16.62		16.62
05/13/09	Payment			40.42	0.00

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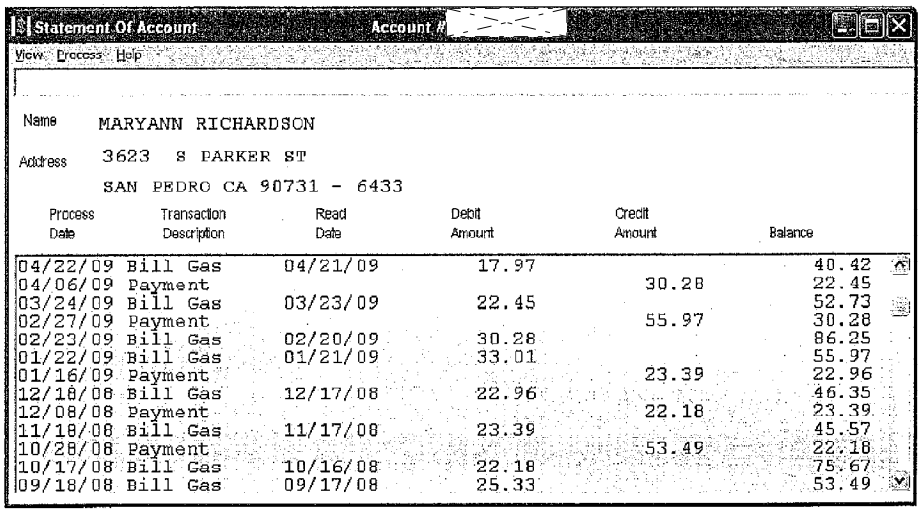

Statement Of Account Account #

View Process Help

Name MARYANN RICHARDSON

Address 3623 S PARKER ST

SAN PEDRO CA 90731 - 6433

Process Date	Transaction Description	Read Date	Debit Amount	Credit Amount	Balance
04/22/09	Bill Gas	04/21/09	17.97		40.42
04/06/09	Payment			30.28	22.45
03/24/09	Bill Gas	03/23/09	22.45		52.73
02/27/09	Payment			55.97	30.28
02/23/09	Bill Gas	02/20/09	30.28		86.25
01/22/09	Bill Gas	01/21/09	33.01		55.97
01/16/09	Payment			23.39	22.96
12/18/08	Bill Gas	12/17/08	22.96		46.35
12/08/08	Payment			22.18	23.39
11/18/08	Bill Gas	11/17/08	23.39		45.57
10/28/08	Payment			53.49	22.18
10/17/08	Bill Gas	10/16/08	22.18		75.67
09/18/08	Bill Gas	09/17/08	25.33		53.49

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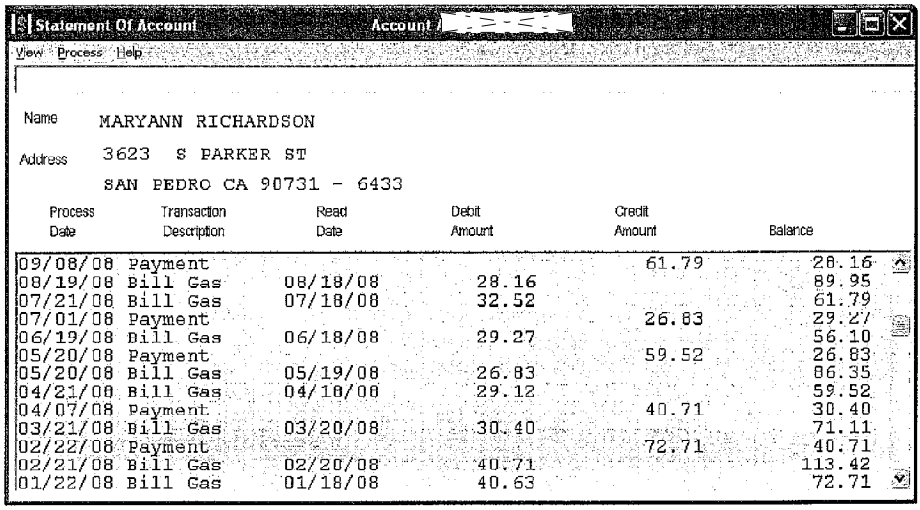

Statement Of Account Account [redacted]

View Process Help

Name MARYANN RICHARDSON

Address 3623 S PARKER ST

SAN PEDRO CA 90731 - 6433

Process Date	Transaction Description	Read Date	Debit Amount	Credit Amount	Balance
09/08/08	Payment			61.79	28.16
08/19/08	Bill Gas	08/18/08	28.16		89.95
07/21/08	Bill Gas	07/18/08	32.52		61.79
07/01/08	Payment			26.83	29.27
06/19/08	Bill Gas	06/18/08	29.27		56.10
05/20/08	Payment			59.52	26.83
05/20/08	Bill Gas	05/19/08	26.83		86.35
04/21/08	Bill Gas	04/18/08	29.12		59.52
04/07/08	Payment			40.71	30.40
03/21/08	Bill Gas	03/20/08	30.40		71.11
02/22/08	Payment			72.71	40.71
02/21/08	Bill Gas	02/20/08	40.71		113.42
01/22/08	Bill Gas	01/18/08	40.63		72.71

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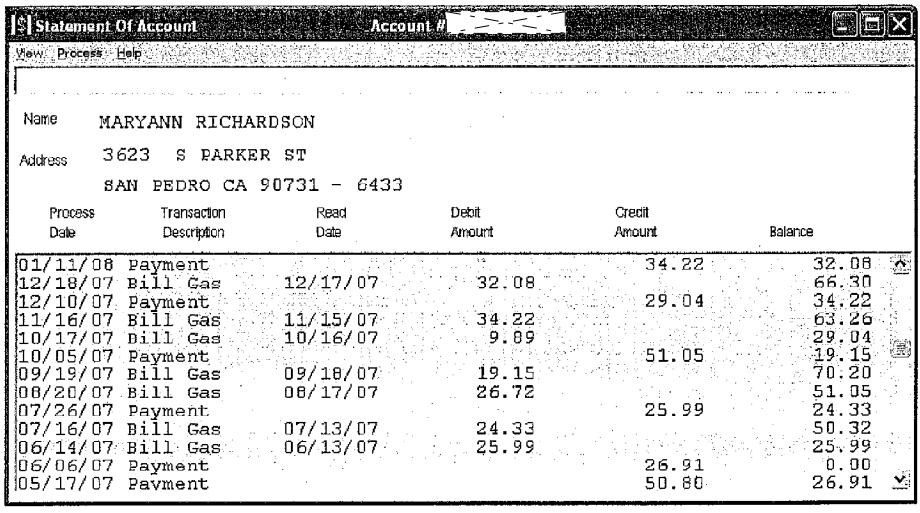

Statement Of Account Account #

View Process Help

Name MARYANN RICHARDSON

Address 3623 S PARKER ST

SAN PEDRO CA 90731 - 6433

Process Date	Transaction Description	Read Date	Debit Amount	Credit Amount	Balance
01/11/08	Payment			34.22	32.08
12/18/07	Bill Gas	12/17/07	32.08		66.30
12/10/07	Payment			29.04	34.22
11/16/07	Bill Gas	11/15/07	34.22		63.26
10/17/07	Bill Gas	10/16/07	9.89		29.04
10/05/07	Payment			51.05	19.15
09/19/07	Bill Gas	09/18/07	19.15		70.20
08/20/07	Bill Gas	08/17/07	26.72		51.05
07/26/07	Payment			25.99	24.33
07/16/07	Bill Gas	07/13/07	24.33		50.32
06/14/07	Bill Gas	06/13/07	25.99		25.99
06/06/07	Payment			26.91	0.00
05/17/07	Payment			50.80	26.91

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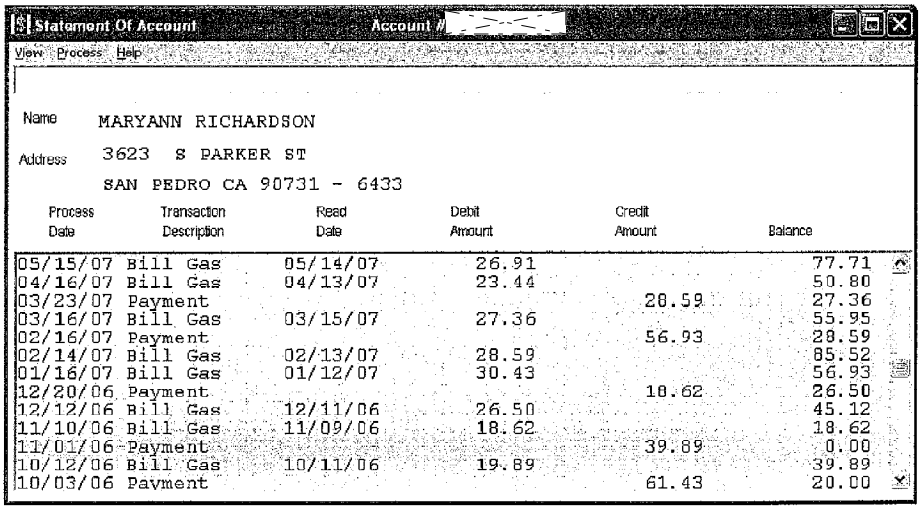

Statement Of Account Account #

View Process Help

Name MARYANN RICHARDSON

Address 3623 S PARKER ST

SAN PEDRO CA 90731 - 6433

Process Date	Transaction Description	Read Date	Debit Amount	Credit Amount	Balance
05/15/07	Bill Gas	05/14/07	26.91		77.71
04/16/07	Bill Gas	04/13/07	23.44		50.80
03/23/07	Payment			28.59	27.36
03/16/07	Bill Gas	03/15/07	27.36		55.95
02/16/07	Payment			56.93	28.59
02/14/07	Bill Gas	02/13/07	28.59		85.52
01/16/07	Bill Gas	01/12/07	30.43		56.93
12/20/06	Payment			18.62	26.50
12/12/06	Bill Gas	12/11/06	26.50		45.12
11/10/06	Bill Gas	11/09/06	18.62		18.62
11/01/06	Payment			39.89	0.00
10/12/06	Bill Gas	10/11/06	19.89		39.89
10/03/06	Payment			61.43	20.00

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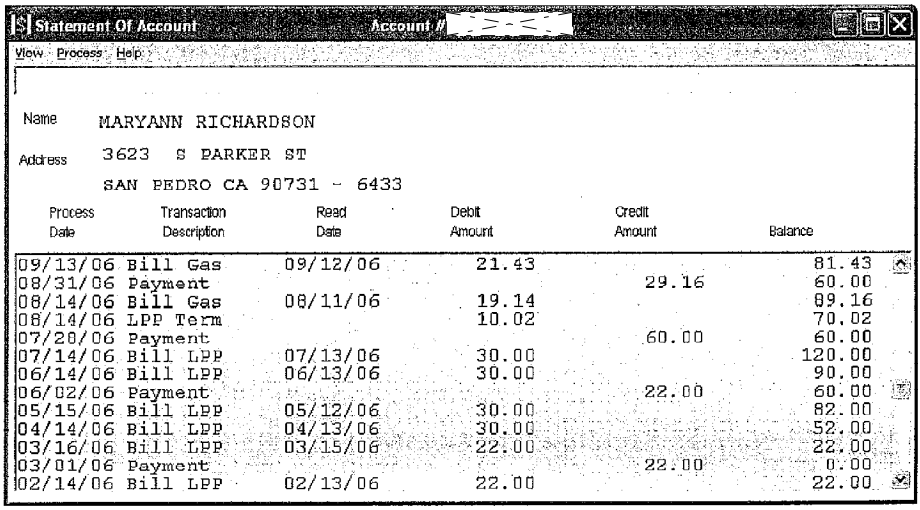

Statement Of Account Account #

View Process Help

Name MARYANN RICHARDSON

Address 3623 S PARKER ST

SAN PEDRO CA 90731 - 6433

Process Date	Transaction Description	Read Date	Debit Amount	Credit Amount	Balance
09/13/06	Bill Gas	09/12/06	21.43		81.43
08/31/06	Payment			29.16	60.00
08/14/06	Bill Gas	08/11/06	19.14		89.16
08/14/06	LPP Term		10.02		70.02
07/20/06	Payment			60.00	60.00
07/14/06	Bill LPP	07/13/06	30.00		120.00
06/14/06	Bill LPP	06/13/06	30.00		90.00
06/02/06	Payment			22.00	60.00
05/15/06	Bill LPP	05/12/06	30.00		82.00
04/14/06	Bill LPP	04/13/06	30.00		52.00
03/16/06	Bill LPP	03/15/06	22.00		22.00
03/01/06	Payment			22.00	0.00
02/14/06	Bill LPP	02/13/06	22.00		22.00

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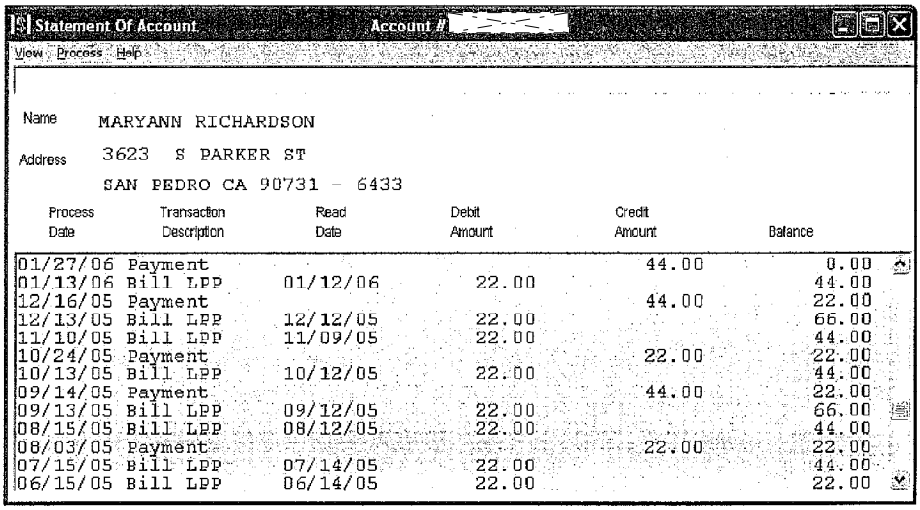

Statement Of Account Account #

View Process Help

Name MARYANN RICHARDSON

Address 3623 S PARKER ST

SAN PEDRO CA 90731 - 6433

Process Date	Transaction Description	Read Date	Debit Amount	Credit Amount	Balance
01/27/06	Payment			44.00	0.00
01/13/06	Bill LPP	01/12/06	22.00		44.00
12/16/05	Payment			44.00	22.00
12/13/05	Bill LPP	12/12/05	22.00		66.00
11/10/05	Bill LPP	11/09/05	22.00		44.00
10/24/05	Payment			22.00	22.00
10/13/05	Bill LPP	10/12/05	22.00		44.00
09/14/05	Payment			44.00	22.00
09/13/05	Bill LPP	09/12/05	22.00		66.00
08/15/05	Bill LPP	08/12/05	22.00		44.00
08/03/05	Payment			22.00	22.00
07/15/05	Bill LPP	07/14/05	22.00		44.00
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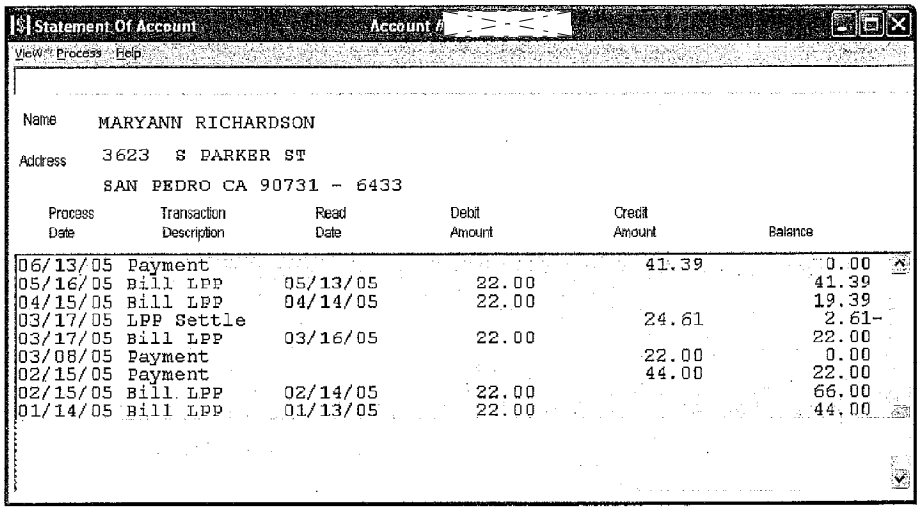

Statement Of Account — Account [redacted]

View Process Help

Name MARYANN RICHARDSON

Address 3623 S PARKER ST

SAN PEDRO CA 90731 - 6433

Process Date	Transaction Description	Read Date	Debit Amount	Credit Amount	Balance
06/13/05	Payment			41.39	0.00
05/16/05	Bill LPP	05/13/05	22.00		41.39
04/15/05	Bill LPP	04/14/05	22.00		19.39
03/17/05	LPP Settle			24.61	2.61-
03/17/05	Bill LPP	03/16/05	22.00		22.00
03/08/05	Payment			22.00	0.00
02/15/05	Payment			44.00	22.00
02/15/05	Bill LPP	02/14/05	22.00		66.00
01/14/05	Bill LPP	01/13/05	22.00		44.00

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12/22/09 14:41:34

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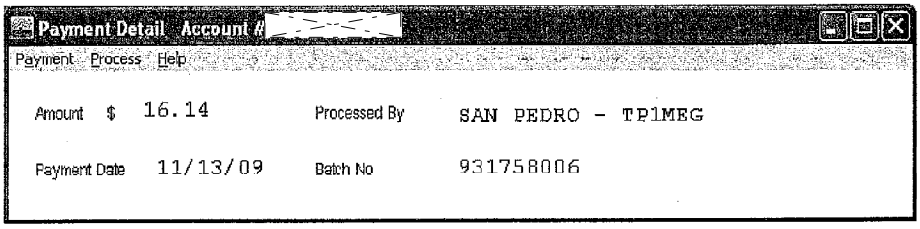

lhashimo
12/22/09 14:41:41

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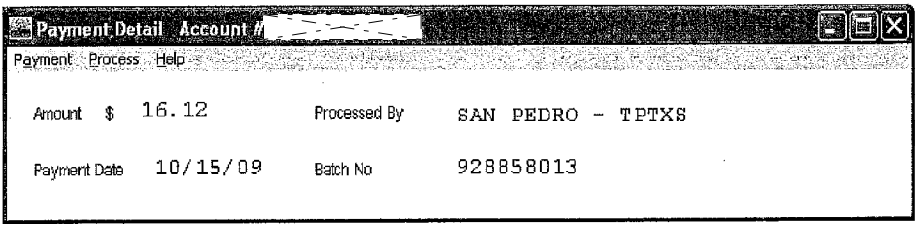
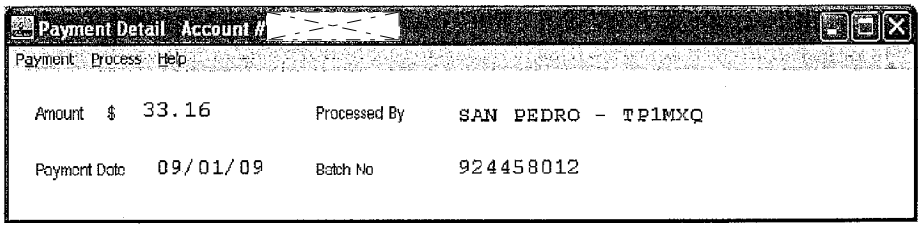


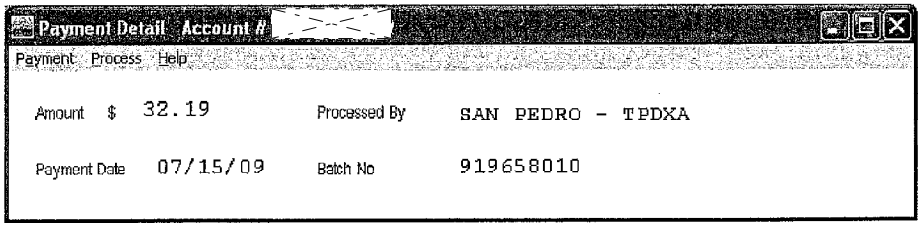
lhashimo
12/22/09 14:41:45

CSOC.LRich.HASH.00000024



lhashimo
12/22/09 14:41:50

CSOC.LRich.HASH.00000025



lhashimo
12/22/09 14:41:54

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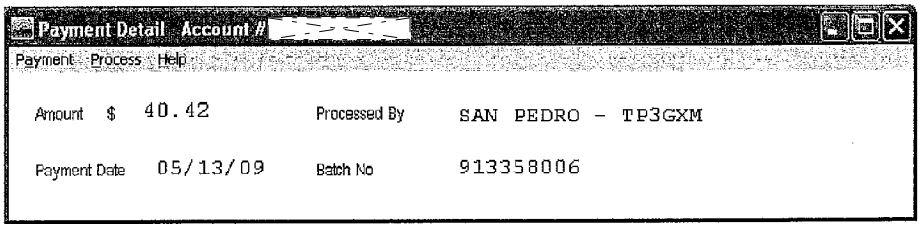

lhashimo
12/22/09 14:41:59

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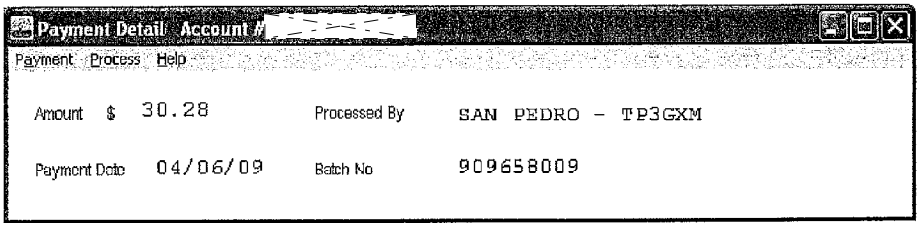
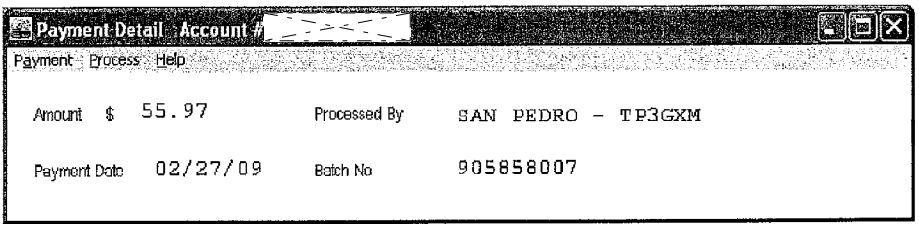


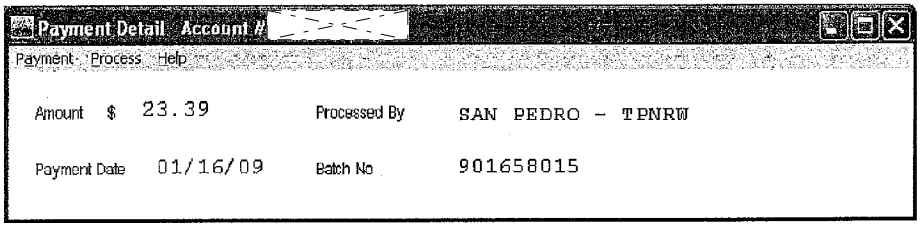
lhashimo
12/22/09 14:42:04

CSOC.LRich.HASH.00000028



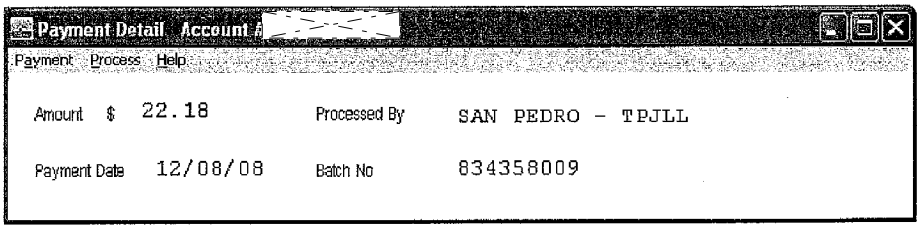
lhashimo
12/22/09 14:42:08

CSOC.LRich.HASH.00000029



lhashimo
12/22/09 14:42:12

CSOC.LRich.HASH.00000030



!hashimo
12/22/09 14:42:17

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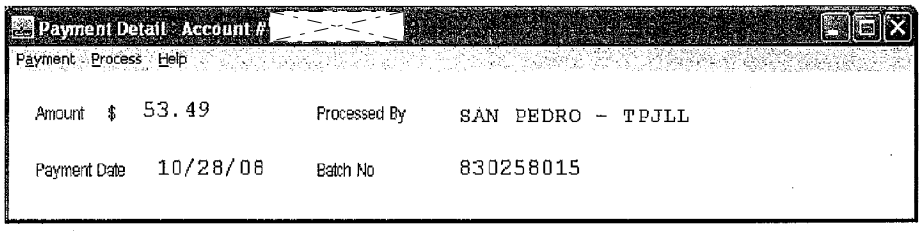

lhashimo
12/22/09 14:42:22

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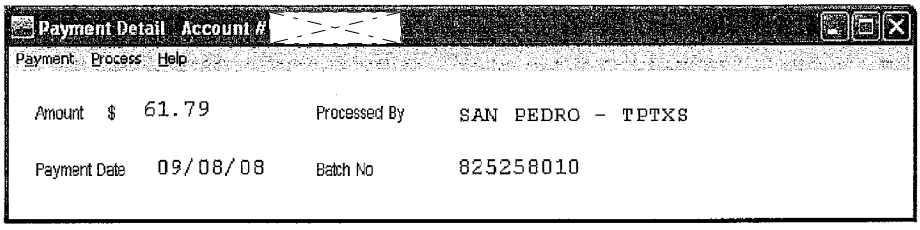

lhashimo
12/22/09 14:42:26

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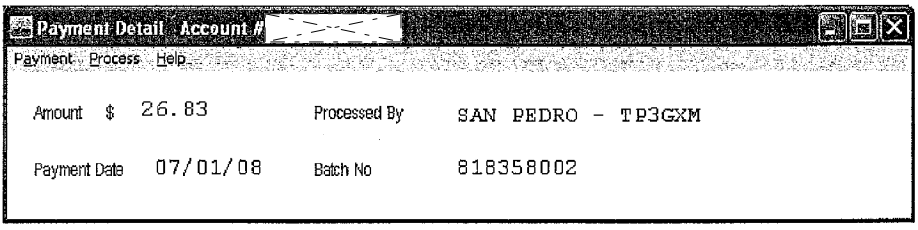

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12/22/09 14:42:30

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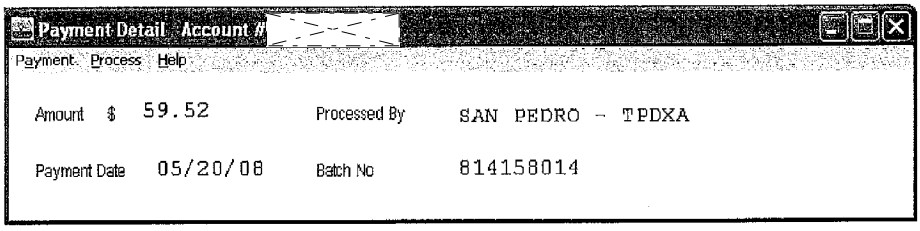

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12/22/09 14:42:37

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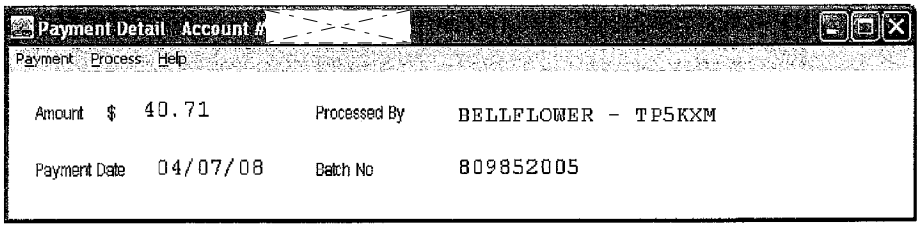

lhashimo
12/22/09 14:42:43

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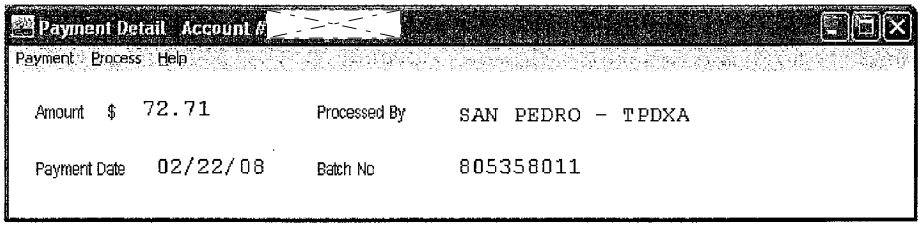

lhashimo
12/22/09 14:42:48

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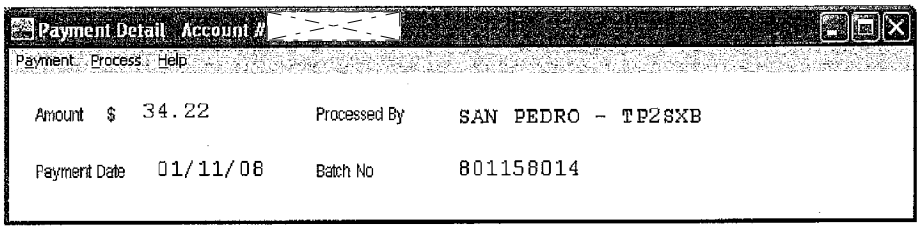

lhashimo
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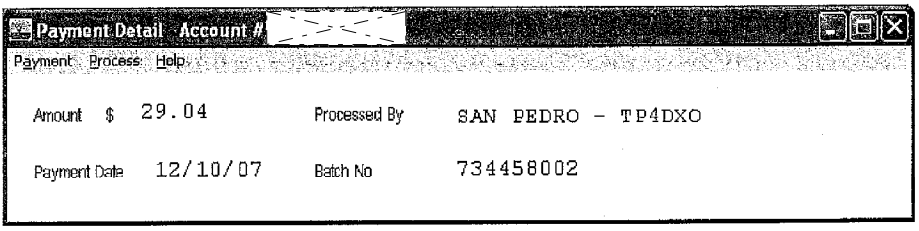

lhashimo
12/22/09 14:42:58

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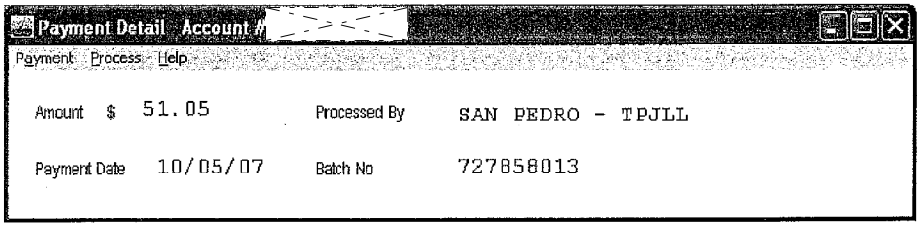

lhashimo
12/22/09 14:43:03

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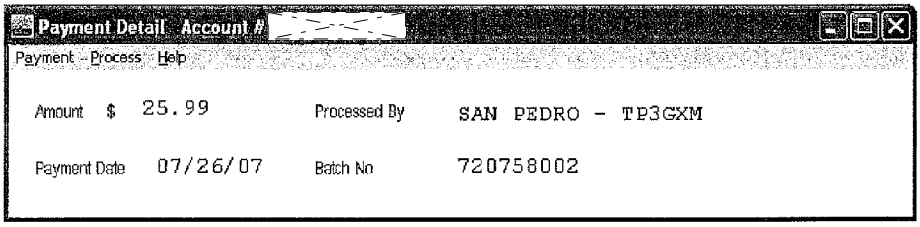

lhashimo
12/22/09 14:43:07

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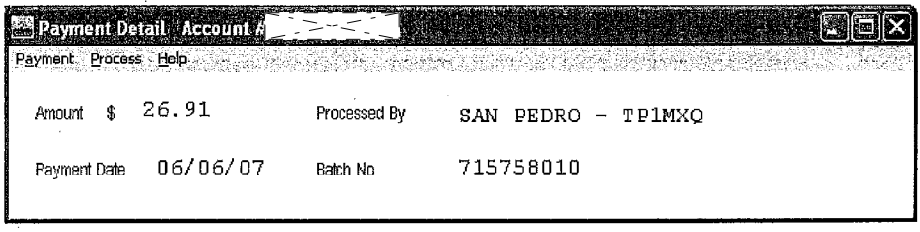

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12/22/09 14:43:15

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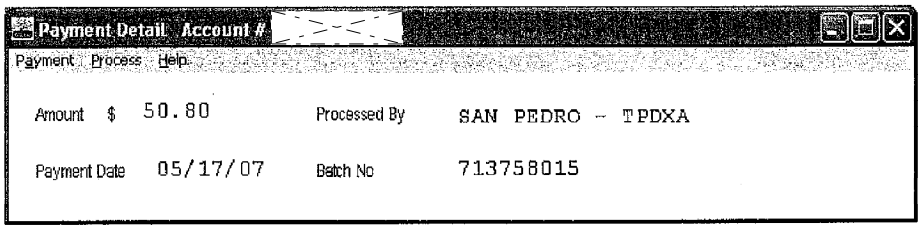

lhashimo
12/22/09 14:43:21

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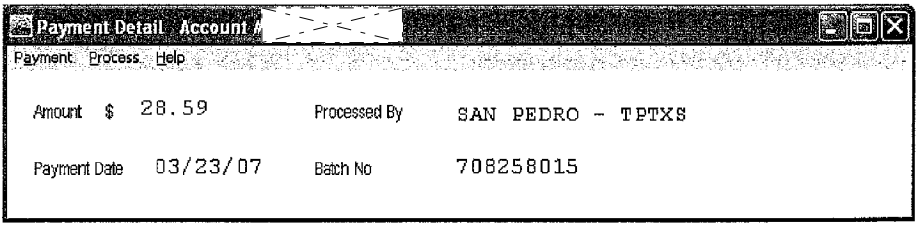

ihashimo
12/22/09 14:43:25

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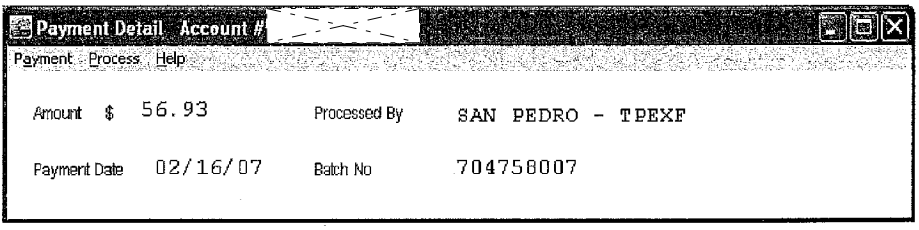
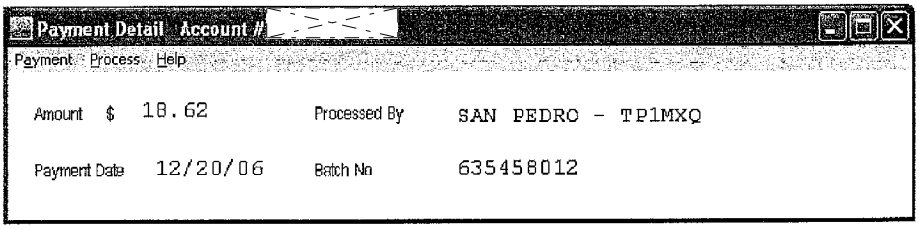


lhashimo
12/22/09 14:43:30

CSOC.LRich.HASH.00000045



lhashimo
12/22/09 14:43:38

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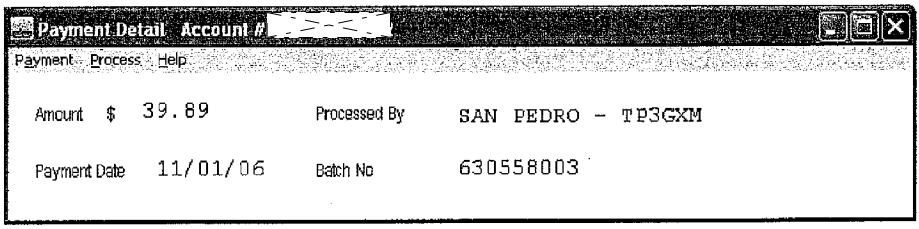

lhashimo
12/22/09 14:43:43

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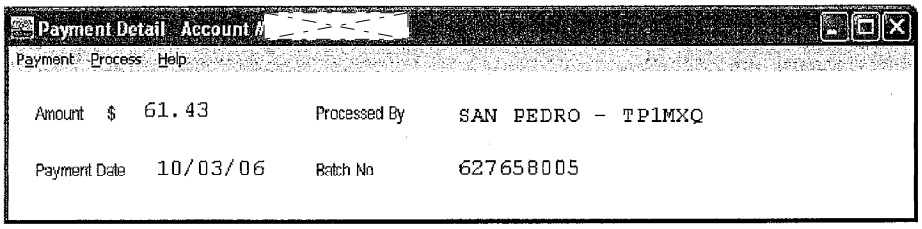

lhashimo
12/22/09 14:43:48

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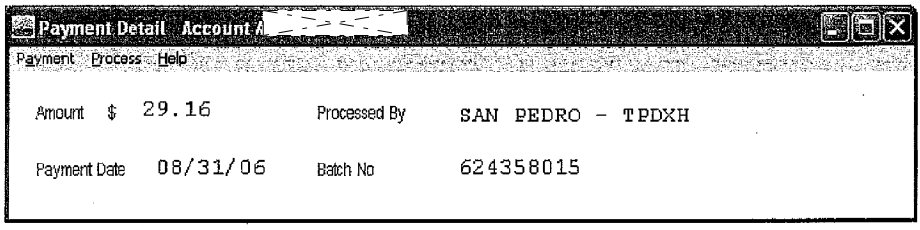

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12/22/09 14:43:52

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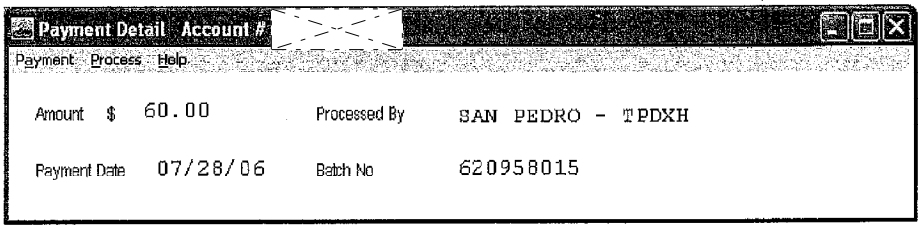

lhashimo
12/22/09 14:44:04

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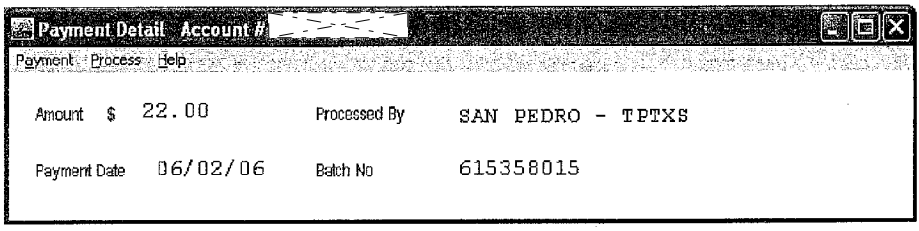

lhashimo
12/22/09 14:44:10

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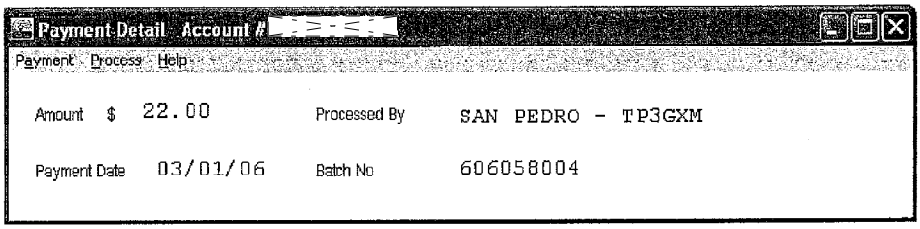

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12/22/09 14:44:15

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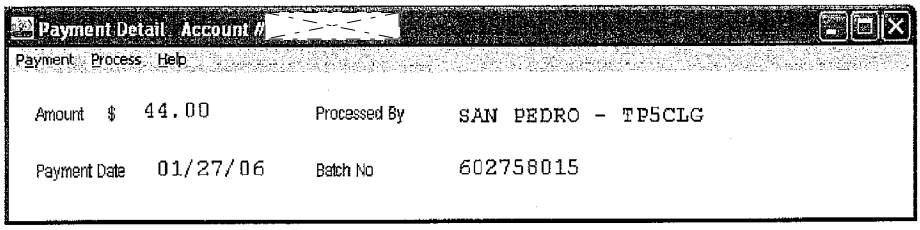

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12/22/09 14:44:21

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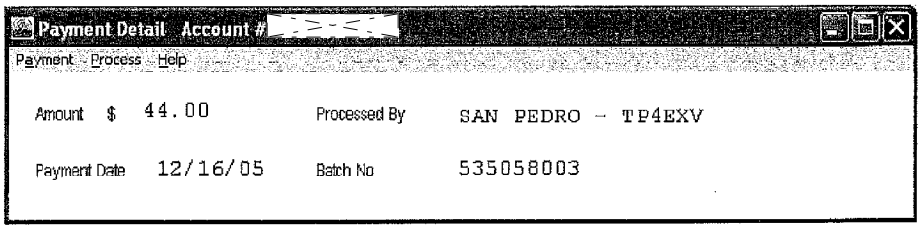

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12/22/09 14:44:25

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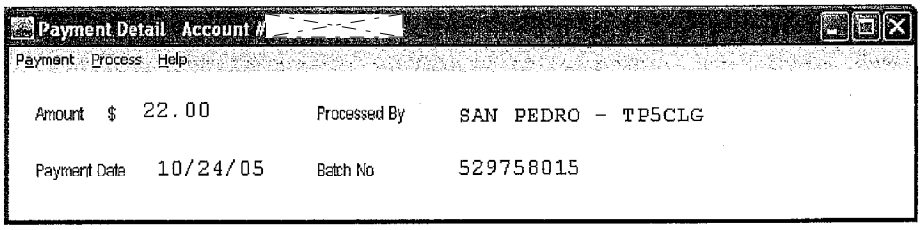

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12/22/09 14:44:30

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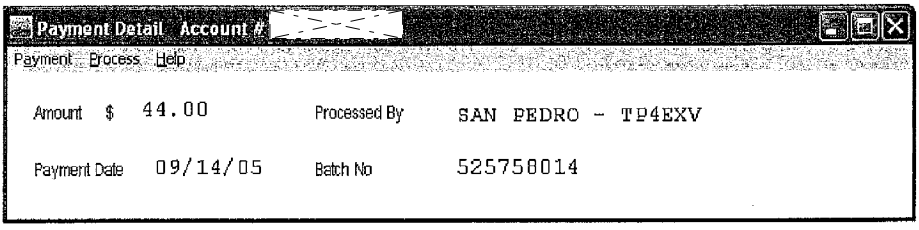

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12/22/09 14:44:35

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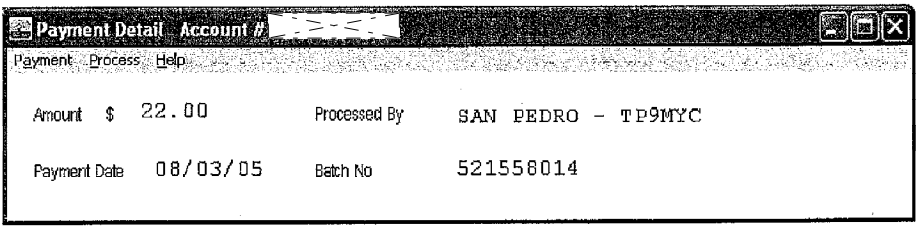

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12/22/09 14:44:42

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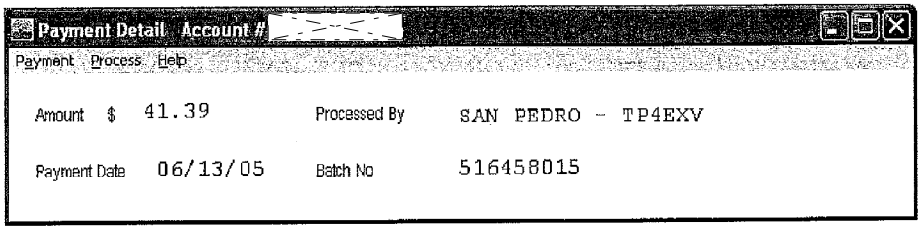

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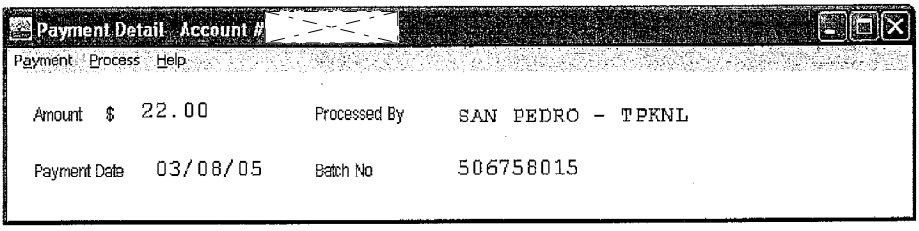

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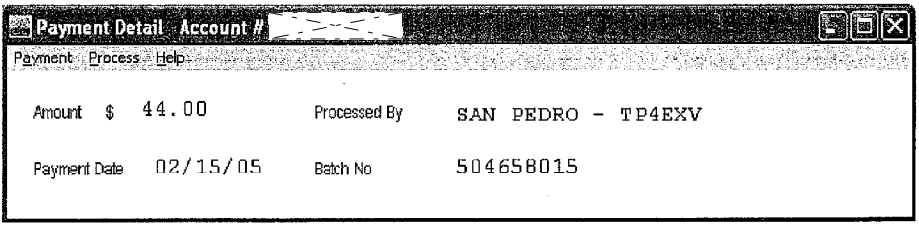

lhashimo
12/22/09 14:44:59

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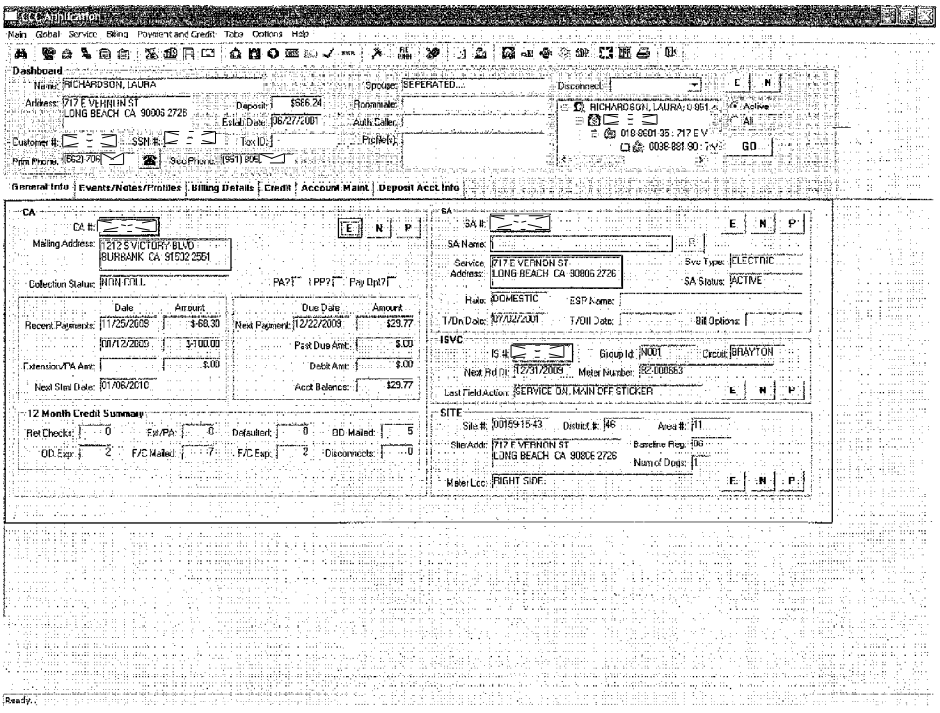
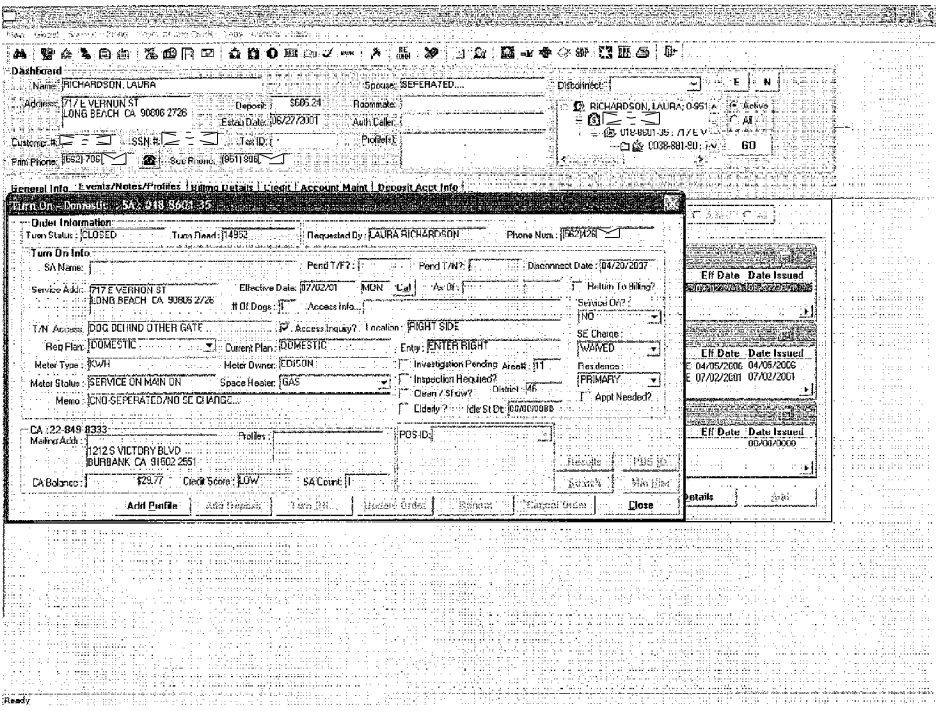
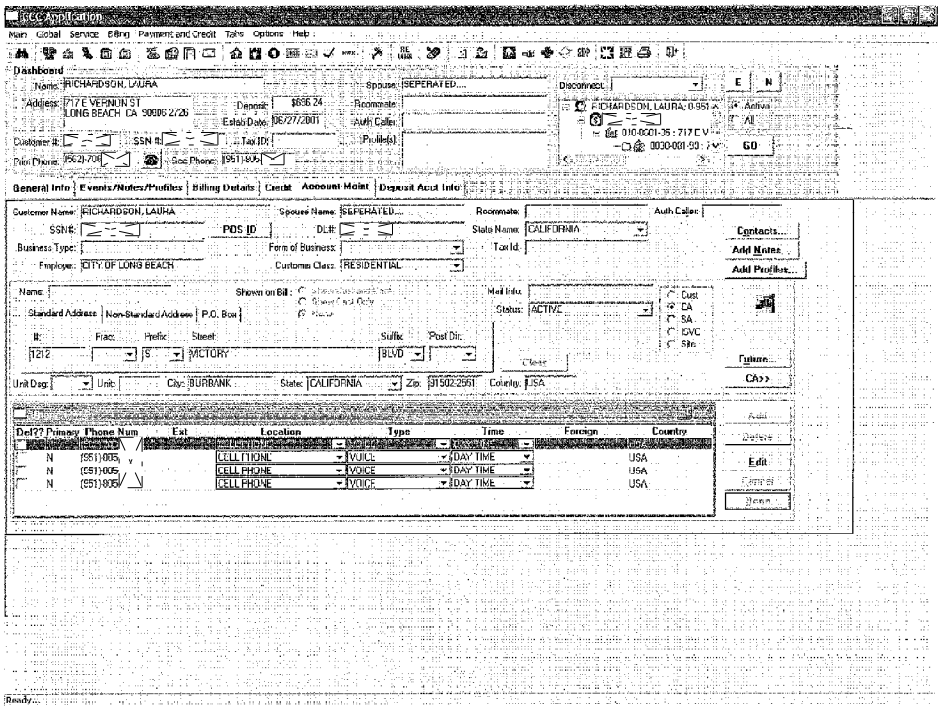

CCC Application
Main Global Service Billing Payment and Credit Todo Options Help
Dashboard
Name: RICHARDSON, LAURA
Address: 717 E VERNON ST
LONG BEACH CA 90806 2726
Deposit: $866.24
Estab. Date: 06/27/2001
Customer #:
SSN #:
Tax ID:
Prim Phone: (562) 704
Spouse: SEPERATED...
Roommate:
Auth. Caller:
Fis/Rel's:
Disconnect:
RICHARDSON, LAURA; 0 951 A
Active
All
GO
General Info
Events/Notes/Profiles
Billing Details
Credit
Account Maint
Deposit Acct Info
CA
CA #:
Mailing Address: 1212 S VICTORY BLVD
BURBANK CA 91502 2551
Collection Status: WITH COLL
PA?
PP?
Pay Opt?
Date
Amount
Recent Payments: 11/25/2009 $-68.30
09/12/2005 $-100.00
Extension/PA Amt: $.00
Next Stmt Date: 01/06/2010
Due Date
Amount
Next Payment: 12/22/2009 $29.77
Past Due Amt: $.00
Debit Amt: $.00
Acct Balance: $29.77
12 Month Credit Summary
Ret Checks: 0
Ext/PA: 0
Defaulted: 0
OD Mailed: 5
OD Exp: 2
F/C Mailed: 7
F/C Exp: 2
Disconnects: 0
SA
SA #:
SA Name:
Service Address: 717 E VERNON ST
LONG BEACH CA 90806 2726
Svc Type: ELECTRIC
SA Status: ACTIVE
Rate: DOMESTIC
ESP Name:
T/On Date: 07/02/2001
T/Off Date:
Bill Options:
ISVC
IS #:
Group Id: N001
Circuit: BRAYTON
Next Rd Dt: 12/31/2009
Meter Number: 92-000563
Last Field Action: SERVICE ON, MAIN OFF STICKER
SITE
Site #: 00159543
District #: 46
Area #: 11
Site Add: 717 E VERNON ST
LONG BEACH CA 90806 2726
Baseline Prog: 06
Num of Dogs: 1
Meter Loc: RIGHT SIDE
Ready

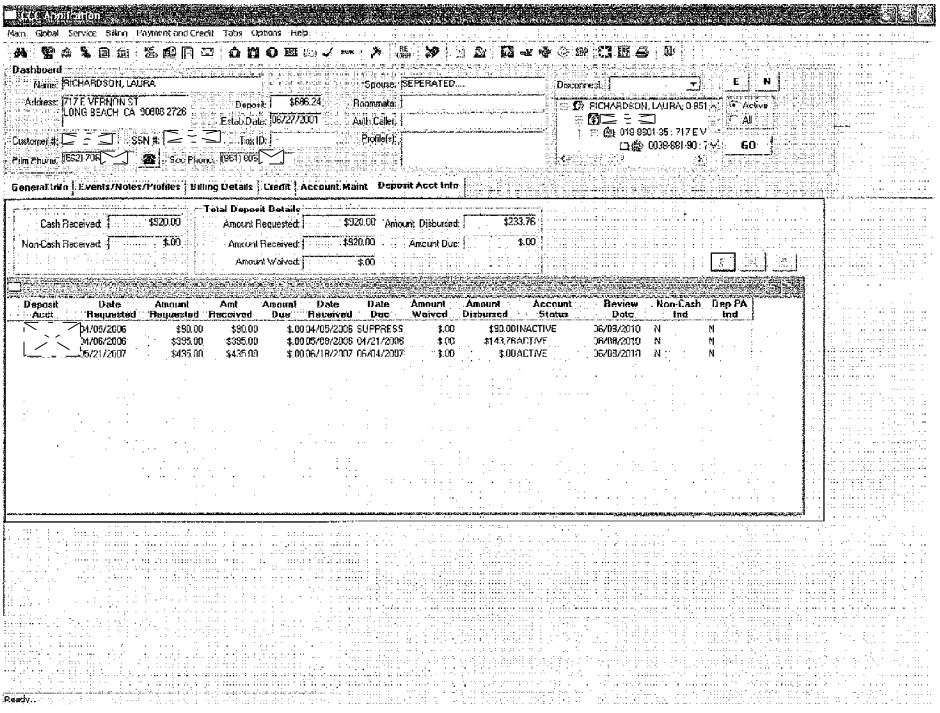

Dashboard
Name: RICHARDSON, LAURA
Address: 717 E VERNON ST
LONG BEACH CA 90806 2726
Deposit: $605.24
Estab Date: 06/27/2001
Roommate:
Auth Caller:
Profile1:
Spouse: SEPERATED....
Disconnect:
Turn On - Domestic - SA: 048 8601 35
Order Information
Turn Status: CLOSED
Turn Read: 14952
Requested By: LAURA RICHARDSON
Turn On Info
SA Name:
Pend T/F?:
Pend T/N?:
Disconnect Date: 04/20/2007
Service Add: 717 E VERNON ST
LONG BEACH CA 90805 2726
Effective Date: 07/02/01
MON
Last
As Of:
Return To Billing?
Of Dogs:
Access Info:
Service On?
NO
T/N Access: DOG BEHIND OTHER GATE
Access Inquiry?
Location: RIGHT SIDE
SE Change:
Rep Plan: DOMESTIC
Current Plan: DOMESTIC
Entry: ENTER RIGHT
WAIVED
Meter Type: RGVH
Meter Owner: EDISON
Investigation Pending
Area#: 01
Residence:
Meter Status: SERVICE ON MAIN ON
Space Heater: GAS
Inspection Required?
District: 06
PRIMARY
Memo: CNG SEPERATED AND SE CHANGE...
Claim / Show?
Appt Needed?
Elderly?
Idle St Dt: 00/00/0000
CA: 22-849-8333
Mailing Addr:
1212 S VICTORY BLVD
BURBANK CA 91502 2551
Profiles:
POS ID:
CA Balance: $29.77
Credit Score: LOW
SA Count: 1
Add Profile
Add Deposit
Turn On
Reorder Order
Reprint
Reprint Orders
Close
Eff Date Date Issued
04/05/2006 04/05/2006
07/02/2001 07/02/2001
00/00/0000
Ready

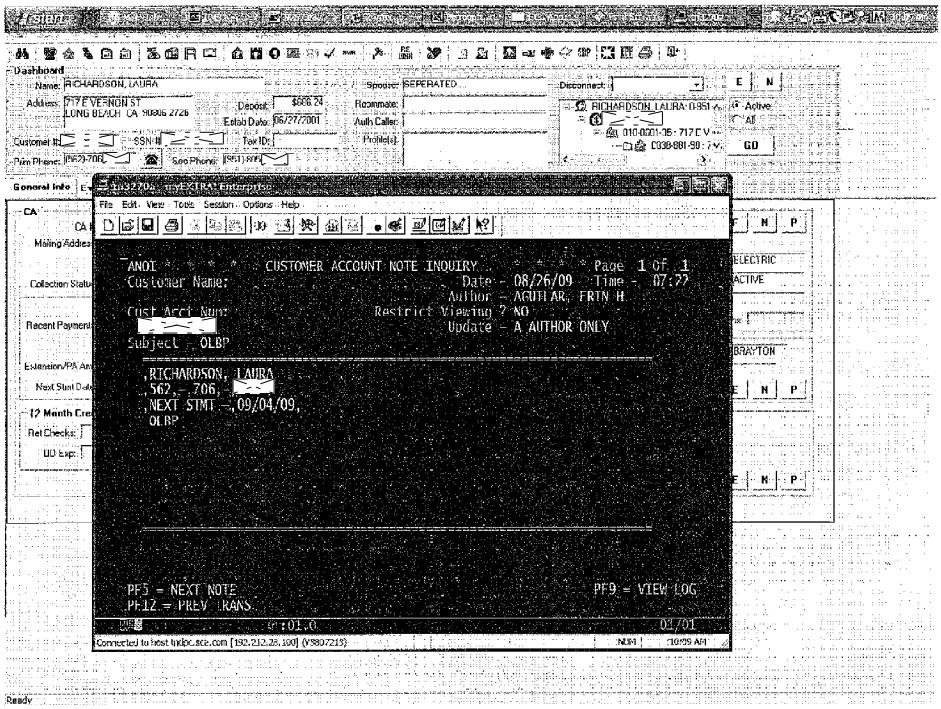
Type	Amount	Date	Stmt #	Stmt Activity	Acct. Balance	LPP Stmt #	Lpp Base Amt
Statement	$29.77	12/02/2009	101	$29.77	$29.77		$.00
QCHK Payment	$-68.30	11/25/2009	101	$.00	$.00		$.00
QCHK Fee	$5.00	11/25/2009	101	$.00	$68.30		$.00
Late Pyt Chg	$.54	11/21/2009	101	$.00	$63.30		$.00
Statement	$24.14	10/30/2009	100	$24.14	$62.76		$.00
Late Pyt Chg	$.33	10/22/2009	100	$.00	$38.62		$.00
Statement	$27.13	09/30/2009	99	$27.13	$38.29		$.00
Late Pyt Chg	$.09	09/23/2009	99	$.00	$11.16		$.00
Statement	$28.55	08/31/2009	98	$28.55	$11.07		$.00
Payment	$-100.00	08/12/2009	98	$.00	$-17.48		$.00
Statement	$32.89	07/31/2009	97	$32.89	$82.52		$.00
Late Pyt Chg	$.42	07/23/2009	97	$.00	$49.63		$.00
Statement	$28.30	07/01/2009	96	$28.30	$49.21		$.00
Late Pyt Chg	$.18	06/24/2009	96	$.00	$20.91		$.00
Statement	$30.50	06/02/2009	95	$30.50	$20.73		$.00

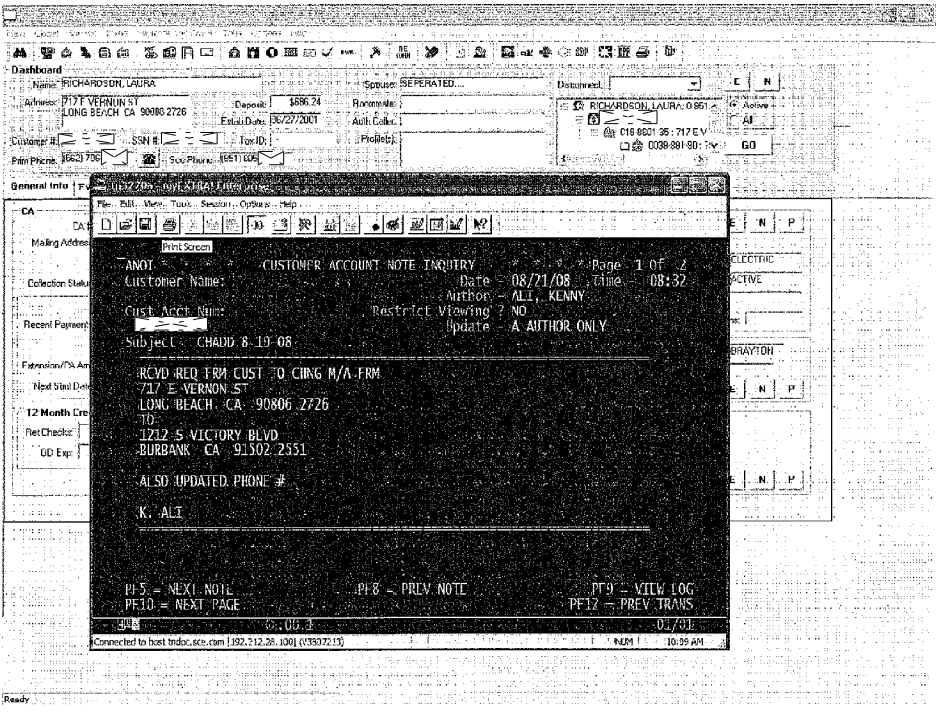
Ending Meter Read Date	KWH Read	KW Demand	Billing Days	Total kWH Usage	Avg kWh Usage per Day	Daily Cost	Total Service Account Charges
12/02/09	37244	0.00	33	231	7.00	$.88	$29.77
10/30/09	37013	0.00	30	186	6.20	$.77	$24.14
09/30/09	36827	0.00	30	211	7.03	$.86	$27.13
08/31/09	36616	0.00	31	222	7.16	$.88	$28.55
07/31/09	36394	0.00	30	259	8.63	$1.04	$32.89
07/01/09	36135	0.00	29	223	7.69	$.93	$28.30
06/02/09	35912	0.00	32	241	7.53	$.91	$30.50
05/01/09	35671	0.00	30	188	6.27	$.77	$24.36
04/01/09	35483	0.00	29	210	7.24	$.88	$26.89
03/03/09	35273	0.00	32	290	9.06	$1.13	$37.89
01/30/09	34983	0.00	30	247	8.23	$1.03	$32.52
12/31/08	34736	0.00	25	341	11.76	$1.49	$45.50
12/02/08	34395	0.00	33	202	6.12	$.78	$26.87
10/30/08	34193	0.00	31	193	6.23	$.77	$25.16
09/29/08	34000	0.00	32	178	5.56	$.69	$23.29
08/28/08	33822	0.00	29	168	5.79	$.71	$21.74
07/30/08	33654	0.00	30	151	5.03	$.62	$19.48
06/30/08	33503	0.00	31	140	4.52	$.55	$17.93
05/30/08	33363	0.00	30	128	4.27	$.53	$16.77
04/30/08	33235	0.00	29	136	4.69	$.58	$17.65
04/01/08	33099	0.00	32	213	6.66	$.82	$27.42
02/29/08	32886	0.00	30	256	8.53	$1.04	$32.76
01/30/08	32630	0.00	30	277	9.23	$1.13	$35.50
12/31/07	32353	0.00	32	286	8.94	$1.09	$36.78
11/29/07	32067	0.00	31	189	6.10	$.75	$24.53
10/29/07	31878	0.00	32	168	5.25	$.65	$21.72
09/27/07	31710	0.00	30	176	5.87	$.71	$22.42
08/28/07	31534	0.00	29	172	5.93	$.72	$21.97
07/30/07	31362	0.00	32	184	5.75	$.70	$23.60
06/28/07	31178	0.00	29	150	5.17	$.64	$19.51
05/30/07	31028	0.00	30	159	5.30	$.63	$19.92
04/30/07	30869	0.00	31	189	6.10	$.74	$24.03
03/30/07	30680	0.00	29	164	5.66	$.68	$20.78
03/01/07	30516	0.00	30	285	9.50	$1.16	$36.57
01/30/07	30231	0.00	32	321	10.03	$1.22	$41.08
12/29/06	29910	0.00	29	316	10.90	$1.35	$40.97
11/30/06	29594	0.00	31	200	6.45	$.80	$25.16
10/30/06	29394	0.00	32	180	5.63	$.70	$23.37
09/28/06	29214	0.00	30	173	5.77	$.71	$22.21
08/29/06	29041	0.00	29	167	5.76	$.70	$21.39
07/31/06	28874	0.00	32	241	7.53	$.90	$30.30
06/29/06	28633	0.00	29	198	6.83	$.82	$24.99
05/31/06	28435	0.00	30	193	6.43	$.76	$23.81
05/01/06	28242	0.00	31	272	8.77	$1.05	$34.07
03/31/06	27970	0.00	29	331	11.41	$1.37	$41.86
03/02/06	27639	0.00	30	320	10.67	$1.28	$40.43
01/31/06	27319	0.00	32	344	10.75	$1.32	$44.37
12/30/05	26975	0.00	28	243	8.68	$1.01	$30.90
12/01/05	26732	0.00	33	224	6.79	$.83	$28.88
10/29/05	26508	0.00	31	206	6.65	$.82	$26.57
09/28/05	26302	0.00	30	186	6.20	$.76	$24.01
08/29/05	26116	0.00	31	198	6.39	$.78	$25.53
07/29/05	25918	0.00	30	186	6.20	$.76	$24.02
06/29/05	25732	0.00	29	169	5.83	$.72	$21.86
05/31/05	25563	0.00	32	186	5.81	$.70	$23.36
04/29/05	25377	0.00	29	180	6.21	$.75	$22.75
03/31/05	25197	0.00	29	241	8.31	$.97	$29.65
03/02/05	24956	0.00	30	303	10.10	$1.23	$38.82
01/31/05	24653	0.00	32	368	11.50	$1.42	$47.77
12/30/04	24285	0.00	29	320	11.24	$1.39	$42.34
12/01/04	23959	0.00	33	258	7.82	$.96	$33.32
10/29/04	23701	0.00	31	202	6.52	$.79	$25.89
09/28/04	23499	0.00	32	220	6.88	$.83	$28.30
08/27/04	23279	0.00	29	185	6.38	$.78	$23.86
07/29/04	23094	0.00	30	194	6.47	$.77	$24.61
06/29/04	22900	0.00	32	199	6.22	$.75	$25.30
05/28/04	22701	0.00	29	179	6.17	$.73	$22.38
04/29/04	22522	0.00	29	183	6.31	$.75	$23.19
03/31/04	22339	0.00	29	203	7.00	$.86	$26.41
03/02/04	22136	0.00	32	414	12.94	$1.65	$55.97

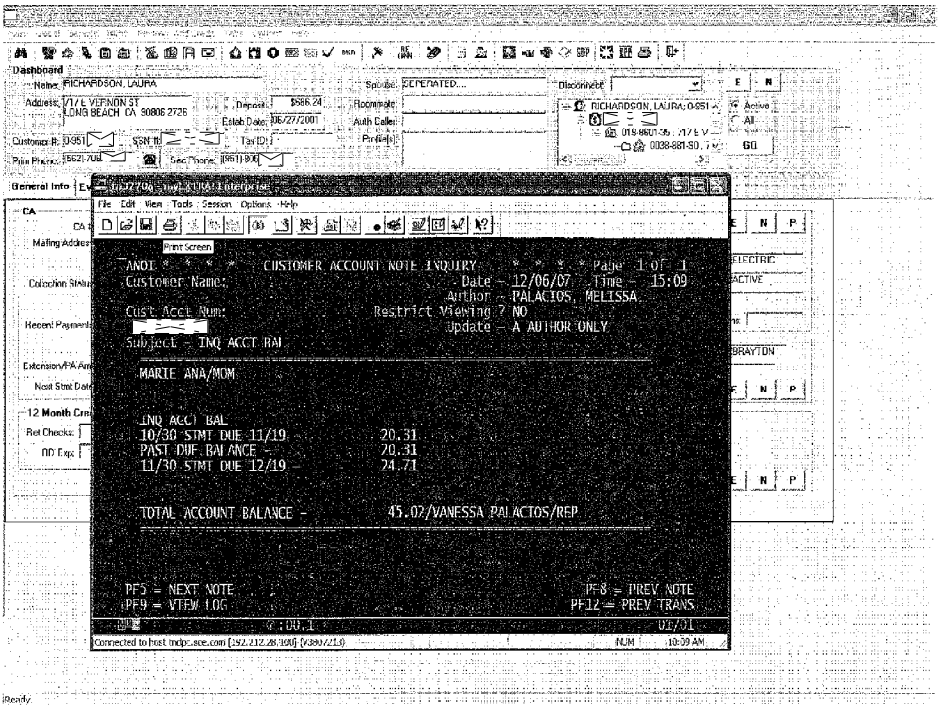
Ending Meter Read Date	KWH Read	KW Demand	Billing Days	Total kWH Usage	Avg kWh Usage per Day	Daily Cost	Total Service Account Charges
01/30/04	21722	0.00	31	286	9.23	$1.16	$38.11
12/30/03	21436	0.00	29	222	7.66	$.93	$28.71
12/01/03	21214	0.00	33	200	6.06	$.76	$26.61
10/29/03	21014	0.00	30	181	6.03	$.76	$24.04
09/29/03	20833	0.00	32	209	6.53	$.24	$8.04
08/28/03	20624	0.00	29	177	6.10	$.75	$23.30
07/30/03	20447	0.00	30	179	5.97	$.74	$23.61
06/30/03	20268	0.00	31	189	6.10	$.75	$24.91
05/30/03	20079	0.00	30	194	6.47	$.79	$25.51
04/30/03	19885	0.00	29	226	7.79	$.94	$29.06
04/01/03	19659	0.00	29	216	7.45	$.91	$28.26
03/03/03	19443	0.00	33	278	8.42	$1.03	$36.24
01/29/03	19165	0.00	30	326	10.87	$1.33	$42.70
12/30/02	18839	0.00	33	374	11.33	$1.39	$49.22
11/27/02	18465	0.00	29	175	6.03	$.00	$18.77
10/29/02	18290	0.00	32	192	6.00	$.59	$20.63
09/27/02	18098	0.00	30	204	6.80	$.67	$22.02
08/28/02	17894	0.00	29	159	5.48	$.54	$17.30
07/30/02	17735	0.00	32	191	5.97	$.74	$25.43
06/28/02	17544	0.00	29	161	5.55	$.69	$21.49
05/30/02	17383	0.00	30	173	5.77	$.71	$23.06
04/30/02	17210	0.00	29	161	6.24	$.76	$23.65
04/01/02	17029	0.00	31	196	6.32	$.78	$26.02
03/01/02	16833	0.00	30	239	7.97	$.97	$31.49
01/30/02	16594	0.00	30	313	10.43	$1.29	$41.70
12/31/01	16281	0.00	32	459	14.34	$1.94	$66.89
11/29/01	15822	0.00	31	220	7.10	$.87	$29.09
10/29/01	15602	0.00	32	174	5.44	$.54	$18.94
09/27/01	15428	0.00	30	173	5.77	$.57	$18.80
08/28/01	15255	0.00	29	147	5.07	$.50	$16.07

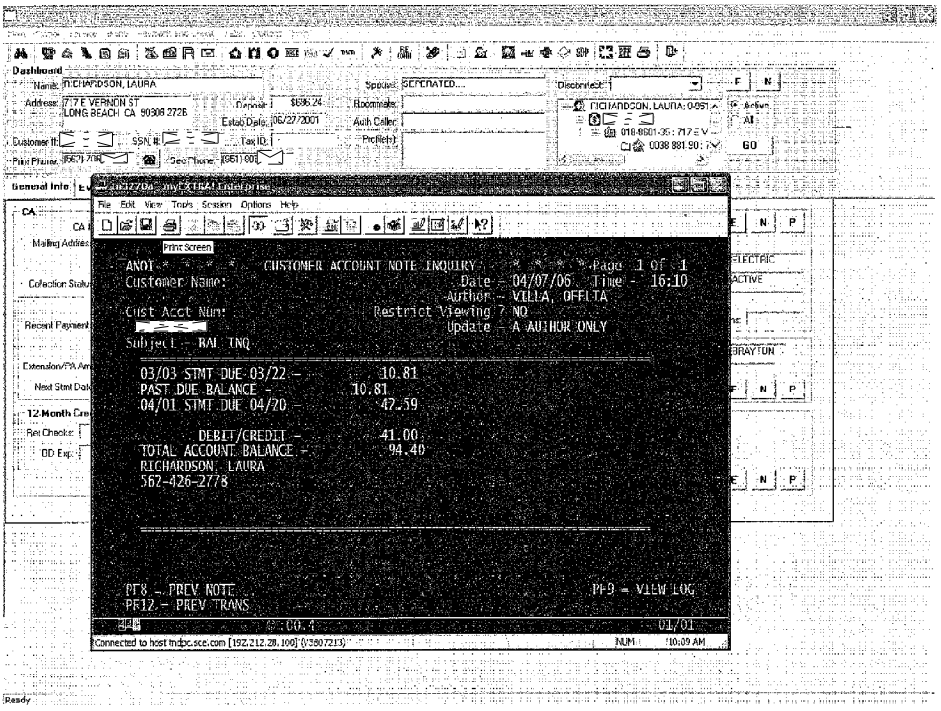

CCCApplication
Main Global Service Billing Payment and Credit Tasks Options Help
Dashboard
Name: RICHARDSON, LAURA
Address: 717 E VERNON ST
LONG BEACH CA 90805-2720
Deposit: $696.24
Estab Date: 06/27/2001
Spouse: SEPERATED....
Roommate:
Auth Caller:
Profile(s):
Customer #:
SSN #:
Tax ID:
Prim Phone: (562)-708
Soc Phone: (951)-906
Disconnect:
RICHARDSON, LAURA; 0-951-A
Inst: 010-0001-35 : 717 E V
0030-001-50 :
Active
All
GO
General Info
Events/Notes/Profiles
Billing Details
Credit
Account Maint
Deposit Acct Info
Customer Name: RICHARDSON, LAURA
Spouse Name: SEPERATED....
Roommate:
Auth Caller:
SSN#:
POS ID
DL#:
State Name: CALIFORNIA
Business Type:
Form of Business:
Tax Id:
Employer: CITY OF LONG BEACH
Customer Class: RESIDENTIAL
Contacts...
Add Notes...
Add Profiles...
Name:
Shown on Bill:
Mail Info:
Status: ACTIVE
Dist
DA
SA
SVC
Site
Standard Address
Non-Standard Address
P.O. Box
#:
Frac:
Prefix:
Street:
Suffix:
Post Dir:
1212
S
VICTORY
BLVD
Close
Future...
CA>>
Unit Desc:
Unit:
City: BURBANK
State: CALIFORNIA
Zip: 91502-2561
County: USA
Def?? Primary Phone Num
Ext
Location
Type
Time
Foreign
Country
N (951)-805
CELL PHONE
VOICE
DAY TIME
USA
N (951)-805
CELL PHONE
VOICE
DAY TIME
USA
N (951)-805
CELL PHONE
VOICE
DAY TIME
USA
Add
Delete
Edit
Cancel
Save
Ready...

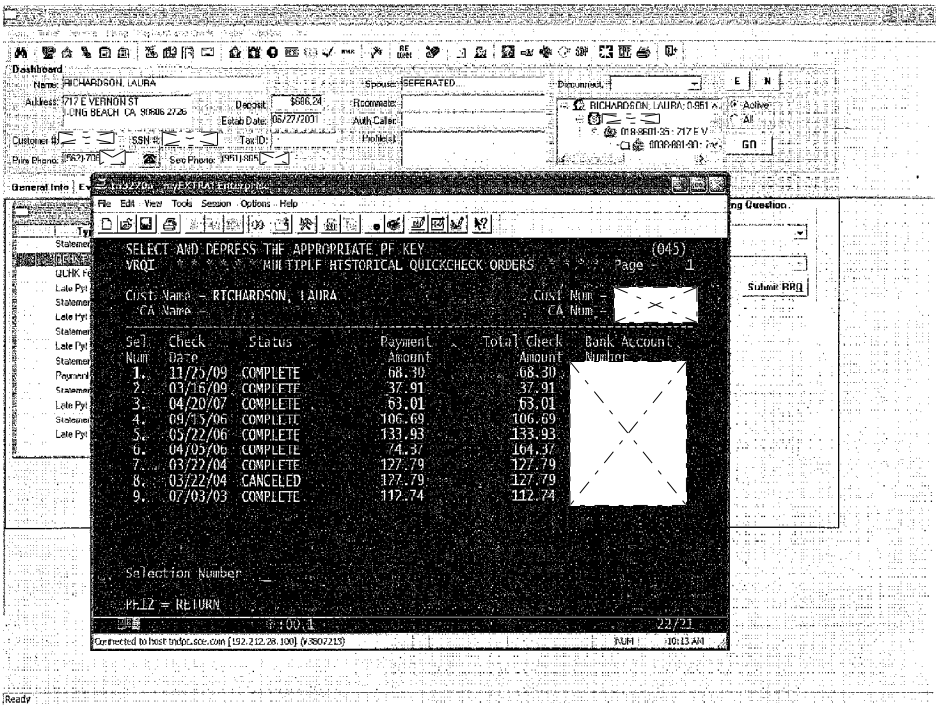

SCE Application
Main Global Service Billing Payment and Credit Tabs Options Help
Dashboard
Name: RICHARDSON, LAURA
Spouse: SEPERATED....
Address: 717 E VERNON ST
LONG BEACH CA 90806 2726
Deposit: $696.24
Roommate:
Estab.Date: 06/27/2001
Auth.Caller:
Customer #:
SSN #:
Tax ID:
Profile(s):
Prim.Phone: (562) 706
Sec.Phone: (951) 605
Disconnect
RICHARDSON, LAURA; 0 851
Active
018 8901 35 : 717 E V
0038-881-90 : 7
All
60
General Info
Events/Notes/Profiles
Billing Details
Credit
Account Maint
Deposit Acct Info
Total Deposit Details
Cash Received: $920.00
Non-Cash Received: $.00
Amount Requested: $920.00
Amount Received: $920.00
Amount Waived: $.00
Amount Disbursed: $233.76
Amount Due: $.00
Deposit Acct
Date Requested
Amount Requested
Amt Received
Amount Due
Date Received
Date Due
Amount Waived
Amount Disbursed
Account Status
Review Date
Non-Cash Ind
Dep PA Ind
04/06/2006 $90.00 $90.00 $.00 04/05/2006 SUPPRESS $.00 $90.00 INACTIVE 06/08/2010 N N
04/06/2006 $395.00 $395.00 $.00 05/09/2006 04/21/2006 $.00 $143.76 ACTIVE 06/08/2010 N N
05/21/2007 $435.00 $435.00 $.00 06/18/2007 05/04/2007 $.00 $.00 ACTIVE 06/08/2010 N N
Ready...

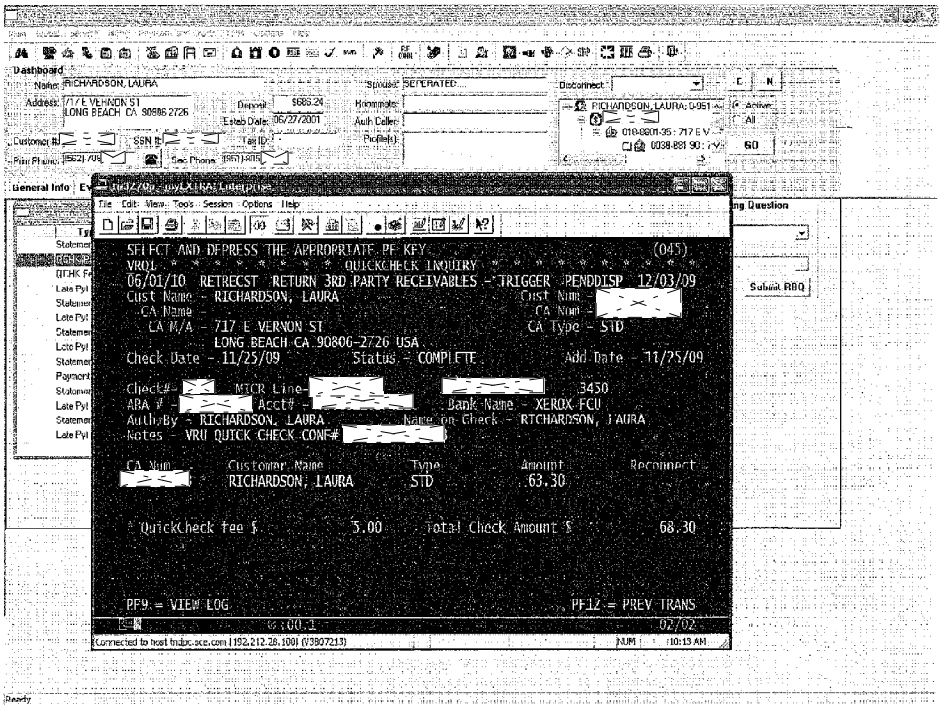

Dashboard
Name: RICHARDSON, LAURA
Address: 717 E VERNON ST
LONG BEACH CA 90806 2726
Spouse: SEPERATED
Disconnect #:
RICHARDSON, LAURA 0-951
Active
All
GO
General Info
CA
Mailing Addres
Collection Statu
Recent Payment
Extension/PA Am
Next Stmt Dat
12 Month Cre
Ret Checks:
DD Exp:
Ready
ANOI * * * * CUSTOMER ACCOUNT NOTE INQUIRY * * * * Page 1 Of 1
Customer Name: Date - 08/26/09 Time - 07:27
Author - AGUILAR, FRTN H
Cust Acct Num: Restrict Viewing ? NO
Update - A AUTHOR ONLY
Subject - OLBP
,RICHARDSON, LAURA
,562, ,706, [redacted]
,NEXT STMT -, 09/04/09,
OLBP
PF5 = NEXT NOTE
PF12 = PREV TRANS
PF9 = VIEW LOG
01/01
Connected to host lndoc.sce.com [192.232.28.100] (YS807215)

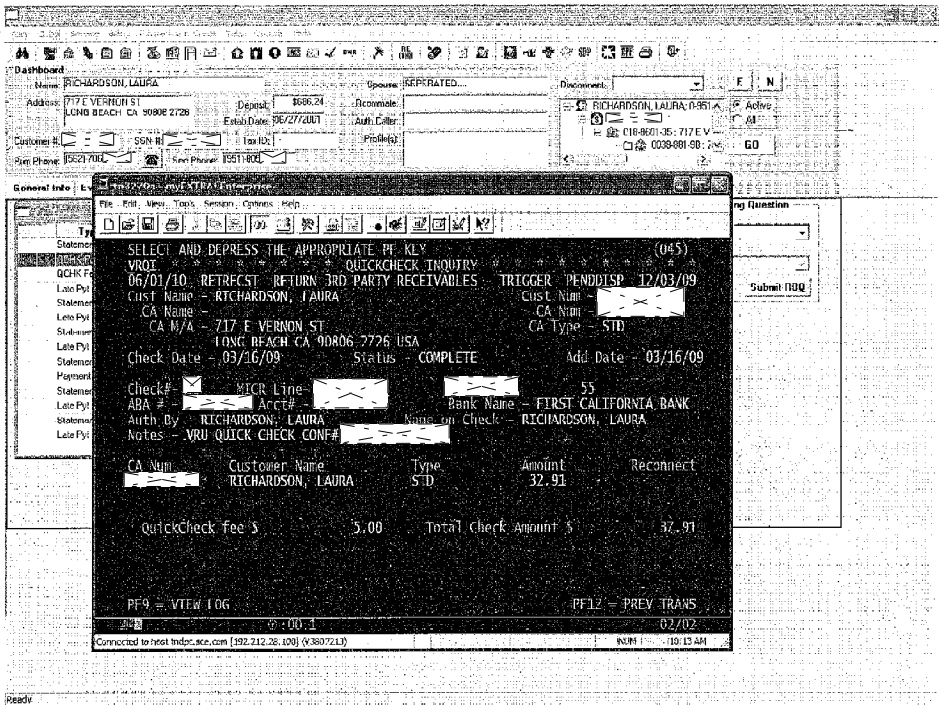

Dashboard
Name: RICHARDSON, LAURA
Address: 717 E VERNON ST
LONG BEACH CA 90806 2726
Spouse: SEPERATED
Roommate:
Auth. Collec.:
Disconnect
RICHARDSON, LAURA; 0 951
Active
All
GO
General Info
CA
Mailing Addres
Collection Statu
Recent Payment
Next Stmt Date
12 Month Cre
Ret Checks:
DD Exp:
Print Screen
ANOT CUSTOMER ACCOUNT NOTE INQUIRY Page 1 Of 4
Customer Name:
Date - 08/21/08 Time - 08:32
Author - ALI, KENNY
Cust Acct Num:
Restrict Viewing ? NO
Update - A AUTHOR ONLY
Subject - CHADD 8-19-08
RCVD REQ FRM CUST TO CHNG M/A FRM
717 E VERNON ST
LONG BEACH CA 90806 2726
TO:
1212 S VICTORY BLVD
BURBANK CA 91502 2551
ALSO UPDATED PHONE #
K. ALI
PF5 - NEXT NOTE
PF8 - PRLV NOTE
PF9 - VIEW LOG
PF10 - NEXT PAGE
PF12 - PREV TRANS
Connected to host tndoc.sce.com (192.212.28.100) (13307213)
NUM
10:09 AM
Ready

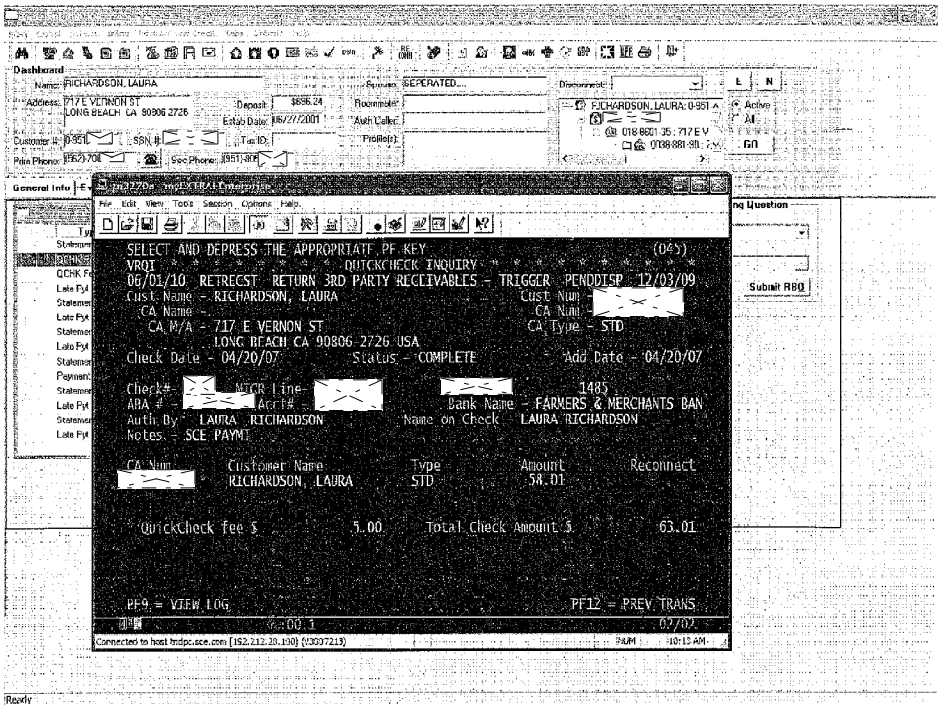

Dashboard
Name: RICHARDSON, LAURA
Address: 7171 E VERNON ST
LONG BEACH CA 90808-2726
Customer #: 0-051
Main Phone: (562) 708-
Deposit: $586.24
Estab Date: 06/27/2001
Spouse: TERMINATED...
Roommate:
Auth Caller:
Prefix:
Disconnect:
RICHARDSON, LAURA; 0-051
Active
All
GO
General Info
Print Screen
ANOT * * * * CUSTOMER ACCOUNT NOTE INQUIRY * * * * Page 1 of 1
Customer Name: Date - 12/06/07 Time - 15:09
Author - PALACIOS, MELISSA
Cust Acct Num: Restrict Viewing ? NO
Update - A AUTHOR ONLY
Subject - INQ ACCT BAL
MARIE ANA/MOM
INQ ACCT BAL
10/30 STMT DUE 11/19 - 20.31
PAST DUE BALANCE - 20.31
11/30 STMT DUE 12/19 - 24.71
TOTAL ACCOUNT BALANCE - 45.02/VANESSA PALACIOS/REP
PF5 = NEXT NOTE
PF9 = VIEW LOG
PF8 = PREV NOTE
PF12 = PREV TRANS
Connected to host hdpc.sce.com (192.212.28.198) (3390/23)
NUM
10:09 AM
Ready

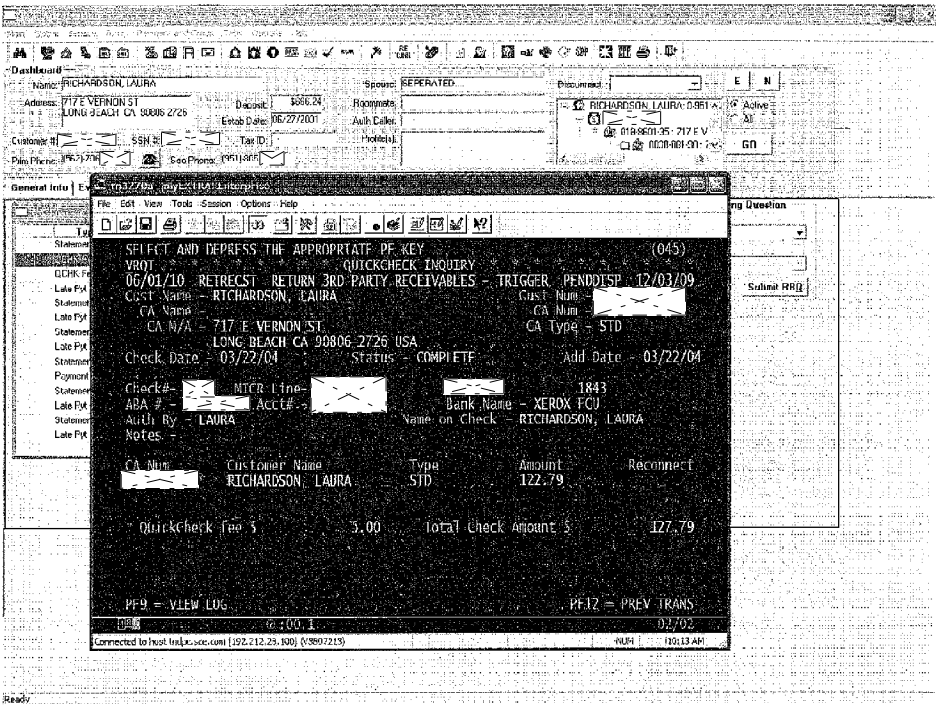

Dashboard
Name: RICHARDSON, LAURA
Address: 717 E VERNON ST
LONG BEACH CA 90806 2726
Spouse: SEPERATED...
Roommate:
Auth Caller:
Prefer by:
Customer ID:
SSN #:
Tax ID:
Print Phone: (562) 706
Cell Phone: (951) 601
Disconnect:
RICHARDSON, LAURA: 0-951
GO
General Info:
Print Screen
ANOT * * * * CUSTOMER ACCOUNT NOTE INQUIRY * * * * Page 1 of 1
Customer Name: Date - 04/07/06 Time - 16:10
Author - VILLA, OFELIA
Cust Acct Num: Restrict Viewing ? NO
Update - A AUTHOR ONLY
Subject - BAL INQ
03/03 STMT DUE 03/22 - 10.81
PAST DUE BALANCE - 10.81
04/01 STMT DUE 04/20 - 47.59
DEBIT/CREDIT - -41.00
TOTAL ACCOUNT BALANCE - 94.40
RICHARDSON, LAURA
562-426-2778
PF8 - PREV NOTE
PF12 - PREV TRANS
PF9 = VIEW LOG
01/01
Connected to host tndbc.sce.com [192.212.28.100] (3807213)
NUM
10:09 AM
Ready


Dashboard
Name: RICHARDSON, LAURA
Spouse: SEPERATED
Address: 717 E VERNON ST
LONG BEACH CA 90805 2726
Deposit: $666.24
Estab Date: 05/27/2001
Roommate:
Auth Caller:
Protect:
Customer #:
SSN #:
Tax ID:
Pref Phone:
Sec Phone:
Disconnect:
RICHARDSON, LAURA: 0-861-A
Active
All
GO
General Info
File Edit View Tools Session Options Help
SELECT AND DEPRESS THE APPROPRIATE PF KEY (045)
VRQI MULTIPLE HISTORICAL QUICKCHECK ORDERS Page 1
Cust Name - RICHARDSON, LAURA
CA Name -
Cust Num -
CA Num -
Sel Num
Check Date
Status
Payment Amount
Total Check Amount
Bank Account Number
1. 11/25/09 COMPLETE 68.30 68.30
2. 03/16/09 COMPLETE 37.91 37.91
3. 04/20/07 COMPLETE 63.01 63.01
4. 09/15/06 COMPLETE 106.69 106.69
5. 05/22/06 COMPLETE 133.93 133.93
6. 04/03/06 COMPLETE 74.37 104.37
7. 03/27/04 COMPLETE 127.79 127.79
8. 03/22/04 CANCELED 127.79 127.79
9. 07/03/03 COMPLETE 112.74 112.74
Selection Number
PF12 = RETURN
22/21
Connected to host tndpc.sce.com (192.212.28.100) (v.3807213)
NUM
10:13 AM
Ready


Dashboard
Name: RICHARDSON, LAURA
Address: 717 E VERNON ST
LONG BEACH CA 90806 2726
Deposit: $683.24
Estab Date: 06/27/2001
Spouse: SEPERATED
Auth Caller:
Profile(s):
Disconnect
RICHARDSON, LAURA: 0-951
Active
All
60
General Info
SELECT AND DEPRESS THE APPROPRIATE PF KEY (045)
VRQL QUICKCHECK INQUIRY
06/01/10 RETRECST RETURN 3RD PARTY RECEIVABLES - TRIGGER PENDDISP 12/03/09
Cust Name - RICHARDSON, LAURA
CA Name -
CA M/A - 717 E VERNON ST
LONG BEACH CA 90806-2726 USA
Check Date - 11/25/09 Status - COMPLETE Add Date - 11/25/09
Check# -
MICR Line-
3450
ABA # -
Acct# -
Bank Name - XEROX FCU
AuthBy - RICHARDSON, LAURA
Name on Check - RICHARDSON, LAURA
Notes - VRU QUICK CHECK CONF#
CA Num
Customer Name
Type
Amount
Reconnect
RICHARDSON, LAURA
STD
63.30
QuickCheck fee $ 5.00
Total Check Amount $ 68.30
PF9 = VIEW LOG
PF12 = PREV TRANS
02/02
Connected to host tndbc.sce.com (192.212.28.100) (73907213)
NUM
10:13 AM
Ready


Dashboard
Name: RICHARDSON, LAURA
Address: 717 E VERNON ST
LONG BEACH CA 90806 2726
Deposit: 8686.24
Estab Date: 06/27/2007
Spouse: REPEATED...
Accomodate:
Auth. Caller:
Profile(s):
Disconnect:
RICHARDSON, LAURA: 0-951-A
Active
GO
SELECT AND DEPRESS THE APPROPRIATE PF KEY (045)
VRQI * * * * * * * * * * QUICKCHECK INQUIRY * * * * * * * * * *
06/01/10 RETRECST RETURN 3RD PARTY RECEIVABLES TRIGGER PENDDISP 12/03/09
Cust Name - RICHARDSON, LAURA
CA Name -
CA M/A - 717 E VERNON ST
LONG BEACH CA 90806 2726 USA
Cust Num -
CA Num -
CA Type - STD
Check Date - 03/16/09
Status - COMPLETE
Add Date - 03/16/09
Check# -
MICR Line-
55
ABA # -
Acct# -
Bank Name - FIRST CALIFORNIA BANK
Auth By - RICHARDSON, LAURA
Name on Check - RICHARDSON, LAURA
Notes - VRU QUICK CHECK CONF#
CA Num
Customer Name
Type
Amount
Reconnect
RICHARDSON, LAURA
STD
32.91
QuickCheck fee $ 5.00
Total Check Amount $ 37.91
PF9 - VIEW LOG
PF12 - PREV TRANS
02/02
Connected to host tndpc.sce.com (192.212.28.100) (X38072L1)
NUM
10:13 AM
Ready


Dashboard
Name: RICHARDSON, LAURA
Address: 717 E VERNON ST
LONG BEACH CA 90806 2726
Deposit: $696.24
Estab Date: 08/27/2001
Payment: SEPERATED...
Roommate:
Auth Caller:
Profile(s):
Disconnect:
RICHARDSON, LAURA; 0-951 A
Active
All
GO
General Info
SELECT AND DEPRESS THE APPROPRIATE PF KEY (045)
VRQI QUICKCHECK INQUIRY
06/01/10 RETRECST RETURN 3RD PARTY RECEIVABLES - TRIGGER PENDDISP 12/03/09
Cust Name - RICHARDSON, LAURA
CA Name -
CA M/A - 717 E VERNON ST
LONG BEACH CA 90806-2726 USA
Check Date - 04/20/07
Status - COMPLETE
Add Date - 04/20/07
Check# -
MICR Line-
1485
ABA # -
Acct# -
Bank Name - FARMERS & MERCHANTS BAN
Auth By - LAURA RICHARDSON
Name on Check - LAURA RICHARDSON
Notes - SCE PAYMT
CA Num
Customer Name
Type
Amount
Reconnect
RICHARDSON, LAURA
STD
58.01
QuickCheck fee $ 5.00
Total Check Amount $ 63.01
PF9 = VIEW LOG
PF12 = PREV TRANS
02/02
Connected to host hrdpc.sce.com (192.212.28.130) (10007213)
NUM
10:15 AM
Ready


Dashboard
Name: RICHARDSON, LAURA
Spouse: SEPERATED
Address: 717 E VERNON ST
LONG BEACH CA 90806-2726
Deposit: $866.24
Estab Date: 06/27/2001
Roommate:
Auth Caller:
Customer #:
SSN #:
Tax ID:
Prefer(s):
Prim Phone:
Sec Phone:
GO
SELECT AND DEPRESS THE APPROPRIATE PF KEY (045)
VROT QUICKCHECK INQUIRY
06/01/10 RETRECST RETURN 3RD PARTY RECEIVABLES - TRIGGER PENDDISP 12/03/09
Cust Name - RICHARDSON, LAURA
CA Name -
CA M/A - 717 E VERNON ST
LONG BEACH CA 90806-2726 USA
Check Date - 03/22/04
Status - COMPLETE
Add Date - 03/22/04
Check#-
MICR Line-
1843
ABA # -
Acct#-
Bank Name - XEROX FCU
Auth By - LAURA
Name on Check - RICHARDSON, LAURA
Notes -
CA Num
Customer Name
Type
Amount
Reconnect
RICHARDSON, LAURA
STD
122.79
QuickCheck Fee $ 5.00
Total Check Amount $ 127.79
PF9 = VIEW LOG
PF12 = PREV TRANS
Connected to host
Ready

Page: 1 Document Name: untitled

BCAI * * * * * * CUST ACCT BILLING SUMMARY INQUIRY * * * * Page - 1
NOTHING SCHEDULED

Cust Name - RICHARDSON, LAURA Cust Num -
CA Name - CA Num - 1
CA M/A - 717 E VERNON ST Check Digit - 0
LONG BEACH CA 90806-2726

Sel Num	Trans Type	Transaction Amount	Trans/Stmt Date	Stmt Num	Stmt Activity	Account Balance
1.	Dep Prin App	90.00	09/13/06			0.00
2.	Prin Dsb Req	90.00-	09/13/06			90.00-
3.	STATEMENT		04/07/06	2	0.00	0.00
4.	QCHK Payment	90.00-	04/05/06	2		0.00
5.	STATEMENT		04/06/06	1	0.00	90.00
6.	Dep Request	90.00	04/05/06	1		90.00

Selection Number -

PF2 = DEPOSIT INQUIRY NO SA STMT STATUS
PF6 = EVENTS PF8 = MULT PF12 = RETURN

Date: 12/21/2009 Time: 1:01:47 PM

Page: 1 Document Name: untitled

BCAI * * * * * * CUST ACCT BILLING SUMMARY INQUIRY * * * * Page - 1
NOTHING SCHEDULED

Cust Name - RICHARDSON, LAURA
CA Name -
CA M/A - 717 E VERNON ST
LONG BEACH CA 90806-2726

Cust Num -
CA Num -
Check Digit - 0

Sel Num	Trans Type	Transaction Amount	Trans/Stmt Date	Stmt Num	Stmt Activity	Account Balance
1.	STATEMENT		09/19/06	6	0.00	0.00
2.	Dep Prin App	90.00-	09/13/06	6		0.00
3.	Dep Prin App	143.76-	09/13/06	6		90.00
4.	STATEMENT		08/15/06	5	0.00	233.76
5.	Payment	49.66-	08/11/06	5		233.76
6.	Late Pyt Chg	2.41	08/02/06	5		283.42
7.	STATEMENT		07/11/06	4	135.95	281.01
8.	Late Pyt Chg	1.23	07/07/06	4		145.06
9.	STATEMENT		06/15/06	3	93.75	143.83
10.	Late Pyt Chg	0.42	06/07/06	3		50.08

Selection Number - Page Number -

PF2 = DEPOSIT INQUIRY NO SA STMT STATUS
PF6 = EVENTS PF8 = MULT PF10 = NEXT PAGE PF12 = RETURN

Date: 12/21/2009 Time: 1:02:01 PM

Page: 1 Document Name: untitled

BCAI * * * * * * CUST ACCT BILLING SUMMARY INQUIRY * * * * Page - 2

NOTHING SCHEDULED

Cust Name - RICHARDSON, LAURA
Cust Num -
CA Name -
CA Num -
CA M/A - 717 E VERNON ST
Check Digit - 0
LONG BEACH CA 90806-2726

Sel Num	Trans Type	Transaction Amount	Trans/Stmt Date	Stmt Num	Stmt Activity	Account Balance
1.	STATEMENT		05/16/06	2	49.54	49.66
2.	APS Payment	13.94-	05/08/06	2		0.12
3.	Late Pyt Chg	0.12	05/06/06	2		14.06
4.	STATEMENT		04/15/06	1	13.94	13.94

Selection Number - Page Number -

PF2 = DEPOSIT INQUIRY NO SA STMT STATUS
PF6 = EVENTS PF8 = MULT PF11 = PREV PAGE PF12 = RETURN

Date: 12/21/2009 Time: 1:02:07 PM

ACCOUNT NUMBER =

```
DTV                              Show Subscriber                  12/16/09 04:32
Acct: [redacted]  Name: HON LAURA RICHARDSON                        Status: ACTV
                                                          1YR_COMMIT
Business Name:  Y                                          Cust Seg:    - - -
Name:                        HON LAURA RICHARDSON
                                                        Amount Due:      189.38
Address:        100       W BROADWAY                    Past Due:         77.70
                                                        PPV Limit         49.99
Apartment No:   100                                     Comments:         16
Zip Code:       90802-446325
City:           LONG BEACH                        *State/Prov: CA
*County:        LOS ANGELES        *Country: USA       *Account Type: POL

Home Phone:     562 436[redacted]                  Use Alt Mailing Address: Y
Bus. Phone:     562 436-[redacted]  Ext:            In Broadcast Area:       Y
                                                  *Cable Status:           A
*Id 1:
*Id 2:                                           Sell Name To Mailing List: Y
                                                 Receive Promotional Calls: Y
Password:                                        Receive Promotional Mail:  Y
Chain/Dealer: FRONT PAGE COMMUNICATIONS/FRONT PAGE COMMUNICATIONS INC
Services            DSS Access Card     Comments            Change
CMS Card Chg Hist   Billing Ledger      Bill Image          Select New Account
```

```
DTV                              Show Subscriber                  12/16/09 04:32
Acct: 035737748 Name: HON LAURA RICHARDSON                          Status: ACTV

Use Alternate Mailing Address:    Y
                      Name:       HON LAURA RICHARDSON
                      Address:    100       W BROADWAY
                                  SUITE 600
                      City:       LONG BEACH
                     *State/Prov: CA
                      Zip Code:   90802-448650          *Country:  USA


Use Credit Card:  N                          Use Electronic Funds Transfer: N
*Credit Card Type:                           Bank ID Number:
Credit Card Num:                             Bank Acct Number:
Expiration Date:                             Verify Received:
Debit Card Due Date:                         EFT Transmission Days:
                                             EFT Due Date:
                     *Statement Option: Y

Services            DSS Access Card     Comments            Change
Sub Demographics    Billing Ledger      Bill Image          Select New Account
```

CSOC.LRich.DirTV.0002

DTV Show Subscriber 12/16/09 04:32
Acct: Name: HON LAURA RICHARDSON Status: ACTV

Create Date:	02/12/2009	Subscriber Acct Ind:	04
Activate Date:	02/13/2009	Bill Cycle Day:	13
		Service Cycle Day:	13
Last Modified Date:	12/14/2009	Last Billed Date:	12/13/2009
Last Modified By:	BILL_UPDT	Last Bill Due Date:	01/02/2010
		Last Bill Amount:	189.38
Service Suspend Date:		Last Payment Date:	11/15/2009
Disconnect Date:		Amt Due At Last EOM:	0.00
Disconnect Reason Code:			
		Tax Geo Code:	
Cutoff Date:	12/28/2009	Time Zone:	P
Cutoff Extended By:		Daylight Savings:	Y
Cutoff Level:	1	Census Tract:	
Non Pay Code:	L	Census Block Group:	1
Write-Off Amount:		Latitude:	337619 N
Dealer Acct Type:	CE	Longitude:	1181953 W
Created By Dealer:	Y FRONT PAGE COMMUNICATIONS INC		
Chain Number/Name:	FRONT PAGE COMMUNICATIONS		

Services DSS Access Card Comments Change
Sub Demographics Billing Ledger Bill Image Select New Account

DTV Show Services 12/16/09 04:32
Acct No: Name: HON LAURA RICHARDSON Status: ACTV
DSS Access Card: Account Balance: 189.38

Service Cd	Description	Service Amount	Tax Amount	Total Tax Amount	Code	Status
B000005431	Commitment_Comm'l	0.00	0.00	0.00		ACTV
P000000574	OFFICE CHOICE	74.99	0.00	74.99		ACTV
P000005017	Local Channels_Commercial	5.00	0.00	5.00		ACTV
P000006414	LOCALS HD	0.00	0.00	0.00		ACTV
P000006910	HD Access_Office Choice	12.99	0.00	12.99		ACTV
B000006521	Resend RSN Authorization	0.00	0.00	0.00		DISC
P000001853	Minimum Service	5.00	0.00	5.00		DISC

DTV CMS Card Change History by Account 12/16/09 04:32
Acct: Name: HON LAURA RICHARDSON Status: ACTV

Change Date	Mail Group	Type	Old Smartcard	New Smartcard	Status	L/D

DTV Comments List 12/16/09 04:32

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV

Cmt Type	Code	Imp Flg	Subject	Date	Time	CSR ID
MISC	0100	N	Miscellaneous Information	09/14/2009	03:08 PM	
MISC	0100	N	Miscellaneous Information	07/07/2009	09:57 AM	
MISC	0100	N	Miscellaneous Information	06/29/2009	02:41 PM	
ACCT	1650	N	COLLECTION CALL CUST RETURNED	06/26/2009	11:45 AM	
MISC	0100	N	Miscellaneous Information	05/23/2009	03:12 PM	
MISC	0100	N	Miscellaneous Information	05/20/2009	02:51 PM	
MISC	0100	N	Miscellaneous Information	05/20/2009	01:28 PM	
ACCT	7500	N	REFERRED TO DEALER	05/12/2009	12:25 PM	
EQUP	6200	N	ON-SCREEN DISPLAY	05/12/2009	12:24 PM	
MISC	0100	N	Miscellaneous Information	04/22/2009	12:27 PM	
ACCT	8700	N	STATEMENT-NEEDED EXPLANATION	02/24/2009	12:36 PM	
MISC	0100	N	Miscellaneous Information	02/19/2009	02:52 AM	
MISC	0100	N	Miscellaneous Information	02/13/2009	01:11 PM	
MISC	0100	N	Miscellaneous Information	02/13/2009	09:17 AM	
ACCT	8100	N	Coml Paperwork - Complete	02/13/2009	07:52 AM	
ACCT	8700	N	STATEMENT-NEEDED EXPLANATION	02/12/2009	07:12 PM	

DTV Show Comments 12/16/09 04:32

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: Date: 09/14/2009 Time: 03:08 PM CSR ID: [redacted]
COMMENT:

caller:felix

position:tech.

reason:cci to activate receiver #9295.

sgreen[redacted]

CSOC.LRich.DirTV.0005

DTV Show Comments 12/16/09 04:33

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: Date: 07/07/2009 Time: 09:57 AM CSR ID: [redacted]
COMMENT:

Name: Lucy
Position: Dealer
Reason: Cust's services were cutoff; Informed dealer that there was a past due amnt on the acct; reinstated services as a courtsey and extended cutoff date by 7 days; informed cust that $61.40 was past due and the total amnt due is 189.98

-Ja'Mea/Contracts

DTV Show Comments 12/16/09 04:33

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: Date: 06/29/2009 Time: 02:41 PM CSR ID: [redacted]
COMMENT:

*NAME: MS BONCHEZ
*POSTION: A/P

*REASON: CCI BECAUSE SHE WANTED TO REQUEST HER 5/13 INVOICE INFORMED THE CUST THAT IT WOULD BE A LEDGER AND SHE WILL RECIEVE W/ IN 4-6 HRS. CUST ALSO REQUESTED AN EXT ON THE ACCT INFORMED THE CUST THAT THE MAX WAS 7 DAYS INFORMED THEC UST THAT IT WOULD BE DUE 7/5
***DESIREE'208504

540 338 [redacted]

DTV Show Comments 12/16/09 04:33

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: ACCT *Reason Code: 1650 COLLECTION CALL-CUST RETURNED
*DSS Card: Date: 06/26/2009 Time: 11:45 AM CSR ID: [redacted]
COMMENT:

Called business number concerning accounts payable matter, left message with Henry for accounts pay to return call.

euphoria/coll
[redacted]

DTV Show Comments 12/16/09 04:33

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: Date: 05/23/2009 Time: 03:12 PM CSR ID: ADDCMTBATCH
COMMENT:

Customer participating in Programming Discount Promotional offer. Customer must maintain base programming for 1 year or ECF will be applied to their account.

DTV Show Comments 12/16/09 04:33

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: Date: 05/20/2009 Time: 02:51 PM CSR ID: [redacted]
COMMENT:

Name: David Castillio
Position: Tech
Reason: cci to resend auth to two recievers
Resolution: resent auth to the two recievers progg was verified

Tomika 186750

DTV Show Comments 12/16/09 04:33

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: Date: 05/20/2009 Time: 01:28 PM CSR ID: PRC84716
COMMENT:

CALLER: FREDDY CANO
POSITION: INSTALLER
REASON: MR CANO IS CALLING IN TO ADD 3 HD RECIEVERS TO THE ACCOUNT , AND HE REQUESTED HD ACCESS CHANNEL FOR 12.99 TO BE ADDED TO THE ACCOUNT
DENISE/84716 001909640656

DTV Show Comments 12/16/09 04:33

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: ACCT *Reason Code: 7500 REFERRED TO-DEALER
*DSS Card: 002186741522 Date: 05/12/2009 Time: 12:25 PM CSR ID: PRC173839
COMMENT:

CALLER: IVAUGHN LIKEY
POSITION: STAFF ASST
REASON: CALLING WITH TECH/PICTURE ISSUES. CST HAD TV ON INCORRECT OUTPUT C
HANNEL. REFERRED CST TO DEALER FOR EQUIPMENT UPGRADE.
*******DONSEY/173839*******

DTV Show Comments 12/16/09 04:34

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: EQUP *Reason Code: 6200 ON-SCREEN DISPLAY
*DSS Card: 002186741522 Date: 05/12/2009 Time: 12:24 PM CSR ID: PRC173839
COMMENT:

CALLER: IVAUGHN LIKEY
POSITION: STAFF ASST
REASON: CALLING WITH TECH/PICTURE ISSUES. CST HAD TV ON INCORRECT OUTPUT C
HANNEL. REFERRED CST TO DEALER FOR EQUIPMENT UPGRADE.
*******DONSEY/173839*******

DTV Show Comments 12/16/09 04:34

Acct No: Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: Date: 04/22/2009 Time: 12:27 PM CSR ID: PRC209910
COMMENT:

```
+-------------------------------------------------------------------------------+
|CALLER: RAYA                                                                   |
|POSTION: STAFF ASSISSTANCE                                                     |
|REASON: CCI FOR BILLING QUESTIONS CUSTOMER SERVICES WAS DISCONNECTED  PAYMEN   |
|T WAS RECIEVED PROGRAMING WAS VERIFIED                                         |
|CASSANDRA0209910                                                               |
|                                                                               |
|                                                                               |
|                                                                               |
|                                                                               |
|                                                                               |
|                                                                               |
+-------------------------------------------------------------------------------+
```

DTV Show Comments 12/16/09 04:34

Acct No: Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: ACCT *Reason Code: 8700 STATEMENT-NEEDED EXPLANATION
*DSS Card: Date: 02/24/2009 Time: 12:36 PM CSR ID: PRC84716
COMMENT:

```
+-------------------------------------------------------------------------------+
|CALLER:  ROSA HERNANDEZ                                                        |
|POSITION: ATTENTION PERSON                                                     |
|REASON: MISS HERNANDEZ IS CALLING IN STATES THAT THEY MADE A FULL PAYMENT FO   |
|R THE YEAR . I EXPLAINED TO HER THAT IN STELLENT THE PAPER WORK THAT WAS SEN   |
|T TO US DID HAVE THE SERVICES MONTHLY NOT ANNUALLY AND NO EVEDINCE OF PAYMEN   |
|T WAS ON THE PAPER WORK SHE STATES SHE SENT THE FUNDS TO FRONT PAGE , SO I R   |
|EFERRED HER THERE                                                              |
|DENISE/84716                                                                   |
|                                                                               |
|                                                                               |
|                                                                               |
|                                                                               |
+-------------------------------------------------------------------------------+
```

DTV Show Comments 12/16/09 04:34

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: Date: 02/19/2009 Time: 02:52 AM CSR ID: ADDCMTBATCH
COMMENT:

Customer participating in Programming Discount Promotional offer. Customer m
just maintain base programming for 1 year or ECF will be applied to their acc
ount.

DTV Show Comments 12/16/09 04:35

Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: MISC *Reason Code: 0100 Miscellaneous Information
*DSS Card: [redacted] Date: 02/13/2009 Time: 01:11 PM CSR ID: PRC191693
COMMENT:

ACCT/ PH #: 35737748
NAME: freddie cano
POSITION: tech
REASON: activate 1 receiever
RESOLUTION: programming verified

ANGELA *******191693

```
DTV                                Show Comments                    12/16/09 04:35

Acct No:                 Name: HON LAURA RICHARDSON                 Status: ACTV
*Comment Type: MISC      *Reason Code: 0100  Miscellaneous Information
*DSS Card:     P00000000001 Date: 02/13/2009 Time: 09:17 AM CSR ID: PRC151536
COMMENT:
+-----------------------------------------------------------------------------+
|LUCY  DEALER                                                                 |
|CHECKED ACCT STATUS                                                          |
|                                                                             |
|TIFFANY                                                                      |
|                                                                             |
|                                                                             |
|                                                                             |
|                                                                             |
|                                                                             |
|                                                                             |
|                                                                             |
+-----------------------------------------------------------------------------+
```

```
DTV                                Show Comments                    12/16/09 04:35

Acct No:                 Name: HON LAURA RICHARDSON                 Status: ACTV
*Comment Type: ACCT      *Reason Code: 8100  Coml Paperwork - Complete
*DSS Card:     P00000000001 Date: 02/13/2009 Time: 07:52 AM CSR ID: PRC175225
COMMENT:
+-----------------------------------------------------------------------------+
|RECEIVED COMPLETE PAPERWORK                  (OKAY TO ACTIVATE)              |
|                                                                             |
|CUST INFO/ORDER FORM: COMPLETE                                               |
|VIEWING AGREEMENT: COMPLETE                                                  |
|                                                                             |
|SERVICES WAS ADDED TO THE PRIMARY CARD                                       |
|                                                                             |
|PAPERWORK ARCHIVED                     D/S UPDATED              B-CODE ADDED |
|                                                                             |
|LATARSHA (CONTRACTS)                                                         |
|                                                                             |
|                                                                             |
+-----------------------------------------------------------------------------+
```

CSOC.LRich.DirTV.0012

DTV Show Comments 12/16/09 04:35

Acct No: Name: HON LAURA RICHARDSON Status: ACTV
*Comment Type: ACCT *Reason Code: 8700 STATEMENT-NEEDED EXPLANATION
*DSS Card: Date: 02/12/2009 Time: 07:12 PM CSR ID: PRC176390
COMMENT:

recieved fax and created a new account with 5 pages
kjackson

DTV Change DSS Access Card 12/16/09 04:36
Acct: [redacted] Name: HON LAURA RICHARDSON Status: ACTV

DSS Access Card Information:
*DSS Access Card ID: [redacted]
Status: ACTV
Indicator:
Location:
*Rating Code: X
Restricted: N
Installer ID:
Card Type: S
Phone Connection: Y
Mirror: Y
Charge Mirror Fee: Y

*Receiver Indicator: OWN
Pers. Region Bits: D
Parent CSS: 1 DTV
CAM Period ID: 12

Pay-Per-View Information:
Allow OPPV: Y
Allow IPPV: Y
Purchase Period: M
Purchase Limit: 49.99
Callback Day: 10
Last Callback:
Callback Thresh: 49.99

IRD Information:
Serial No: C11BF9EA000006
*Manufacturer: DIRECTV
*Model Number: H21-200
RID: 029421653113
IRD ID:

Change Satellite IDs:
Software Ver:

Activation Date: 09/14/2009
CAMC Subscr ID: [redacted]
Old DSS ACC ID:
Replace Date:
Disconnect Date:
Security Rating: 0

Callback Phone No:

Last Modified Date: 09/14/2009
Last Modified By: PRC583944

DTV DSS Access Card 12/16/09 04:36
Acct: [redacted] Name: HON LAURA RICHARDSON Status: ACTV

DSS Access Card Information:

*DSS Access Card ID:	001854297445	Pay-Per-View Information:	
Status:	DCRD	Allow OPPV:	Y
Indicator:		Allow IPPV:	Y
Location:		Purchase Period:	M
*Rating Code:	X	Purchase Limit:	49.99
Restricted:	N	Callback Day:	10
Installer ID:		Last Callback:	
Card Type:	S	Callback Thresh:	49.99
Phone Connection:	Y	IRD Information:	
Mirror:	Y	Serial No:	C11BE9DJ301922
Charge Mirror Fee:	N	*Manufacturer:	DIRECTV
		*Model Number:	H21-100
*Receiver Indicator:	OWN	RID:	029415737435
Pers. Region Bits:		IRD ID:	
Parent CSS:	1 DTV	Assign Satellite IDs:	
CAM Period ID:	12	Software Ver:	

Activation Date:	05/20/2009	Callback Phone No:	
CAMC Subscr ID:	295429744		
Old DSS ACC ID:			
Replace Date:			
Disconnect Date:	09/14/2009		
Security Rating:	0		

Last Modified Date: 09/14/2009
Last Modified By: PRC583944

DTV [redacted] Change DSS Access Card 12/16/09 04:36
Acct: [redacted] Name: HON LAURA RICHARDSON Status: ACTV

DSS Access Card Information:

*DSS Access Card ID:	001901085447	Pay-Per-View Information:	
Status:	ACTV	Allow OPPV:	Y
Indicator:		Allow IPPV:	Y
Location:	0	Purchase Period:	M
*Rating Code:	X	Purchase Limit:	49.99
Restricted:	N	Callback Day:	10
Installer ID:		Last Callback:	
Card Type:	S	Callback Thresh:	49.99
Phone Connection:	Y	IRD Information:	
Mirror:	Y	Serial No:	C11BE9DJ301863
Charge Mirror Fee:	Y	*Manufacturer:	DIRECTV
		*Model Number:	H21-100
*Receiver Indicator:	OWN	RID:	029415711471
Pers. Region Bits:	D	IRD ID:	
Parent CSS:	1 DTV	Change Satellite IDs:	
CAM Period ID:	12	Software Ver:	

Activation Date:	05/20/2009	Callback Phone No:	
CAMC Subscr ID:	300108544		
Old DSS ACC ID:			
Replace Date:			
Disconnect Date:			
Security Rating:	0		

Last Modified Date: 07/20/2009
Last Modified By: AUTO_REIN

DTV Change DSS Access Card 12/16/09 04:36
Acct: [redacted] Name: HON LAURA RICHARDSON Status: ACTV

DSS Access Card Information:

*DSS Access Card ID:	001909640656	Pay-Per-View Information:	
Status:	ACTV	Allow OPPV:	Y
Indicator:		Allow IPPV:	Y
Location:		Purchase Period:	M
*Rating Code:	X	Purchase Limit:	49.99
Restricted:	N	Callback Day:	10
Installer ID:		Last Callback:	
Card Type:	S	Callback Thresh:	49.99
Phone Connection:	Y	IRD Information:	
Mirror:	Y	Serial No:	C11BB9DJ301410
Charge Mirror Fee:	Y	*Manufacturer:	DIRECTV
		*Model Number:	H21-100
*Receiver Indicator:	OWN	RID:	029419174239
Pers. Region Bits:	D	IRD ID:	
Parent CSS:	1 DTV	Change Satellite IDs:	
CAM Period ID:	12	Software Ver:	

Activation Date: 05/20/2009 Callback Phone No:
CAMC Subscr ID: [redacted]
Old DSS ACC ID:
Replace Date:
Disconnect Date:
Security Rating: 0

Last Modified Date: 07/20/2009
Last Modified By: AUTO_REIN

DTV [redacted] Change DSS Access Card 12/16/09 04:37
Acct: [redacted] Name: HON LAURA RICHARDSON Status: ACTV

DSS Access Card Information:

*DSS Access Card ID:	002186741522	Pay-Per-View Information:	
Status:	ACTV	Allow OPPV:	Y
Indicator:		Allow IPPV:	Y
Location:	PRIMARY	Purchase Period:	M
*Rating Code:	X	Purchase Limit:	49.99
Restricted:	N	Callback Day:	10
Installer ID:		Last Callback:	
Card Type:	P	Callback Thresh:	49.99
Phone Connection:	Y	IRD Information:	
Mirror:	Y	Serial No:	C11BD8RY202524
Charge Mirror Fee:	N	*Manufacturer:	DIRECTV
		*Model Number:	H21-100
*Receiver Indicator:	OWN	RID:	029411821910
Pers. Region Bits:	D	IRD ID:	
Parent CSS:	1 DTV	Change Satellite IDs:	
CAM Period ID:	05	Software Ver:	

Activation Date: 02/13/2009
CAMC Subscr ID: [redacted]
Old DSS ACC ID:
Replace Date:
Disconnect Date:
Security Rating: 0

Callback Phone No:

Last Modified Date: 07/20/2009
Last Modified By: AUTO_REIN

DTV Show Service History 12/16/09 04:37
Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV

Action	Date	Time	Service	DSS Card	Alt Acct No	CSR ID
Create	02/13/09	14:02	COMMITCOM	002186741522		PRC175225
Create	02/13/09	14:02	OFFICE CHOICE	002186741522		PRC175225
Create	02/13/09	14:02	LCLCHCOM	002186741522		PRC175225
Disconn	03/28/09	04:00	LCLCHCOM	002186741522		NONPY_CUTOFF
Create	03/28/09	04:00	MINSVC	002186741522		NONPY_CUTOFF
Disconn	03/28/09	04:00	OFFICE CHOICE	002186741522		NONPY_CUTOFF
Disconn	03/28/09	04:00	COMMITCOM	002186741522		NONPY_CUTOFF
Disconn	04/02/09	20:32	MTNSVC	002186741522		AUTO_ERIN
Create	04/22/09	13:12	OFFICE CHOICE	002186741522		PRC209910
Create	04/22/09	13:12	LCLCHCOM	002186741522		PRC209910
Reinste	04/22/09	13:12	COMMITCOM	002186741522		PRC209910
Create	04/22/09	13:19	RESND RSN	002186741522		PRC209910
Disconn	04/22/09	13:24	RESND RSN	002186741522		SPC_ZLDS
Create	05/20/09	14:22	Add'l Receiver	001909640656		PRC84716
Create	05/20/09	14:22	COMMITCOM	001909640656		PRC84716
Create	05/20/09	14:22	OFFICE CHOICE	001909640656		PRC84716
Create	05/20/09	14:22	LCLCHCOM	001909640656		PRC84716
Create	05/20/09	14:23	Add'l Receiver	001854297445		PRC84716
Create	05/20/09	14:23	COMMITCOM	001854297445		PRC84716
Create	05/20/09	14:23	OFFICE CHOICE	001854297445		PRC84716
Create	05/20/09	14:23	LCLCHCOM	001854297445		PRC84716
Create	05/20/09	14:24	Add'l Receiver	001901085447		PRC84716
Create	05/20/09	14:24	COMMITCOM	001901085447		PRC84716
Create	05/20/09	14:24	OFFICE CHOICE	001901085447		PRC84716
Create	05/20/09	14:24	LCLCHCOM	001901085447		PRC84716
Create	05/20/09	14:25	HDOFFCHO	002186741522		PRC84716
Create	05/20/09	14:25	HDOFFCHO	001901085447		PRC84716
Create	05/20/09	14:25	HDOFFCHO	001854297445		PRC84716
Create	05/20/09	14:25	HDOFFCHO	001909640656		PRC84716
Create	05/20/09	14:28	LOCALSHD	001909640656		SPC_ZLDS
Create	05/20/09	14:28	LOCALSHD	002186741522		SPC_ZLDS
Create	05/20/09	14:28	LOCALSHD	001854297445		SPC_ZLDS
Create	05/20/09	14:28	LOCALSHD	001901085447		SPC_ZLDS
Disconn	07/05/09	03:46	HDOFFCHO	001909640656		NONPY_CUTOFF
Disconn	07/05/09	03:46	HDOFFCHO	001854297445		NONPY_CUTOFF
Disconn	07/05/09	03:46	HDOFFCHO	001901085447		NONPY_CUTOFF
Disconn	07/05/09	03:46	HDOFFCHO	002186741522		NONPY_CUTOFF
Disconn	07/05/09	03:46	LOCALSHD	001854297445		NONPY_CUTOFF
Disconn	07/05/09	03:46	LOCALSHD	001909640656		NONPY_CUTOFF
Disconn	07/05/09	03:46	LOCALSHD	002186741522		NONPY_CUTOFF
Disconn	07/05/09	03:46	LOCALSHD	001901085447		NONPY_CUTOFF
Disconn	07/05/09	03:46	LCLCHCOM	001909640656		NONPY_CUTOFF
Disconn	07/05/09	03:46	LCLCHCOM	002186741522		NONPY_CUTOFF
Disconn	07/05/09	03:46	LCLCHCOM	001901085447		NONPY_CUTOFF
Disconn	07/05/09	03:46	LCLCHCOM	001854297445		NONPY_CUTOFF
Create	07/05/09	03:46	MINSVC	001854297445		NONPY_CUTOFF
Create	07/05/09	03:46	MTNSVC	002186741522		NONPY_CUTOFF
Create	07/05/09	03:46	MINSVC	001901085447		NONPY_CUTOFF
Create	07/05/09	03:46	MTNSVC	001909640656		NONPY_CUTOFF
Disconn	07/05/09	03:46	OFFICE CHOICE	001909640656		NONPY_CUTOFF
Disconn	07/05/09	03:46	OFFICE CHOICE	002186741522		NONPY_CUTOFF

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Disconn	07/05/09 03:46	OFFICE CHOICE	001901085447	NONPY_CUTOFF
Disconn	07/05/09 03:46	OFFICE CHOICE	001854297445	NONPY_CUTOFF
Disconn	07/05/09 03:46	COMMITCOM	001854297445	NONPY_CUTOFF
Disconn	07/05/09 03:46	COMMITCOM	002186741522	NONPY_CUTOFF
Disconn	07/05/09 03:46	COMMITCOM	001901085447	NONPY_CUTOFF
Disconn	07/05/09 03:46	COMMITCOM	001909640656	NONPY_CUTOFF
Reinste	07/07/09 10:45	OFFICE CHOICE	001854297445	PRC522901
Reinste	07/07/09 10:45	OFFICE CHOICE	001909640656	PRC522901
Reinste	07/07/09 10:45	OFFICE CHOICE	001901085447	PRC522901
Reinste	07/07/09 10:45	OFFICE CHOICE	002186741522	PRC522901
Reinste	07/07/09 10:45	LCLCHCOM	001854297445	PRC522901
Reinste	07/07/09 10:45	LCLCHCOM	001901085447	PRC522901
Reinste	07/07/09 10:45	LCLCHCOM	002186741522	PRC522901
Reinste	07/07/09 10:45	LCLCHCOM	001909640656	PRC522901
Reinste	07/07/09 10:45	COMMITCOM	001901085447	PRC522901
Reinste	07/07/09 10:45	COMMITCOM	001854297445	PRC522901
Reinste	07/07/09 10:45	COMMITCOM	002186741522	PRC522901
Reinste	07/07/09 10:45	COMMITCOM	001909640656	PRC522901
Reinste	07/07/09 10:45	LOCALSHD	002186741522	PRC522901
Reinste	07/07/09 10:45	LOCALSHD	001901085447	PRC522901
Reinste	07/07/09 10:45	LOCALSHD	001854297445	PRC522901
Reinste	07/07/09 10:45	LOCALSHD	001909640656	PRC522901
Reinste	07/07/09 10:45	HDOFFCHO	001854297445	PRC522901
Reinste	07/07/09 10:45	HDOFFCHO	001909640656	PRC522901
Reinste	07/07/09 10:45	HDOFFCHO	001901085447	PRC522901
Reinste	07/07/09 10:45	HDOFFCHO	002186741522	PRC522901
Disconn	07/20/09 20:32	MINSVC	002186741522	AUTO_REIN
Disconn	07/20/09 20:32	MINSVC	001909640656	AUTO_REIN
Disconn	07/20/09 20:32	MINSVC	001854297445	AUTO_REIN
Disconn	07/20/09 20:32	MINSVC	001901085447	AUTO_REIN
Disconn	09/14/09 16:05	HDOFFCHO	001854297445	PRC583944
Disconn	09/14/09 16:05	LOCALSHD	001854297445	PRC583944
Disconn	09/14/09 16:05	LCLCHCOM	001854297445	PRC583944
Disconn	09/14/09 16:05	OFFICE CHOICE	001854297445	PRC583944
Disconn	09/14/09 16:05	COMMITCOM	001854297445	PRC583944
Disconn	09/14/09 16:05	Add'l Receiver	001854297445	PRC583944
Create	09/14/09 16:06	Add'l Receiver	001723419295	PRC583944
Create	09/14/09 16:06	COMMITCOM	001723419295	PRC583944
Create	09/14/09 16:06	OFFICE CHOICE	001723419295	PRC583944
Create	09/14/09 16:07	LCLCHCOM	001723419295	PRC583944
Create	09/14/09 16:07	LOCALSHD	001723419295	PRC583944
Create	09/14/09 16:07	HDOFFCHO	001723419295	PRC583944

DTV Billing Ledger 12/16/09 04:37
Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV

Date	Service	Code	From	To	Tax	Amount	Balance
02/13/09	COMMTTCOM	B000005431	02/13/09	03/12/09			0.00
02/13/09	OFFICE CHOICE	P000000574	02/13/09	03/12/09		69.99	69.99
02/13/09	LCLCHCOM	P000005017	02/13/09	03/12/09		6.99	76.98
02/14/09	First Bill	#953871695	02/13/09	03/05/09			76.98
03/11/09	Commercial Cred	F000002570				-16.99	59.99
03/14/09	Late Fee	L000000014	03/13/09			3.00	62.99
03/14/09	LCLCHCOM	P000005017	03/13/09	04/12/09		6.99	69.98
03/14/09	OFFICE CHOICE	P000000574	03/13/09	04/12/09		69.99	139.97
03/14/09	Monthly Bill	#973203479	03/13/09	04/02/09			139.97
03/25/09	CrtsyCRends0409					-3.01	136.96
03/28/09	LVL1 Disc Adj	P000005017	03/28/09	04/12/09		-3.73	133.23
03/28/09	LVL1 Disc Adj	P000000574	03/28/09	04/12/09		-37.33	95.90
03/28/09	MINSVC	P000001853	03/28/09	04/12/09		2.67	98.57
04/02/09	Payment - Check					-76.98	21.59
04/14/09	Late Fee	L000000014	04/13/09			.80	22.39
04/14/09	Monthly Bill	#992804100	04/13/09	05/03/09			22.39
04/21/09	Payment - Check					-62.99	-40.60
04/22/09	OFFICE CHOICE	P000000574	04/22/09	05/12/09		52.49	11.89
04/22/09	LCLCHCOM	P000005017	04/22/09	05/12/09		3.50	15.39
04/22/09	RESND RSN	B000006521	04/22/09	05/21/09			15.39
05/11/09	Commercial Cred	F000002570				-16.99	-01.60
05/14/09	LCLCHCOM	P000005017	05/13/09	06/12/09		5.00	3.40
05/14/09	OFFICE CHOICE	P000000574	05/13/09	06/12/09		74.99	78.39
05/14/09	Monthly Bill	#012341931	05/13/09	06/02/09			78.39
05/20/09	Add'l Receiver	F910000000	05/20/09	06/12/09		4.00	82.39
05/20/09	Add'l Receiver	F910000000	05/20/09	06/12/09		4.00	86.39
05/20/09	Add'l Receiver	F910000000	05/20/09	06/12/09		4.00	90.39
05/20/09	HDOFFCHO	P000006910	05/20/09	06/12/09		10.39	100.78
05/20/09	LOCALSHD	P000006414	05/20/09	06/12/09			100.78
06/11/09	Commercial Cred	F000002570				-16.99	83.79
06/14/09	Late Fee	L000000014	06/13/09			3.07	86.86
06/14/09	HDOFFCHO	P000006910	06/13/09	07/12/09		12.99	99.85
06/14/09	Add'l Receiver	F910000000	06/13/09	07/12/09		5.00	104.85
06/14/09	Add'l Receiver	F910000000	06/13/09	07/12/09		5.00	109.85
06/14/09	Add'l Receiver	F910000000	06/13/09	07/12/09		5.00	114.85
06/14/09	LCLCHCOM	P000005017	06/13/09	07/12/09		5.00	119.85
06/14/09	OFFICE CHOICE	P000000574	06/13/09	07/12/09		74.99	194.84
06/14/09	Monthly Bill	#031986557	06/13/09	07/03/09			194.84
07/05/09	LVL1 Disc Adj	P000006910	07/05/09	07/12/09		-3.46	191.38
07/05/09	LVL1 Disc Adj	P000005017	07/05/09	07/12/09		-1.33	190.05
07/05/09	LVL1 Disc Adj	P000000574	07/05/09	07/12/09		-20.00	170.05
07/05/09	MINSVC	P000001853	07/05/09	07/12/09		1.33	171.38
07/07/09	OFFICE CHOICE	P000000574	07/07/09	07/12/09		15.00	186.38
07/07/09	LCLCHCOM	P000005017	07/07/09	07/12/09		1.00	187.38
07/07/09	HDOFFCHO	P000006910	07/07/09	07/12/09		2.60	189.98
07/11/09	Commercial Cred	F000002570				-16.99	172.99
07/14/09	Late Fee	L000000014	07/13/09			5.00	177.99
07/14/09	HDOFFCHO	P000006910	07/13/09	08/12/09		12.99	190.98
07/14/09	Add'l Receiver	F910000000	07/13/09	08/12/09		5.00	195.98
07/14/09	Add'l Receiver	F910000000	07/13/09	08/12/09		5.00	200.98
07/14/09	Add'l Receiver	F910000000	07/13/09	08/12/09		5.00	205.98
07/14/09	MINSVC	P000001853	07/13/09	08/12/09		5.00	210.98

07/14/09	LCLCHCOM	P000005017	07/13/09	08/12/09	5.00	215.98
07/14/09	OFFICE CHOICE	P000000574	07/13/09	08/12/09	74.99	290.97
07/14/09	Monthly Bill	#051547512	07/13/09	08/02/09		290.97
07/20/09	Payment - Check				-94.06	196.91
07/20/09	Payment - Check				-100.78	96.13
08/05/09	Payment - Check				-96.13	0.00
08/11/09	Commercial Cred	F000002570			16.99	-16.99
08/14/09	HDOFFCHO	P000006910	08/13/09	09/12/09	12.99	-04.00
08/14/09	Add'l Receiver	F910000000	08/13/09	09/12/09	5.00	1.00
08/14/09	Add'l Receiver	F910000000	08/13/09	09/12/09	5.00	6.00
08/14/09	Add'l Receiver	F910000000	08/13/09	09/12/09	5.00	11.00
08/14/09	LCLCHCOM	P000005017	08/13/09	09/12/09	5.00	16.00
08/14/09	OFFICE CHOICE	P000000574	08/13/09	09/12/09	74.99	90.99
08/14/09	Monthly Bill	#071841194	08/13/09	09/02/09		90.99
09/04/09	Payment - Check				-90.99	0.00
09/11/09	Commercial Cred	F000002570			-16.99	-16.99
09/14/09	HDOFFCHO	P000006910	09/13/09	10/12/09	12.99	-04.00
09/14/09	Add'l Receiver	F910000000	09/13/09	10/12/09	5.00	1.00
09/14/09	Add'l Receiver	F910000000	09/13/09	10/12/09	5.00	6.00
09/14/09	Add'l Receiver	F910000000	09/13/09	10/12/09	5.00	11.00
09/14/09	LCLCHCOM	P000005017	09/13/09	10/12/09	5.00	16.00
09/14/09	OFFICE CHOICE	P000000574	09/13/09	10/12/09	74.99	90.99
09/14/09	Monthly Bill	#092582461	09/13/09	10/03/09		90.99
09/14/09	Disconnect Adj	F910000000	09/14/09	10/12/09	-4.83	86.16
09/14/09	Add'l Receiver	F910000000	09/14/09	10/12/09	4.83	90.99
10/10/09	Payment - Check				-90.99	0.00
10/11/09	Commercial Cred	F000002570			-16.99	-16.99
10/14/09	Add'l Receiver	F910000000	10/13/09	11/12/09	5.00	-11.99
10/14/09	HDOFFCHO	P000006910	10/13/09	11/12/09	12.99	1.00
10/14/09	Add'l Receiver	F910000000	10/13/09	11/12/09	5.00	6.00
10/14/09	Add'l Receiver	F910000000	10/13/09	11/12/09	5.00	11.00
10/14/09	LCLCHCOM	P000005017	10/13/09	11/12/09	5.00	16.00
10/14/09	OFFICE CHOICE	P000000574	10/13/09	11/12/09	74.99	90.99
10/14/09	Monthly Bill	#113217369	10/13/09	11/02/09		90.99
11/11/09	Commercial Cred	F000002570			-16.99	74.00
11/14/09	Late Fee	L000000014	11/13/09		3.70	77.70
11/14/09	Add'l Receiver	F910000000	11/13/09	12/12/09	5.00	82.70
11/14/09	HDOFFCHO	P000006910	11/13/09	12/12/09	12.99	95.69
11/14/09	Add'l Receiver	F910000000	11/13/09	12/12/09	5.00	100.69
11/14/09	Add'l Receiver	F910000000	11/13/09	12/12/09	5.00	105.69
11/14/09	LCLCHCOM	P000005017	11/13/09	12/12/09	5.00	110.69
11/14/09	OFFICE CHOICE	P000000574	11/13/09	12/12/09	74.99	185.68
11/14/09	Monthly Bill	#133811937	11/13/09	12/03/09		185.68
11/15/09	Payment - Check				-90.99	94.69
12/11/09	Commercial Cred	F000002570			-16.99	77.70
12/14/09	Late Fee	L000000014	12/13/09		3.70	81.40
12/14/09	Add'l Receiver	F910000000	12/13/09	01/12/10	5.00	86.40
12/14/09	HDOFFCHO	P000006910	12/13/09	01/12/10	12.99	99.39
12/14/09	Add'l Receiver	F910000000	12/13/09	01/12/10	5.00	104.39
12/14/09	Add'l Receiver	F910000000	12/13/09	01/12/10	5.00	109.39
12/14/09	LCLCHCOM	P000005017	12/13/09	01/12/10	5.00	114.39
12/14/09	OFFICE CHOICE	P000000574	12/13/09	01/12/10	74.99	189.38
12/14/09	Monthly Bill	#154416871	12/13/09	01/02/10		189.38

DTV Show Pay-Per-View 12/16/09 04:38
Acct No: [redacted] Name: HON LAURA RICHARDSON Status: ACTV
Account Balance: 189.38
->

Event Code	Description	Air Date/Time	PPV Amount

DIRECTV FOR BUSINESS

2008 HOLIDAY OFFER OFFICE CHOICE COMMITMENT FORM for NEW CUSTOMERS

ALL PROGRAMMING AND PRICING SUBJECT TO CHANGE AT ANY TIME.

Hon Laura Richardson

Establishment Name / DBA *	Phone # *	Fax # *	Email Address
100 W Broadway Ste. 600	Long Beach	CA	90802
Service Address *	**City ***	**State ***	**ZIP Code ***
Front Page Communications Inc		1693871	
Dealer Name*		**Dealer # ***	

** = Mandatory

Offers Available until 3/3/09

Required programming for the standard equipment offer:**

Package	Regular monthly package price	Special monthly price for 12 months (after promotional discount)
OFFICE CHOICE® with Local Channels†	$76.99	$59.99
OFFICE CHOICE® No Local Channels†	$69.99	$59.99
SELECCION COMERCIAL ULTRA™ with Local Channels	$51.98	$45.99
SELECCION COMERCIAL ULTRA™ No Local Channels	$44.99	$39.99

†In markets where local channels are available, OFFICE CHOICE® with Local Channels programming or SELECCION COMERCIAL ULTRA™ with Local Channels will automatically be activated. Final price does not include applicable state sales tax. Applicable taxes and other fees, based on package price of OFFICE CHOICE® with Local Channels or SELECCION COMERCIAL ULTRA™ with Local Channels, if available, will be added monthly to your account. Discounted, promotional rates will be applied to months 2 through 13 of your annual subscription.

–Required programming for the optional discounted programming offer: DIRECTV HD Access Programming Offer:

☐ **Yes, I would like to receive DIRECTV HD Access FREE for three months.**

By checking this box, I agree to activate and maintain DIRECTV HD Access for a minimum of 12 consecutive months from the time of activation in order to receive said credits. I understand that in the fifth month, my **DIRECTV HD Access will continue at the regular payable charge of** $10.99/mo. in the event I elect to cancel my subscription to DIRECTV HD Access prior to the expiration of the minimum one-year term, or otherwise fail to pay for any required services during this term, I shall be charged an early cancellation fee of $150, in addition to other early cancellation fees as may be set forth below.

Discounted, promotional rate for DIRECTV HD Access will be applied to months 2 through 4 of your annual subscription. To access DIRECTV HD programming, HD Access fee ($10.99/mo.), a Slimline Dish, HD receiver, and HD television equipment required. Number of HD channels varies based on package selection.

I agree to activate the OFFICE CHOICE® package including Local Channels or the SELECCION COMERCIAL ULTRA™ package including Local Channels (where local channels are currently available) without interruption for twelve (12) consecutive months in order to receive said credits. **Required services must be activated for eligibility.** In the event I elect to cancel my subscription to the required programming packages prior to the expiration of the minimum one-year term, or otherwise fail to pay for any required services during this term, I shall be charged an early cancellation fee of $300, plus taxes. This cancellation fee is not pro-ratable.

Signature: _____ Date: 2/12/09

Print Name: Rosa Hernandez

** Standard equipment offer includes up to two (2) standard DIRECTV® Receivers, or one (1) DIRECTV® HD Receiver and one (1) standard DIRECTV® Receivers or two (2) HD Receiver (H20) Receivers. Activation of DIRECTV® HD or HD-DVR Receiver requires annual commitment to DIRECTV® HD Access ($10.99/mo.). An early cancellation fee of $150 will apply if cancelled prior to expiration of the one-year term

Please return completed form via fax to: 1-800-933-4631 OR via overnight delivery to DIRECTV Business Service Center, ATTN: COMMERCIAL NFL ST New Customer Offer, 1005 NW 167th Street, Miami, FL 33169

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DIRECTV FOR BUSINESS

Private Office Order Form

DIRECTV Account #:
(Required when ordering additional services after account activation.)

37th Congressional District — Customer Name
Email Address
Hon. Laura Richardson — DBA
Rosa Hernandez — Contact Name
100 W. Broadway Ste. 600 — Service Address (Street address must be given)
Long Beach — City
CA — State
90802 — ZIP
Service Phone Number
Service Fax Number
Billing Address
City
State
ZIP
Billing Phone Number
Billing Fax Number

Please choose one
Legal Structure: Sole Proprietorship ☐ Partnership ☐ Corporation ☐ LLC ☐ Government Agency ☑

State of Organization (e.g., CA, NY, etc.): CA — Federal Tax ID Number: — Tax Exempt: Yes ☑ No ☐

If you are a government agency, non-profit organization, or direct payment company, attach copy of tax exemption certificate.

Please choose your applicable type of establishment.
PRIVATE VIEWING: PRIVATE OFFICE ☑ OTHER:

Programming (please fill in)

	Monthly Fee*	Annual / Season*
OFFICE CHOICE® Package Service automatically renews**	$ 69.99	$
OFFICE ENTERTAINMENT® Package Service automatically renews**	$	$
OFFICE INFORMATION® Package Service automatically renews**	$	$
local channels	$ 6.99	$
	$	$
	$	$
	$	$
	$	$
	$	$

Additional receivers charged at $4.99 monthly, per receiver for all activated programming. $4.99 X ___ receivers = $
PURCHASE ORDERS NOT ACCEPTED. TOTAL PAYMENT ENCLOSED* $

Payment Options

☐ Check Enclosed ☐ VISA ☐ MasterCard ☐ Optima ☐ American Express ☐ Discover Card

Name as it appears on credit card: Credit Card #: Exp. Date:

Amount To Charge Against Credit Card (Total Payment): $ I authorize the use of this credit card for reoccurring payments? Yes ☐ No ☐

Signature of Cardholder: Bill Monthly Date:

Commercial Dealer Information

I certify that the foregoing information is, to the best of my knowledge, complete and accurate, and that I have verified the accuracy of the information that is referenced in the contracts and attachments by personally visiting the above-referenced establishment.

LUCY RODRIGUEZ — Commercial Sales Agent Name
1693871 — Commercial Dealer Number
Phone Number
310-676-9829 — Fax Number
lrcommercial901.com — Email Address

Signature of Sales Agent: Date: 02/12/09

Customer Signature: Date: 2/12/09

Last Update 8/22/2008

CSOC.LRich.DirTV.0025

CSOC.RICH.009539

DIRECTV Commercial Viewing Agreement

Effective as of January 2006, until replaced

CONTACTING DIRECTV: You may contact our DIRECTV Business Service Center by calling 1-888-200-4388 or by writing to: **DIRECTV Business Service Center, P.O. Box 5392, Miami, FL 33152-5392.**

DEFINITIONS:
As used in this Agreement:
"DIRECTV," "we," "us," or "our" means DIRECTV, Inc. or any of its authorized commercial sales agents;
"You," "your," or "Customer" means the entity identified below that is responsible for the payment of fees and charges to us;
"Access Card" means the conditional access card inserted into the DIRECTV System receiver unit used in the reception of DIRECTV® programming services;
"DIRECTV System" means the equipment, including the Access Card, that is used to receive DIRECTV programming services;
"Marks" means any trademarks, symbols, logos, etc. whether owned by DIRECTV or a third party(s), that are used in connection with or are otherwise associated with the Service(s), as defined below; and
"Service(s)" means DIRECTV programming including subscriptions, sports, music and other programming) and any other services that we may provide to you under this Agreement.

1) **AGREEMENT TO TERMS AND CONDITIONS:** You promise to pay amounts billed by us for the Services and related fees, taxes, and charges. We have the right to require payment in advance of activation of your account for any or all services, related fees, taxes and charges. You authorize DIRECTV to make inquiries into your credit worthiness, including receipt and review of credit bureau information. And, based on the results of such credit inquiry we may refuse to provide Services to you. We reserve the right to change these terms and conditions, including the Applicable Fees and Charges identified below. If any changes are made, we will send you a written notice describing the change and its effective date. If a change is not acceptable to you, you may cancel your service; provided, however, that if you do cancel service you will not be entitled to a refund of any prepaid subscription amounts paid in connection with any DIRECTV offer or promotion. If you do not cancel your service within 14 days after the date of the written notice describing the change, your continued receipt of any service is considered to be your acceptance of that change.

2) **BILLING STATEMENTS AND PAYMENTS:** We will send you a statement for each billing cycle in which you have an outstanding balance (usually once every 30 days). Statements will show: a) payments, credits, purchases, and any other charges to your account; and b) the amount you owe to DIRECTV and the date the payment is due. Payment must be made via check or money order payable to DIRECTV in U.S. Dollars. We reserve the right, but not the obligation, to accept credit card payments made in U.S. Dollars. Payment of the outstanding balance is due in full upon receipt of the bill. If we do not receive payment from you before your next statement is issued, we have the right to inactivate your service upon the expiration of any applicable grace period with respect to the amount due. We may, but are not required to, accept partial payments from you. If partial payments are made and accepted, they will be applied to statements starting with the oldest outstanding statement.

3) **PAYMENT FOR SERVICE:** You promise to pay for: a) all DIRECTV programming and other services ordered by you or anyone who uses your DIRECTV System(s), whether with or without your permission, through all periods until you cancel the subscription and other services; b) administrative fees and any other fees as provided for in this Agreement or by applicable law; and c) all taxes or other governmental fees, which are now or may in the future be assessed because you receive our service. If you paid for an annual subscription to any DIRECTV programming service and your account is past due for any amounts owed to us, your annual subscription may, at our sole discretion, be converted to a monthly subscription. This conversion will prorate your annual subscription and all monies owed to us to the present date. The resulting credit, if any, shall be applied to any past due amounts, and any remaining credit is applied to your future monthly services.

4) **QUESTIONS ABOUT YOUR BILL:** If you think your statement is incorrect or if you need more information about an item on your statement, you can contact DIRECTV Customer Service in writing at the address or phone number indicated above. You must contact us within sixty (60) days of the date you receive the statement on which the error or problem appeared. Undisputed portions of the statement must be paid before the next statement is issued to avoid an Administrative Late Fee and possible inactivation of services. Please contact us promptly if your service and/or billing address changes.

5) **CLOSING YOUR ACCOUNT:** You may inactivate or modify services you receive, or cancel your account, by notifying DIRECTV Customer Service. If you cancel your account, you are still responsible for payment of all outstanding balances accrued through the date of cancellation or any early termination fees or penalties pursuant to this Agreement and the terms and conditions of any other promotional offer which you participated in.

6) **FEES AND CHARGES:** You understand and agree that we do not extend credit to customers and that any charges or fees assessed for late payments, returned payments, and reactivation are not interest charges. You understand and agree that all such fees are either as prescribed by law in the state in which your service address is located or are reasonably related to the actual expense we incur or are required to expend as a result of late or unsatisfied payment. In the case of late payment or non-payment for any of the DIRECTV programming services you ordered or any of the charges stated below, you understand and agree that we may report such late payment or non-payment to the appropriate credit reporting agencies. Following activation of your account, charges for some programming services are non-refundable, regardless of the services.
Access Card Replacement Fee: If you report to DIRECTV Customer Service that the Access Card for your DIRECTV System receiver unit is lost, damaged, defective, or stolen, and our evaluation of the Access Card (if available) does not reveal unauthorized tampering or modification, then we agree to replace the Access Card upon your request. You will be charged an Access Card Replacement Fee of $20.00, which includes shipping. . Your Access Card will only work in the DIRECTV System receiver unit that came with it. **Administrative Late Fee:** If we do not receive your payment before your next statement is issued, you may be charged an Administrative Late Fee of up to $25.00. **Change of Service Fee:** If you request a change of DIRECTV Service from one programming package to another, you may be charged a Change of Service Fee of up to $10.00. **Deposits:** If your service is inactivated because you did not submit payment on time or for any other reason, in addition to payment of past due amounts, we may require a deposit before reactivating your programming service. Deposits shall not earn or accrue interest. **Duplicate Statement Fee:** For each statement copy requested, you may be charged a Duplicate Statement Fee of up to $6.00. **Reactivation Fee:** If your DIRECTV programming service is inactivated in accordance with your request or because of your failure to pay past due amounts and you want to reactivate the service, you agree to pay a Reactivation Fee of up to $15.00, in addition to bringing your account up to date by payment in full of any outstanding balance, fees, and charges. **Returned Payment Fee:** If the bank or other financial institution on which your payment is drawn refuses to pay us for any reason and the check, money order, credit card payment, or other instrument is returned to us unpaid, you agree to pay a Returned Payment Fee of up to $15.00. **Additional DIRECTV System Receiver Authorization Fee:** For private viewing customers, we may charge you a fee, as set forth on the rate card (if applicable), for each additional DIRECTV System receiver that you request to be authorized to receive the same programming via continuous connection to the same land-based telephone as your initial DIRECTV System receiver ("Additional Receivers"). Each Additional Receiver must be located at the same address as the initial DIRECTV System receiver, which address is identified as the "Service Address" in the Application attached hereto. We reserve the right to limit the number of the Additional Receivers that you may use and to establish rules for such use. Any additional receiver not continuously connected to the identified land-based telephone line shall be deemed a primary receiver and you shall be charged accordingly. **DIRECTV® PAY PER VIEW Order Assistance Fee:** For private viewing customers, the most convenient method of ordering DIRECTV® PAY PER VIEW services is by using the on-screen program guide and DIRECTV remote control unit to select the movies and other events we offer. To use this method, your DIRECTV System receiver must be continuously connected to a land telephone line. If you order a DIRECTV® PAY PER VIEW movie or event over the telephone by calling DIRECTV Customer Service, a DIRECTV® PAY PER VIEW Order Assistance Fee of up to $10.00 may be charged to your account for each DIRECTV® PAY PER VIEW movie or event, or other service that you order with Customer Service's assistance, whether or not you later cancel the order.

7) **CHANGES IN PROGRAMMING SERVICE AND FEES/SERVICE RENEWAL:** We reserve the right to change the programming packages, programming services, or other services we offer, and our prices or fees, at any time. We may also rearrange, delete, add to, or otherwise change the services. For any changes to the programming packages, prices, or fees that are within our control, we will notify you of the change and its effective date. If the change is not acceptable to you, you may cancel your programming service in whole or in part; provided, however, that if you do cancel service you will not be entitled to a refund of any prepaid subscription amounts paid in connection with any DIRECTV offer or promotion. If you do not cancel your service within 30 days, your continued receipt of any DIRECTV programming service after the effective date of the change will be deemed to be your acceptance of that change, and you will continue to be responsible for payment. DIRECTV programming services that you subscribe to on a periodic basis may be renewed automatically, provided we continue to carry the service, unless you contact DIRECTV Customer Service to cancel the services.

8) **COLLECTION OF AMOUNTS OWED TO US:** If we choose to use any collection agency or attorney to collect money that you owe us or to assert any other right which we may have against you, you agree to pay the reasonable costs of collection or other action.

9) **LIMITATION OF LIABILITY/EXCLUSION OF WARRANTIES:** DIRECTV IS NOT RESPONSIBLE FOR INTERRUPTIONS OF SERVICE THAT ARE REASONABLY BEYOND OUR CONTROL INCLUDING, WITHOUT LIMITATION, ACTS OF GOD, POWER FAILURE, OR ANY OTHER CAUSE. OUR LIABILITY FOR ANY INTERRUPTION OF SERVICE SHALL NOT EXCEED THE PROGRAMMING FEES DIRECTLY ATTRIBUTABLE TO THE PERIOD OF TIME DURING WHICH SERVICE WAS INTERRUPTED. WE SHALL NOT BE LIABLE FOR COSTS OF PROCUREMENT OF SUBSTITUTE GOODS OR SERVICES, NOR FOR ANY LOSS OF PROFITS, LOSS OF BUSINESS, LOSS OF USE, INTERRUPTION OF BUSINESS, OR OTHER INDIRECT, SPECIAL, INCIDENTAL, OR CONSEQUENTIAL DAMAGES OF ANY KIND ARISING OUT OF THIS AGREEMENT, HOWEVER CAUSED AND ON ANY THEORY OF LIABILITY, INCLUDING, BUT NOT LIMITED TO, NEGLIGENCE, EVEN IF WE HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH LOSS, AND NOTWITHSTANDING ANY FAILURE OF ESSENTIAL PURPOSE

OF ANY LIMITED REMEDY. WE MAKE NO WARRANTY, EITHER EXPRESS OR IMPLIED, REGARDING THE DIRECTV EQUIPMENT OR ANY SERVICES PROVIDED TO YOU. ALL SUCH WARRANTIES ARE EXPRESSLY EXCLUDED. WE ALSO ARE NOT RESPONSIBLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES RELATING TO THE DIRECTV EQUIPMENT. IN ADDITION, WE SHALL HAVE NO LIABILITY TO ANY PERSON OR ENTITY DUE TO OR BASED ON THE CONTENT OR YOUR EXHIBITION OF ANY OF THE PROGRAMMING OR OTHER SERVICES PROVIDED BY US INCLUDING, BUT NOT LIMITED TO, LIABILITY FOR THE PAYMENT OF ANY REQUIRED MUSIC LICENSE FEES. YOU ACKNOWLEDGE THAT YOUR DIRECTV EQUIPMENT HAS BEEN ACQUIRED SEPARATE AND APART FROM THIS AGREEMENT. ANY RIGHTS AND REMEDIES WITH RESPECT TO THE DIRECTV EQUIPMENT MUST BE HANDLED DIRECTLY WITH THE MANUFACTURER OR SUPPLIER OF SUCH EQUIPMENT.

10) **LIABILITY FOR UNAUTHORIZED USE:** If your DIRECTV equipment is stolen or otherwise removed from your premises without your authorization, you must notify DIRECTV Customer Service immediately, but in any event not more than 5 days after such removal, or else you may be liable for payment to us for unauthorized use of your DIRECTV System. You will not be liable for unauthorized use after we receive notification.

11) **RULES FOR USE; TERMINATION:** You are hereby granted the right to receive, exhibit and use the Services in accordance with the terms and conditions set forth in this Agreement, subject to the following rules for use with which you agree to comply. Admission may not be charged for the viewing of, or listening to, any Service(s) provided by us. The Services may not be rebroadcast, transmitted, performed, recorded, duplicated, transcribed and distributed in real-time or near real-time (i.e., provide a "running account") or cablecast. Notwithstanding the foregoing, operation of an authorized DIRECTV digital video recorder, and its intended applications, within the confines of the location shall not be deemed a violation of this Agreement. If you become aware that any third party is rebroadcasting, transmitting, reselling, performing, recording, duplicating, or cablecasting any or all of the Services (whether at your premises or otherwise), or that any third party is receiving, decoding, and/or exhibiting any or all of the Services without authorization from us or at any location other than that which has been authorized by us, you shall notify us immediately and cooperate with us, at our expense for reasonable out-of-pocket expenses, in taking steps to prevent such unauthorized use. No Service provided to you under this Agreement may be used for any unlawful purpose and you shall abide by any and all federal, state, and local rules and regulations applicable to its use and/or exhibition of the Services. You agree that all Services will be exhibited in entirety, in original form and as provided by us, without any modifications, additions (including the addition of a crawl line), or deletions to any of the Services. The music services, including XM Satellite Radio, shall be used only as accompaniment to routine activities, such as, but not limited to, work, shopping, conversation, dining, and relaxation, and shall not be used as an accompaniment to dancing or to serve as an adjunct to any other physical activity (e.g. skating) and for which there is no admission fee charged. You shall not use any of the Marks for any purpose whatsoever and, you agree not to do so unless you receive express written consent from us. You must execute and abide by any and all agreements required by programming provider(s) in connection with your use and/or DIRECTV's provision of such programming services to you, if any. You shall comply with all applicable DIRECTV requirements with respect to directly and continuously connecting the DIRECTV System receivers to the land-based telephone line identified therein as being associated with each such receiver. Information regarding programming services that you have ordered is transmitted via the land-based telephone line(s) identified therein. In addition, we may immediately inactivate any or all services provided to you if the telephone line(s) identified therein are not performing in accordance with our requirements. DIRECTV, or its authorized agents, shall have the right to inspect your DIRECTV System at any time during your normal business hours. If we reasonably determine that you are in breach of any of these rules for use, or of your obligations under this Agreement, we may immediately inactivate any or all Services provided to you. If Services to you are so inactivated, in addition to the indemnification obligations described below, you are still responsible for payment of all outstanding balances accrued through the date of inactivation. DIRECTV System Access Cards are the property of DIRECTV, Inc. Any tampering or other unauthorized modification to the Access Card may result in, and subject you to, legal action.

12) **PROGRAMMING BLACKOUTS; INDEMNIFICATION:** Certain programming Services we transmit may be blacked out or otherwise unavailable to commercial customers in your local reception area due to legal, contractual, or other restrictions. If you circumvent or attempt to circumvent any of these blackouts or programming restrictions, you may be subject to legal action. YOU AGREE TO INDEMNIFY, DEFEND, AND HOLD DIRECTV, ITS OFFICERS, EMPLOYEES, AGENTS AND REPRESENTATIVES HARMLESS FROM AND AGAINST ANY AND ALL CLAIMS, DAMAGES, LIABILITIES, EXPENSES (INCLUDING REASONABLE ATTORNEYS' FEES AND COSTS OF LITIGATION), LOSSES, JUDGMENTS, AND ASSESSMENTS OF ANY KIND WHATSOEVER DIRECTLY OR INDIRECTLY RESULTING FROM YOUR BREACH OF ANY OF YOUR OBLIGATIONS UNDER THIS AGREEMENT, INCLUDING, BUT NOT LIMITED TO, THOSE IMPOSED BY THIS SECTION.

13) **SALE/TRANSFER OF EQUIPMENT OR PROGRAMMING SERVICES:** You agree to notify us immediately, but in any event not more than 5 days, after you move, sell, give away, or otherwise transfer your DIRECTV equipment to anyone else. You are considered the registered owner of the DIRECTV equipment and recipient of the DIRECTV programming services until we receive such notice, and you may be liable for any charges or fees incurred by the use of your DIRECTV equipment by anyone else up to the time that we receive your notice. You may not assign or transfer your programming service or any or your rights and obligations under this Agreement without our prior written consent. If you do, we may inactivate your service.

14) **APPLICABLE LAW; ENTIRE AGREEMENT:** This Agreement shall be governed by applicable federal law, the rules and regulations of the Federal Communications Commission, and the laws of the State of California and are subject to amendment, modification, or termination if required by such regulations or laws. In the event that any of the provisions or portions of this agreement are held to be unenforceable or invalid, the validity and enforceability of the remaining provisions or portions will not be affected. This Agreement contains the entire understanding of the parties and supersedes any other prior negotiations, discussions, and agreements between you and DIRECTV.

15) **CERTIFICATION AND REPRESENTATIONS OF AUTHORITY; FULL DISCLOSURE:** By the signature below, you indicate your unconditional acceptance of the terms and conditions contained in this Agreement. You certify that all of the below-referenced information is true and correct. You understand that your provision of any false or misleading information shall be deemed by us to constitute a breach of this Agreement. Each person signing this Agreement represents and warrants that (s)he is authorized to execute and deliver this Agreement and that the signature of no one else is required to bind that party. You have had the opportunity to consult with an attorney or any other person/entity of your choosing for legal/professional advice prior to executing this Agreement. Further, you have read and understand the contents, terms, conditions, and effects of this entire Agreement.

16) **ARBITRATION:** Any claim or dispute arising out of, or relating to, this Agreement which cannot be settled by the parties shall be resolved according to binding arbitration conducted in accordance with the Commercial Arbitration Rules of the American Arbitration Association then in effect. The decision of the arbitrator shall be final and binding on the parties and any award of the arbitrator may be entered in any court of competent jurisdiction. Notwithstanding the foregoing, the arbitrator shall not be authorized to award punitive damages with respect to any such controversy, claim or dispute. The cost of any arbitration hereunder shall be paid by the party determined by the arbitrator to not be the prevailing party, or otherwise allocated in an equitable manner as determined by the arbitrator.

BASED ON YOUR ESTABLISHMENT, PLEASE CHECK THE APPROPRIATE BOX:

☐ Public viewing customers: You acknowledge and agree that DIRECTV programming and services shall only be displayed or exhibited at establishments wherein the usage and viewing is generally accessible to the public and/or the establishment's clientele and/or in common areas (such as waiting room/area or lobby) AND (1) the establishment's primary source of revenue is derived from the sale of food/beverage for immediate consumption, or (2) the establishment is, or is located within or affiliated within, a hospitality or entertainment establishment (such as a bar, restaurant, diner, stadium, casino, club, cafe, theater) and food/beverage is served for immediate consumption, or (3) the establishment charges, as a part of its primary business operation, admission, cover charge or minimum charge. You represent and warrant that your primary business is either in the hospitality and/or restaurant/bar industries in accordance with the foregoing.

☐ Business viewing customers: You acknowledge and agree that DIRECTV programming and services shall only be displayed or exhibited at establishments wherein the usage and viewing is generally accessible to the public and/or the establishment's clientele and/or in common areas (such as waiting room/area or lobby) AND (1) the establishment's primary source of revenue is not derived from the sale of food/beverage for immediate consumption, AND (2) the establishment is not a hospitality or entertainment establishment, or is not located within or affiliated within, a hospitality or entertainment establishment (such as a bar, restaurant, diner, stadium, casino, club, cafe, theater), AND (3) the establishment does not charge admission, cover charge or minimum charge. You represent and warrant that your primary business is neither in the hospitality and/or restaurant/bar industries.

☒ Private viewing customers: You acknowledge and agree that DIRECTV programming and services shall only be displayed or exhibited at commercial establishments at which persons will view the Services in areas that are not accessible to the public. You represent and warrant that you shall not display or exhibit, and shall not permit others to display or exhibit, in any manner whatsoever, any of the Services it receives in areas accessible to the public and/or common areas. You further represent and warrant that your primary business is neither a satellite master antenna television supported facility containing multiple individual commercial units or in the hospitality and/or restaurant/bar industries and is not accessible to the public. Services include any DIRECTV® Pay Per View Services available to you. The Services may not be viewed in areas accessible to the public and/or common areas.

AGREED TO AND ACCEPTED BY CUSTOMER:

[signature] 2/9/04
AUTHORIZED CUSTOMER SIGNATURE DATE

Rosa Hernandez, District Director
NAME OF AUTHORIZED OFFICER/AGENT & TITLE

37th Congressional District
NAME OF COMMERCIAL ESTABLISHMENT

Laura Richardson

DIRECTV FOR BUSINESS™

Commercial Receiver Information Form

DIRECTV Account #:
(Required when ordering additional services after account activation.)

Customer Name
DBA
Service Phone Number
Contact Name
Email Address

Are all of the DIRECTV System receivers continuously connected to the same land-based telephone line? ☐ Yes ☐ No

RECEIVER INFORMATION (NOTE: THE MAXIMUM NUMBER OF RECEIVERS AUTHORIZED ON A DIRECTV ACCOUNT IS 20.)

Receiver #1
Access Card Number | Location of Receiver | Receiver Serial | RID Number
Receiver Manufacturer | Receiver Model | Associated Telephone Number *(Receiver must be continuously connected to a land-based phone line.)*

Receiver #2
Access Card Number | Location of Receiver | Receiver Serial | RID Number
Receiver Manufacturer | Receiver Model | Associated Telephone Number *(Receiver must be continuously connected to a land-based phone line.)*

Receiver #3
Access Card Number | Location of Receiver | Receiver Serial | RID Number
Receiver Manufacturer | Receiver Model | Associated Telephone Number *(Receiver must be continuously connected to a land-based phone line.)*

Receiver #4
Access Card Number | Location of Receiver | Receiver Serial | RID Number
Receiver Manufacturer | Receiver Model | Associated Telephone Number *(Receiver must be continuously connected to a land-based phone line.)*

For additional receivers, please make a photocopy of this page and submit with contract paperwork.

*Program pricing does not include taxes and is subject to tax. Account is responsible for all taxes charged on account services. DIRECTV will issue a bill for appropriate taxes after service has been authorized. If tax-exempt, submit tax exemption certificate and once approved, all accrued taxes will be refunded back to account. **Some services automatically renews based on original subscription term, provided DIRECTV carries this service, unless customer calls to cancel prior to the start of the term; however, ESPN/ESPN2/ESPNews is non-refundable and non-proratable once renewal fee is paid. Blackout restrictions apply to sports programming. To receive sports programming, all DIRECTV Receivers must be continuously connected to the same land-based phone line. DIRECTV System dish with dual-feed LNB required to feed multiple DIRECTV Receivers with a single dish. Commercial locations require an appropriate license agreement. Commercial signal theft is subject to civil and criminal penalties. Programming, pricing, terms and conditions subject to change. Hardware and programming sold separately. Equipment specifications may vary in Alaska and Hawaii. Games shown on local TV stations or regional sports networks will not be included in. All other trademarks and service marks are the property of their respective owners. DIRECTV, the Cyclone Design logo, COMMERCIAL CHOICE and SELECCION COMERCIAL and SELECCION COMERCIAL ULTRA are trademarks of DIRECTV, Inc. ©2007 DIRECTV, Inc.

CSOC.LRich.DirTV.0028

CSOC.RICH.009542

Hon Laura Richardson

Communication Events

Type	ANI Number	Transfer Connect #	Actual Start
Inbound - Call	(310) 702-[redacted]	63813	5/12/2009 12:05

Hon Laura Richardson

Call Log

SR #	Truck Roll	Opened	Area	Sub Area	Resolution Code	Comments	Status	Created By
[redacted]	N	5/12/2009 12:06	Add Comment	Add Comment		REFER TO (888) 388-4249.	Closed	418671

Document ID: 0.7.1020.16029

Attachment Name: EAS

Locator: csapst/*:D%28\CWACTIVECASES\HUSTON\DEMPSEY_2\PAUL_BATTAGLIA_U209440\U209440.PST:00000000746c58ee138e2049af3e5543f6f70adc04d62000:
:01005ebbb7d649e3f10b1e8e216499f8b6a880dcc2794ca5e01fd5945ff4521e6aa51

Reason: :This file is empty (i.e., its length is zero bytes)

Billing Date: **01/22/05** Page 1 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 80.38
No payment received.	.00
Past Due Charges (please pay now)	**$ 80.38**
New Charges	
Verizon (page 3)	$ 77.47
Verizon Long Distance (page 5)	2.58
Total New Charges Due Feb 15	**$ 80.05**
To avoid a 1.5% late payment charge, payment must be received before February 22, 2005.	
Total Due: (Past Due + New)	**$ 160.43**

Manage Your Verizon Account Online!
View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".

Learn At Your Own Pace!
For only $99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Visit verizon.com/onlinecourses to learn more.

Season's Readings!
Thank you for supporting the 2004 Season's Readings campaign and our efforts to place quality books in the hands of children in need. Verizon and Barnes & Noble were pleased to support this innovative campaign to improve literacy throughout the nation. And we could not have done it without you.

Mail payments to:
Verizon California, PO Box 30001, Inglewood CA 90313-0001

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 02/15/05
Total Due: $ 160.43
Amount Paid :
$

211*HBRDA1
00075294 0000464769
01-CA 2855
5624262778 20040916

☐ *Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

AC0122:8:211.47754 1 AV 0.278 02/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 30001
INGLEWOOD CA 90313-0001

CSOC.LRich.Verizon.00000156

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
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Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at *www.cpuc.ca.gov*.

Returned Payments
In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

☐ _____

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐ Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Jan 22 to Feb 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

BASIC SERVICE TAXES AND SURCHARGES

5	Federal excise tax at 3.00%	1.52
6	Long Beach city tax	2.55
7	Funding to support the Public Utilities Commission	.04
8	911 State Tax	.23
9	Temporary surcharge as allowed by Public Utilities Commission	CR .42
10	California Relay Service and Communications Devices Fund	.10
11	CA High Cost Fund - B	.83
12	California Teleconnect Fund surcharge	.05
13	CA Universal Lifeline Telephone Service	.37
14	CA High Cost Fund - A	.06
15	Svc Provider Number Portability Fee	.42
16	Federal Universal Service Fee	.72
17	Federal Universal Service Fee	.78
	Total	**$ 7.25**
	Verizon basic charges	***$ 55.25***

LOCAL TOLL CALLS

Sensible Minute® Plan Calls

For 562 426[redacted]

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
18	Fri	Jan 7	8:04 am	LosAngeles	CA	213 747-3209	1	.07
						Subtotal		.07

Summary of Sensible Minute® Plan

19	Plan calls	.07
	Total	**$ .07**

Sensible Minute® Plan start date: 09/16/04

Total local toll charges $ .07

Thank you for using Verizon.

Verizon local toll charges ** ***$ .07***

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

MONTHLY SERVICE - NON-BASIC (Jan 22 to Feb 22)

	Description	Qty	Unit Rate	
20	@Local Package Lite	1	34.95	34.95
21	@Verizon Package Credit	1	CR 17.25	CR 17.25
22	Inside Wire Maintenance	2	1.75	3.50
23	@Home Voice Mail Standard - Pkg	1		.00
24	@Unlimited ZUM	1		.00
25	@Call Waiting/Cancel Call Waiting	1		.00
26	@Three-way Calling	1		.00
27	@Speed Dialing	1		.00
28	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 21.20**

[redacted] 01 04 CA211*H8RDA1 [redacted]

VERIZON NON-BASIC SERVICE (continued)

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

	Day	Date	Time	Place called		Number called	Period	Min.	
1	Mon	Dec 27	11:28 am	Redondo	CA	310 374	Day	1	.00
2	Mon	Dec 27	11:39 am	Inglewood	CA	310 568	Day	4	.00
3	Thu	Jan 6	9:34 pm	LosAngeles	CA	323 563	Eve	11	.00
	Total								**$ .00**

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES	
4 Federal excise tax at 3.00%	.51
5 Long Beach city tax	.86
6 Funding to support the Public Utilities Commission	.02
7 911 State Tax	.11
8 Temporary surcharge as allowed by Public Utilities Commission	CR .22
9 California Relay Service and Communications Devices Fund	.06
10 CA High Cost Fund - B	.51
11 California Teleconnect Fund surcharge	.03
12 CHCF-B Rate Adjustment	CR 1.20
13 CA Universal Lifeline Telephone Service	.23
14 CA High Cost Fund - A	.04
Total	**$ .95**

Verizon non-basic charges ** ***$ 22.15***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges ***$ 77.47***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

California changes High Cost Fund B
Beginning 01/01/2005, your CA High Cost Fund B charge will increase from 2.2 percent to 2.43 percent per month. The fee is collected by Verizon and sent to the CA Public Utility Commission where it is used to provide affordable telecommunications services throughout the state.
See CA High Cost Fund - B.

Changes in Federal Charges
Effective January 1, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers, and to provide a discount to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

01 04 CA211*HSRDA1

CHANGE IN CHARGES

Credits increase starting with this bill
Starting January 1, the credit applied to your long-distance calls went from 3.32 percent to 3.41 percent. The credit on your monthly service rate, zone unit calls and installation service (if any) went from 1.14 percent to 1.23 percent. These credit adjustments are related to Verizon's 2005 price cap filing as approved by the California Public Utilities Commission.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	.20	
Total usage	$ .20	
Plan Charges	2.00	
Total Long Distance calls		$ 2.20
Taxes and Surcharges		.38
Total Verizon Long Distance Charges		$ 2.58

Your calling plan(s): Verizon 5 Cent Package Plan℠

Verizon 5 Cent Package Plan℠

For 562 426[redacted]

Direct Dialed Calls

	Day	Date	Time	Place called		Number called		Min.	
1	Sun	Jan 2	9:46 pm	San Monica	CA	310 487[redacted]		4	.20
							Total		$ .20

Summary of Verizon 5 Cent Package Plan℠

2	Plan charge	2.00
3	Plan calls	.20
	Total	**$ 2.20**

Verizon 5 Cent Package Plan℠ start date: 09/16/04

Total Long Distance calls $ 2.20

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

4	Federal excise tax at 3.00%	.07
5	Long Beach city tax	.12
6	Federal Universal Service Fee - Verizon LD	.19
	Total	**$ .38**

[redacted] 04 CA211*HBRDA1 [redacted]

Verizon Long Distance

Verizon Long Distance basic charges	*$ 2.58*
Total Verizon Long Distance Charges	***$ 2.58***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

****

IMPORTANT INFORMATION
California changes High Cost Fund B rate

Beginning January 1, 2005, your California High Cost Fund B rate will increase from 2.2 percent to 2.43 percent per month. This fee is collected by Verizon Long Distance on your intrastate services and sent to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state.

****

Notice of Price Increase

Effective February 19, 2005, Verizon Long Distance is adding Premium Termination rates for calling to over 50 countries as well as changing the Premium Termination rates for most countries that already have Premium Termination rates. Verizon Long Distance charges a Premium Termination rate to recover the fees many foreign telecommunications companies impose on us for terminating calls they designate as Premium (e.g., calls to mobile numbers). Premium Termination rates are between 2 cents and 30 cents per minute more than International calls to non-Premium numbers. If you would like more information about Premium Termination rates and/or to find out specific rates, please contact us at the number on this bill.

[redacted] 04 CA211HDRDA1 [redacted]

Billing Date: **02/22/05** Page **1** of 6
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 160.43
Payment(s) received. Thank you.	- 160.43
Balance	**$ .00**
New Charges	
Verizon (page 3)	$ 123.02
Verizon Long Distance (page 5)	2.47
Total New Charges Due Mar 18	**$ 125.49**
To avoid a 1.5% late payment charge, payment must be received before March 25, 2005.	
Total Due: (Past Due + New)	**$ 125.49**

Manage Your Verizon Account Online!
View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".

Learn At Your Own Pace!
For only $99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Visit verizon.com/onlinecourses to learn more.

Change Lives - Check Into Literacy!
Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-dollar monthly donation to Verizon Reads, a national public charity. It is easy to make a monthly donation via your phone bill. Visit verizonreads.net for more information.

Mail payments to:
Verizon California, PO Box 30001, Inglewood CA 90313-0001

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 03/18/05
Total Due: $ 125.49
Amount Paid : $

☐ ***Yes!*** *I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

AC0222:7.207.49843 1 AV 0.278 03/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90805-2725

VERIZON CALIFORNIA
PO BOX 30001
INGLEWOOD CA 90313-0001

CSOC.LRich.Verizon.00000162

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

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☐ _____

Sign here to enroll in Direct Payment Date

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1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐ Street Address_____

City, State, Zip_____

PAYMENTS

1 Payment Received Feb 10. Thank You.		CR 80.05
2 Payment Received Feb 10. Thank You.		CR 80.38
Payment(s) applied to previous charges.	**Total**	**CR $ 160.43**

MONTHLY SERVICE - BASIC (Feb 22 to Mar 22)

Description	Qty	Unit Rate	
3 @Package residence line	1	17.25	17.25
4 Residence line	1	17.25	17.25
5 Interstate Subscriber Line Charge	1	6.50	6.50
6 Interstate non-primary access	1	7.00	7.00
Total			**$ 48.00**

MISCELLANEOUS CHARGES AND CREDITS

7 Late payment charge on $80.38 at 1.50%	1.21
8 Feb 10 Reconnection charge	44.24
Total	**$ 45.45**

BASIC SERVICE TAXES AND SURCHARGES

9 Federal excise tax at 3.00%	1.56
10 Long Beach city tax	2.61
11 Funding to support the Public Utilities Commission	.04
12 911 State Tax	.23
13 Temporary surcharge as allowed by Public Utilities Commission	CR .42
14 California Relay Service and Communications Devices Fund	.11
15 CA High Cost Fund - B	.86
16 California Telecomnect Fund surcharge	.06
17 CA Universal Lifeline Telephone Service	.39
18 CA High Cost Fund - A	.06
19 Svc Provider Number Portability Fee	.42
20 Federal Universal Service Fee	.72
21 Federal Universal Service Fee	.78
Total	**$ 7.42**
Verizon basic charges	***$ 100.87***

LOCAL TOLL CALLS

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

22 1 local area call(s) at no charge	
Total	**$ .00**
Total local toll charges	$ .00

Thank you for using Verizon.

MONTHLY SERVICE - NON-BASIC (Feb 22 to Mar 22)

Description	Qty	Unit Rate	
23 @Local Package Lite	1	34.95	34.95
24 @Verizon Package Credit	1	CR 17.25	CR 17.25
25 Inside Wire Maintenance	2	1.75	3.50
26 @Home Voice Mail Standard - Pkg	1		.00
27 @Unlimited ZUM	1		.00
28 @Call Waiting/Cancel Call Waiting	1		.00
29 @Three-way Calling	1		.00
30 @Speed Dialing	1		.00
31 @Caller ID with Anonymous Call Block	1		.00
Total			**$ 21.20**

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VERIZON NON-BASIC SERVICE (continued)
For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges
For 562 426

	Day	Date	Time	Place called		Number called	Period	Min.	
1	Mon	Feb 21	11:02 am	Whittier	CA	562 777 3456	Night	3	.00
	Total								**$ .00**

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES	
2 Federal excise tax at 3.00%	.51
3 Long Beach city tax	.86
4 Funding to support the Public Utilities Commission	.02
5 911 State Tax	.11
6 Temporary surcharge as allowed by Public Utilities Commission	CR .22
7 California Relay Service and Communications Devices Fund	.06
8 CA High Cost Fund - B	.51
9 California Teleconnect Fund surcharge	.03
10 CHCF-B Rate Adjustment	CR 1.20
11 CA Universal Lifeline Telephone Service	.23
12 CA High Cost Fund - A	.04
Total	**$ .95**
Verizon non-basic charges **	***$ 22.15***

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges ***$ 123.02***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CA211*HBRDA1

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	.10	
Total usage	$ .10	
Plan Charges	2.00	
Total Long Distance calls		$ 2.10
Taxes and Surcharges		.37
Total Verizon Long Distance Charges		$ 2.47

Your calling plan(s): Verizon 5 Cent Package Plan℠

Verizon 5 Cent Package Plan℠

For 562 426[redacted]

Direct Dialed Calls

	Day	Date	Time	Place called		Number called		Min.	
1	Fri	Feb 11	7:23 am	LosAngeles	CA	213 897[redacted]		1	.05
2	Mon	Feb 21	10:03 am	LosAngeles	CA	323 293[redacted]		1	.05
							Total		$ .10

Summary of Verizon 5 Cent Package Plan℠

3	Plan charge	2.00
4	Plan calls	.10
	Total	**$ 2.10**

Verizon 5 Cent Package Plan℠ start date: 09/16/04

Total Long Distance calls $ 2.10

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

5	Federal excise tax at 3.00%	.07
6	Long Beach city tax	.11
7	Federal Universal Service Fee - Verizon LD	.19
	Total	$ .37
	Verizon Long Distance basic charges	***$ 2.47***
	Total Verizon Long Distance Charges	***$ 2.47***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

[redacted] CA211*HBRDA1 [redacted]

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Billing Date: **03/22/05** Page 1 of 6
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 125.49
No payment received.	.00
Past Due Charges (please pay now)	**$ 125.49**
New Charges	
Verizon (page 3)	$ 77.98
Verizon Long Distance (page 5)	3.32
Total New Charges Due Apr 15	**$ 81.30**
To avoid a 1.5% late payment charge, payment must be received before April 22, 2005.	
Total Due: (Past Due + New)	**$ 206.79**

Manage Your Verizon Account Online!
View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".

Learn At Your Own Pace!
For only $99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Visit verizon.com/onlinecourses to learn more.

Mail payments to:
Verizon California, PO Box 30001, Inglewood CA 90313-0001

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 04/15/05
Total Due: $ 206.79
Amount Paid :
$

☐ ***Yes!*** *I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

AC0322:7.208.48214 1 AV 0.278 04/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 30001
INGLEWOOD CA 90313-0001

CSOC.LRich.Verizon.00000168

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000 8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000 24 hours a day
To order services	verizon.com/storefront	1 800 483-4000 8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000 8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483 8 am - 6 pm M-F
國語		1 800 483-8688 8 am - 5 pm M-F
한국어		1 800 483-7772 8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262 8 am - 5 pm M-F
Online billing & payment	verizon.com/billview	24 hours a day
Direct payment enrollment	verizon.com/billpay	24 hours a day
Tariff questions	www.verizon.com/tariffs	1 800 483-3000 8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328	

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1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

☐ _____

Sign here to enroll in Direct Payment Date

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1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

☐ Street Address_____

City, State, Zip_____

MONTHLY SERVICE - BASIC (Mar 22 to Apr 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

BASIC SERVICE TAXES AND SURCHARGES

5	Federal excise tax at 3.00%	1.50
6	Long Beach city tax	2.52
7	Funding to support the Public Utilities Commission	.04
8	911 State Tax	.23
9	Temporary surcharge as allowed by Public Utilities Commission	CR .42
10	California Relay Service and Communications Devices Fund	.10
11	CA High Cost Fund - B	.83
12	California Teleconnect Fund surcharge	.05
13	CA Universal Lifeline Telephone Service	.37
14	CA High Cost Fund - A	.06
15	Federal Universal Service Fee	.70
16	Federal Universal Service Fee	.75
	Total	**$ 6.73**
	Verizon basic charges	***$ 54.73***

LOCAL TOLL CALLS

Sensible Minute® Plan Calls

For 562 426-[redacted]

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
17	Wed	Feb 23	8:24 am	LosAngeles	CA	213 897-[redacted]	1	.07
						Subtotal		.07

Summary of Sensible Minute® Plan

18	Plan calls	.07
	Total	**$ .07**

Sensible Minute® Plan start date: 09/16/04

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426-[redacted]

19	2 local area call(s) at no charge	
20	1 national area call(s) at $.95 per call	.95
	Total	**$ .95**

For 562 426-[redacted]

Detail of Calls from Summary

Local Area Call(s)

	Day	Date	Time	Place called		Number called	Charge
21	Wed	Feb 23	7:40 am	Dir Asst	CA	562 411-[redacted]	.35
22	Fri	Feb 25	8:49 am	Dir Asst	CA	562 411-[redacted]	.35

National Area Call(s)

	Day	Date	Time	Place called		Number called	Charge
23	Wed	Feb 23	7:31 am	Dir Asst	CA	562 411-[redacted]	.95

The above detail is informational only and not part of the total.

Total local toll charges $ 1.02

Thank you for using Verizon.

[redacted] 09 CA211*HBRDA1 [redacted]

LOCAL TOLL TAXES AND SURCHARGES

1	Federal excise tax at 3.00%	.03
2	Long Beach city tax	.05
3	911 State Tax	.01
4	Temporary surcharge as allowed by Public Utilities Commission	CR .01
5	CA High Cost Fund - B	.02
6	CHCF-B Rate Adjustment	CR .03
7	CA Universal Lifeline Telephone Service	.01
	Total	**$ .08**

Verizon local toll charges ** ***$ 1.10***

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

MONTHLY SERVICE - NON-BASIC (Mar 22 to Apr 22)

	Description	Qty	Unit Rate	
8	@Local Package Lite	1	34.95	34.95
9	@Verizon Package Credit	1	CR 17.25	CR 17.25
10	Inside Wire Maintenance	2	1.75	3.50
11	@Home Voice Mail Standard - Pkg	1		.00
12	@Unlimited ZUM	1		.00
13	@Call Waiting/Cancel Call Waiting	1		.00
14	@Three-way Calling	1		.00
15	@Speed Dialing	1		.00
16	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 21.20**

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

	Day	Date	Time	Place called		Number called	Period	Min.	
17	Fri	Feb 25	8:51 am	Inglewood	CA	310 641	Day	1	.00
18	Fri	Feb 25	9:06 am	Inglewood	CA	310 641	Day	2	.00
	Total								**$ .00**

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

19	Federal excise tax at 3.00%	.51
20	Long Beach city tax	.86
21	Funding to support the Public Utilities Commission	.02
22	911 State Tax	.11
23	Temporary surcharge as allowed by Public Utilities Commission	CR .22
24	California Relay Service and Communications Devices Fund	.06
25	CA High Cost Fund - B	.51
26	California Teleconnect Fund surcharge	.03
27	CHCF-B Rate Adjustment	CR 1.20
28	CA Universal Lifeline Telephone Service	.23
29	CA High Cost Fund - A	.04
	Total	**$ .95**

Verizon non-basic charges ** ***$ 22.15***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

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Total Verizon charges ***$ 77.98***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	.85	
Total usage	$ .85	
Plan Charges	2.00	
Total Long Distance calls		$ 2.85
Taxes and Surcharges		.47
Total Verizon Long Distance Charges		$ 3.32

Your calling plan(s): Verizon 5 Cent Package Plan℠

Verizon 5 Cent Package Plan℠
For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
1	Wed	Feb 23	7:32 am	Sunldjnga	CA	818 353	3	.15
2	Wed	Feb 23	8:27 am	Sacramento	CA	916 832	1	.05
3	Wed	Feb 23	8:37 am	LosAngeles	CA	213 897	10	.50
4	Wed	Feb 23	8:47 am	Sacramento	CA	916 832	2	.10
5	Wed	Mar 16	7:19 pm	San Monica	CA	310 487	1	.05
						Total		$ .85

Summary of Verizon 5 Cent Package Plan℠

6	Plan charge	2.00
7	Plan calls	.85
	Total	**$ 2.85**

Verizon 5 Cent Package Plan℠ start date: 09/16/04

Total Long Distance calls $ 2.85

Thank you for using Verizon Long Distance.

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Verizon Long Distance

TAXES AND FEES ON SERVICES	
1 Federal excise tax at 3.00%	.09
2 Long Beach city tax	.15
3 911 State Tax	.01
4 CA High Cost Fund - B	.02
5 CA Universal Lifeline Telephone Service	.01
6 Federal Universal Service Fee - Verizon LD	.19
Total	$ .47
Verizon Long Distance basic charges	***$ 3.32***
Total Verizon Long Distance Charges	***$ 3.32***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

****

Your Rates, Terms or Services Have Changed

As of 5/1/05, the following Verizon Long Distance per call surcharges will go into effect: State to State Directory Assistance-from 1 dollar 25 cents to 1 dollar 99 cents, Directory Assistance Call Completion-from 50 cents to 1 dollar, Station to Station Calling/Collect Call/3rd Party Calling-from 3 dollars 45 cents to 5 dollars 99 cents, Person to Person Calling-from 6 dollars 50 cents to 9 dollars 99 cents, Operator Dialed Calls-from 1 dollar 15 cents to 1 dollar 50 cents. In-state Directory Assistance-from 1 dollar 25 cents to 1 dollar 99 cents, Directory Assistance Call Completion-from 50 cents to 1 dollar, Station to Station Calling/Collect Call/3rd Party Calling-from 3 dollars 45 cents to 4 dollars 99 cents, Person to Person Calling-from 6 dollars 50 cents to 9 dollars 99 cents. Payphone surcharge from 24 cents to 50 cents. In addition, the per minute rate for Operator Dialed calls carried by Verizon Long Distance will increase from 89 cents to 99 cents State to State; from 11.87 cents off-peak/17.47 cents peak to 89 cents for local toll and from 59 cents to 89 cents in-state long distance calls. For questions, please consult *www.verizon.com* or call our business office.

Billing Date: **04/22/05** Page **1** of 6
Telephone Number : 562 426[redacted]
Account Number: [redacted]
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 206.79
Payment Received Apr 05. Thank You.	- 125.49
Past Due Charges (please pay now)	**$ 81.30**
New Charges	
Verizon (page 3)	$ 123.56
Verizon Long Distance (page 5)	40.61
Other Providers (page 6)	9.50
Total New Charges Due May 16	**$ 173.67**
To avoid a 1.5% late payment charge, payment must be received before May 23, 2005.	
Total Due: (Past Due + New)	**$ 254.97**

Unlimited Calling As Low As $49.95

Verizon Freedom Unlimited lets you make unlimited, direct-dialed local and long distance calls to anywhere in the U.S. for as low as $49.95 a month with any qualifying Verizon service (plus standard taxes and surcharges). Call 1-888-772-0565 (Mon.-Fri., 6am-6pm PST) for details.

Manage Your Verizon Account Online!

View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".

Learn At Your Own Pace For $99/Year

For only $99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-505-7670.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account: [redacted]
New Charges Due: 05/16/05
Total Due: $ 254.97
Amount Paid :
$ [redacted]

☐ ***Yes!** I want to be a Literacy Champion. Sign me up for a $1 monthly donation to **Verizon Reads.** Your signature is required.* _____

AC0422 7207 49616 1 AV 0.228 05/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

[redacted]

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How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國 語		1 800 483-8688	8 am - 5 pm M-F
한 국 어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid.
Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at *www.cpuc.ca.gov*.

Returned Payments
In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

☐ _____

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐ Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Apr 22 to May 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

MISCELLANEOUS CHARGES AND CREDITS

5	Late payment charge on $125.49 at 1.50%	1.88
6	Apr 5 Reconnection charge	44.24
	Total	**$ 46.12**

BASIC SERVICE TAXES AND SURCHARGES

7	Federal excise tax at 3.00%	1.56
8	Long Beach city tax	2.63
9	Funding to support the Public Utilities Commission	.04
10	911 State Tax	.23
11	Temporary surcharge as allowed by Public Utilities Commission	CR .42
12	California Relay Service and Communications Devices Fund	.11
13	CA High Cost Fund - B	.87
14	California Teleconnect Fund surcharge	.06
15	CA Universal Lifeline Telephone Service	.56
16	CA High Cost Fund - A	.05
17	Federal Universal Service Fee	.73
18	Federal Universal Service Fee	.78
	Total	**$ 7.20**
	Verizon basic charges	***$ 101.32***

MONTHLY SERVICE - NON-BASIC (Apr 22 to May 22)

	Description	Qty	Unit Rate	
19	@Local Package Lite	1	34.95	34.95
20	@Verizon Package Credit	1	CR 17.25	CR 17.25
21	Inside Wire Maintenance	2	1.75	3.50
22	@Home Voice Mail Standard - Pkg	1		.00
23	@Unlimited ZUM	1		.00
24	@Call Waiting/Cancel Call Waiting	1		.00
25	@Three way Calling	1		.00
26	@Speed Dialing	1		.00
27	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 21.20**

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

28	Federal excise tax at 3.00%	.51
29	Long Beach city tax	.86
30	Funding to support the Public Utilities Commission	.02
31	911 State Tax	.11
32	Temporary surcharge as allowed by Public Utilities Commission	CR .22
33	California Relay Service and Communications Devices Fund	.06
34	CA High Cost Fund - B	.51
35	California Teleconnect Fund surcharge	.03
36	CHCF-B Rate Adjustment	CR 1.20
37	CA Universal Lifeline Telephone Service	.33
38	CA High Cost Fund - A	.03
	Total	**$ 1.04**
	Verizon non-basic charges **	***$ 22.24***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

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Total Verizon charges ***$ 123.56***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

California Changes High Cost Fund A Rate
Beginning 04/01/2005, your CA High Cost Fund A charge will decrease from 0.17 percent to 0.15 percent per month. The fee is collected by Verizon and sent to the CA Public Utilities Commission where it is used to provide affordable telecommunications services within the state. See CA High Cost Fund - A.

CA Public Utility Commission changes Universal Lifeline Telephone Service charge
Beginning 04/01/2005, your CA Universal Lifeline Telephone Service charge will increase from 1.10 percent to 1.55 percent per month. The fee is collected by Verizon and sent to the CA Public Utility Commission where it is used to provide telecommunications services to limited income customers.
See CA Universal Lifeline Telephone Service.

Changes in Federal Charges
Effective April 1, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

Important Information About Inside Wire Maintenance Plan
If you currently subscribe to Verizon's Inside Wire Maintenance Plan (IWMP), the rate for this service will increase from $1.75 to $2.99 a month, beginning no earlier than 30 days from the date of this notice. The Inside Wire Maintenance Plan is limited to simple residence lines. ISDN lines are excluded from coverage. If you decide to keep the Inside Wire Maintenance Plan, Verizon will continue to guarantee repair of any telephone jacks or standard wire inside your home. The monthly charge also includes diagnostic work that may be necessary to determine the origin of the problem.

You should be aware that IWMP is an optional service and you may discontinue it at any time. You may use outside vendors to perform inside wire repair maintenance or may make repairs yourself, and under state law, landlords, and not tenants, are responsible for providing one working telephone jack and the repair to and maintenance of inside telephone wire. If you have any questions about Verizon's Inside Wire Maintenance Plan, or wish to discontinue this optional service, please call us at the toll-free 800 number on your bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

	Amount	
Domestic		
Direct Dialed	.25	
International		
Direct Dialed	32.04	
Total usage	$ 32.29	
Plan Charges	2.00	
Total Long Distance calls		$ 34.29
Taxes and Surcharges		6.32
Total Verizon Long Distance Charges		$ 40.61

Your calling plan(s): Verizon 5 Cent Package Plan℠

Verizon 5 Cent Package Plan℠

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called		Min.	
1	Sat	Mar 26	10:13 am	San Monica	CA	310 487		2	.10
2	Sun	Mar 27	1:37 pm	San Monica	CA	310 487		1	.05
3	Wed	Apr 13	6:54 am	San Monica	CA	310 487		2	.10
							Total		$ .25

Summary of Verizon 5 Cent Package Plan℠

4	Plan charge	2.00
5	Plan calls	.25
	Total	**$ 2.25**

Verizon 5 Cent Package Plan℠ start date: 09/16/04

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called	Number called	Period	Min.	
6	Wed	Mar 23	8:08 pm	Korea	821064952047	Disc	9	32.04
	Total							**$ 32.04**

Total Long Distance calls $ 34.29

Thank you for using Verizon Long Distance.

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CSOC.RICH.009959

Verizon Long Distance

TAXES AND FEES ON SERVICES	
1 Federal excise tax at 3.00%	1.13
2 Long Beach city tax	1.88
3 CA High Cost Fund - B	.01
4 Federal Universal Service Fee - Verizon LD	3.30
Total	**$ 6.32**
Verizon Long Distance basic charges	***$ 40.61***
Total Verizon Long Distance Charges	***$ 40.61***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

****

California changes Universal Lifeline Telephone Service rate
Effective April 1, 2005, your California Universal Lifeline Telephone charge will increase from 1.10 percent to 1.55 percent per month. This fee is collected by Verizon Long Distance on your intrastate telecommunications services and is sent to the California Public Utilities Commission where it is used to provide telecommunications services to limited income customers.

Billing for AT&T

AT&T billing questions 1 800 222-0300

The following charges appear on your Verizon bill as a service to AT&T. Direct your billing questions to the phone number on the right.

For 562 426

Direct Dialed Calls

	Date	Time	Place called	Number called	Period	Min.	
5	Mar 23	8:05 pm	UK	00	Std	3	8.80
	Total						**$ 8.80**

TAXES AND FEES ON SERVICES	
6 Federal excise tax at 3.00%	.26
7 Long Beach city tax	.44
Total	**$ .70**
AT&T basic service charges	***$ 9.50***
Total for AT&T	***$ 9.50***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

For more information on AT&T,
please access their World Wide Web Site address at: www.att.com

To order an AT&T calling card, True Reach Savings ® or other long distance services, call 1-800-222-0300.

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Billing Date: **05/22/05** Page 1 of 6
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 254.97
No payment received.	.00
Past Due Charges (please pay now)	**$ 254.97**
New Charges	
Verizon (page 3)	$ 78.59
Verizon Long Distance (page 4)	3.33
Total New Charges Due Jun 15	**$ 81.92**
To avoid a 1.5% late payment charge, payment must be received before June 22, 2005.	
Total Due: (Past Due + New)	**$ 336.89**

Manage Your Verizon Account Online!
View & pay bills, request repairs, place orders. It's quick and easy. At verizon.com click "sign-in" under "My Account".

Learn At Your Own Pace For $99/Year
For only $99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-605-7670.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 06/15/05
Total Due: $ 336.89
Amount Paid :
$

☐ ***Yes!*** *I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

AC0522.6.171.5037 1 AV 0.278 06/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

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Billing Date: **05/22/05** Page **2** of 6
Telephone Number : 562 426 [redacted]
Account Number: [redacted]
How to Reach Us : See below

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns Interstate or International calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both Interstate and Intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at *www.cpuc.ca.gov*.

Returned Payments
In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐ Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (May 22 to Jun 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

MISCELLANEOUS CHARGES AND CREDITS

5	Late payment charge on $81.30 at 1.50%	1.22
	Total	**$ 1.22**

BASIC SERVICE TAXES AND SURCHARGES

6	Federal excise tax at 3.00%	1.54
7	Long Beach city tax	2.60
8	Funding to support the Public Utilities Commission	.04
9	911 State Tax	.23
10	Temporary surcharge as allowed by Public Utilities Commission	CR .42
11	California Relay Service and Communications Devices Fund	.11
12	CA High Cost Fund - B	.86
13	California Teleconnect Fund surcharge	.06
14	CA Universal Lifeline Telephone Service	.55
15	CA High Cost Fund - A	.05
16	Federal Universal Service Fee	.73
17	Federal Universal Service Fee	.78
	Total	**$ 7.13**
	Verizon basic charges	***$ 56.35***

LOCAL TOLL CALLS

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

18	1 local area call(s) at no charge	
	Total	**$ .00**

Total local toll charges $ .00

Thank you for using Verizon.

MONTHLY SERVICE - NON-BASIC (May 22 to Jun 22)

	Description	Qty	Unit Rate	
19	@Local Package Lite	1	34.95	34.95
20	@Verizon Package Credit	1	CR 17.25	CR 17.25
21	Inside Wire Maintenance	2	1.75	3.50
22	@Home Voice Mail Standard - Pkg	1		.00
23	@Unlimited ZUM	1		.00
24	@Call Waiting/Cancel Call Waiting	1		.00
25	@Three-way Calling	1		.00
26	@Speed Dialing	1		.00
27	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 21.20**

For 562 426

@Indicates services included in Verizon Local Package Lite.

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@Zone Unit Charges

For 562 426

	Day	Date	Time	Place called		Number called	Period	Min.	
1	Tue	May 17	8:48 am	Redondo	CA	310 376	Day	2	.00
2	Tue	May 17	8:50 am	LosAngeles	CA	323 754	Day	7	.00
3	Sat	May 21	11:26 am	Whittier	CA	562 556	Night	2	.00
	Total								**$ .00**

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES	
4 Federal excise tax at 3.00%	.51
5 Long Beach city tax	.86
6 Funding to support the Public Utilities Commission	.02
7 911 State Tax	.11
8 Temporary surcharge as allowed by Public Utilities Commission	CR .22
9 California Relay Service and Communications Devices Fund	.06
10 CA High Cost Fund - B	.51
11 California Teleconnect Fund surcharge	.03
12 CHCF-B Rate Adjustment	CR 1.20
13 CA Universal Lifeline Telephone Service	.33
14 CA High Cost Fund - A	.03
Total	**$ 1.04**
Verizon non-basic charges **	***$ 22.24***

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges ***$ 78.59***

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

CA211*HSRDA1

Verizon Long Distance

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	.85	
Total usage	$ .85	
Plan Charges	2.00	
Total Long Distance calls		$ 2.85
Taxes and Surcharges		.48
Total Verizon Long Distance Charges		$ 3.33

Your calling plan(s): Verizon 5 Cent Package Plan℠

Verizon 5 Cent Package Plan℠

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
1	Tue	Apr 26	6:17 pm	CanogaPark	CA	818 340	2	.10
2	Tue	Apr 26	6:19 pm	CanogaPark	CA	818 340	7	.35
3	Tue	Apr 26	6:26 pm	San Monica	CA	310 453	2	.10
4	Tue	May 17	8:32 am	W Angeles	CA	310 477	2	.10
5	Tue	May 17	10:09 am	Santa Ana	CA	714 265	1	.05
6	Tue	May 17	10:12 am	Addison	TX	972 404	1	.05
7	Tue	May 17	10:13 am	Addison	TX	972 404	2	.10
						Total		$ .85

Summary of Verizon 5 Cent Package Plan℠

8	Plan charge	2.00
9	Plan calls	.85
	Total	**$ 2.85**

Verizon 5 Cent Package Plan℠ start date: 09/16/04

Total Long Distance calls $ 2.85

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

10	Federal excise tax at 3.00%	.09
11	Long Beach city tax	.15
12	CA High Cost Fund - B	.02
13	CA Universal Lifeline Telephone Service	.01
14	Federal Universal Service Fee - Verizon LD	.21
	Total	**$ .48**
	Verizon Long Distance basic charges	***$ 3.33***

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Verizon Long Distance

Total Verizon Long Distance Charges ***$ 3.33***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

****

Your Rates, Terms or Services have changed
Effective 07/16/05, Long Distance Message Telecommunications Service (LDMTS) in-state/interstate rates will increase from 30 cents to 35 cents/min. in mileage band 1 (0-3500 miles) and from 34 cents/min. to 35 cents/min. for calls in mileage band 2 (3501-5500 miles), peak and off-peak. International Message Telecommunications Service (IMTS) rates will increase 5 percent for calls to all countries. LDMTS/IMTS rates apply if you are not enrolled in an optional calling plan (OCP). For specific rates or OCP information, call our business office.

CA211*HBRDA1

Billing Date: **06/22/05** Page 1 of 6
Telephone Number : 562 426
Account Number
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 336.89
Payment Received Jun 10. Thank You.	- 336.89
Balance	**$ .00**
New Charges	
Verizon (page 3)	$ 130.38
Verizon Long Distance (page 4)	3.77
Total New Charges Due Jul 16	**$ 134.15**
To avoid a 1.5% late payment charge, payment must be received before July 23, 2005.	
Total Due: (Past Due + New)	**$ 134.15**

Convenience! Your Verizon Account Online, Anytime Day or Night!

In no time at all-view your bill, pay your bill, order services, request repair-all on your schedule and at your convenience! It's fast & easy. At verizon.com click "Sign In" under "My Account." First-time users click "Register" under "My Account."

Learn at Your Own Pace for $99/Year

For only $99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-605-7670.

Change Lives - Check Into Literacy!

Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-dollar monthly donation to Verizon Reads, a national public charity. It is easy to make a monthly donation via your phone bill. Visit verizonreads.net for more information.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 07/16/05
Total Due: $ 134.15
Amount Paid :
$

☐ **Yes!** *I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

AC0822:7.201.48s78 1 AV 0.2r8 07/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000186

Billing Date: 06/22/05 Page 2 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us : See below

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000 8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000 24 hours a day
To order services	verizon.com/storefront	1 800 483-4000 8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000 8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483 8 am - 6 pm M-F
國語		1 800 483-8688 8 am - 5 pm M-F
한국어		1 800 483-7772 8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262 8 am - 5 pm M-F
Online billing & payment	verizon.com/billview	24 hours a day
Direct payment enrollment	verizon.com/billpay	24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006 8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000 8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328	

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
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Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at *www.cpuc.ca.gov*.

Returned Payments
In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:
Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:
If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

☐ Street Address _____
City, State, Zip _____

MONTHLY SERVICE - BASIC (Jun 22 to Jul 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

MISCELLANEOUS CHARGES AND CREDITS

5	Late payment charge on $254.97 at 1.50%	3.82
6	Jun 10 Reconnection charge	44.24
	Total	**$ 48.06**

BASIC SERVICE TAXES AND SURCHARGES

7	Federal excise tax at 3.00%	1.62
8	Long Beach city tax	2.73
9	Funding to support the Public Utilities Commission	.04
10	911 State Tax	.23
11	Temporary surcharge as allowed by Public Utilities Commission	CR .42
12	California Relay Service and Communications Devices Fund	.11
13	CA High Cost Fund - B	.92
14	California Teleconnect Fund surcharge	.06
15	CA Universal Lifeline Telephone Service	.59
16	CA High Cost Fund - A	.06
17	Federal Universal Service Fee	.73
18	Federal Universal Service Fee	.78
	Total	**$ 7.45**
	Verizon basic charges	***$ 103.51***

LOCAL TOLL CALLS

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

19	1 local area call(s) at no charge	
	Total	**$ .00**

Total local toll charges $ .00

Thank you for using Verizon.

MONTHLY SERVICE - NON-BASIC (Jun 22 to Jul 22)

	Description	Qty	Unit Rate	
20	@Local Package Lite	1	34.95	34.95
21	@Verizon Package Credit	1	CR 17.25	CR 17.25
22	Inside Wire Maintenance	2	2.99	5.98
23	@Home Voice Mail Standard - Pkg	1		.00
24	@Unlimited ZUM	1		.00
25	@Call Waiting/Cancel Call Waiting	1		.00
26	@Three-way Calling	1		.00
27	@Speed Dialing	1		.00
28	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 426

@Indicates services included in Verizon Local Package Lite.

RATE ADJUSTMENTS

	Description	Qty	Amount	Days	
29	Rate increase (May 27 to Jun 21) Inside Wire Maintenance	2	$ .0412	25	2.06
	Total				**$ 2.06**

CA211*HBRDA1

NON-BASIC SERVICE TAXES AND SURCHARGES	
1 Federal excise tax at 3.00%	.51
2 Long Beach city tax	.86
3 Funding to support the Public Utilities Commission	.03
4 911 State Tax	.11
5 Temporary surcharge as allowed by Public Utilities Commission	CR .22
6 California Relay Service and Communications Devices Fund	.08
7 CA High Cost Fund - B	.62
8 California Teleconnect Fund surcharge	.04
9 CHCF-B Rate Adjustment	CR 1.34
10 CA Universal Lifeline Telephone Service	.40
11 CA High Cost Fund - A	.04
Total	**$ 1.13**
Verizon non-basic charges **	***$ 26.87***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges	***$ 130.38***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Important Information About Inside Wire Maintenance Plan
If you currently subscribe to Verizon's Inside Wire Maintenance Plan (IWMP), the rate for this service increased last month from $1.75 to $2.99 per month. If you have any questions about Verizon's Inside Wire Maintenance Plan, or wish to discontinue this optional service, please call us at the toll-free 800 number on your bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount
Direct Dialed	1.25
Total usage	$ 1.25
Plan Charges	2.00

[redacted] CA211*HBRDA1 [redacted]

Verizon Long Distance

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE (continued)

Total Long Distance calls	$ 3.25
Taxes and Surcharges	.52
Total Verizon Long Distance Charges	$ 3.77

Your calling plan(s): Verizon 5 Cent Package Plan℠

Verizon 5 Cent Package Plan℠

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
1	Wed	May 25	5:11 pm	CanogaPark	CA	818 223	2	.10
2	Wed	May 25	5:54 pm	San Monica	CA	310 38	14	.70
3	Sun	Jun 19	9:45 pm	San Monica	CA	310 487	9	.45
						Total		$ 1.25

Summary of Verizon 5 Cent Package Plan℠

4	Plan charge	2.00
5	Plan calls	1.25
	Total	**$ 3.25**

Verizon 5 Cent Package Plan℠ start date: 09/16/04

Total Long Distance calls $ 3.25

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

6	Federal excise tax at 3.00%	.10
7	Long Beach city tax	.17
8	911 State Tax	.01
9	CA High Cost Fund - B	.03
10	CA Universal Lifeline Telephone Service	.02
11	Federal Universal Service Fee - Verizon LD	.19
	Total	**$ .52**
	Verizon Long Distance basic charges	***$ 3.77***
	Total Verizon Long Distance Charges	***$ 3.77***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

CA211*HBRDA1

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Billing Date: **07/22/05** Page **1** of 10
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 134.15
No payment received.	.00
Past Due Charges (please pay now)	**$ 134.15**
New Charges	
Verizon (page 3)	$ 80.63
Verizon Long Distance (page 5)	6.61
Total New Charges Due Aug 15	**$ 87.24**
To avoid a 1.5% late payment charge, payment must be received before August 22, 2005.	
Total Due: (Past Due + New)	**$ 221.39**

IMPORTANT LIFELINE INFORMATION,
SEE LAST THREE PAGES!
PARA INFORMACION IMPORTANTE SOBRE EL SERVICIO TELEFONICO UNIVERSAL, VEA LAS ULTIMAS DOS PAGINAS!

Verizon Five Cents Plan

With the Verizon Five Cents Plan, you can get state-to-state long distance calling for five cents per minute, anytime. It's only $4.95 a month. You'll even get your local and long distance services together on one bill. Call 1-888-807-7985 for details.

Convenience! Access Your Verizon Account Online--Day Or Night!

Enjoy the benefits of managing your Verizon account online: view and pay your bill, order services, request repair, and more. Visit us today at verizon.com/selfservice to register.

Learn At Your Own Pace For $99/Year

For only $99, you can enroll in up to 30 Verizon Online Courses from standard categories over a single year. Learn more by visiting us at verizon.com/onlinecourses or call 1-800-605-7670.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 08/15/05
Total Due: $ 221.39

☐ *Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

Amount Paid :
$

AC0722:10.278.48202.2 AV 0.903 08/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000192

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國 語		1 800 483-8688	8 am - 5 pm M-F
한 국 어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

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In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

☐ _____

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐ Street Address_____

City, State, Zip_____

MONTHLY SERVICE - BASIC (Jul 22 to Aug 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

BASIC SERVICE TAXES AND SURCHARGES

5	Federal excise tax at 3.00%	1.50
6	Long Beach city tax	2.53
7	Funding to support the Public Utilities Commission	.04
8	911 State Tax	.23
9	Temporary surcharge as allowed by Public Utilities Commission	CR .42
10	California Relay Service and Communications Devices Fund	.10
11	CA High Cost Fund - B	.83
12	California Teleconnect Fund surcharge	.05
13	CA Universal Lifeline Telephone Service	.53
14	CA High Cost Fund - A	.05
15	Federal Universal Service Fee	.67
16	Federal Universal Service Fee	.72
	Total	**$ 6.83**
	Verizon basic charges	***$ 54.83***

LOCAL TOLL CALLS

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426[redacted]

17	1 local area call(s) at no charge	
18	1 national area call(s) at $.95 per call	.95
	Total	**$ .95**

For 562 426[redacted]

Detail of Calls from Summary

Local Area Call(s)

	Day	Date	Time	Place called		Number called	Charge
19	Fri	Jul 8	7:47 pm	Dir Asst	CA	562 411[redacted]	.35

National Area Call(s)

	Day	Date	Time	Place called		Number called	Charge
20	Sun	Jul 3	5:20 pm	Dir Asst	CA	562 411-[redacted]	.95

The above detail is informational only and not part of the total.

Total local toll charges $ .95

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

21	Federal excise tax at 3.00%	.03
22	Long Beach city tax	.05
23	911 State Tax	.01
24	Temporary surcharge as allowed by Public Utilities Commission	CR .01
25	CA High Cost Fund - B	.02
26	CHCF-B Rate Adjustment	CR .03
27	CA Universal Lifeline Telephone Service	.01
	Total	**$ .08**
	Verizon local toll charges **	***$ 1.03***

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

[redacted] CA211*H8RDA1 [redacted]

MONTHLY SERVICE - NON-BASIC (Jul 22 to Aug 22)

	Description	Qty	Unit Rate	
1	@Local Package Lite	1	34.95	34.95
2	@Verizon Package Credit	1	CR 17.25	CR 17.25
3	Inside Wire Maintenance	2	2.99	5.98
4	@Home Voice Mail Standard - Pkg	1		.00
5	@Unlimited ZUM	1		.00
6	@Call Waiting/Cancel Call Waiting	1		.00
7	@Three-way Calling	1		.00
8	@Speed Dialing	1		.00
9	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

10	Federal excise tax at 3.00%	.51
11	Long Beach city tax	.86
12	Funding to support the Public Utilities Commission	.03
13	911 State Tax	.11
14	Temporary surcharge as allowed by Public Utilities Commission	CR .22
15	California Relay Service and Communications Devices Fund	.07
16	CA High Cost Fund - B	.57
17	California Teleconnect Fund surcharge	.04
18	CHCF-B Rate Adjustment	CR 1.28
19	CA Universal Lifeline Telephone Service	.36
20	CA High Cost Fund - A	.04
	Total	**$ 1.09**

Verizon non-basic charges ** ***$ 24.77***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges ***$ 80.63***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Changes in Federal Charges Beginning July, 2005

Effective July 1, 2005, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change, effective July 1, 2005. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

CA211*HBRDA1

FOR YOUR INFORMATION

Important Information

In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	2.70	
Other	1.00	
Total usage	$ 3.70	
Plan Charges	2.00	
Total Long Distance calls		$ 5.70
Taxes and Surcharges		.91
Total Verizon Long Distance Charges		$ 6.61

Your calling plan(s): Verizon 5 Cent Package Plan℠

DIRECTORY ASSISTANCE SUMMARY

Summary of Operator Assistance Calls

1	1 call(s) for Connect Request® $1.00 per call	1.00
	Total	**$ 1.00**

Detail of Calls from Summary

	Day	Date	Time	Place called	Number called	Charge
2	Sun	Jul 3	5:21 pm	Natl DA Connection	212 719	1.00

The above detail is informational only and not part of the total.

02 CA211*HBRDA1

Verizon Long Distance

Verizon 5 Cent Package Plan℠
For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
1	Wed	Jun 22	8:08 pm	San Monica	CA	310 487-	1	.05
2	Wed	Jun 22	9:43 pm	Granadahls	CA	818 472-	2	.10
3	Thu	Jun 23	9:24 pm	Granadahls	CA	818 472-	20	1.00
4	Sun	Jul 3	3:52 pm	San Monica	CA	310 487	2	.10
5	Sun	Jul 3	5:21 pm	New York	NY	212 719-	2	.10
	Above call completed via Connect Request®							
6	Sun	Jul 3	5:23 pm	New York	NY	212 719-	1	.05
7	Sun	Jul 3	5:24 pm	New York	NY	212 752-	4	.20
8	Thu	Jul 7	12:17 pm	San Monica	CA	310 487-	2	.10
9	Fri	Jul 15	5:48 pm	LosAngeles	CA	213 590-	3	.15
10	Fri	Jul 15	6:01 pm	BeverlyHls	CA	310 289-	7	.35
11	Fri	Jul 15	6:13 pm	BeverlyHls	CA	310 289	2	.10
12	Fri	Jul 15	6:15 pm	El Segundo	CA	310 607	5	.25
13	Fri	Jul 15	6:35 pm	LosAngeles	CA	213 590	2	.10
14	Sat	Jul 16	10:01 am	San Monica	CA	310 487	1	.05
						Total		$ 2.70

Summary of Verizon 5 Cent Package Plan℠

15 Plan charge	2.00
16 Plan calls	2.70
Total	**$ 4.70**

Verizon 5 Cent Package Plan℠ start date: 09/16/04

Total Long Distance calls $ 5.70

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES	
17 Federal excise tax at 3.00%	.18
18 Long Beach city tax	.31
19 911 State Tax	.02
20 California Relay Service and Communications Devices Fund	.01
21 CA High Cost Fund - B	.06
22 CA Universal Lifeline Telephone Service	.04
23 Federal Universal Service Fee - Verizon LD	.29
Total	**$ .91**
Verizon Long Distance basic charges	***$ 6.61***
Total Verizon Long Distance Charges	***$ 6.61***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

CA211*HBRDA1

YOU CAN LOWER YOUR BILL IF YOU QUALIFY FOR UNIVERSAL LIFELINE SERVICE

WHAT IS UNIVERSAL LIFELINE SERVICE (Lifeline)?
- Lifeline provides basic telephone service at reduced rates to people who qualify.
- There are two types of Lifeline service available in most areas:

FLAT RATE service provides unlimited local calling for $5.34 per month. You benefit if you make a high number of local calls each month.

MESSAGE RATE service provides 60 untimed local calls for $2.85 per month. Additional calls are 8 cents each. You benefit if you make a low number of local calls each month.

Other benefits...you get a credit for the amount of your monthly network access (FCC) charge for interstate calling. You also get a discount on installation charges.

WHO QUALIFIES?
To qualify, you must meet these requirements:

1. You can have more than one telephone number in your household, but only one may have Lifeline service. (There's no limit to the number of phones.) Exception: If you're a Special Needs customer with a TTY, you may be eligible for two Lifeline numbers. For more information, please call us at 1-800-794-4741.
2. Your total household income* before tax is no more than:

HOUSEHOLD SIZE	ANNUAL GROSS INCOME
1 - 2	$ 20,600
3	$ 24,300
Each add'l person	$ 4,900

3. You're not listed as a dependent on another person's tax return.
4. You're using Lifeline service only in your primary residence, not a second home or business.
5. Each year income levels are adjusted. You must certify annually that you meet these eligibility rules.

* See enclosed Lifeline brochure for income guidelines

TO CHANGE TO LIFELINE immediately, call us at 1-800-483-4000 or you can mail in the form on the next page. If you have questions about Lifeline service, call our special toll-free Lifeline information number at 1-800-794-4741.

PODRA REDUCIR EL IMPORTE DE SU CUENTA SI REUNE LOS REQUISITOS PARA EL SERVICIO TELEFONICO UNIVERSAL

QUE ES EL SERVICIO TELEFONICO UNIVERSAL?
- EL SERVICIO TELEFONICO UNIVERSAL ("LIFELINE") OFRECE SERVICIO TELEFONICO BASICO A TARIFAS REDUCIDAS A PERSONAS QUE CUMPLAN CON DETERMINADOS REQUISITOS.
- EN LA MAYOR PARTE DE LAS AREAS, SE CUENTA CON DOS TIPOS DE SERVICIO UNIVERSAL:

CON EL **SERVICIO DE CUOTA FIJA**, PODRA HACER UN NUMERO ILIMITADO DE LLAMADAS LOCALES POR SOLO $5.34 AL MES. ESTA TARIFA LE CONVIENE SI HACE MUCHAS LLAMADAS LOCALES CADA MES.

CON EL **SERVICIO MEDIDO**, PODRA HACER UN MAXIMO DE 60 LLAMADAS LOCALES, SIN LIMITE DE TIEMPO, A UN COSTO DE $2.85 AL MES. CADA LLAMADA ADICIONAL LE COSTARA 8 CENTAVOS. ESTA TARIFA LE CONVIENE SI HACE POCAS LLAMADAS LOCALES CADA MES.

OTRAS VENTAJAS... SE LE BONIFICARA EL IMPORTE DEL CARGO MENSUAL DE ACCESO A LA RED DE LLAMADAS INTERESTATALES (FCC). TAMBIEN OBTENDRA UN DESCUENTO SOBRE LOS CARGOS DE INSTALACION.

QUIEN TIENE DERECHO AL SERVICIO UNIVERSAL?
PARA RECIBIR ESTE SERVICIO, DEBE DE CUMPLIR CON ESTOS REQUISITOS:

1. PODRA TENER MAS DE UN (1) NUMERO TELEFONICO EN SU HOGAR, PERO SOLO UNO PUEDE TENER EL SERVICIO UNIVERSAL. (NO HAY LIMITE AL NUMERO DE TELEFONOS). EXCEPCION: SI USTED ES UNA PERSONA CON NECESIDADES ESPECIALES Y TIENE QUE USAR UN APARATO TTY PODRIA TENER DERECHO A DOS NUMEROS CON SERVICIO UNIVERSAL. SI DESEA INFORMACION ADICIONAL, LLAMENOS AL 1-800-794-4741.

2. EL TOTAL DE INGRESOS*, ANTES DEL PAGO DE IMPUESTOS, DE TODAS LAS PERSONAS QUE VIVEN EN SU HOGAR NO PODRA EXCEDER DE:

PERSONAS EN EL HOGAR	INGRESO ANUAL TOTAL
1 - 2	$ 20,600
3	$ 24,300
CADA PERSONA ADICIONAL	$ 4,900

3. NO APARECE COMO DEPENDIENTE ECONOMICO EN LA DECLARACION DE IMPUESTOS DE OTRA PERSONA.

4. EL SERVICIO TELEFONICO UNIVERSAL DEBE SER EXCLUSIVAMENTE PARA SU RESIDENCIA PRINCIPAL, NO PARA UNA SEGUNDA RESIDENCIA O NEGOCIO.

5. ESTOS NIVELES DE INGRESO SE MODIFICAN CADA DOCE MESES, POR LO QUE TENDRA USTED QUE VOLVER A SOLICITAR EL SERVICIO ANUALMENTE.

*VEA LAS PAUTAS DE INGRESO EN EL FOLLETO DEL SERVICIO TELEFONICO UNIVERSAL QUE SE ADJUNTA.

SI DESEA CAMBIAR SU SERVICIO UNIVERSAL, DE INMEDIATO COMUNIQUESE CON NOSOTROS AL 1-800-743-2483 O PUEDE ENVIAR POR CORREO EL FORMATO QUE SE ENCUENTRA EN LA SIGUIENTE HOJA. SI TIENE ALGUNA PREGUNTA SOBRE EL SERVICIO UNIVERSAL, LLAME, SIN CARGO, AL NUMERO ESPECIAL DE INFORMACION SOBRE EL SERVICIO TELEFONICO UNIVERSAL AL 1 800-794-4741.

LIFELINE SERVICE APPLICATION

If you meet the eligibility requirements and want to sign up for Lifeline service, please:

- Check the appropriate box on the form below and indicate whether you want Flat Rate or Message Rate service. (CHOOSE ONLY ONE.)

- **Sign and date the attached form.**

- Put the form in the enclosed envelope with your bill payment, add the proper postage and send it to us. Your Lifeline service will begin when we receive your request. (To establish Lifeline, there is a one-time charge of $10 spread over three months.)

SOLICITUD PARA EL SERVICIO TELEFONICO UNIVERSAL

SI USTED SATISFACE LOS REQUISITOS CORRESPONDIENTES Y DESEA RECIBIR EL SERVICIO UNIVERSAL, POR FAVOR:

- MARQUE CON PALOMITA EL CUADRO CORRESPONDIENTE EN EL FORMATO AL CALCE PARA INDICAR SI PREFIERE SERVICIO DE CUOTA FIJA O SERVICIO MEDIDO. (ESCOJA SOLO UNA OPCION.)

- **FIRME Y ESCRIBA LA FECHA EN EL FORMATO.**

- COLOQUE EL FORMATO EN EL SOBRE ANEXO, JUNTO CON EL PAGO DE SU CUENTA. COLOQUE LA ESTAMPILLA CORRESPONDIENTE EN EL SOBRE Y ENVIENOSLO. SU SERVICIO TELEFONICO UNIVERSAL ENTRARA EN VIGOR CUANDO RECIBAMOS SU SOLICITUD. (PARA ESTABLECER EL SERVICIO TELEFONICO UNIVERSAL, SE LE COBRARA UN CARGO UNICO DE $10, EN TRES MENSUALIDADES.)

Please detach form below and return in the enclosed envelope.
DESPRENDA ESTE FORMATO Y DEVUELVALO EN EL SOBRE ADJUNTO.

I want to be a new Lifeline customer. I certify that I have reviewed and meet the qualifications and accept the terms and conditions for that service. I understand that my eligibility is subject to verification and if it is found that my income exceeds the limitation, I will be taken off Lifeline service and billed for previous discounts I should not have received. I understand I must certify my eligibility annually. I also understand there will be a one-time charge to establish Lifeline, and I choose: **(Check only one)**

___ Flat Rate/CUOTA FIJA
___ Message Rate/SERVICIO MEDIDO

DESEO SUSCRIBIRME AL SERVICIO TELEFONICO UNIVERSAL. HAGO CONSTAR QUE CUMPLO CON TODOS LOS REQUISITOS Y ACEPTO LOS TERMINOS Y LAS CONDICIONES DE ESTE SERVICIO. ENTIENDO QUE MI ELEGIBILIDAD ESTA SUJETA A VERIFICACION Y QUE SI SE DESCUBRE QUE MI INGRESO EXCEDE EL LIMITE, SE CANCELARA MI SERVICIO Y ME PUDIERAN FACTURAR TODOS LOS DESCUENTOS QUE HAYA RECIBIDO. ENTIENDO QUE ANUALMENTE TENDRE QUE REVALIDAR MI DERECHO A RECIBIR ESTE SERVICIO. TAMBIEN ENTIENDO QUE SE ME COBRARA UN CARGO UNICO PARA INSTALAR ESTE SERVICIO Y ELIJO: **(MARQUE SOLO UNA):**

Signature (Only Use Black Ink)
FIRMA (UTILICE NADA MAS TINTA NEGRA)

Date
FECHA

[redacted]

If there is no enclosed envelope, please place your form in an envelope with a stamp and mail to Verizon at the address below:

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000201

Billing Date: **08/16/05** Page 1 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 221.39
No payment received.	.00
Past Due Charges (please pay now)	**$ 221.39**
New Charges	
Verizon (page 3)	- $ 65.09
Verizon Long Distance (page 4)	- 1.96
Total New Charges Due Sep 09	**- $ 67.05**
Total Due: (Past Due + New)	**$ 154.34**

Please pay upon receipt

- Closing statement -
To avoid referral to an outside collection agency, the full amount is due upon receipt. Any delayed charges will be billed in 30 days.

Let Us Know What You Think And You Could Win A Panasonic 2.4Ghz Phone

Complete a short survey and you'll be entered for a chance to win a state-of-the-art phone. For more information, visit verizon.com/billsurvey or see this month's Extra newsletter in your bill.

DSL

Get Superfast Verizon Online DSL For As Low As $29.95 Per Month

Experience high-speed internet with Verizon Online DSL for not much more than dial-up. See verizon.com/orderdsl or call 1-877-668-5375 for details.

Service not available on all lines. Subject to final verification by Verizon. Other restrictions apply.

Convenience! Access Your Verizon Account Online-Day or Night!

Enjoy the benefits of managing your Verizon account online-view and pay your bill, order services, request repair, and more. Visit us today at verizon.com/selfservice to register.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: Pay upon receipt
Total Due: $ 154.34
Amount Paid :
$

AC0816-6.176.42937 1 AV 0.278 P 08/25/05

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000202

Billing Date: 08/16/05 Page 2 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us : See below

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000 8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000 24 hours a day
To order services	verizon.com/storefront	1 800 483-4000 8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000 8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483 8 am - 6 pm M-F
國語		1 800 483-8688 8 am - 5 pm M-F
한국어		1 800 483-7772 8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483 2262 8 am - 5 pm M-F
Online billing & payment	verizon.com/billview	24 hours a day
Direct payment enrollment	verizon.com/billpay	24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006 8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000 8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328	

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid.
Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at *www.cpuc.ca.gov*.

Returned Payments
In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Billing Address Changes or Corrections for Account:
If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐

Street Address

City, State, Zip

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

	Product Description	Qty	Order No.	Effective Dates	
1	Interstate Subscriber Line Charge	1	O8134989	Jul 27-Aug 21	CR 5.42
2	@Package residence line	1	O8134989	Jul 27-Aug 21	CR 14.38
			Total Services Removed		**CR 19.80**

For 562 426

Services Removed

	Product Description	Qty	Order No.	Effective Dates	
3	Residence line	1	O8134989	Jul 27-Aug 21	CR 14.38
4	Interstate non-primary access	1	O8134989	Jul 27-Aug 21	CR 5.83
			Total Services Removed		**CR 20.21**
			Total Adding and Changing Service		**CR $ 40.01**

BASIC SERVICE TAXES AND SURCHARGES

5	Federal excise tax at 3.00%	CR 1.22
6	Long Beach city tax	CR 2.05
7	Funding to support the Public Utilities Commission	CR .03
8	911 State Tax	CR .19
9	Temporary surcharge as allowed by Public Utilities Commission	.35
10	California Relay Service and Communications Devices Fund	CR .09
11	CA High Cost Fund - B	CR .69
12	California Teleconnect Fund surcharge	CR .05
13	CA Universal Lifeline Telephone Service	CR .44
14	CA High Cost Fund - A	CR .04
	Total	**CR $ 4.45**
	Verizon basic charges	***CR $ 44.46***

VERIZON NON-BASIC SERVICE

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

	Product Description	Qty	Order No.	Effective Dates	
15	@Local Package Lite	1	O8134989	Jul 27-Aug 21	CR 29.13
16	Inside Wire Maintenance	1	O8134989	Jul 27-Aug 21	CR 2.49
17	@Verizon Package Credit	1	O8134989	Jul 27-Aug 21	14.38
			Total Services Removed		**CR 17.24**

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ADDING AND CHANGING SERVICE (continued)

For 562 426

Services Removed

	Product Description	Qty	Order No.	Effective Dates	
1	Inside Wire Maintenance	1	08134989	Jul 27-Aug 21	CR 2.49
			Total Services Removed		CR 2.49
			Total Adding and Changing Service		CR $ 19.73

NON-BASIC SERVICE TAXES AND SURCHARGES

2	Federal excise tax at 3.00%	CR .42
3	Long Beach city tax	CR .72
4	Funding to support the Public Utilities Commission	CR .02
5	911 State Tax	CR .09
6	Temporary surcharge as allowed by Public Utilities Commission	.18
7	California Relay Service and Communications Devices Fund	CR .06
8	CA High Cost Fund - B	CR .48
9	California Teleconnect Fund surcharge	CR .03
10	CHCF-B Rate Adjustment	1.07
11	CA Universal Lifeline Telephone Service	CR .30
12	CA High Cost Fund - A	CR .03
	Total	**CR $ .90**
	Verizon non-basic charges	***CR $ 20.63***
	Total Verizon charges	***CR $ 65.09***

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Adding & Changing Service	CR $ 1.67
Taxes and Surcharges	CR .29
Total Verizon Long Distance Charges	CR $ 1.96

ADDING AND CHANGING SERVICE

For 562 426

The following services are for a partial month, from the effective date of your change to the Statement Ending Date (Aug 16, 2005).

Services Removed

	Product Description	Qty	Order Number	Effective Date	
13	Verizon 5 Cent Package Plan	1	08134989	Jul 27	CR 1.67
			Total Services Removed		CR 1.67
			Total Adding and Changing Service		CR $ 1.67

Verizon Long Distance

TAXES AND FEES ON SERVICES	
1 Federal excise tax at 3.00%	CR .05
2 Long Beach city tax	CR .09
3 Federal Universal Service Fee - Verizon LD	CR .15
Total	**CR $ .29**
Verizon Long Distance basic charges	***CR $ 1.96***
Total Verizon Long Distance Charges	***CR $ 1.96***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

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Billing Date: **09/16/05** Page 1 of 4
Telephone Number : 562.426[redacted]
Account Number[redacted]
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 154.34
Payment Received Aug 17. Thank You.	- 221.39
Balance Forward	**- $ 67.05**
New Charges	
Total New Charges Due	**$ .00**
Refund check to follow	$ 67.05
Total Due: (Past Due + New)	**$ .00**

- FINAL BILL -
Thank you for letting us serve you.

Learn At Your Own Pace
For $99 A Year

For only $99, you can enroll in up to 30 Verizon Online Courses from Standard categories over a single year. Visit verizon.com/onlinecourses to learn more.

Change Lives-Check Into Literacy!

Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-dollar monthly donation to Verizon Reads, a national public charity. It is easy to make a monthly donation via your phone bill. Visit verizonreads.net for more information.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

see other side for important regulatory messages

verizon

Account: [redacted]

[redacted]
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

CSOC.LRich.Verizon.00000208

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the Billing questions number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6648. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at *www.cpuc.ca.gov*.

Returned Payments
In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Total Verizon charges ***$ .00***

03 CA211*HBRDA1

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Billing Date: **09/22/05** Page **1** of 8
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ .00
No payment received.	.00
Balance	**$ .00**
New Charges	
Verizon (page 3)	$ 121.09
Total New Charges Due Oct 16	**$ 121.09**
To avoid a 1.5% late payment charge, payment must be received before October 23, 2005.	
Total Due: (Past Due + New)	**$ 121.09**

***Important Message About This Bill**
Please be aware that your first bill includes a partial month of billing plus next month's full billing amount. Your next bill will reflect charges for a 30-day period.

Thank You for Choosing Verizon!
You can find more information about Verizon and its services at verizon.com or use our voice-prompt system at 1-800-453-6855.

Convenience! Manage Your Verizon Account Online Anytime Day & Night
Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with:
User ID :
Password :
and customize your ID as you register.

Learn At Your Own Pace For $99 A Year
For only $99, you can enroll in up to 30 Verizon Online Courses from Standard categories over a single year. Visit verizon.com/onlinecourses to learn more.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 10/16/05
Total Due: $ 121.09
Amount Paid :
$

☐ *Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

AC0922:5,245,42503 Z AV 0,503 + 10/01/05
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000212

CSOC.RICH.009993

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 745-2483	8 am - 6 pm M-F
國 語		1 800 483-8688	8 am - 5 pm M-F
한 국 어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

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Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at *www.cpuc.ca.gov*.

Returned Payments
In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

☐ _____

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐

Street Address _____

City, State, Zip _____

CSOC.LRich.Verizon.00000213

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

MONTHLY SERVICE - BASIC (Sep 22 to Oct 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

ADDING AND CHANGING SERVICE

For 562 426[illegible]

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added

	Product Description	Qty	Order No.	Effective Dates	
5	Interstate Subscriber Line Charge	1	I8980956	Sep 12-Sep 21	2.17
6	@Package residence line	1	I8980956	Sep 12-Sep 21	5.75
			Total Services Added		**7.92**

For 562 426[illegible]

Services Added

	Product Description	Qty	Order No.	Effective Dates	
7	Residence line	1	I8980956	Sep 12-Sep 21	5.75
8	Interstate non-primary access	1	I8980956	Sep 12-Sep 21	2.33
			Total Services Added		**8.08**
			Total Adding and Changing Service		**$ 16.00**

CONVENIENT PAYMENT PLANS

Extended Payment Schedule

9	Payment 1 of 3 included with this bill. Remaining balance is $30.66.	15.34
	Total	**$ 15.34**

BASIC SERVICE TAXES AND SURCHARGES

10	Federal excise tax at 3.00%	1.99
11	Long Beach city tax	3.35
12	Funding to support the Public Utilities Commission	.05
13	911 State Tax	.30
14	Temporary surcharge as allowed by Public Utilities Commission	CR .57
15	California Relay Service and Communications Devices Fund	.14
16	CA High Cost Fund - B	1.10
17	California Teleconnect Fund surcharge	.07
18	CA Universal Lifeline Telephone Service	.70
19	CA High Cost Fund - A	.07
20	Federal Universal Service Fee	.67
21	Federal Universal Service Fee	.72
	Total	**$ 8.59**
	Verizon basic charges	***$ 87.93***

[illegible] CA211*H8RDA1 [illegible]

MONTHLY SERVICE - NON-BASIC (Sep 22 to Oct 22)

	Description	Qty	Unit Rate	
1	@Local Package Lite	1	34.95	34.95
2	@Verizon Package Credit	1	CR 17.25	CR 17.25
3	Inside Wire Maintenance	2	2.99	5.98
4	@Home Voice Mail Standard - Pkg	1		.00
5	@Unlimited ZUM	1		.00
6	@Call Waiting/Cancel Call Waiting	1		.00
7	@Three-way Calling	1		.00
8	@Speed Dialing	1		.00
9	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 42

@Indicates services included in Verizon Local Package Lite.

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added

	Product Description	Qty	Order No.	Effective Dates	
10	@Local Package Lite	1	I8980956	Sep 12-Sep 21	11.65
11	Inside Wire Maintenance	1	I8980956	Sep 12-Sep 21	1.00
12	@Verizon Package Credit	1	I8980956	Sep 12-Sep 21	CR 5.75
			Total Services Added		**6.90**

For 562 426

Services Added

	Product Description	Qty	Order No.	Effective Dates	
13	Inside Wire Maintenance	1	I8980956	Sep 12-Sep 21	1.00
			Total Services Added		**1.00**

For 562 42

Service Order Charges and Credits

	Product Description	Order No.	Effective Dates	
14	Initial order	I8980956	Sep 12	23.00
15	Line connection	I8980956	Sep 12	23.00
	Total Adding and Changing Service			**$ 7.90**

NON-BASIC SERVICE TAXES AND SURCHARGES

16	Federal excise tax at 3.00%	.68
17	Long Beach city tax	1.15
18	Funding to support the Public Utilities Commission	.08
19	911 State Tax	.15
20	Temporary surcharge as allowed by Public Utilities Commission	CR .86
21	California Relay Service and Communications Devices Fund	.23
22	CA High Cost Fund - B	1.86
23	California Teleconnect Fund surcharge	.12
24	CHCF-B Rate Adjustment	CR 3.14
25	CA Universal Lifeline Telephone Service	1.19
26	CA High Cost Fund - A	.12
	Total	**$ 1.58**
	Verizon non-basic charges **	***$ 33.16***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges ***$ 121.09***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

562 426

Notice: You have selected Verizon Long Distance as your long distance provider on Sep 12, 2005.

Cost of change: $.00

562 426

Notice: You have selected Verizon Long Distance as your long distance provider on Sep 12, 2005.

Cost of change: $.00

****

"The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington D.C. 20580."

****

FOR YOUR INFORMATION

FCC ruling - Pay Per Call

The FCC has ruled: 1) You may not be disconnected for questioning or refusing to pay PAY PER CALL charges, however, your access to Pay Per Call may be blocked. 2) You should not be billed for Pay Per Call charges that are not in compliance with FCC rules. 3) Pay Per Call blocking may be available from Verizon at no charge for 60 days from the date your service was installed.

01 CA211NHBRDA1

Customer Proprietary Network Information - Special Notice

Under Federal Law, you have the right and we have the duty to protect the confidentiality of your telecommunications service information. This information includes the type, technical arrangement, quantity, destination, and amount of use of telecommunications services and related billing for these services.

We may use this information, without further authorization by you, to offer you (i) services of the type you already purchase from us and (ii) the full range of products and services available from Verizon and its affiliates that may be different from the type of services you currently buy from us. In addition to local telephone services, Verizon and Verizon affiliate services include long distance (where authorized), wireless, and Internet services. A more complete description of our companies and service offerings is available at ***www.verizon.com***. Use of your information as described in this notice will permit us to offer you a package of services tailored to your specific needs. Without further authorization by you, we may also share your information with Verizon affiliates with whom you already have an existing service relationship.

No action by you is necessary to permit us to use your information as described in this notice. If you wish to restrict Verizon or Verizon affiliate use of your information to offer services different from the type of services you currently buy from us, please register your restriction by calling us at 866-483-9700 within 30 days of receipt of this notice. You may change your decision at any time and your decision will remain valid until you tell us otherwise. Whatever you decide will not affect our provision of service to you. If you have any questions, please call your service representative or Account Manager.

[redacted] 01 CA211*HBRDA1 [redacted]

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

Timeless start date: 09/12/05

Total Verizon Long Distance Charges	***$ .00***

[redacted] 01 CA211*HBRDA1 [redacted]

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Billing Date: **10/16/05** Page 1 of 4
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ .00
Payment Received Oct 14. Thank You.	- 121.09
Balance Forward	**- $ 121.09**
New Charges	
Total New Charges Due	**$ .00**
Refund check to follow	$ 121.09
Total Due: (Past Due + New)	**$ .00**

- FINAL BILL -
Thank you for letting us serve you.

Take Charge of Your Health Today

October is Health Literacy Month. The Society for Women's Health Research and Verizon want you to know the easy steps to better health: eat right, exercise, don't smoke. These simple steps will make you feel better and live longer. Visit womenshealthresearch.org for tips.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

see other side for important regulatory messages

verizon

Account:

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

CSOC.LRich.Verizon.00000220

Billing Date: **10/16/05** Page 2 of 4
Telephone Number : 562 426[redacted]
Account Number:[redacted]
How to Reach Us : See below

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國 語		1 800 483-8688	8 am - 5 pm M-F
한 국 어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

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Total Verizon charges ***$ .00***

CHANGE IN CHARGES

Changes in Federal Charges Beginning October, 2005

Effective October 1, 2005, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

Important Information

Effective October 1, 2005, new rates will apply when you change your long distance carrier. The process used to complete the change request (i.e., Verizon Business Office or *VZ.com)* will determine the new non-recurring rate.

[redacted] 00 CA211*HBRDA1 [redacted]

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Billing Date: **10/22/05** Page 1 of 4
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 121.09
No payment received.	.00
Past Due Charges (please pay now)	**$ 121.09**
New Charges	
Verizon (page 3)	$ 94.93
Total New Charges Due Nov 15	**$ 94.93**
To avoid a 1.5% late payment charge, payment must be received before November 22, 2005.	
Total Due: (Past Due + New)	**$ 216.02**

Take Charge of Your Health Today

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Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with:
User ID :
Password :
and customize your ID as you register.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 11/15/05
Total Due: $ 216.02
Amount Paid :
$

☐ *Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000224

Billing Date: **10/22/05** Page 2 of 4
Telephone Number : 562 426
Account Number:
How to Reach Us : See below

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000 8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000 24 hours a day
To order services	verizon.com/storefront	1 800 483-4000 8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000 8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483 8 am - 6 pm M-F
國 語		1 800 483-8688 8 am - 5 pm M-F
한 국 어		1 800 483-7772 8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262 8 am - 5 pm M-F
Online billing & payment	verizon.com/billview	24 hours a day
Direct payment enrollment	verizon.com/billpay	24 hours a day
Customers w/ disabilities-V/TTY	verizon.com/disabilities	1 800 974-6006 8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000 8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328	

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at *www.cpuc.ca.gov*.

Returned Payments
In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

☐ _____

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐ Street Address_____

City, State, Zip_____

MONTHLY SERVICE - BASIC (Oct 22 to Nov 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

CONVENIENT PAYMENT PLANS

Extended Payment Schedule

5	Payment 2 of 3 included with this bill. Remaining balance is $15.33.	15.33
	Total	**$ 15.33**

BASIC SERVICE TAXES AND SURCHARGES

6	Federal excise tax at 3.00%	1.50
7	Long Beach city tax	2.53
8	Funding to support the Public Utilities Commission	.04
9	911 State Tax	.23
10	Temporary surcharge as allowed by Public Utilities Commission	CR .42
11	California Relay Service and Communications Devices Fund	.10
12	CA High Cost Fund - B	.83
13	California Teleconnect Fund surcharge	.05
14	CA Universal Lifeline Telephone Service	.53
15	CA High Cost Fund - A	.05
16	Federal Universal Service Fee	.67
17	Federal Universal Service Fee	.72
	Total	**$ 6.83**
	Verizon basic charges	***$ 70.16***

MONTHLY SERVICE - NON-BASIC (Oct 22 to Nov 22)

	Description	Qty	Unit Rate	
18	@Local Package Lite	1	34.95	34.95
19	@Verizon Package Credit	1	CR 17.25	CR 17.25
20	Inside Wire Maintenance	2	2.99	5.98
21	@Home Voice Mail Standard Pkg	1		.00
22	@Unlimited ZUM	1		.00
23	@Call Waiting/Cancel Call Waiting	1		.00
24	@Three-way Calling	1		.00
25	@Speed Dialing	1		.00
26	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 420

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

27	Federal excise tax at 3.00%	.51
28	Long Beach city tax	.86
29	Funding to support the Public Utilities Commission	.03
30	911 State Tax	.11
31	Temporary surcharge as allowed by Public Utilities Commission	CR .22
32	California Relay Service and Communications Devices Fund	.07
33	CA High Cost Fund - B	.57
34	California Teleconnect Fund surcharge	.04
35	CHCF-B Rate Adjustment	CR 1.28
36	CA Universal Lifeline Telephone Service	.36
37	CA High Cost Fund - A	.04
	Total	**$ 1.09**
	Verizon non-basic charges **	***$ 24.77***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

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Total Verizon charges ***$ 94.93***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

CHANGE IN CHARGES

Changes in Federal Charges Beginning October, 2005
Effective October 1, 2005, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

Important Information
Effective October 1, 2005, new rates will apply when you change your long distance carrier. The process used to complete the change request (i.e., Verizon Business Office or *VZ.com)* will determine the new non-recurring rate.

****

FOR YOUR INFORMATION

Important billing information
Verizon has changed the way it processes check payments. Your payment may look like an electronic fund transfer from your account and you will not receive a cancelled check from your bank. Verizon will keep an image of your check in case there is a dispute. If you wish to be excluded from this process, please call 1-888-500-5358.

CA211*HBRDA1

Billing Date: **11/22/05** Page **1** of **6**
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 216.02
Payment Received Oct 24. Thank You.	- 121.09
Past Due Charges (please pay now)	**$ 94.93**
New Charges	
Verizon (page 3)	$ 99.69
Verizon Long Distance (page 5)	4.88
Total New Charges Due Dec 16	**$ 104.57**
To avoid a 1.5% late payment charge, payment must be received before December 23, 2005.	
Total Due: (Past Due + New)	**$ 199.50**

Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with:
User ID:
Password:
and customize your ID as you register.

Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/movingcenter or call your local business office.

Change Lives-Check Into Literacy!

Through the Check Into Literacy program, you can support literacy programs in your area by giving a one-dollar monthly donation to Verizon Reads, a national public charity. It's easy to make a monthly donation via your phone bill. Visit verizonreads.net for more information.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 12/16/05
Total Due: $ 199.50
Amount Paid :
$

☐ *Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads****. Your signature is required.* _____

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000228

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☐ _____

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☐ Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Nov 22 to Dec 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

CONVENIENT PAYMENT PLANS

Extended Payment Schedule

5	Payment 3 of 3 included with this bill. Remaining balance is $.00.	15.33
	Total	**$ 15.33**

MISCELLANEOUS CHARGES AND CREDITS

6	Late payment charge on $121.09 at 1.50%	1.82
	Total	**$ 1.82**

BASIC SERVICE TAXES AND SURCHARGES

7	Federal excise tax at 3.00%	1.56
8	Long Beach city tax	2.62
9	Funding to support the Public Utilities Commission	.04
10	911 State Tax	.23
11	Temporary surcharge as allowed by Public Utilities Commission	CR .42
12	California Relay Service and Communications Devices Fund	.11
13	CA High Cost Fund - B	.87
14	California Teleconnect Fund surcharge	.06
15	CA Universal Lifeline Telephone Service	.56
16	CA High Cost Fund - A	.05
17	Federal Universal Service Fee	.67
18	Federal Universal Service Fee	.72
	Total	**$ 7.07**
	Verizon basic charges	***$ 72.22***

LOCAL TOLL CALLS

Verizon Five Cents Plan℠

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
19	Wed	Nov 2	9:13 pm	Granadahls	CA	818 472-1501	2	.10
20	Wed	Nov 2	9:22 pm	Granadahls	CA	818 472 1501	1	.05
21	Thu	Nov 17	8:19 am	Pasadena	CA	626 676-3014	4	.20
22	Thu	Nov 17	9:48 am	San Monica	CA	310 383-0451	3	.15
						Subtotal		$ .50

Summary of Verizon Five Cents Plan℠

23	Plan calls	.50
	Total	**$ .50**

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

24	5 local area call(s) at no charge	
25	3 local area call(s) at $.35 per call	1.05
26	1 national area call(s) at $.95 per call	.95
	Total	**$ 2.00**

For 562 426

Detail of Calls from Summary

Local Area Call(s)

	Day	Date	Time	Place called		Number called	Charge
27	Fri	Nov 11	2:49 pm	Dir Asst	CA	562 411-0000	.35
28	Tue	Nov 15	12:08 am	Dir Asst	CA	562 411-0000	.35
29	Tue	Nov 15	12:12 am	Dir Asst	CA	562 411-0000	.35

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For 562 426

Detail of Calls from Summary (continued)

Local Area Call(s)

	Day	Date	Time	Place called		Number called	Charge
1	Tue	Nov 15	12:13 am	Dir Asst	CA	562 411	.35
2	Wed	Nov 16	3:53 pm	Dir Asst	CA	562 411	.35
3	Wed	Nov 16	5:02 pm	Dir Asst	CA	562 411	.35
4	Thu	Nov 17	9:31 am	Dir Asst	CA	562 411	.35
5	Thu	Nov 17	1:19 pm	Dir Asst	CA	562 411	.35

National Area Call(s)

	Day	Date	Time	Place called		Number called	Charge
6	Wed	Nov 16	3:55 pm	Dir Asst	CA	562 411	.95

The above detail is informational only and not part of the total.

Total local toll charges $ 2.50

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

7	Federal excise tax at 3.00%	.07
8	Long Beach city tax	.12
9	911 State Tax	.02
10	Temporary surcharge as allowed by Public Utilities Commission	CR .02
11	Temporary surcharge as allowed by Public Utilities Commission	CR .02
12	California Relay Service and Communications Devices Fund	.01
13	CA High Cost Fund - B	.06
14	CHCF-B Rate Adjustment	CR .08
15	CA Universal Lifeline Telephone Service	.04
	Total	$ .20

Verizon local toll charges ** *$ 2.70*

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

MONTHLY SERVICE - NON-BASIC (Nov 22 to Dec 22)

	Description	Qty	Unit Rate	
16	@Local Package Lite	1	34.95	34.95
17	@Verizon Package Credit	1	CR 17.25	CR 17.25
18	Inside Wire Maintenance	2	2.99	5.98
19	@Home Voice Mail Standard - Pkg	1		.00
20	@Unlimited ZUM	1		.00
21	@Call Waiting/Cancel Call Waiting	1		.00
22	@Three-way Calling	1		.00
23	@Speed Dialing	1		.00
24	@Caller ID with Anonymous Call Block	1		.00
	Total			$ 23.68

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

	Day	Date	Time	Place called		Number called	Period	Min.	
25	Tue	Nov 15	12:11 am	Redondo	CA	310 377	Night	1	.00
	Total								$ .00

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

26	Federal excise tax at 3.00%	.51
27	Long Beach city tax	.86
28	Funding to support the Public Utilities Commission	.03
29	911 State Tax	.11
30	Temporary surcharge as allowed by Public Utilities Commission	CR .22
31	California Relay Service and Communications Devices Fund	.07
32	CA High Cost Fund - B	.57

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NON-BASIC SERVICE TAXES AND SURCHARGES (continued)	
1 California Teleconnect Fund surcharge	.04
2 CHCF-B Rate Adjustment	CR 1.28
3 CA Universal Lifeline Telephone Service	.36
4 CA High Cost Fund - A	.04
Total	**$ 1.09**
Verizon non-basic charges **	***$ 24.77***

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges	***$ 99.69***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

****

FOR YOUR INFORMATION

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	4.30	
Total usage	$ 4.30	
Total Long Distance calls		$ 4.30
Taxes and Surcharges		.58

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Verizon Long Distance

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE (continued)

Total Verizon Long Distance Charges $ 4.88

Your calling plan(s): Timeless

Timeless

For 562 426-[redacted]

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Minutes	
1	Wed	Nov 16	4:57 pm	Sacramento	CA	916 832-[redacted]	3	.30
2	Sun	Nov 20	8:24 pm	Elk Grove	CA	916 714-[redacted]	40	4.00
						Subtotal		4.30

Summary of Timeless

3	Plan calls	4.30
	Total	**$ 4.30**

Timeless start date: 09/12/05

Total Long Distance calls $ 4.30

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

4	Federal excise tax at 3.00%	.13
5	Long Beach city tax	.22
6	911 State Tax	.03
7	California Relay Service and Communications Devices Fund	.01
8	CA High Cost Fund - B	.10
9	California Teleconnect Fund surcharge	.01
10	CA Universal Lifeline Telephone Service	.07
11	CA High Cost Fund - A	.01
	Total	**$ .58**
	Verizon Long Distance basic charges	***$ 4.88***
	Total Verizon Long Distance Charges	***$ 4.88***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

Billing Date: 12/22/05 Page 1 of 6
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 199.50
Payment Received Dec 06. Thank You.	- 199.50
Balance	**$ .00**
New Charges	
Verizon (page 3)	$ 125.50
Total New Charges Due Jan 15	**$ 125.50**
To avoid a 1.5% late payment charge, payment must be received before January 22, 2006.	
Total Due: (Past Due + New)	**$ 125.50**

Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.

Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit us at verizon.com/easymoving or call your local business office.

Change Lives - Check Into Literacy!

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see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 01/15/06
Total Due: $ 125.50
Amount Paid :
$

☐ ***Yes!*** *I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads****. Your signature is required.* _____

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000234

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If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid.
Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322, or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at *www.cpuc.ca.gov*.

Returned Payments
In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐ Street Address_____

City, State, Zip_____

MONTHLY SERVICE - BASIC (Dec 22 to Jan 22)

	Description	Qty	Unit Rate	
1	@Package residence lite	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

MISCELLANEOUS CHARGES AND CREDITS

5	Late payment charge on $94.93 at 1.50%	1.42
6	Dec 6 Reconnection charge	44.24
	Total	**$ 45.66**

BASIC SERVICE TAXES AND SURCHARGES

7	Federal excise tax at 3.00%	1.55
8	Long Beach city tax	2.60
9	Funding to support the Public Utilities Commission	.04
10	911 State Tax	.23
11	Temporary surcharge as allowed by Public Utilities Commission	CR .42
12	California Relay Service and Communications Devices Fund	.11
13	CA High Cost Fund - B	.86
14	California Teleconnect Fund surcharge	.06
15	CA Universal Lifeline Telephone Service	.55
16	CA High Cost Fund - A	.05
17	Federal Universal Service Fee	.67
18	Federal Universal Service Fee	.72
	Total	**$ 7.02**
	Verizon basic charges	***$ 100.68***

LOCAL TOLL CALLS

Verizon Five Cents Plan℠

For 562 426[redacted]

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
19	Thu	Nov 24	11:31 am	San Monica	CA	310 487[redacted]	1	.05
						Subtotal		$ .05

Summary of Verizon Five Cents Plan℠

20	Plan calls	.05
	Total	**$ .05**

Total local toll charges $ .05

Thank you for using Verizon.

Verizon local toll charges ** ***$ .05***

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

MONTHLY SERVICE - NON-BASIC (Dec 22 to Jan 22)

	Description	Qty	Unit Rate	
21	@Local Package Lite	1	34.95	34.95
22	@Verizon Package Credit	1	CR 17.25	CR 17.25
23	Inside Wire Maintenance	2	2.99	5.98
24	@Home Voice Mail Standard - Pkg	1		.00
25	@Unlimited ZUM	1		.00
26	@Call Waiting/Cancel Call Waiting	1		.00

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MONTHLY SERVICE - NON-BASIC (Dec 22 to Jan 22)

	Description	Qty	Unit Rate	
1	@Three-way Calling	1		.00
2	@Speed Dialing	1		.00
3	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 426-2778

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

4	Federal excise tax at 3.00%	.51
5	Long Beach city tax	.86
6	Funding to support the Public Utilities Commission	.03
7	911 State Tax	.11
8	Temporary surcharge as allowed by Public Utilities Commission	CR .22
9	California Relay Service and Communications Devices Fund	.07
10	CA High Cost Fund - B	.57
11	California Teleconnect Fund surcharge	.04
12	CHCF-B Rate Adjustment	CR 1.28
13	CA Universal Lifeline Telephone Service	.36
14	CA High Cost Fund - A	.04
	Total	**$ 1.09**

Verizon non-basic charges ** ***$ 24.77***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges ***$ 125.50***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Important Information
Effective January 1, 2006, new rates will apply when you change your long distance company. The new rates will be based on how you request the change. For requests completed through a Verizon business office, the charge will be $5.50. For requests submitted directly by your long distance company or completed through the internet, the charge will be $1.25. Additionally, the charge to change your long distance company will be discounted by 50 percent when you change both local toll and long distance companies at the same time.

****

FOR YOUR INFORMATION

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

CA211*HBRDA1

FOR YOUR INFORMATION

Save money, save time, feel better
Sign up for paper free billing or recurring direct debit payment & get a FREE 3 month trial to NBC's The Biggest Loser Club interactive weight loss program, and save up to 70 percent on great magazines. Go to *www.verizon.com/btf1view* or *www22.verizon.com/myaccount*
Verizon is not the publisher.

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Billing Date: **01/22/06** Page 1 of 8
Telephone Number : 562 428 [redacted]
Account Number: [redacted]
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 125.50
Payment Received Jan 07. Thank You.	- 125.50
Balance	**$ .00**
New Charges	
Verizon (page 3)	$ 85.65
Verizon Long Distance (page 6)	3.61
Total New Charges Due Feb 15	**$ 89.26**
To avoid a 1.5% late payment charge, payment must be received before February 22, 2006	
Total Due: (Past Due + New)	**$ 89.26**

Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with:
User ID:
Password:
and customize your ID as you register.

Verizon Sponsors GRAMMY Awards

Verizon is proud to be the Official Broadband Partner of the 48th Annual GRAMMY® Awards. Tune in to watch the live telecast of the GRAMMYs, Wednesday, February 8 at 8:00 p.m. ET/PT on CBS.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account: [redacted]
New Charges Due: 02/15/06
Total Due: $ 89.26
Amount Paid : $ [redacted]

☐ ***Yes!*** *I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

[redacted]
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

[redacted]

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Billing Date: **01/22/06** Page 2 of 8
Telephone Number : 562 426[redacted]
Account Number:[redacted]
How to Reach Us : See below

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

About Your Bill

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

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Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online at *www.cpuc.ca.gov*.

Returned Payments
In some states, a returned check charge may apply for each check returned for any reason. In the event your check for payment of your Verizon Communications bill is returned by your bank for insufficient or uncollected funds, Verizon may resubmit your check electronically to your bank for payment from your checking account.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐ Street Address_____

City, State, Zip_____

MONTHLY SERVICE - BASIC (Jan 22 to Feb 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

BASIC SERVICE TAXES AND SURCHARGES

5	Federal excise tax at 3.00%	1.51
6	Long Beach city tax	2.53
7	Funding to support the Public Utilities Commission	.04
8	911 State Tax	.23
9	Temporary surcharge as allowed by Public Utilities Commission	CR .03
10	California Relay Service and Communications Devices Fund	.09
11	CA High Cost Fund - B	.69
12	California Teleconnect Fund surcharge	.04
13	CA Universal Lifeline Telephone Service	.44
14	CA High Cost Fund - A	.07
15	Federal Universal Service Fee	.67
16	Federal Universal Service Fee	.72
	Total	**$ 7.00**
	Verizon basic charges	***$ 55.00***

LOCAL TOLL CALLS

Verizon Five Cents Plan[SM]

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
17	Fri	Dec 23	8:52 am	LosAngeles	CA	213 316	2	.10
18	Fri	Dec 23	8:54 am	LosAngeles	CA	213 479	2	.10
19	Fri	Dec 23	9:20 am	Brbnkbrbkd	CA	818 445	1	.05
20	Fri	Dec 23	9:37 am	San Monica	CA	310 422	13	.65
21	Fri	Dec 23	9:51 am	Montebello	CA	323 721	3	.15
22	Fri	Dec 23	9:56 am	LosAngeles	CA	213 369	1	.05
23	Fri	Dec 23	9:58 am	LosAngeles	CA	213 369	1	.05
24	Fri	Dec 23	10:03 am	LosAngeles	CA	213 216	2	.10
25	Fri	Dec 23	10:12 am	Arcadia	CA	626 821	1	.05
26	Fri	Dec 23	10:13 am	Arcadia	CA	626 353	7	.35
27	Fri	Dec 23	10:22 am	LosAngeles	CA	213 386	2	.10
28	Fri	Dec 23	10:24 am	LosAngeles	CA	213 386	2	.10
29	Fri	Dec 23	10:46 am	LosAngeles	CA	213 744	1	.05
30	Fri	Dec 23	10:50 am	Alhambra	CA	626 320	1	.05
31	Fri	Dec 23	10:51 am	Pasadena	CA	626 318	1	.05
32	Fri	Dec 23	11:20 am	LosAngeles	CA	213 473	2	.10
33	Fri	Dec 23	11:22 am	Pasadena	CA	626 793	1	.05
34	Fri	Dec 23	11:24 am	San Monica	CA	310 420	1	.05
35	Fri	Dec 23	11:24 am	LosAngeles	CA	213 489	2	.10
36	Fri	Dec 23	11:26 am	LosAngeles	CA	213 489	1	.05
37	Fri	Dec 23	11:36 am	W Angeles	CA	310 806	11	.55
38	Fri	Dec 23	11:54 am	LosAngeles	CA	213 792	1	.05
39	Fri	Dec 23	12:00 pm	LosAngeles	CA	213 621	1	.05
40	Fri	Dec 23	12:02 pm	LosAngeles	CA	213 369	1	.05
41	Fri	Dec 23	12:04 pm	LosAngeles	CA	213 891	1	.05
42	Fri	Dec 23	12:08 pm	San Monica	CA	310 420	1	.05
43	Fri	Dec 23	12:14 pm	Anaheim	CA	714 300	4	.20
44	Fri	Dec 23	12:20 pm	Losngkd11	CA	323 731	1	.05
45	Fri	Dec 23	12:22 pm	San Monica	CA	310 266	1	.05
46	Fri	Dec 23	12:27 pm	Santa Ana	CA	714 245	1	.05
47	Fri	Dec 23	12:30 pm	LosAngeles	CA	213 384	2	.10
48	Fri	Dec 23	12:32 pm	Brbnkbrbkd	CA	818 563	3	.15
49	Mon	Dec 26	11:15 am	San Monica	CA	310 487	2	.10

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Verizon Five Cents Plan℠ (continued)
For 562 426

Direct Dialed Calls (continued)

	Day	Date	Time	Place called		Number called	Min.	
1	Thu	Dec 29	6:15 pm	W Angeles	CA	310 806	2	.10
2	Fri	Dec 30	9:06 am	CanogaPark	CA	818 340	8	.40
3	Fri	Dec 30	9:13 am	CanogaPark	CA	818 340	2	.10
4	Fri	Dec 30	9:15 am	BeverlyHls	CA	310 247	12	.60
5	Mon	Jan 2	4:33 pm	Losnglsd04	CA	323 227	5	.25
6	Wed	Jan 4	11:46 pm	LosAngeles	CA	213 590	1	.05
7	Thu	Jan 5	8:14 am	CanogaPark	CA	818 223	2	.10
						Subtotal		$ 5.45

Summary of Verizon Five Cents Plan℠

8	Plan calls	5.45
	Total	**$ 5.45**

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

9	2 local area call(s) at no charge	
	Total	**$ .00**

Total local toll charges $ 5.45

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

10	Federal excise tax at 3.00%	.16
11	Long Beach city tax	.27
12	Funding to support the Public Utilities Commission	.01
13	911 State Tax	.03
14	Temporary surcharge as allowed by Public Utilities Commission	CR .12
15	California Relay Service and Communications Devices Fund	.01
16	CA High Cost Fund - B	.11
17	California Teleconnect Fund surcharge	.01
18	CHCF-B Rate Adjustment	CR .17
19	CA Universal Lifeline Telephone Service	.07
20	CA High Cost Fund - A	.01
	Total	**$ .39**
	Verizon local toll charges **	***$ 5.84***

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

MONTHLY SERVICE - NON-BASIC (Jan 22 to Feb 22)

	Description	Qty	Unit Rate	
21	@Local Package Lite	1	34.95	34.95
22	@Verizon Package Credit	1	CR 17.25	CR 17.25
23	Inside Wire Maintenance	2	2.99	5.98
24	@Home Voice Mail Standard - Pkg	1		.00
25	@Unlimited ZUM	1		.00
26	@Call Waiting/Cancel Call Waiting	1		.00
27	@Three-way Calling	1		.00
28	@Speed Dialing	1		.00
29	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

VERIZON NON-BASIC SERVICE (continued)

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

	Day	Date	Time	Place called		Number called	Period	Min.	
1	Fri	Dec 23	12:07 pm	Whittier	CA	562 698	Day	2	.00
	Total								**$ .00**

@These calls are included with Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES	
2 Federal excise tax at 3.00%	.51
3 Long Beach city tax	.86
4 Funding to support the Public Utilities Commission	.03
5 911 State Tax	.11
6 Temporary surcharge as allowed by Public Utilities Commission	CR .01
7 California Relay Service and Communications Devices Fund	.06
8 CA High Cost Fund - B	.47
9 California Teleconnect Fund surcharge	.03
10 CHCF-B Rate Adjustment	CR 1.29
11 CA Universal Lifeline Telephone Service	.31
12 CA High Cost Fund - A	.05
Total	**$ 1.13**
Verizon non-basic charges **	***$ 24.81***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges	***$ 85.65***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

California changes program rates
Beginning 01/01/2006, your CA High Cost Fund A charge will increase from 0.15 percent to 0.21 percent, CA High Cost Fund B charge will decrease from 2.43 percent to 2.00 percent, CA dual party relay service charge will decrease from 0.30 percent to 0.27 percent, CA Universal Lifeline Telephone service charge will decrease from 1.55 percent to 1.29 percent, and the CA Teleconnect fund charge will decrease from 0.16 percent to 0.13 percent per month. These fees are collected by Verizon and sent to the California Public Utility Commission where they are used to provide affordable telecommunications services throughout the state.

Credits decrease starting with this bill
Starting January 1, the credit applied to your long-distance calls went from 3.41 percent to 2.26 percent. The credit on your monthly service rate, zone unit calls and installation service (if any) went from 1.23 percent to 0.08 percent. These credit adjustments are related to Verizon's 2006 price cap filing as approved by the California Public Utilities Commission.

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

Save money, save time, feel better

Sign up for paper free billing or recurring direct debit payment and get a FREE 3 month trial to NBC's, The Biggest Loser Club interactive weight loss program, and save up to 70 percent on great magazines. Get details at *www.verizon.com/billview* or *www22.verizon.com/myaccount*

Verizon is not the publisher.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	3.20	
Total usage	$ 3.20	
Total Long Distance calls		$ 3.20
Taxes and Surcharges		.41
Total Verizon Long Distance Charges		$ 3.61

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Minutes	
1	Fri	Dec 23	8:47 am	Sacramento	CA	916 440	1	.10
2	Fri	Dec 23	8:49 am	Sacramento	CA	916 718	1	.10
3	Fri	Dec 23	10:52 am	Tulare	CA	559 686	4	.40
4	Fri	Dec 23	10:58 am	Sacramento	CA	916 443	1	.10
5	Fri	Dec 23	11:00 am	Sacramento	CA	916 930	1	.10
6	Fri	Dec 23	11:07 am	Sacramento	CA	916 448	1	.10
7	Fri	Dec 23	11:15 am	Sacramento	CA	916 503	1	.10
8	Fri	Dec 23	11:16 am	Sacramento	CA	916 447	1	.10
9	Fri	Dec 23	11:17 am	Sacramento	CA	916 442	1	.10
10	Fri	Dec 23	11:18 am	Sacramento	CA	916 503	1	.10
11	Fri	Dec 23	11:29 am	Sacramento	CA	916 448	2	.20
12	Fri	Dec 23	11:30 am	Sacramento	CA	916 448	2	.20
13	Fri	Dec 23	11:53 am	Sacramento	CA	916 447	1	.10

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Verizon Long Distance

Timeless (continued)
For 562 426

Direct Dialed Calls (continued)

	Day	Date	Time	Place called		Number called	Minutes	
1	Fri	Dec 23	11:56 am	Sacramento	CA	916 286	2	.20
2	Fri	Dec 23	11:57 am	Sacramento	CA	916 212	1	.10
3	Fri	Dec 23	11:58 am	Sacramento	CA	916 212	2	.20
4	Fri	Dec 23	12:05 pm	Sacramento	CA	916 442	1	.10
5	Fri	Dec 23	12:17 pm	Pleasanton	CA	925 467	2	.20
6	Fri	Dec 23	12:23 pm	Sacramento	CA	916 441	2	.20
7	Fri	Dec 23	12:25 pm	Sacramento	CA	916 441	2	.20
8	Fri	Dec 23	12:29 pm	Snfrcntrld	CA	415 765	1	.10
9	Mon	Jan 2	4:31 pm	Oakland	CA	510 206	1	.10
						Subtotal		3.20

Summary of Timeless

10 Plan calls	3.20
Total	**$ 3.20**

Timeless start date: 09/12/05

Total Long Distance calls	$ 3.20

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

11 Federal excise tax at 3.00%	.10
12 Long Beach city tax	.17
13 911 State Tax	.02
14 California Relay Service and Communications Devices Fund	.01
15 CA High Cost Fund - B	.06
16 CA Universal Lifeline Telephone Service	.04
17 CA High Cost Fund - A	.01
Total	**$ .41**
Verizon Long Distance basic charges	***$ 3.61***
Total Verizon Long Distance Charges	***$ 3.61***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

****

California changes High Cost Fund A rate
Beginning January 1, 2006, your California High Cost Fund A rate will increase from 0.15 percent to 0.21 percent per month. This fee is collected by Verizon Long Distance on your intrastate services and sent to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state.

CA211*H8RDA1

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Billing Date: 02/22/06 Page 1 of 6
Telephone Number: 562 426-
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 89.26
No payment received.	.00
Past Due Charges (please pay now)	**$ 89.26**
New Charges	
Verizon (page 3)	$ 80.40
Total New Charges Due Mar 18	**$ 80.40**
To avoid a 1.5% late payment charge, payment must be received before March 25, 2006.	
Total Due: (Past Due + New)	**$ 169.66**

Moving?
Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/easymoving or call your local business office.

Convenience! Manage Your Verizon Account Online Anytime Day & Night
Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with:
User ID:
Password:
and customize your ID as you register.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 03/18/06
Total Due: $ 169.66
Amount Paid :
$

☐ *Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000248

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國 語		1 800 483-8688	8 am - 5 pm M-F
한 국 어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F
Correspondence address	P.O. Box 11328, St. Petersburg, FL 33733-1328		

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at *www.cpuc.ca.gov*.

Returned Payments
If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Direct Payment Enrollment for Account:
Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:
If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

☐ Street Address _____
City, State, Zip _____

MONTHLY SERVICE - BASIC (Feb 22 to Mar 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

BASIC SERVICE TAXES AND SURCHARGES

5	Federal excise tax at 3.00%	1.51
6	Long Beach city tax	2.53
7	Funding to support the Public Utilities Commission	.04
8	911 State Tax	.23
9	Temporary surcharge as allowed by Public Utilities Commission	CR .03
10	California Relay Service and Communications Devices Fund	.09
11	CA High Cost Fund - B	.69
12	California Teleconnect Fund surcharge	.04
13	CA Universal Lifeline Telephone Service	.44
14	CA High Cost Fund - A	.07
15	Federal Universal Service Fee	.67
16	Federal Universal Service Fee	.72
	Total	**$ 7.00**
	Verizon basic charges	***$ 55.00***

LOCAL TOLL CALLS

Verizon Five Cents Plan℠

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
17	Tue	Feb 14	9:42 am	San Monica	CA	310 264	11	.55
						Subtotal		$ .55

Summary of Verizon Five Cents Plan℠

18	Plan calls	.55
	Total	**$ .55**

Total local toll charges $ .55

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

19	Federal excise tax at 3.00%	.02
20	Long Beach city tax	.03
21	Temporary surcharge as allowed by Public Utilities Commission	CR .01
22	CA High Cost Fund - B	.01
23	CHCF-B Rate Adjustment	CR .02
24	CA Universal Lifeline Telephone Service	.01
	Total	**$ .04**
	Verizon local toll charges **	***$ .59***

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

MONTHLY SERVICE - NON-BASIC (Feb 22 to Mar 22)

	Description	Qty	Unit Rate	
1	@Local Package Lite	1	34.95	34.95
2	@Verizon Package Credit	1	CR 17.25	CR 17.25
3	Inside Wire Maintenance	2	2.99	5.98
4	@Home Voice Mail Standard Pkg	1		.00
5	@Unlimited ZUM	1		.00
6	@Call Waiting/Cancel Call Waiting	1		.00
7	@Three-way Calling	1		.00
8	@Speed Dialing	1		.00
9	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 426[redacted]

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

10	Federal excise tax at 3.00%	.51
11	Long Beach city tax	.86
12	Funding to support the Public Utilities Commission	.03
13	911 State Tax	.11
14	Temporary surcharge as allowed by Public Utilities Commission	CR .01
15	California Relay Service and Communications Devices Fund	.06
16	CA High Cost Fund - B	.47
17	California Teleconnect Fund surcharge	.03
18	CHCF-B Rate Adjustment	CR 1.29
19	CA Universal Lifeline Telephone Service	.31
20	CA High Cost Fund - A	.05
	Total	**$ 1.13**

Verizon non-basic charges ** | ***$ 24.81***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges | ***$ 80.40***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

****

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

[redacted] CA211*HBRDA1 [redacted]

FOR YOUR INFORMATION

Important Information

In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.

10 CA211*HBRDA1

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Billing Date: **03/22/06** Page 1 of 6
Telephone Number : 562 426[redacted]
Account Number:[redacted]
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 169.66
No payment received.	.00
Past Due Charges (please pay now)	**$ 169.66**
New Charges	
Verizon (page 3)	$ 81.55
Total New Charges Due Apr 15	**$ 81.55**
To avoid a 1.5% late payment charge, payment must be received before April 22, 2006.	
Total Due: (Past Due + New)	**$ 251.21**

Moving?
Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/easymoving or call your local business office.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account: [redacted]
New Charges Due: 04/15/06
Total Due: $ 251.21

☐ ***Yes!*** *I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

Amount Paid :
$ ☐☐☐.☐☐

[redacted]
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

[redacted]

CSOC.LRich.Verizon.00000254

Billing Date: **03/22/06** Page 2 of 6
Telephone Number : 562 426[redacted]
Account Number[redacted]
How to Reach Us : See below

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

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Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at *www.cpuc.ca.gov*.

Returned Payments
If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence address only
P.O. Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date 3: Return this slip with your check for this month's payment.**

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐ Street Address_____

City, State, Zip_____

MONTHLY SERVICE - BASIC (Mar 22 to Apr 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

MISCELLANEOUS CHARGES AND CREDITS

5	Late payment charge on $89.26 at 1.50%	1.34
	Total	**$ 1.34**

BASIC SERVICE TAXES AND SURCHARGES

6	Federal excise tax at 3.00%	1.55
7	Long Beach city tax	2.60
8	Funding to support the Public Utilities Commission	.04
9	911 State Tax	.23
10	Temporary surcharge as allowed by Public Utilities Commission	CR .03
11	California Relay Service and Communications Devices Fund	.10
12	CA High Cost Fund - B	.72
13	California Teleconnect Fund surcharge	.05
14	CA Universal Lifeline Telephone Service	.46
15	CA High Cost Fund - A	.08
16	Federal Universal Service Fee	.67
17	Federal Universal Service Fee	.72
	Total	**$ 7.19**
	Verizon basic charges	***$ 56.53***

LOCAL TOLL CALLS

Verizon Five Cents Plan℠

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
18	Sun	Feb 26	7:44 am	San Monica	CA	310 487	1	.05
19	Sat	Mar 4	12:42 pm	San Monica	CA	310 487	1	.05
20	Thu	Mar 16	8:13 pm	Van Nuys	CA	818 388	2	.10
						Subtotal		$ .20

Summary of Verizon Five Cents Plan℠

21	Plan calls	.20
	Total	**$ .20**

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

22	1 local area call(s) at no charge	
	Total	**$ .00**

Total local toll charges $ .20

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

23	Federal excise tax at 3.00%	.01
24	Long Beach city tax	.01
25	CHCF-B Rate Adjustment	CR .01
	Total	**$ .01**
	Verizon local toll charges **	***$ .21***

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

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MONTHLY SERVICE - NON-BASIC (Mar 22 to Apr 22)

	Description	Qty	Unit Rate	
1	@Local Package Lite	1	34.95	34.95
2	@Verizon Package Credit	1	CR 17.25	CR 17.25
3	Inside Wire Maintenance	2	2.99	5.98
4	@Home Voice Mail Standard - Pkg	1		.00
5	@Unlimited ZUM	1		.00
6	@Call Waiting/Cancel Call Waiting	1		.00
7	@Three-way Calling	1		.00
8	@Speed Dialing	1		.00
9	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 426[redacted]

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

10	Federal excise tax at 3.00%	.51
11	Long Beach city tax	.86
12	Funding to support the Public Utilities Commission	.03
13	911 State Tax	.11
14	Temporary surcharge as allowed by Public Utilities Commission	CR .01
15	California Relay Service and Communications Devices Fund	.06
16	CA High Cost Fund - B	.47
17	California Teleconnect Fund surcharge	.03
18	CHCF-B Rate Adjustment	CR 1.29
19	CA Universal Lifeline Telephone Service	.31
20	CA High Cost Fund - A	.05
	Total	**$ 1.13**

Verizon non-basic charges ** ***$ 24.81***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges ***$ 81.55***

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

****

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

[redacted] 02 CA211*HBRDA1 [redacted]

FOR YOUR INFORMATION

Important Information

In order to protect your confidential information, Verizon has procedures in place to establish the identity of our customers before we discuss or transact any business on their account. Customers should have their bill in front of them to provide either the customer code/account code, the exact bill amount, the exact payment amount or an exact 7-digit or 10-digit regional/local toll or long distance call that appears on their current bill.

A Word about Verizon's Directory Assistance and Voice Recognition

Verizon's directory assistance service (411) uses voice recognition to assist customers in obtaining directory listings. Voice Recognition (VR), captures the spoken words and provides the information requested (or passes the call to a live operator to complete, depending on the request). VR improves over time, tuning spoken words and accents for each local area.

Customers of Verizon's directory assistance can obtain addresses, area codes and information about telephone numbers (reverse search) simply by stating the need at the beginning of the call. In order to provide quick service and accurate numbers when using the VR feature, remember to keep background noise to a minimum; provide information as it is requested (extra information such as spelling a word hinders the system search), and speak with a regular speed and tone to your voice.

[redacted]CA211*HBRDA1[redacted]

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Billing Date: **04/22/06** Page 1 of 6
Telephone Number: 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 251.21
Payment(s) received. Thank you.	- 251.21
Balance	**$ .00**
New Charges	
Verizon (page 3)	$ 82.99
Total New Charges Due May 16	**$ 82.99**
To avoid a 1.5% late payment charge, payment must be received before May 23, 2006.	
Total Due: (Past Due + New)	**$ 82.99**

!

Convenience! Manage Your Verizon Account Online Anytime Day & Night

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with:
User ID:
Password:
and customize your ID as you register.

!

Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/easymoving or call your local business office.

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Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 05/16/06
Total Due: $ 82.99

211*IBRDA1
00069014 0000428717
01-CA 2865
5624262778 20050912

☐ ***Yes!*** *I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

Amount Paid :
$ ☐☐.☐☐

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000260

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國 語		1 800 483-8688	8 am - 5 pm M-F
한 국 어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
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Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

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Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov,* or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns Interstate or International calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov,* or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at *www.cpuc.ca.gov.*

Returned Payments
If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
P.O. Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date** **3: Return this slip with your check for this month's payment.**

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐ Street Address_____

City, State, Zip_____

PAYMENTS

1 Payment Received Apr 08. Thank You.		CR 61.95
2 Payment Received Apr 08. Thank You.		CR 189.26
Payment(s) applied to previous charges.	**Total**	**CR $ 251.21**

MONTHLY SERVICE - BASIC (Apr 22 to May 22)

Description	Qty	Unit Rate	
3 @Package residence line	1	17.25	17.25
4 Residence line	1	17.25	17.25
5 Interstate Subscriber Line Charge	1	6.50	6.50
6 Interstate non-primary access	1	7.00	7.00
Total			**$ 48.00**

MISCELLANEOUS CHARGES AND CREDITS

7 Late payment charge on $169.66 at 1.50%	2.54
Total	**$ 2.54**

BASIC SERVICE TAXES AND SURCHARGES

8 Federal excise tax at 3.00%	1.59
9 Long Beach city tax	2.67
10 Funding to support the Public Utilities Commission	.04
11 911 State Tax	.23
12 Temporary surcharge as allowed by Public Utilities Commission	CR .03
13 California Relay Service and Communications Devices Fund	.10
14 CA High Cost Fund - B	.74
15 California Teleconnect Fund surcharge	.05
16 CA Universal Lifeline Telephone Service	.48
17 CA High Cost Fund - A	.08
18 Federal Universal Service Fee	.71
19 Federal Universal Service Fee	.77
Total	**$ 7.43**
Verizon basic charges	***$ 57.97***

LOCAL TOLL CALLS

Verizon Five Cents Plan℠

For 562 426

Direct Dialed Calls

Day	Date	Time	Place called		Number called	Min.	
20 Fri	Apr 21	10:04 pm	Montebello	CA	323 727-[redacted]	4	.20
					Subtotal		$ .20

Summary of Verizon Five Cents Plan℠

21 Plan calls	.20
Total	**$ .20**
Total local toll charges	$ .20

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

22 Federal excise tax at 3.00%	.01
23 Long Beach city tax	.01
24 CHCF-B Rate Adjustment	CR .01
Total	**$ .01**
Verizon local toll charges **	***$ .21***

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

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MONTHLY SERVICE - NON-BASIC (Apr 22 to May 22)

	Description	Qty	Unit Rate	
1	@Local Package Lite	1	34.95	34.95
2	@Verizon Package Credit	1	CR 17.25	CR 17.25
3	Inside Wire Maintenance	2	2.99	5.98
4	@Home Voice Mail Standard - Pkg	1		.00
5	@Unlimited ZUM	1		.00
6	@Call Waiting/Cancel Call Waiting	1		.00
7	@Three-way Calling	1		.00
8	@Speed Dialing	1		.00
9	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

10	Federal excise tax at 3.00%	.51
11	Long Beach city tax	.86
12	Funding to support the Public Utilities Commission	.03
13	911 State Tax	.11
14	Temporary surcharge as allowed by Public Utilities Commission	CR .01
15	California Relay Service and Communications Devices Fund	.06
16	CA High Cost Fund - B	.47
17	California Teleconnect Fund surcharge	.03
18	CHCF-B Rate Adjustment	CR 1.29
19	CA Universal Lifeline Telephone Service	.31
20	CA High Cost Fund - A	.05
	Total	**$ 1.13**

Verizon non-basic charges ** ***$ 24.81***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges ***$ 82.99***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

Changes in Federal Charges
Effective April 1, your Federal Universal Service Fund (FUSF) surcharge may change. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

****

FOR YOUR INFORMATION

Important billing information
When you provide a check, you authorize us either to use information from your

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FOR YOUR INFORMATION

check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

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Billing Date: **05/22/06** Page 1 of 6
Telephone Number: 562 426
Account Number
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 82.99
No payment received.	.00
Past Due Charges (please pay now)	**$ 82.99**
New Charges	
Verizon (page 3)	$ 80.77
Verizon Long Distance (page 5)	.57
Total New Charges Due Jun 15	**$ 81.34**
To avoid a 1.5% late payment charge, payment must be received before June 22, 2006.	
Total Due: (Past Due + New)	**$ 164.33**

Convenience! Manage Your Verizon Account Online, Anytime

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with:
User ID:
Password:
and customize your ID as you register.

Moving?

Take your Verizon phone and DSL service with you. Moving is stressful enough. The last thing you should have to worry about is reconnecting your phone and Internet service at your new place. Let us do that for you. Visit verizon.com/easymoving or call your local business office.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 06/15/06
Total Due: $ 164.33
Amount Paid :
$

☐ *Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000266

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國 語		1 800 483-8688	8 am - 5 pm M-F
한 국 어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov,* or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov,* or call 1-888-225-5322 or TTY 1-888-835-5322.

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Correspondence Address Only
P.O. Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

☐ Street Address_____
City, State, Zip_____

MONTHLY SERVICE - BASIC (May 22 to Jun 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

BASIC SERVICE TAXES AND SURCHARGES

5	Federal excise tax at 3.00%	1.51
6	Long Beach city tax	2.54
7	Funding to support the Public Utilities Commission	.04
8	911 State Tax	.23
9	Temporary surcharge as allowed by Public Utilities Commission	CR .03
10	California Relay Service and Communications Devices Fund	.09
11	CA High Cost Fund - B	.69
12	California Teleconnect Fund surcharge	.04
13	CA Universal Lifeline Telephone Service	.44
14	CA High Cost Fund - A	.07
15	Federal Universal Service Fee	.71
16	Federal Universal Service Fee	.77
	Total	**$ 7.10**
	Verizon basic charges	***$ 55.10***

LOCAL TOLL CALLS

Verizon Five Cents Plan℠

For 562 426[redacted]

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
17	Fri	May 12	2:12 pm	LosAngeles	CA	213 381[redacted]	1	.05
18	Fri	May 12	2:15 pm	Van Nuys	CA	818 728[redacted]	1	.05
19	Fri	May 12	2:21 pm	Van Nuys	CA	818 728[redacted]	1	.05
20	Fri	May 12	2:30 pm	Van Nuys	CA	818 388[redacted]	7	.35
21	Fri	May 12	2:56 pm	BeverlyHls	CA	310 779[redacted]	1	.05
22	Fri	May 12	2:57 pm	Van Nuys	CA	818 728[redacted]	2	.10
23	Fri	May 12	2:59 pm	Granadahls	CA	818 472[redacted]	2	.10
24	Mon	May 15	9:09 am	CanogaPark	CA	818 223[redacted]	1	.05
						Subtotal		$ .80

Summary of Verizon Five Cents Plan℠

25	Plan calls	.80
	Total	**$ .80**

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426[redacted]

26	3 local area call(s) at no charge	
	Total	**$ .00**
	Total local toll charges	$ .80

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

27	Federal excise tax at 3.00%	.02
28	Long Beach city tax	.04
29	911 State Tax	.01
30	Temporary surcharge as allowed by Public Utilities Commission	CR .02
31	CA High Cost Fund - B	.02
32	CHCF B Rate Adjustment	CR .02
33	CA Universal Lifeline Telephone Service	.01
	Total	**$ .06**

[redacted] 04 CA211*HBRDA1 [redacted]

Verizon local toll charges ** $ .86

**Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.

MONTHLY SERVICE - NON-BASIC (May 22 to Jun 22)

	Description	Qty	Unit Rate	
1	@Local Package Lite	1	34.95	34.95
2	@Verizon Package Credit	1	CR 17.25	CR 17.25
3	Inside Wire Maintenance	2	2.99	5.98
4	@Home Voice Mail Standard - Pkg	1		.00
5	@Unlimited ZUM	1		.00
6	@Call Waiting/Cancel Call Waiting	1		.00
7	@Three-way Calling	1		.00
8	@Speed Dialing	1		.00
9	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

10	Federal excise tax at 3.00%	.51
11	Long Beach city tax	.86
12	Funding to support the Public Utilities Commission	.03
13	911 State Tax	.11
14	Temporary surcharge as allowed by Public Utilities Commission	CR .01
15	California Relay Service and Communications Devices Fund	.06
16	CA High Cost Fund - B	.47
17	California Teleconnect Fund surcharge	.03
18	CHCF-B Rate Adjustment	CR 1.29
19	CA Universal Lifeline Telephone Service	.31
20	CA High Cost Fund - A	.05
	Total	**$ 1.13**

Verizon non-basic charges ** ***$ 24.81***

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges ***$ 80.77***

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

****

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1 888 500 5358.

04 CA211*HBRDA1

FOR YOUR INFORMATION

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483 7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	.50	
Total usage	$ .50	
Total Long Distance calls		$ .50
Taxes and Surcharges		.07
Total Verizon Long Distance Charges		$ .57

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Minutes	
1	Fri	May 12	2:48 pm	Sacramento	CA	916 990	5	.50
						Subtotal		.50

Summary of Timeless

2	Plan calls	.50
	Total	**$ .50**

Timeless start date: 09/12/05

Total Long Distance calls $ .50

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

3	Federal excise tax at 3.00%	.02
4	Long Beach city tax	.03
5	CA High Cost Fund - B	.01
6	CA Universal Lifeline Telephone Service	.01
	Total	**$ .07**
	Verizon Long Distance basic charges	***$ .57***

CA211*HBRDA1

Verizon Long Distance

Total Verizon Long Distance Charges ***$ .57***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

****

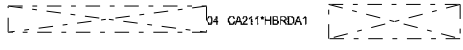
Your Rates, Terms or Services have changed

Effective 7/1/06, Long Distance Message Telecommunications Service (LDMTS) in-state and interstate rates will increase from 35 cents/min to 40 cents/min in mileage band 1 (0-3500 miles) and mileage band 2 (3501-5500 miles), for both peak and off-peak calling. International Message Telecommunications Service (IMTS) rates will increase 10 percent for calls to all countries. LDMTS/IMTS rates apply if you are not enrolled in an optional calling plan (OCP). For specific rates or information about Verizon Long Distance calling plans, call our business office at the number on your bill.

****

Notice of Price Increase

Effective July 1, 2006, Verizon Long Distance is adding Premium Termination rates for calling to several additional countries as well as changing many existing Premium Termination rates. Verizon Long Distance charges a Premium Termination rate to recover the fees many foreign telecommunications companies impose for terminating calls they designate as Premium (e.g., calls to mobile numbers). Premium Termination rates are between 1 cent and 30 cents per minute more than international calls to non-Premium numbers. If you would like more information about Premium Termination rates and/or to find out specific rates, call our business office. The Service Agreement you received when you ordered Verizon Long Distance service contained a URL web-site reference, which provides additional information regarding rates, terms and conditions for your long distance service. The URL has changed; such information may now be found at *www.verizonldregulatory.com*



Billing Date: **06/22/06** Page 1 of 8
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 164.33
No payment received.	.00
Past Due Charges (please pay now)	**$ 164.33**
New Charges	
Verizon (page 3)	$ 85.89
Verizon Long Distance (page 6)	8.16
Total New Charges Due Jul 16	**$ 94.05**
To avoid a 1.5% late payment charge, payment must be received before July 23, 2006.	
Total Due: (Past Due + New)	**$ 258.38**

Convenience! Manage Your Verizon Account Online, Anytime!

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with:
User ID:
Password:
and customize your ID as you register.

Who Says You Can't Take It With You?

Just because you're moving doesn't mean you have to leave your phone and Internet service behind. Just contact us and we'll make reconnecting at your new place easier than ever. Visit verizon.com/easymoving or call your local business office.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 07/16/06
Total Due: $ 258.38
Amount Paid :
$

☐ *Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

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How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less then 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
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If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
P.O. Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

☐ _____

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

☐ Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Jun 22 to Jul 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

MISCELLANEOUS CHARGES AND CREDITS

5	Late payment charge on $82.99 at 1.50%	1.24
	Total	**$ 1.24**

BASIC SERVICE TAXES AND SURCHARGES

6	Federal excise tax at 3.00%	1.55
7	Long Beach city tax	2.60
8	Funding to support the Public Utilities Commission	.04
9	911 State Tax	.23
10	Temporary surcharge as allowed by Public Utilities Commission	CR .03
11	California Relay Service and Communications Devices Fund	.10
12	CA High Cost Fund - B	.71
13	California Teleconnect Fund surcharge	.05
14	CA Universal Lifeline Telephone Service	.46
15	CA High Cost Fund - A	.07
16	Federal Universal Service Fee	.71
17	Federal Universal Service Fee	.77
	Total	**$ 7.26**
	Verizon basic charges	***$ 56.50***

LOCAL TOLL CALLS

Verizon Five Cents Plan℠

For 562 426[redacted]

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
18	Wed	May 24	10:46 pm	Van Nuys	CA	818 788[redacted]	1	.05
19	Wed	May 24	10:47 pm	Van Nuys	CA	818 728[redacted]	2	.10
20	Wed	May 24	10:48 pm	Van Nuys	CA	818 728[redacted]	1	.05
21	Wed	May 24	10:52 pm	Van Nuys	CA	818 404[redacted]	1	.05
22	Wed	May 31	12:05 pm	CanogaPark	CA	818 223[redacted]	3	.15
23	Wed	May 31	1:40 pm	LosAngeles	CA	213 605[redacted]	2	.10
24	Wed	May 31	1:45 pm	DiamondBar	CA	909 396[redacted]	2	.10
25	Wed	May 31	1:48 pm	Anaheim	CA	714 920[redacted]	2	.10
26	Wed	May 31	2:05 pm	San Monica	CA	310 795[redacted]	6	.30
27	Thu	Jun 1	4:10 pm	CanogaPark	CA	818 223[redacted]	4	.20
28	Fri	Jun 2	2:55 pm	LosAngeles	CA	213 216[redacted]	1	.05
29	Fri	Jun 2	3:02 pm	CanogaPark	CA	818 223[redacted]	2	.10
30	Fri	Jun 2	3:28 pm	CanogaPark	CA	818 223[redacted]	1	.05
31	Fri	Jun 2	3:29 pm	CanogaPark	CA	818 223[redacted]	3	.15
32	Fri	Jun 2	3:52 pm	Brbnkbrbkd	CA	818 260[redacted]	4	.20
33	Fri	Jun 2	3:56 pm	San Monica	CA	310 266[redacted]	2	.10
34	Fri	Jun 2	4:38 pm	LosAngeles	CA	213 605[redacted]	2	.10
35	Fri	Jun 2	4:42 pm	Losnglsd12	CA	323 292[redacted]	1	.05
36	Fri	Jun 2	4:49 pm	Anaheim	CA	714 308[redacted]	2	.10
37	Fri	Jun 2	4:53 pm	Anaheim	CA	714 920[redacted]	8	.40
38	Fri	Jun 2	5:30 pm	Losnglsd14	CA	323 394[redacted]	1	.05
39	Mon	Jun 5	4:32 pm	LosAngeles	CA	213 605[redacted]	2	.10
40	Mon	Jun 5	4:42 pm	Anaheim	CA	714 920[redacted]	1	.05
41	Mon	Jun 5	4:43 pm	LosAngeles	CA	213 216[redacted]	2	.10
42	Mon	Jun 5	4:46 pm	Losnglsd14	CA	323 394[redacted]	8	.40
43	Mon	Jun 5	4:55 pm	Van Nuys	CA	818 571[redacted]	2	.10
						Subtotal		$ 3.30

[redacted] 03 CA211*HBRDA1 [redacted]

Verizon Five Cents Plan℠ (continued)

Summary of Verizon Five Cents Plan℠

1 Plan calls	3.30
Total	**$ 3.30**

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 426

2 1 national area call(s) at $.95 per call	.95
Total	**$ .95**

For 562 426

Detail of Calls from Summary

National Area Call(s)

	Day	Date	Time	Place called		Number called	Charge
3	Mon	Jun 5	4:57 pm	Dir Asst	CA	562 411	.95

The above detail is informational only and not part of the total.

Total local toll charges $ 4.25

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

4 Federal excise tax at 3.00%	.13
5 Long Beach city tax	.21
6 911 State Tax	.03
7 Temporary surcharge as allowed by Public Utilities Commission	CR .07
8 California Relay Service and Communications Devices Fund	.01
9 CA High Cost Fund - B	.08
10 California Teleconnect Fund surcharge	.01
11 CHCF-B Rate Adjustment	CR .13
12 CA Universal Lifeline Telephone Service	.05
13 CA High Cost Fund - A	.01
Total	**$ .33**
Verizon local toll charges **	***$ 4.58***

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

MONTHLY SERVICE - NON-BASIC (Jun 22 to Jul 22)

	Description	Qty	Unit Rate	
14	@Local Package Lite	1	34.95	34.95
15	@Verizon Package Credit	1	CR 17.25	CR 17.25
16	Inside Wire Maintenance	2	2.99	5.98
17	@Home Voice Mail Standard - Pkg	1		.00
18	@Unlimited ZUM	1		.00
19	@Call Waiting/Cancel Call Waiting	1		.00
20	@Three-way Calling	1		.00
21	@Speed Dialing	1		.00
22	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 426

@Indicates services included in Verizon Local Package Lite.

@Zone Unit Charges

For 562 426

	Day	Date	Time	Place called		Number called	Period	Min.	
1	Wed	May 31	1:52 pm	Hawthorne	CA	310 297	Day	2	.00
2	Sat	Jun 17	7:11 pm	Whittier	CA	562 777	Night	3	.00
	Total								**$ .00**

@These calls are included with Local Package **Lite.**

NON-BASIC SERVICE TAXES AND SURCHARGES	
3 Federal excise tax at 3.00%	.51
4 Long Beach city tax	.86
5 Funding to support the Public Utilities Commission	.03
6 911 State Tax	.11
7 Temporary surcharge as allowed by Public Utilities Commission	CR .01
8 California Relay Service and Communications Devices Fund	.06
9 CA High Cost Fund - B	.47
10 California Teleconnect Fund surcharge	.03
11 CHCF-B Rate Adjustment	CR 1.29
12 CA Universal Lifeline Telephone Service	.31
13 CA High Cost Fund - A	.05
Total	**$ 1.13**
Verizon non-basic charges **	***$ 24.81***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges ***$ 85.89***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

****

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

If you are a FiOS TV Customer the FCC Community Unit Identifier (CUID) is as follows: Apple Valley: CA1657, Beaumont: CA1658, Murrieta: CA1656.

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Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	7.00	
Total usage	$ 7.00	
Total Long Distance calls		$ 7.00
Taxes and Surcharges		1.16
Total Verizon Long Distance Charges		$ 8.16

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Minutes	
1	Wed	May 31	12:50 pm	Tulsa	OK	918 858	1	.10
2	Wed	May 31	12:52 pm	Tulsa	OK	918 858	1	.10
3	Wed	May 31	12:52 pm	Tulsa	OK	918 663	3	.30
4	Wed	May 31	1:01 pm	Tulsa	OK	918 858	1	.10
5	Wed	May 31	1:02 pm	Tulsa	OK	918 858	1	.10
6	Wed	May 31	1:02 pm	Tulsa	OK	918 858	11	1.10
7	Wed	May 31	1:13 pm	Tulsa	OK	918 663	3	.30
8	Wed	May 31	1:41 pm	Sacramento	CA	916 445	1	.10
9	Wed	May 31	1:42 pm	Sacramento	CA	916 372	2	.20
10	Wed	May 31	1:48 pm	Sacramento	CA	916 443	1	.10
11	Wed	May 31	1:49 pm	Sacramento	CA	916 443	2	.20
12	Wed	May 31	1:53 pm	Sacramento	CA	916 204	1	.10
13	Wed	May 31	1:55 pm	Sacramento	CA	916 441	1	.10
14	Thu	Jun 1	4:02 pm	Tulsa	OK	918 858	5	.50
15	Fri	Jun 2	3:36 pm	Tulsa	OK	918 280	1	.10
16	Fri	Jun 2	3:36 pm	Tulsa	OK	918 280	1	.10
17	Fri	Jun 2	3:37 pm	Tulsa	OK	918 510	9	.90
18	Fri	Jun 2	4:40 pm	Sacramento	CA	916 445	1	.10
19	Fri	Jun 2	4:44 pm	Sacramento	CA	916 372	1	.10
20	Fri	Jun 2	5:41 pm	Sacramento	CA	916 443	2	.20
21	Mon	Jun 5	4:15 pm	Tulsa	OK	918 858	1	.10
22	Mon	Jun 5	4:16 pm	Tulsa	OK	918 858	1	.10
23	Mon	Jun 5	4:16 pm	Tulsa	OK	918 858	11	1.10
24	Mon	Jun 5	4:37 pm	Sacramento	CA	916 832	2	.20
25	Mon	Jun 5	4:44 pm	Sacramento	CA	916 372	1	.10
26	Mon	Jun 5	4:59 pm	Sacramento	CA	916 452	3	.30

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Verizon Long Distance

Timeless (continued)
For 562 426

Direct Dialed Calls (continued)

	Day	Date	Time	Place called		Number called	Minutes	
1	Mon	Jun 5	5:02 pm	Sacramento	CA	916 452	2	.20
						Subtotal		7.00

Summary of Timeless

2	Plan calls	7.00
	Total	**$ 7.00**

Timeless start date: 09/12/05

Total Long Distance calls $ 7.00

Thank you for using Verizon Long Distance.

	TAXES AND FEES ON SERVICES	
3	Federal excise tax at 3.00%	.23
4	Long Beach city tax	.38
5	911 State Tax	.01
6	California Relay Service and Communications Devices Fund	.01
7	CA High Cost Fund - B	.04
8	CA Universal Lifeline Telephone Service	.03
9	Federal Universal Service Fee - Verizon LD	.46
	Total	**$ 1.16**
	Verizon Long Distance basic charges	***$ 8.16***
	Total Verizon Long Distance Charges	***$ 8.16***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

****

IMPORTANT NOTICE FOR ALL VERIZON LONG DISTANCE CUSTOMERS

Effective immediately, we are modifying the language in your service agreement relating to late payment charges. Going forward, the late payment charge for customers who have their Verizon Long Distance charges billed by their local carrier will be the late payment charge that the local carrier applies to overdue charges. If your local carrier (e.g., Verizon local telephone company) changes its late payment charge or methodology, it will notify you of those changes. Verizon Long Distance will not separately notify you. If your Verizon Long Distance charges are not billed by your local carrier, Verizon Long Distance may charge a late payment charge of 1.5 percent per month or the maximum allowed by law, whichever is lower.

****

Your Rates, Terms or Services Have Changed:

Effective 8/1/06, the Verizon Long Distance Timeless Plan will have a monthly plan charge of $2 per month. Verizon Long Distance offers a variety of calling plans that may better meet your needs. Visit *www.verizon.com* or call your local business office for more information.

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Billing Date: 07/22/06 Page 1 of 6
Telephone Number : 562 426
Account Number
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 258.38
Payment Received Jun 30. Thank You.	- 165.00
Past Due Charges (please pay now)	**$ 93.38**
New Charges	
Verizon (page 3)	$ 131.87
Verizon Long Distance (page 5)	2.14
Total New Charges Due Aug 15	**$ 134.01**
To avoid a 1.5% late payment charge, payment must be received before August 22, 2006.	
Total Due: (Past Due + New)	**$ 227.39**

DSL

Make Surfing The Web A Breeze With Verizon Online DSL (Up To 768Kbps)

High-speed Internet at dial-up prices. Go to Verizon.net/fastclip5 or call 1-866-909-0749 today. One-year agreement required.

Service not available on all lines. Subject to final verification by Verizon. Other restrictions apply.

Convenience! Manage Your Verizon Account Online, Anytime!

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with: User ID: Password: and customize your ID as you register.

Save With Verizon & Movielink ®

Put your local, DSL, Verizon Wireless & Verizon long distance charges into one monthly bill with ONE-Bill. Easy & free. Sign up & save 80% on a movie download. Watch movies whenever you want. Nothing to return & no subscription fees. See Verizon.net/Movielink Terms & conditions apply. Exp 8/31/06.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 08/15/06
Total Due: $ 227.39
Amount Paid :
$

*Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to **Verizon Reads**. Your signature is required.* _____

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

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How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國 語		1 800 483-8688	8 am - 5 pm M-F
한 국 어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at *www.cpuc.ca.gov*.

Returned Payments
If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
P.O. Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:
Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:
If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

☐ Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Jul 22 to Aug 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

MISCELLANEOUS CHARGES AND CREDITS

5	Late payment charge on $164.33 at 1.50%	2.46
6	Jun 30 Reconnection charge	49.02
	Total	**$ 51.48**

BASIC SERVICE TAXES AND SURCHARGES

7	Federal excise tax at 3.00%	1.59
8	Long Beach city tax	2.66
9	Funding to support the Public Utilities Commission	.04
10	911 State Tax	.23
11	Temporary surcharge as allowed by Public Utilities Commission	CR .03
12	California Relay Service and Communications Devices Fund	.10
13	CA High Cost Fund - B	.74
14	California Teleconnect Fund surcharge	.05
15	CA Universal Lifeline Telephone Service	.48
16	CA High Cost Fund - A	.08
17	Federal Universal Service Fee	.69
18	Federal Universal Service Fee	.74
	Total	**$ 7.37**
	Verizon basic charges	***$ 106.85***

LOCAL TOLL CALLS

Verizon Five Cents Plan℠

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
19	Sun	Jul 9	4:53 pm	San Monica	CA	310 487	4	.20
						Subtotal		$ .20

Summary of Verizon Five Cents Plan℠

20	Plan calls	.20
	Total	**$ .20**

Total local toll charges $ .20

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

21	Federal excise tax at 3.00%	.01
22	Long Beach city tax	.01
23	CHCF-B Rate Adjustment	CR .01
	Total	**$ .01**
	Verizon local toll charges **	***$ .21***

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

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MONTHLY SERVICE - NON-BASIC (Jul 22 to Aug 22)

	Description	Qty	Unit Rate	
1	@Local Package Lite	1	34.95	34.95
2	@Verizon Package Credit	1	CR 17.25	CR 17.25
3	Inside Wire Maintenance	2	2.99	5.98
4	@Home Voice Mail Standard - Pkg	1		.00
5	@Unlimited ZUM	1		.00
6	@Call Waiting/Cancel Call Waiting	1		.00
7	@Three-way Calling	1		.00
8	@Speed Dialing	1		.00
9	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 426-2778

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

10	Federal excise tax at 3.00%	.51
11	Long Beach city tax	.86
12	Funding to support the Public Utilities Commission	.03
13	911 State Tax	.11
14	Temporary surcharge as allowed by Public Utilities Commission	CR .01
15	California Relay Service and Communications Devices Fund	.06
16	CA High Cost Fund - B	.47
17	California Teleconnect Fund surcharge	.03
18	CHCF-B Rate Adjustment	CR 1.29
19	CA Universal Lifeline Telephone Service	.31
20	CA High Cost Fund - A	.05
	Total	**$ 1.13**

Verizon non-basic charges ** ***$ 24.81***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges ***$ 131.87***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your account credit limit is $200

CHANGE IN CHARGES

Changes in Federal Charges Beginning July, 2006

Effective July 1, 2006, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change, effective July 1, 2006. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

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FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

Special Savings on ADT Security!

As a Verizon customer receive special savings when you help protect your home or business with an ADT Security System. Call ADT for details at:
Residential Customers: 800-617-8900
Business Customers: 800-417-9238
License numbers at 1-800-ADT-ASAP

Verizon is not affiliated with ADT and does not provide security services.

Need Info?

Verizon and the California Public Utilities Commission, along with other phone companies, consumer groups and community organizations, have developed a website containing consumer protection information every telecommunications customer should know. Visit *www.calphoneinfo.com* or call 1 (800) 649-7570.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	1.90	
Total usage	$ 1.90	
Total Long Distance calls		$ 1.90
Taxes and Surcharges		.24
Total Verizon Long Distance Charges		$ 2.14

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Minutes	
1	Mon	Jul 17	7:36 pm	Sacramento	CA	916 446	17	1.70
2	Thu	Jul 20	9:41 pm	Snfrcntrld	CA	415 845	2	.20
						Subtotal		1.90

Summary of Timeless

3 Plan calls	1.90

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Verizon Long Distance

Timeless (continued)

Summary of Timeless

Total	**$ 1.90**

Timeless start date: 09/12/05

Total Long Distance calls	$ 1.90

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES	
1 Federal excise tax at 3.00%	.06
2 Long Beach city tax	.10
3 911 State Tax	.01
4 California Relay Service and Communications Devices Fund	.01
5 CA High Cost Fund - B	.04
6 CA Universal Lifeline Telephone Service	.02
Total	**$ .24**
Verizon Long Distance basic charges	***$ 2.14***
Total Verizon Long Distance Charges	***$ 2.14***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

Billing Date: **08/22/06** Page 1 of 8
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 227.39
No payment received.	.00
Past Due Charges (please pay now)	**$ 227.39**
New Charges	
Verizon (page 3)	$ 81.78
Verizon Long Distance (page 6)	3.99
Total New Charges Due Sep 15	**$ 85.77**
To avoid a 1.5% late payment charge, payment must be received before September 22, 2006.	
Total Due: (Past Due + New)	**$ 313.16**

DSL

Your Download Times Could Be Faster With Verizon Online DSL

Why wait with slow dial-up? Get high-speed Internet (up to 768 Kbps) at dial-up prices. Call 1-866-488-2375. One-year commitment required.

Service not available on all lines. Subject to final verification by Verizon. Other restrictions apply.

ONE-BILL®

Now You Can Get Your Verizon Wireless Charges On This Bill Too

Get your Verizon Wireless, Verizon local, long distance and DSL services on the same statement with ONE-BILL. It all comes on one statement, so there's just one payment to make. Call 1-888-459-5122 to sign up.

Restrictions apply.

Convenience! Manage Your Verizon Account Online, Anytime!

Order services, view & pay your bill, request repairs, anytime day or night! At verizon.com click "Sign In" under "My Account." New user? Start with:
User ID:
Password:
and customize your ID as you register.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: 09/15/06
Total Due: $ 313.16

☐ ***Yes!*** *I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

Amount Paid :
$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

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How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at *www.cpuc.ca.gov*.

Returned Payments
If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
P.O. Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1 payment coupon.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box **2: Sign and Date 3: Return this slip with your check for this month's payment.**

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐ Street Address_____

City, State, Zip__ .

MONTHLY SERVICE - BASIC (Aug 22 to Sep 22)

	Description	Qty	Unit Rate	
1	@Package residence line	1	17.25	17.25
2	Residence line	1	17.25	17.25
3	Interstate Subscriber Line Charge	1	6.50	6.50
4	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.00**

MISCELLANEOUS CHARGES AND CREDITS

5	Late payment charge on $93.38 at 1.50%	1.40
	Total	**$ 1.40**

BASIC SERVICE TAXES AND SURCHARGES

6	Federal excise tax at 3.00%	1.51
7	Long Beach city tax	2.60
8	Funding to support the Public Utilities Commission	.04
9	911 State Tax	.23
10	Temporary surcharge as allowed by Public Utilities Commission	CR .03
11	California Relay Service and Communications Devices Fund	.02
12	CA High Cost Fund - B	.72
13	California Teleconnect Fund surcharge	.05
14	CA Universal Lifeline Telephone Service	.46
15	CA High Cost Fund - A	.08
16	Federal Universal Service Fee	.69
17	Federal Universal Service Fee	.74
	Total	**$ 7.11**
	Verizon basic charges	***$ 56.51***

LOCAL TOLL CALLS

Verizon Five Cents Plan℠

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Min.	
18	Sun	Jul 23	1:32 pm	Alhambra	CA	626 302	3	.15
19	Sun	Jul 23	1:35 pm	Alhambra	CA	626 302	13	.65
20	Fri	Jul 28	11:22 am	LosAngeles	CA	213 897	13	.65
21	Tue	Aug 1	10:31 am	San Monica	CA	310 264	1	.05
						Subtotal		$ 1.50

Summary of Verizon Five Cents Plan℠

22	Plan calls	1.50
	Total	**$ 1.50**

Total local toll charges $ 1.50

Thank you for using Verizon.

LOCAL TOLL TAXES AND SURCHARGES

23	Long Beach city tax	.07
24	911 State Tax	.01
25	Temporary surcharge as allowed by Public Utilities Commission	CR .03
26	CA High Cost Fund - B	.03
27	CHCF-B Rate Adjustment	CR .05
28	CA Universal Lifeline Telephone Service	.02
	Total	**$ .05**
	Verizon local toll charges **	***$ 1.55***

****Non-payment of local toll charges WILL NOT result in the disconnection of your local telephone service.**

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MONTHLY SERVICE - NON-BASIC (Aug 22 to Sep 22)

	Description	Qty	Unit Rate	
1	@Local Package Lite	1	34.95	34.95
2	@Verizon Package Credit	1	CR 17.25	CR 17.25
3	Inside Wire Maintenance	2	2.99	5.98
4	@Home Voice Mail Standard - Pkg	1		.00
5	@Unlimited ZUM	1		.00
6	@Call Waiting/Cancel Call Waiting	1		.00
7	@Three-way Calling	1		.00
8	@Speed Dialing	1		.00
9	@Caller ID with Anonymous Call Block	1		.00
	Total			**$ 23.68**

For 562 426

@Indicates services included in Verizon Local Package Lite.

NON-BASIC SERVICE TAXES AND SURCHARGES

10	Federal excise tax at 3.00%	CR .53
11	Long Beach city tax	.86
12	Funding to support the Public Utilities Commission	.03
13	911 State Tax	.11
14	Temporary surcharge as allowed by Public Utilities Commission	CR .01
15	California Relay Service and Communications Devices Fund	.01
16	CA High Cost Fund - B	.47
17	California Teleconnect Fund surcharge	.03
18	CHCF-B Rate Adjustment	CR 1.29
19	CA Universal Lifeline Telephone Service	.31
20	CA High Cost Fund - A	.05
	Total	**$ .04**

Verizon non-basic charges ** *$ 23.72*

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges ***$ 81.78***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

CHANGE IN CHARGES

California changes dual party relay service fund rate
Beginning 08/01/2006, your CA dual party relay service fund rate will decrease from 0.27 percent to 0.05 percent per month. This fee is collected by Verizon and sent to the California Public Utility Commission where it is used to provide telecommunications services for people with special needs. See California Relay Service and Communications Devices Fund.

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FOR YOUR INFORMATION

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process

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FOR YOUR INFORMATION

this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

NOTICE OF PUBLIC PARTICIPATION HEARINGS REGARDING REVIEW OF THE TELECOMMUNICATIONS PUBLIC POLICY PROGRAMS RULEMAKING 06-05-028

The California Public Utilities Commission (CPUC) has scheduled Public Participation Hearings in R.06-05-028 to conduct a comprehensive review of its Telecommunications Public Policy Programs - California LifeLine, Payphone Programs, Deaf and Disabled Telecommunications Program, and California Teleconnect Fund. The hearings will be held as follows:

Monday, September 25, 2006
10:00 am - 12:00 noon Deaf and Disabled Telecommunications Program
1:30 pm - 4:30 pm All Other Programs
San Diego State Building
1350 Front Street, Auditorium
San Diego, California

Thursday, October 26, 2006
9:00 am - 11:00 noon Deaf and Disabled Telecommunications Program
1:30 pm - 4:30 pm All Other Programs
Oxnard City Hall Council Chambers
305 West 3rd Street
Oxnard, California

Friday, November 3, 2006
10:00 am - 12:00 noon Deaf and Disabled Telecommunications Program
1:30 pm - 4:30 pm All Other Programs
California Energy Commission Building
1516 Ninth Street, Hearing Room A
Sacramento, California

The hearings have been scheduled as noted above and provide an opportunity for customers to present their views, comments and opinions regarding the Commission's Telecommunications Public Policy Programs. The assigned Commissioner and Administrative Law Judge will preside over the hearings and a court reporter will transcribe comments for the record. Representatives from the Commission's Public Advisor's Office will assist in facilitating the hearings.

The Commission welcomes your participation and comments. If you cannot attend the hearing, you may submit written comments to: CPUC, Public Advisor's Office, 505 Van Ness Avenue, San Francisco, CA 94102 or e-mail to *public.advisor@cpuc.ca.gov*. Please reference Rulemaking 06-05-028 in your written comments. Your comments will be circulated to the Commissioners and the assigned ALJ and will become part of the formal correspondence file as part of the record in this proceeding. These facilities are handicap accessible. If specialized accommodations are needed for the Sacramento location, such as language interpreters or assistance for the hard of hearing, please contact the CPUC's Public Advisor's Office via e-mail at *public.advisor@cpuc.ca.gov* or by phone at (415) 703 2074, toll-free at 1-866-849-8390, TTY toll-free at 1-866-836-7825, or regular TTY at (415) 703 5282 at least five (5) working days prior to hearing. For the PPH locations in San Diego and Oxnard, please contact the CPUC's Public Advisor's Office via e-mail at *public.advisor.la@cpuc.ca.gov* or by phone at (213) 576-7055, toll free at 1-866-849-8391, TTY toll free at 1-866-836-7825 at least five (5) working days prior to the hearing.

Special Savings on ADT Security!
As a Verizon customer receive special savings when you help protect your home or business with an ADT Security System. Call ADT for details at:
Residential Customers 800-617-8900
Business Customers 800-417-9238

FOR YOUR INFORMATION

License numbers at 1-800-ADT-ASAP

Verizon is not affiliated with ADT and does not provide security services.

Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483 5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Domestic	Amount	
Direct Dialed	.10	
Total usage	$ .10	
Plan Charges	3.40	
Total Long Distance calls		$ 3.50
Taxes and Surcharges		.49
Total Verizon Long Distance Charges		$ 3.99

Your calling plan(s): Timeless

Timeless

For 562 426

Direct Dialed Calls

	Day	Date	Time	Place called		Number called	Minutes	
1	Mon	Jul 17	7:36 pm	Sacramento	CA	916 719	1	.10
						Subtotal		.10

Summary of Timeless

2	Plan Charge	2.00
3	New plan charge effective Aug 1, 2006, 21 day(s) at new charge.	1.40
4	Plan calls	.10
	Total	**$ 3.50**

Timeless start date: 09/12/05

Total Long Distance calls $ 3.50

Thank you for using Verizon Long Distance.

TAXES AND FEES ON SERVICES

5	Long Beach city tax	.19
6	Federal Universal Service Fee - Verizon LD	.30
	Total	**$ .49**
	Verizon Long Distance basic charges	***$ 3.99***

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Verizon Long Distance

Total Verizon Long Distance Charges	*$ 3.99*

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

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Billing Date: 09/19/06 Page 1 of 6
Telephone Number : 562 426
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 313.16
No Payment Received	.00
Past Due Charges (please pay now)	**$ 313.16**
New Charges	
Verizon (page 3)	- $ 55.38
Verizon Long Distance (page 5)	- 1.67
Total New Charges Due Oct 13	**- $ 57.05**
Total Due: (Past Due + New)	**$ 256.11**

Please pay upon receipt

- Closing statement -
To avoid referral to an outside collection agency, the full amount is due upon receipt. Any delayed charges will be billed in 30 days.

ONE-BILL®

Now You Can Get Your Verizon Wireless Charges On This Bill Too

Get your Verizon Wireless, Verizon local, long distance and DSL services on the same statement with ONE-BILL. It all comes on one statement, so there's just one payment to make. Call 1-888-469-5122 to sign up.

Restrictions apply.

Tired Of Writing Checks Each Month?

Now there's an easier way to pay your bill - with Direct Debit. Just fill out the form on the back of this bill and send it in. And each month the amount of your bill will be automatically debited from your checking account. Talk about easy!

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: Pay upon receipt
Total Due: $ 256.11

Amount Paid :
$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

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How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at *www.cpuc.ca.gov*.

Returned Payments
If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
P.O. Box 11328
St. Petersburg, Fl. 33733-1328

For payment address, see page 1 payment coupon.

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐

Street Address_____

City, State, Zip_____

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

	Product Description	Qty	Order No.	Effective Dates	
1	Interstate Subscriber Line Charge	1	O8124971	Aug 30-Sep 21	CR 4.77
2	@Package residence line	1	O8124971	Aug 30-Sep 21	CR 12.65
			Total Services Removed		**CR 17.42**

For 562 426

Services Removed

	Product Description	Qty	Order No.	Effective Dates	
3	Residence line	1	O8124971	Aug 30-Sep 21	CR 12.65
4	Interstate non-primary access	1	O8124971	Aug 30-Sep 21	CR 5.13
			Total Services Removed		**CR 17.78**

Total Adding and Changing Service **CR $ 35.20**

BASIC SERVICE TAXES AND SURCHARGES

5	Federal excise tax at 3.00%	CR 1.07
6	Long Beach city tax	CR 1.80
7	Funding to support the Public Utilities Commission	CR .03
8	911 State Tax	CR .17
9	Temporary surcharge as allowed by Public Utilities Commission	.02
10	California Relay Service and Communications Devices Fund	CR .01
11	CA High Cost Fund - B	CR .51
12	California Teleconnect Fund surcharge	CR .03
13	CA Universal Lifeline Telephone Service	CR .33
14	CA High Cost Fund - A	CR .05
	Total	**CR $ 3.98**

Verizon basic charges ***CR $ 39.18***

VERIZON NON-BASIC SERVICE

ADDING AND CHANGING SERVICE

For 562 426

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

	Product Description	Qty	Order No.	Effective Dates	
15	@Local Package Lite	1	O8124971	Aug 30-Sep 21	CR 25.63
16	Inside Wire Maintenance	1	O8124971	Aug 30-Sep 21	CR 2.19
17	@Verizon Package Credit	1	O8124971	Aug 30-Sep 21	12.65
			Total Services Removed		**CR 15.17**

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ADDING AND CHANGING SERVICE (continued)
For 562 426

Services Removed

Product Description	Qty	Order No.	Effective Dates	
1 Inside Wire Maintenance	1	08124971	Aug 30-Sep 21	CR 2.19
		Total Services Removed		CR 2.19
		Total Adding and Changing Service		CR $ 17.36

NON-BASIC SERVICE TAXES AND SURCHARGES

2 Federal excise tax at 3.00%	.39
3 Long Beach city tax	CR .63
4 Funding to support the Public Utilities Commission	CR .02
5 911 State Tax	CR .08
6 Temporary surcharge as allowed by Public Utilities Commission	.01
7 California Relay Service and Communications Devices Fund	CR .01
8 CA High Cost Fund - B	CR .35
9 California Teleconnect Fund surcharge	CR .02
10 CHCF-B Rate Adjustment	1.01
11 CHCF - B Rebate	1.12
12 CA Universal Lifeline Telephone Service	CR .22
13 CA High Cost Fund - A	CR .04
Total	**$ 1.16**
Verizon non-basic charges	***CR $ 16.20***
Total Verizon charges	***CR $ 55.38***

CHANGE IN CHARGES

Important billing information

Beginning September 1, 2006 and continuing thereafter, your telephone bill will reflect a California High Cost Fund-B (CHCF-B)* permanent surcredit (credit) of 3.38 percent, a 0.22 percent change from your previous month's 3.16 percent temporary CHCF-B credit. In addition, your September bill will reflect a one-time 3.75 percent CHCF-B rate adjustment (credit). These credits will apply on most intrastate charges, except basic residential service, and will appear under the "Non-Basic Service Taxes and Surcharges" portion of your bill. The credit changes will result in a reduction to your bill, and are made in compliance with California Public Utilities Commission Resolution T-17009.

*The CHCF-B program provides support on residential basic service to make this service affordable in high cost areas.

Federal Excise Tax Change

The IRS announced the federal excise tax (Federal Tax) will no longer be collected on long distance and bundled services, which include VoIP and prepaid telephone cards. The Federal Tax will continue to apply to local-only service, which includes services and facilities sold in connection with local service. Verizon stopped billing the Federal Tax on these nontaxable services for bills issued after July 31, 2006. Customers may claim a credit or refund on their 2006 federal income tax return for the Federal Tax paid on nontaxable services billed after 02-28-03 and before 08-01-06. Procedures for claiming the refund can be found on the IRS website (*www.irs.gov*).

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FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

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Verizon Long Distance

The following long distance charges appear on your Verizon bill as a service to Verizon Long Distance.

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1 877 483-5305
Trouble with your long distance service	1 800 483-8494
Changes to your long distance service	1 888 483-7547
Other long distance questions	1 888 483-7547
Visit our Website at	verizonLD.com

SUMMARY OF CHARGES FOR VERIZON LONG DISTANCE

Adding & Changing Service	CR $ 1.47
Taxes and Surcharges	CR .20
Total Verizon Long Distance Charges	CR $ 1.67

ADDING AND CHANGING SERVICE

For 562 426

The following services are for a partial month, from the effective date of your change to the Statement Ending Date (Sep 19, 2006).

Services Removed

	Product Description	Qty	Order Number	Effective Date	
1	Timeless	1	O8124971	Aug 30	CR 1.47
	Total Services Removed				**CR 1.47**
	Total Adding and Changing Service				**CR $ 1.47**

TAXES AND FEES ON SERVICES

2	Long Beach city tax	CR .07
3	Federal Universal Service Fee - Verizon LD	CR .13
	Total	**CR $ .20**
	Verizon Long Distance basic charges	***CR $ 1.67***
	Total Verizon Long Distance Charges	***CR $ 1.67***

Nonpayment of provider charges will not result in the disconnection of your local telephone service; however, collection of unpaid charges may be pursued by the service provider.

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Billing Date: **10/19/06** Page 1 of 4
Telephone Number: 562 426[illegible]
Account Number: [illegible]
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 256.11
Payment Received Oct 04. Thank You.	- 256.11
Balance	**$ .00**
New Charges	
Total New Charges Due	**$ .00**
Total Due: (Past Due + New)	**$ .00**

- FINAL BILL -
Thank you for letting us serve you.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

see other side for important regulatory messages

verizon

Account: [illegible]

[illegible]
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

CSOC.LRich.Verizon.00000300

How to Reach Us

Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Direct payment enrollment	verizon.com/billpay		24 hours a day
Customers with disabilities	verizon.com/disabilities	1 800 974-6006 v/tty	8 am - 6 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov,* or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov,* or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at *www.cpuc.ca.gov.*

Returned Payments
If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
P.O. Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

****

FOR YOUR INFORMATION

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358.

CA211*HBRDA1

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Billing Date: 03/04/08 Page 1 of 8
Telephone Number : 562 988
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ .00
No Payment Received	.00
Balance	**$ .00**
New Charges	
Verizon (page 3)	$ 181.48
Total New Charges Due Mar 28	**$ 181.48**
To avoid a 1.5% late payment charge, payment must be received before April 04, 2008.	
Total Due	**$ 181.48**

***Verizon bills in advance for most services.**
This bill includes partial month's charges for your first month of service, an advance charge for the next month, and any applicable set-up fee for new services you've added to your account.

Register Today. View and Pay Your Verizon Account Online

Your PIN to register is:
For your security, this PIN will expire 30 days from your bill date.
Simplify life and register today at:
verizon.com/registertoday

Thank You for Choosing Verizon!

You can find more information about Verizon and its services at verizon.com or use our voice-prompt system at 1-800-483-6555.

Moving?

Moving? 1-866-VZ-MOVES

Across the street or across the nation, one call can do it all. Call us for Internet, phone and entertainment in your new home.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: Mar 28, 2008
Total Due: $ 181.48
030408

☐ *Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

Amount Paid :
$ ☐☐☐.☐☐

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000305

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한 국 어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
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Online billing & payment	verizon.com/billview		24 hours a day
Customers with disabilities	verizon.com/disabilities	1-800-974-6006 v/tty	8:30 am - 5:00 pm M-F
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Correspondence Address Only
PO Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

☐ _____

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

☐ Street Address_____

City, State, Zip_____

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

MONTHLY SERVICE - BASIC (Mar 4 to Apr 4)

	Description	Qty	Unit Rate	
1	+ Package residence line	2	17.66	35.32
2	Interstate Subscriber Line Charge	1	6.50	6.50
3	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.82**

ADDING AND CHANGING SERVICE

For 562 988-5152

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added

	Product Description	Qty	Order No.	Effective Dates	
4	Interstate Subscriber Line Charge	1	I1009258	Feb 22-Mar 3	2.60
5	+ Package residence line	1	I1009258	Feb 22-Mar 3	7.06
			Total Services Added		**9.66**

For 562 988-5890

Services Added

	Product Description	Qty	Order No.	Effective Dates	
6	+ Package residence line	1	I1009258	Feb 22-Mar 3	7.06
7	Interstate non-primary access	1	I1009258	Feb 22-Mar 3	2.80
			Total Services Added		**9.86**
			Total Adding and Changing Service		**$ 19.52**

BASIC SERVICE TAXES AND SURCHARGES

8	Federal excise tax	2.10
9	Utility User's Tax	3.53
10	Funding to support the Public Utilities Commission	.09
11	911 State Tax	.26
12	Temp. surcharge as allowed by Public Utilities Commission	1.18
13	California Relay Service and Communications Devices Fund	.10
14	CHCF-B and the CASF	.25
15	California Teleconnect Fund surcharge	.07
16	CA Universal Lifeline Telephone Service	.58
17	CA High Cost Fund - A	.07
18	Federal Universal Service Fee	.92
19	Federal Universal Service Fee	.99
	Total	**$ 10.14**
	Verizon basic charges	***$ 78.48***

MONTHLY SERVICE - Verizon and Verizon Long Distance (Mar 4 to Apr 4)

NON-BASIC CHARGES

	Description	Qty	Unit Rate	
20	+ Verizon Freedom Essentials	2	51.99	103.98
21	+ Package residence line credit	2	CR 17.66	CR 35.32

Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance ($14.95 of the total package price of $51.99 is associated with long distance services and $37.04 is associated with Regional Essentials).

Regional Essentials includes:

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MONTHLY SERVICE - Verizon and Verizon Long Distance (Mar 4 to Apr 4)
NON-BASIC CHARGES (continued)

	Description	Qty	Unit Rate	
1	+ Unlimited Local Toll	2		.00
2	+ Call Waiting/Cancel Call Waiting	2		.00
3	+ Caller ID	2		.00
4	+ Unlimited ZUM	2		.00
5	+ Verizon OnePoint Voice Mail	2		.00
6	+ Verizon Long Distance	2		.00

For long distance questions, please call 800 483-3000.

Total **$ 68.66**

For 562 988

+ Indicates services included in Verizon Freedom Essentials.

For 562 988

+ Indicates services included in Verizon Freedom Essentials.

ADDING AND CHANGING SERVICE

For 562 988-5152

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Added

	Product Description	Qty	Order No.	Effective Dates	
7	+ Verizon Freedom Essentials	1	I1009258	Feb 22-Mar 3	20.80
8	+ Package residence line credit	1	I1009258	Feb 22-Mar 3	CR 7.06
			Total Services Added		**13.74**

For 562 988-5890

Services Added

	Product Description	Qty	Order No.	Effective Dates	
9	+ Verizon Freedom Essentials	1	I1009258	Feb 22-Mar 3	20.80
10	+ Package residence line credit	1	I1009258	Feb 22-Mar 3	CR 7.06
			Total Services Added		**13.74**

Total Adding and Changing Service **$ 27.48**

NON-BASIC SERVICE TAXES AND SURCHARGES

11	Federal excise tax	CR 1.54
12	Utility User's Tax	4.80
13	Funding to support the Public Utilities Commission	.10
14	911 State Tax	.27
15	Temp. surcharge as allowed by Public Utilities Commission	1.30
16	California Relay Service and Communications Devices Fund	.11
17	CHCF-B and the CASF	.28
18	California Teleconnect Fund surcharge	.07
19	CHCF-B Rate Adjustment	CR 2.69
20	Federal Universal Service Fee - Verizon LD	3.45
21	CA Universal Lifeline Telephone Service	.64
22	CA High Cost Fund - A	.07
	Total	**$ 6.86**

Verizon non-basic charges ** ***$ 103.00***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges ***$ 181.48***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

562 988 5152

Notice: You have selected Verizon Long Distance as your long distance provider on Feb 22, 2008.

Cost of change: $.00

562 988-5890

Notice: You have selected Verizon Long Distance as your long distance provider on Feb 22, 2008.

Cost of change: $.00

****

"The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with the law concerning this creditor is the Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Washington D.C. 20580."

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FOR YOUR INFORMATION

FCC ruling - Pay Per Call
The FCC has ruled: 1) You may not be disconnected for questioning or refusing to pay PAY PER CALL charges, however, your access to Pay Per Call may be blocked. 2) You should not be billed for Pay Per Call charges that are not in compliance with FCC rules. 3) Pay Per Call blocking may be available from Verizon at no charge for 60 days from the date your service was installed.

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. 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.

[redacted]03 CA211*H8RDA1 [redacted]

Customer Proprietary Network Information - Special Notice

Under Federal Law, you have the right and we have the duty to protect the confidentiality of your telecommunications service information. This information includes the type, technical arrangement, quantity, destination, and amount of use of telecommunications services and related billing for these services.

We may use this information, without further authorization by you, to offer you (i) services of the type you already purchase from us and (ii) the full range of products and services available from Verizon and its affiliates that may be different from the type of services you currently buy from us. In addition to local telephone services, Verizon and Verizon affiliate services include long distance (where authorized), wireless, and Internet services. A more complete description of our companies and service offerings is available at ***www.verizon.com.*** Use of your information as described in this notice will permit us to offer you a package of services tailored to your specific needs. Without further authorization by you, we may also share your information with Verizon affiliates with whom you already have an existing service relationship.

No action by you is necessary to permit us to use your information as described in this notice. If you wish to restrict Verizon or Verizon affiliate use of your information to offer services different from the type of services you currently buy from us, please register your restriction by calling us at 866-483-9700 within 30 days of receipt of this notice. You may change your decision at any time and your decision will remain valid until you tell us otherwise. Whatever you decide will not affect our provision of service to you. If you have any questions, please call your service representative or Account Manager.

Verizon Long Distance

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1-877-483-5305
Trouble with your long distance service	1-800-483-8494
Changes to your long distance service	1-888-483-7547
Other long distance questions	1-888-483-7547
Visit our Website at	verizonLD.com

****

Your Rates, Terms, or Services Have Changed

Beginning with your January 2008 bill, the surcharge "CA High Cost Fund - B" will support both the High Cost Fund, which subsidizes affordable basic residential telephone rates in high-cost areas, and the Advanced Services Fund, which will promote deployment of broadband facilities in unserved and underserved areas of California.

[illegible] 03 CA211*HBRDA1 [illegible]

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Billing Date: 04/04/08 Page 1 of 6
Telephone Number : 562 988[illegible]
Account Number:[illegible]
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 181.48
No Payment Received	.00
Past Due Charges (please pay now)	**$ 181.48**
New Charges	
Verizon (page 3)	$ 130.06
Total New Charges Due Apr 28	**$ 130.06**
To avoid a 1.5% late payment charge, payment must be received before May 05, 2008.	
Total Due	**$ 311.54**

Moving?

Moving? 1-866-VZ-MOVES

Across the street or across the nation, one call can do it all. Call us for Internet, phone and entertainment in your new home.

Mail payments to:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account: [illegible]
New Charges Due: Apr 28, 2008
Total Due: $ 311.54 040408
Amount Paid :
$ [illegible]

☐ ***Yes!*** *I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000313

Billing Date: 04/04/08 Page 2 of 6
Telephone Number : 562 988[redacted]
Account Number: [redacted]
How to Reach Us : See below

How to Reach Us

Billing questions	verizon.com/onlinehelp	1-800-483-3000	8 am - 6 pm M-F
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Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Payment arrangements	Verizon.com/onlinehelp	1 800 483-1607	8 am - 6 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Customers with disabilities	verizon.com/disabilities	1-800-974-6006 v/tty	8:30 am - 5:00 pm M-F
Tariff questions	www.verizon.com/tariffs	1-800-483-3000	8 am - 5:30 pm M-F

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1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

☐ _____

Sign here to enroll in Direct Payment Date

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1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

☐ Street Address_____

City, State, Zip_____

MONTHLY SERVICE - BASIC (Apr 4 to May 4)

	Description	Qty	Unit Rate	
1	+ Package residence line	2	17.66	35.32
2	Interstate Subscriber Line Charge	1	6.50	6.50
3	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.82**

BASIC SERVICE TAXES AND SURCHARGES

4	Federal excise tax	1.50
5	Utility User's Tax	2.52
6	Funding to support the Public Utilities Commission	.07
7	911 State Tax	.18
8	Temp. surcharge as allowed by Public Utilities Commission	.84
9	California Relay Service and Communications Devices Fund	.07
10	CHCF-B and the CASF	.18
11	California Teleconnect Fund surcharge	.05
12	CA Universal Lifeline Telephone Service	.42
13	CA High Cost Fund - A	.05
14	Federal Universal Service Fee	.73
15	Federal Universal Service Fee	.79
	Total	**$ 7.40**
	Verizon basic charges	***$ 56.22***

LOCAL TOLL CALLS

OPERATOR ASSISTANCE

Summary of Directory Assistance Calls

For 562 988

16 3 local area call(s) at no charge

Total **$ .00**

Total local toll charges $ .00

Thank you for using Verizon.

MONTHLY SERVICE - Verizon and Verizon Long Distance (Apr 4 to May 4)

NON-BASIC CHARGES

	Description	Qty	Unit Rate	
17	+ Verizon Freedom Essentials	2	51.99	103.98
18	+ Package residence line credit	2	CR 17.66	CR 35.32
	Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance ($14.95 of the total package price of $51.99 is associated with long distance services and $37.04 is associated with Regional Essentials).			
	Regional Essentials includes:			
19	+ Unlimited Local Toll	2		.00
20	+ Call Waiting/Cancel Call Waiting	2		.00
21	+ Caller ID	2		.00
22	+ Unlimited ZUM	2		.00
23	+ Verizon OnePoint Voice Mail	2		.00
24	+ Verizon Long Distance	2		.00
	For long distance questions, please call 800 483-3000.			
	Total			**$ 68.66**

For 562 988

+ Indicates services included in Verizon Freedom Essentials.

MONTHLY SERVICE - Verizon and Verizon Long Distance
NON-BASIC CHARGES (continued)
For 562 988

+ Indicates services included in Verizon Freedom Essentials.

+ Zone Unit Charges
For 562 988

	Day	Date	Time	Place called		Number called	Period	Min.	
1	Mon	Mar 17	1:52 pm	Redondo	CA	310 265	Day	7	.00
2	Mon	Mar 17	2:02 pm	Redondo	CA	310 265	Day	1	.00
3	Fri	Mar 21	10:40 am	Buena Park	CA	714 670	Day	1	.00
4	Mon	Mar 24	2:49 pm	Garden Grv	CA	714 750	Day	2	.00
5	Mon	Mar 24	3:17 pm	Redondo	CA	310 793	Day	1	.00
	Total								**$ .00**

+ These calls are included with Verizon Freedom Essentials

NON-BASIC SERVICE TAXES AND SURCHARGES	
6 Federal excise tax	CR 1.10
7 Utility User's Tax	3.43
8 Funding to support the Public Utilities Commission	.07
9 911 State Tax	.19
10 Temp. surcharge as allowed by Public Utilities Commission	.93
11 California Relay Service and Communications Devices Fund	.08
12 CHCF-B and the CASF	.20
13 California Teleconnect Fund surcharge	.05
14 CHCF-B Rate Adjustment	CR 1.92
15 Federal Universal Service Fee - Verizon LD	2.74
16 CA Universal Lifeline Telephone Service	.46
17 CA High Cost Fund - A	.05
Total	**$ 5.18**
Verizon non-basic charges **	***$ 73.84***

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges ***$ 130.06***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

CHANGE IN CHARGES

Late Payment Charge Increasing
On June 1, 2008, Verizon will increase its residence late payment charge from the current charge of 1.5% of the applicable outstanding balance to a charge of $2.50 or 1.5% of the applicable outstanding balance, whichever is greater. A description of Verizon's late payment charge may be found on page two of your Verizon bill.

Changes in Federal Charges Beginning on or about April 1, 2008
Effective on or about April 1, 2008, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

CSOC.LRich.Verizon.00000316

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CHANGE IN CHARGES

In addition, your Federal Universal Service Fund (FUSF) surcharge may change effective on or about April 1, 2008. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

****

FOR YOUR INFORMATION

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1 888 500 5358. 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.

[redacted] 08 CA210*HBRDA1 [redacted]

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Billing Date: 05/04/08 Page 1 of 4
Telephone Number : 562 988
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 311.54
Payment Received Apr 29. Thank You.	- 311.54
Balance	**$ .00**
New Charges	
Verizon (page 3)	$ 181.49
Total New Charges Due May 28	**$ 181.49**
To avoid a 1.5% late payment charge, payment must be received before June 04, 2008.	
Total Due	**$ 181.49**

Moving?

Moving? 1-866-VZ-MOVES

Across the street or across the nation, one call can do it all. Call us for Internet, phone and entertainment in your new home.

Twice the Fun - All in One

Sign up for Verizon Double Freedom and enjoy unlimited calling and up to 3 Mg high-speed Internet connection for only $69.99/mo, plus taxes and fees. For details and to sign up, call 1-877-521-9688. Not available on all lines or in all areas.

Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:

New Charges Due: May 28, 2008

Total Due: $ 181.49

050408

☐ ***Yes!*** *I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

Amount Paid :

$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000319

How to Reach Us

Payment arrangements	Verizon.com/onlinehelp	1 800 483-1807	8 am - 6 pm M-F
Billing questions	verizon.com/onlinehelp	1-800-483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Customers with disabilities	verizon.com/disabilities	1-800-974-6006 v/tty	8:30 am - 5:00 pm M-F
Tariff questions	www.verizon.com/tariffs	1-800-483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late payment charge
A late payment charge of 1.5% will be applied to your bill on an unpaid balance of $20.00 or more if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at *www.cpuc.ca.gov*.

Returned Payments
If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
PO Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

Direct Payment Enrollment for Account: [redacted]

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account: [redacted]

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

☐ Street Address_____

City, State, Zip_____

MONTHLY SERVICE - BASIC (May 4 to Jun 4)

	Description	Qty	Unit Rate	
1	Package residence line	2	17.66	35.32
2	Interstate Subscriber Line Charge	1	6.50	6.50
3	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.82**

MISCELLANEOUS CHARGES AND CREDITS

4	Late payment charge on $181.48 at 1.50%	2.72
5	Apr 30 Reconnection charge	48.52
	Total	$ 51.24

BASIC SERVICE TAXES AND SURCHARGES

6	Federal excise tax	1.50
7	Utility User's Tax	2.66
8	Funding to support the Public Utilities Commission	.07
9	911 State Tax	.18
10	Temp. surcharge as allowed by Public Utilities Commission	.84
11	California Relay Service and Communications Devices Fund	.08
12	CHCF-B and the CASF	.19
13	California Teleconnect Fund surcharge	.05
14	CA Universal Lifeline Telephone Service	.45
15	CA High Cost Fund - A	.05
16	Federal Universal Service Fee	.73
17	Federal Universal Service Fee	.79
	Total	$ 7.59

Verizon basic charges ***$ 107.65***

MONTHLY SERVICE - Verizon and Verizon Long Distance (May 4 to Jun 4)
NON-BASIC CHARGES

	Description	Qty	Unit Rate	
18	Verizon Freedom Essentials	2	51.99	103.98
19	Package residence line credit	2	CR 17.66	CR 35.32
	Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance ($14.95 of the total package price of $51.99 is associated with long distance services and $37.04 is associated with Regional Essentials).			
	Regional Essentials includes:			
20	Unlimited Local Toll	2		.00
21	Call Waiting/Cancel Call Waiting	2		.00
22	Caller ID	2		.00
23	Unlimited ZUM	2		.00
24	Verizon OnePoint Voice Mail	2		.00
25	Verizon Long Distance	2		.00
	For long distance questions, please call 800 483-3000.			
	Total			**$ 68.66**

For 562 988[redacted]

For 562 988[redacted]

NON-BASIC SERVICE TAXES AND SURCHARGES

26	Federal excise tax	CR 1.10
27	Utility User's Tax	3.43
28	Funding to support the Public Utilities Commission	.07
29	911 State Tax	.19
30	Temp. surcharge as allowed by Public Utilities Commission	.93
31	California Relay Service and Communications Devices Fund	.08
32	CHCF-B and the CASF	.20
33	California Teleconnect Fund surcharge	.05
34	CHCF-B Rate Adjustment	CR 1.92
35	Federal Universal Service Fee - Verizon LD	2.74
36	CA Universal Lifeline Telephone Service	.46

[redacted] 01 CA210*HBRDA1 [redacted]

NON-BASIC SERVICE TAXES AND SURCHARGES (continued)	
1 CA High Cost Fund - A	.05
Total	**$ 5.18**
Verizon non-basic charges **	***$ 73.84***

****Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.**

Total Verizon charges	***$ 181.49***

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

Your local toll provider is Verizon.

You have selected Verizon Long Distance as your long distance provider.

For Your Information

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. 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.

Notice of Price Increase
Beginning June 1, 2008 the monthly rate for Verizon Freedom Essentials will increase from $51.99 to $54.99. The monthly rate for Verizon Freedom Value will increase from $46.99 to $49.99. The increase is associated with the long distance portion of the packages. If you are a customer who subscribes to a Verizon Double, Triple or Ultimate Freedom bundle, you will not experience the rate increase. Please call the telephone number on the information page of your bill, if you have questions.

[illegible] CA210*HDRDA1 [illegible]

Billing Date: 06/04/08 Page 1 of 6
Telephone Number : 562 988
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 181.49
No Payment Received	.00
Past Due Charges (please pay now)	**$ 181.49**
New Charges	
Verizon (page 3)	$ 136.88
Total New Charges Due Jun 28	**$ 136.88**
To avoid a late payment charge, payment must be received before July 05, 2008.	
Total Due	**$ 318.37**

Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

Moving?

Moving? 1-866-VZ-MOVES.

One call gets you up & running! Count on the Verizon network to make at least one part of your move easier. Across the street or across the nation all you need is one call to Verizon to set up your Internet, phone & digital TV in your new home in no time. Service availability varies.

FiOS

Verizon FiOS® Internet, TV & Phone

Get all three for only $104.99 a month plus taxes and fees with a 1-year term agreement. Get Internet speeds of up to 5/2 Mbps, 100% digital TV, and unlimited calling to anywhere in the U.S. and Canada. Call 1-888-382-6213 to sign up today. Offer ends 7/31/08.

Subj. to availability & restrictions.

Twice the Fun - All in One

Sign up for Verizon Double Freedom and enjoy unlimited calling and up to 3 Mg high-speed Internet connection for only $69.99/mo, plus taxes and fees. For details and to sign up, call 1-877-521-9688. Not available on all lines or in all areas.

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: Jun 28, 2008
Total Due: $ 318.37 060408
Amount Paid :
$

☐ *Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to* ***Verizon Reads.*** *Your signature is required.* _____

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000323

How to Reach Us

Payment arrangements	verizon.com/onlinehelp	1 800 483-1807	8 am - 6 pm M-F
Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Customers with disabilities	verizon.com/disabilities	1-800-974-6006 v/tty	8:30 am - 5:00 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
If the amount of the bill for telephone service is not paid within 15 days from the date of presentation, service may be discontinued.

Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late Payment Charge
A late payment charge of $2.50 or 1.5% on an unpaid balance of $20.00 or more, whichever is higher, will be applied to your bill if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at *www.cpuc.ca.gov*.

Returned Payments
If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
PO Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

Direct Payment Enrollment for Account:
Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

☐ _____
Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:
If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

☐ Street Address _____
City, State, Zip _____

MONTHLY SERVICE - BASIC (Jun 4 to Jul 4)

	Description	Qty	Unit Rate	
1	Package residence line	2	17.66	35.32
2	Interstate Subscriber Line Charge	1	6.50	6.50
3	Interstate non-primary access	1	7.00	7.00
	Total			**$ 48.82**

BASIC SERVICE TAXES AND SURCHARGES

4	Federal excise tax	1.50
5	Utility User's Tax	2.52
6	Funding to support the Public Utilities Commission	.07
7	911 State Tax	.18
8	Temp. surcharge as allowed by Public Utilities Commission	.84
9	California Relay Service and Communications Devices Fund	.07
10	CHCF-B and the CASF	.18
11	California Teleconnect Fund surcharge	.03
12	CA Universal Lifeline Telephone Service	.42
13	CA High Cost Fund - A	.05
14	Federal Universal Service Fee	.73
15	Federal Universal Service Fee	.79
	Total	**$ 7.38**
	Verizon basic charges	***$ 56.20***

MONTHLY SERVICE - Verizon and Verizon Long Distance (Jun 4 to Jul 4)
NON-BASIC CHARGES

	Description	Qty	Unit Rate	
16	Verizon Freedom Essentials	2	54.99	109.98
17	Package residence line credit	2	CR 17.66	CR 35.32
	Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance ($17.95 of the total package price of $54.99 is associated with long distance services and $37.04 is associated with Regional Essentials).			
	Regional Essentials includes:			
18	Unlimited Local Toll	2		.00
19	Call Waiting/Cancel Call Waiting	2		.00
20	Caller ID	2		.00
21	Unlimited ZUM	2		.00
22	Verizon OnePoint Voice Mail	2		.00
23	Verizon Long Distance For long distance questions, please call 800 483-3000.	2		.00
	Total			**$ 74.66**

For 562 988

For 562 988

NON-BASIC SERVICE TAXES AND SURCHARGES

24	Federal excise tax	CR 1.10
25	Utility User's Tax	3.73
26	Funding to support the Public Utilities Commission	.07
27	911 State Tax	.19
28	Temp. surcharge as allowed by Public Utilities Commission	.93
29	California Relay Service and Communications Devices Fund	.08
30	CHCF-B and the CASF	.20
31	California Teleconnect Fund surcharge	.03
32	CHCF-B Rate Adjustment	CR 1.92
33	Federal Universal Service Fee - Verizon LD	3.30
34	CA Universal Lifeline Telephone Service	.46
35	CA High Cost Fund - A	.05
	Total	**$ 6.02**

08 CA211*HBRDA1

Verizon non-basic charges ** *$ 80.68*

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges *$ 136.88*

Verizon Reads

If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

For Your Information

Important billing information

When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. 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.

August Rate Change Notice

Effective August 1, 2008, the monthly charge for Call Waiting, and for Call Waiting/Cancel Call Waiting, will increase. Call Waiting will increase from $4.00 to $4.50 per month, and Call Waiting/Cancel Call Waiting will increase from $4.50 to $4.75 per month. For more information on local, regional, and long distance calling, visit us at *www.verizon.com* or call the local business office number on your bill.

Important Rate Information

Effective July 19, 2008, the Returned Check charge will increase from $11.30 to $25.00. Any questions? Call the toll-free billing center number listed on your bill.

California changes Teleconnect Fund rate

Beginning 06/01/2008, your California Teleconnect Fund charge will decrease from 0.13 percent to 0.079 percent per month. This fee is collected by Verizon and sent to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state. See California Teleconnect Fund surcharge.

CA211*HBRDA1

Verizon Long Distance

LONG DISTANCE HELPFUL NUMBERS

Questions about your long distance bill	1-877-483-5305
Trouble with your long distance service	1-800-483-8494
Changes to your long distance service	1-888-483-7547
Other long distance questions	1-888-483-7547
Visit our Website at	verizonLD.com

Notice of Price Increase
Effective July 19, 2008, International Message Telecommunications Service (IMTS) rates will increase 5 percent for calls to all countries. IMTS rates apply if you are not enrolled in an international optional calling plan. In addition, Verizon Long Distance is adding Premium Termination rates for calling to several additional countries and changing many existing Premium Termination rates. Verizon Long Distance charges a Premium Termination rate to recover the fees that foreign telecommunications companies impose for terminating calls they designate as Premium (e.g., calls to mobile numbers). Premium Termination rates are between 1 cent and 30 cents per minute more than international calls to non-Premium numbers. If you would like more information about IMTS or Premium Termination rates, call our business office or visit us on the web at *www.verizon.com*

Your Rates, Terms, or Services Have Changed
Beginning June 1, 2008, your California Teleconnect Fund rate will change from 0.13% to 0.079% per month. This fee is collected by Verizon Long Distance on your intrastate services and sent to the California Public Utility Commission where it is used to provide affordable telecommunications services throughout the state.

[redacted] CA211*HBRDA1 [redacted]

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Billing Date: 07/04/08 Page 1 of 4
Telephone Number : 562 988
Account Number:
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 318.37
No Payment Received	.00
Past Due Charges (please pay now)	**$ 318.37**
New Charges	
Verizon (page 3)	$ 140.49
Total New Charges Due Jul 28	**$ 140.49**
To avoid a late payment charge, payment must be received before August 04, 2008.	
Total Due	**$ 458.86**

Moving?

Moving? 1-800-VZ-MOVES

One call gets you up & running! Count on the Verizon network to make at least one part of your move easier. Across the street or across the nation all you need is one call to Verizon to set up your Internet, phone & digital TV in your new home in no time. Service availability varies.

FiOS

Verizon FiOS® Internet, TV & Phone

Get all three for only $104.99 a month plus taxes and fees with a 1-year term agreement. Get Internet speeds of up to 5/2 Mbps, 100% digital TV, and unlimited calling to anywhere in the U.S. and Canada. Call 1-877-896-0092 to sign up today. Offer ends 6/31/08.

Subj. to availability & restrictions.

Welcome to the Faster Lane

Crank up your online experience with speeds up to 768K through Verizon High Speed Internet for just $21.99/mo for 1 year plus taxes and fees. Begin surfing up to 21 times faster than 28.8K dial-up by calling 1-888-906-5275 to sign up today!

Subj. to availability & restrictions.

Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account:
New Charges Due: Jul 28, 2008
Total Due: $ 458.86 070408

☐ *Yes! I want to be a Literacy Champion. Sign me up for a $1 monthly donation to **Verizon Reads**. Your signature is required.* _____

Amount Paid :
$

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

CSOC.LRich.Verizon.00000329

How to Reach Us

Payment arrangements	verizon.com/onlinehelp	1 800 483-1807	8 am - 6 pm M-F
Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Customers with disabilities	verizon.com/disabilities	1-800-974-6006 v/tty	8:30 am - 5:00 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

For Your Information

Bills are due and payable upon presentation

Current bill
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Returned Payments
If your payments is returned for any reason, Verizon will resubmit it electronically. A charge may apply for each payment returned.

Correspondence Address Only
PO Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

Direct Payment Enrollment for Account:

Enroll at verizon.com, or by signing below, you authorize and instruct your financial institution to deduct the amount of your monthly telephone bill from your checking account and remit directly to Verizon. (To discontinue Direct Payment, you must call Verizon).

1: Check this box 2: Sign and Date 3: Return this slip with your check for this month's payment.

☐ _____

Sign here to enroll in Direct Payment Date

Billing Address Changes or Corrections for Account:

If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box 2: Enter your correct billing address 3: Return this slip with your payment.

☐ Street Address _____

City, State, Zip _____

MONTHLY SERVICE - BASIC (Jul 4 to Aug 4)

	Description	Qty	Unit Rate	
1	Package residence line	2	17.66	35.32
2	Interstate Subscriber Line Charge	1	6.50	6.50
3	Interstate non-primary access	1	7.00	7.00
	Total Due			**$ 48.82**

MISCELLANEOUS CHARGES AND CREDITS

4	Late payment charge on $181.49	2.72
	Total Due	**$ 2.72**

BASIC SERVICE TAXES AND SURCHARGES

5	Federal excise tax	1.50
6	Utility User's Tax	2.66
7	Funding to support the Public Utilities Commission	.07
8	911 State Tax	.18
9	Temp. surcharge as allowed by Public Utilities Commission	.84
10	California Relay Service and Communications Devices Fund	.08
11	CHCF-B and the CASF	.19
12	California Teleconnect Fund surcharge	.03
13	CA Universal Lifeline Telephone Service	.45
14	CA High Cost Fund - A	.05
15	Federal Universal Service Fee	.74
16	Federal Universal Service Fee	.80
	Total Due	**$ 7.59**
	Verizon basic charges	***$ 59.13***

MONTHLY SERVICE - Verizon and Verizon Long Distance (Jul 4 to Aug 4)
NON-BASIC CHARGES

	Description	Qty	Unit Rate	
17	Verizon Freedom Essentials	2	54.99	109.98
18	Package residence line credit	2	CR 17.66	CR 35.32
	Includes Regional Essentials provided by Verizon CA and Unlimited Long Distance provided by Verizon Long Distance ($17.95 of the total package price of $54.99 is associated with long distance services and $37.04 is associated with Regional Essentials).			
	Regional Essentials includes:			
19	Unlimited Local Toll	2		.00
20	Call Waiting/Cancel Call Waiting	2		.00
21	Caller ID	2		.00
22	Unlimited ZUM	2		.00
23	Verizon OnePoint Voice Mail	2		.00
24	Verizon Long Distance For long distance questions, please call 800 483-3000.	2		.00
	Total Due			**$ 74.66**

For 562 988-[redacted]

For 562 988[redacted]

NON-BASIC SERVICE TAXES AND SURCHARGES

25	Federal excise tax	CR 1.10
26	Utility User's Tax	3.76
27	Funding to support the Public Utilities Commission	.07
28	911 State Tax	.20
29	Temp. surcharge as allowed by Public Utilities Commission	.93
30	California Relay Service and Communications Devices Fund	.08
31	CHCF-B and the CASF	.20
32	California Teleconnect Fund surcharge	.03
33	CHCF-B Rate Adjustment	CR 1.28
34	Federal Universal Service Fee - Verizon LD	3.30
35	CA Universal Lifeline Telephone Service	.46
36	CA High Cost Fund - A	.05

[redacted] CA211*HBRDA1 [redacted]

NON-BASIC SERVICE TAXES AND SURCHARGES (continued)

Total Due	$ 6.70
Verizon non-basic charges **	*$ 81.36*

**Non-payment of non-basic service charges WILL NOT result in the disconnection of your local telephone service.

Total Verizon charges	*$ 140.49*

Verizon Reads
If you have checked the box on the first page of your phone bill or called your local business office and signed up to be a Literacy Champion, a tax deductible $1 donation will be included monthly in the Verizon section of the bill. Contributions will benefit Verizon Reads Inc. Verizon Reads Inc. is a nonprofit corporation created by Verizon Communications Inc. to administer a nationwide fund-raising program to support literacy programs. Verizon Reads Inc.'s principal source of revenue is money contributed by the general public. Even if you check the box or call the local business office to sign up, you are not required to pay the literacy donation. Phone service will not be terminated if you do not contribute. To discontinue your literacy donation, call the phone number listed on page 2 of your bill.

For Your Information

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. 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.

Important Information
Effective July 1, 2008, the CHCF-B Rate Adjustment element will change from (2.53%) to (1.68%) to reflect the Public Utilities Commission's decision to reform its universal service program.

Changes in Federal Charges Beginning on or about July 1, 2008
Effective on or about July 1, 2008, the Federal Subscriber Line Charge may change on your main phone line and on any additional phone line. This charge helps pay for the costs of providing and maintaining the local network.

In addition, your Federal Universal Service Fund (FUSF) surcharge may change effective on or about July 1, 2008. The FUSF surcharge, which is authorized by the FCC and reviewed quarterly, provides funding for programs to keep local telephone rates affordable for all customers and to provide discounts to schools, libraries, rural health care providers and low-income families. This charge is not applied to Lifeline, except for the FUSF surcharge on incidentals.

[redacted] CA211*HBRDA1 [redacted]

Billing Date: 07/22/08 Page 1 of 4
Telephone Number : 562 988[redacted]
Account Number: [redacted]
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 458.86
No Payment Received	.00
Past Due Charges (please pay now)	**$ 458.86**
New Charges	
Verizon (page 3)	- $ 155.90
Total New Charges Due Aug 15	**- $ 155.90**
Total Due	**$ 302.96**

Please pay upon receipt

- Closing statement -
To avoid referral to an outside collection agency, the full amount is due upon receipt. Any delayed charges will be billed in 30 days.

Pay your bill online at verizon.com/payfinalbill

Moving?

Moving? 1-866-VZ-MOVES

One call gets you up & running! Count on the Verizon network to make at least one part of your move easier. Across the street or across the nation all you need is one call to Verizon to set up your Internet, phone & digital TV in your new home in no time. Service availability varies.

Verizon Foundation

Visit Thinkfinity.org for thousands of FREE educational resources for teachers, students, parents and the after-school community.

Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
Go to verizon.com/billingaddress or see page 2.

see other side for important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account: [redacted]
New Charges Due: Pay upon receipt
Total Due: $ 302.96 072208

Amount Paid :
$ [redacted]

[redacted]
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

[redacted]

CSOC.LRich.Verizon.00000333

How to Reach Us

Payment arrangements	verizon.com/onlinehelp	1 800 483-1807	8 am - 6 pm M-F
Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Customers with disabilities	verizon.com/disabilities	1-800-974-6006 v/tty	8:00 am - 6:00 pm M-F
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Returned Payments
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Correspondence Address Only
PO Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

Billing Address Changes or Corrections for Account: [redacted]
If your billing address has changed, or if your address is incorrect as it appears on this bill, please provide corrections here.

1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐

Street Address_____

City, State, Zip_____

This bill includes a change to your service. For products with a monthly charge, Verizon bills one month in advance. Depending on the products you added or dropped, your first bill may also include a partial month's charge. See the section, "ADDING AND CHANGING SERVICE" for more information.

ADDING AND CHANGING SERVICE

For 562 988[redacted]

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

	Product Description	Qty	Order No.	Effective Dates	
1	Interstate Subscriber Line Charge	1	O4779606	Jun 30-Aug 3	CR 7.37
2	Package residence line	1	O4779606	Jun 30-Aug 3	CR 20.01
		Total Services Removed			**CR 27.38**

For 562 988[redacted]

Services Removed

	Product Description	Qty	Order No.	Effective Dates	
3	Package residence line	1	O4779606	Jun 30-Aug 3	CR 20.01
4	Interstate non-primary access	1	O4779606	Jun 30-Aug 3	CR 7.93
		Total Services Removed			**CR 27.94**

Total Adding and Changing Service **CR $ 55.32**

BASIC SERVICE TAXES AND SURCHARGES

5	Federal excise tax	CR 1.70
6	Utility User's Tax	CR 2.86
7	Funding to support the Public Utilities Commission	CR .07
8	911 State Tax	CR .21
9	Temp. surcharge as allowed by Public Utilities Commission	CR .96
10	California Relay Service and Communications Devices Fund	CR .08
11	CHCF-B and the CASF	CR .20
12	California Teleconnect Fund surcharge	CR .03
13	CA Universal Lifeline Telephone Service	CR .47
14	CA High Cost Fund - A	CR .05
15	Federal Universal Service Fee	CR .84
16	Federal Universal Service Fee	CR .90
	Total Due	**CR $ 8.37**
	Verizon basic charges	***CR $ 63.69***

VERIZON NON-BASIC SERVICE

ADDING AND CHANGING SERVICE

For 562 988[redacted]

This section shows partial-month billing. If you are adding a new product, it shows charges for the number of days that you had the product before your Billing Date. If you are removing a product, it shows credits for the days you did not have the product but had paid for it in advance. You can find your month-in-advance charges in the MONTHLY SERVICE section.

Services Removed

	Product Description	Qty	Order No.	Effective Dates	
17	Verizon Freedom Essentials	1	O4779606	Jun 30 Aug 3	CR 62.32
18	Package residence line credit	1	O4779606	Jun 30-Aug 3	20.01
		Total Services Removed			**CR 42.31**

[redacted] 04 CA211*H8RDA1 [redacted]

ADDING AND CHANGING SERVICE (continued)
For 562 988

Services Removed

	Product Description	Qty	Order No.	Effective Dates	
1	Verizon Freedom Essentials	1	O4779606	Jun 30-Aug 3	CR 62.32
2	Package residence line credit	1	O4779606	Jun 30-Aug 3	20.01
			Total Services Removed		**CR 42.31**
			Total Adding and Changing Service		**CR $ 84.62**

NON-BASIC SERVICE TAXES AND SURCHARGES

3	Federal excise tax	1.24
4	Utility User's Tax	CR 4.26
5	Funding to support the Public Utilities Commission	CR .08
6	911 State Tax	CR .22
7	Temp. surcharge as allowed by Public Utilities Commission	CR 1.05
8	California Relay Service and Communications Devices Fund	CR .09
9	CHCF-B and the CASF	CR .22
10	California Teleconnect Fund surcharge	CR .04
11	CHCF-B Rate Adjustment to 07/01	.04
12	CHCF-B Rate Adjustment from 07/01	1.40
13	Federal Universal Service Fee - Verizon LD	CR 3.73
14	CA Universal Lifeline Telephone Service	CR .52
15	CA High Cost Fund - A	CR .06
	Total Due	**CR $ 7.59**
	Verizon non-basic charges	***CR $ 92.21***
	Total Verizon charges	***CR $ 155.90***

For Your Information

Important billing information
When you provide a check, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process this transaction as a check. If you wish to be excluded from this process, please call 1-888-500-5358. 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.

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CA211*HBRDA1

Billing Date: 08/22/08 Page 1 of 4
Telephone Number : 562 988[illegible]
Account Number:[illegible]
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 302.96
No Payment Received	.00
Past Due Charges (please pay now)	**$ 302.96**
New Charges	
Total New Charges Due	**$ .00**
Total Due	**$ 302.96**

Please pay upon receipt

- FINAL BILL -
This Final Bill may have already been referred to an outside collection agency.
Pay your bill online at verizon.com/payfinalbill

Moving?

Moving? 1-866-VZ-MOVES

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Verizon California, PO Box 9688, Mission Hills CA 91346-9688

Change of billing address?
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see other side for Important regulatory messages

▼ Detach & return payment slip with your check, payable to Verizon.

verizon

Account: [illegible]
New Charges Due: Pay upon receipt
Total Due: $ 302.96 082208
Amount Paid :
$ [illegible]

[illegible]
LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

VERIZON CALIFORNIA
PO BOX 9688
MISSION HILLS CA 91346-9688

[illegible]

CSOC.LRich.Verizon.00000337

How to Reach Us

Payment arrangements	verizon.com/onlinehelp	1 800 483-1807	8 am - 6 pm M-F
Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
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國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
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Returned Payments
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Correspondence Address Only
PO Box 11328
St. Petersburg, FL 33733-1328

For payment address, see page 1.

Billing Address Changes or Corrections for Account: [illegible]

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1: Check this box **2: Enter your correct billing address** **3: Return this slip with your payment.**

☐

Street Address _____

City, State, Zip _____

LOCAL TOLL CALLS

Total Verizon charges *$ .00*

For Your Information

Important billing information
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[redacted] CA211*HBRDA1 [redacted]

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Billing Date: 09/22/08 Page 1 of 4
Telephone Number : 562 988[redacted]
Account Number: [redacted]
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	$ 302.96
No Payment Received	.00
Past Due Charges (please pay now)	**$ 302.96**
New Charges	
Uncollectible (writeoff-activity)	$ 302.96

Moving?

Moving? 1-866-VZ-MOVES

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Mail Payments To:
Verizon California, PO Box 9688, Mission Hills CA 91346-9688

see other side for important regulatory messages

****** UNCOLLECTIBLE ACCOUNT ******

Account: [redacted]

092208

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

[redacted]

CSOC.LRich.Verizon.00000341

How to Reach Us

Payment arrangements	verizon.com/onlinehelp	1 800 483-1807	8 am - 6 pm M-F
Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
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The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov*, or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, or at *fccinfo@fcc.gov*, or call 1-888-225-5322 or TTY 1-888-835-5322.

Note: The CPUC handles complaints of both interstate and intrastate unauthorized carrier changes ("slamming"). The California consumer protection rules are available online, at *www.cpuc.ca.gov*.

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St. Petersburg, FL 33733-1328

For payment address, see page 1.

Total Verizon charges ***$ .00***

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[redacted]00 CA [redacted]

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[redacted]00 CA [redacted]

Billing Date: **10/22/08** Page 1 of 4
Telephone Number : 562.988[redacted]
Account Number:[redacted]
How to Reach Us : See page 2

LAURA RICHARDSON

Account Summary

Previous Charges	
Payment Received Oct 06. Thank You.	- 302.96
Balance Forward	**- $ 302.96**
New Charges	
Additional uncollectible (writeoff activity)	$ .00

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see other side for important regulatory messages

****** UNCOLLECTIBLE ACCOUNT ******
Account: [redacted]

102208

LAURA RICHARDSON
717 VERNON ST
LONG BEACH CA 90806-2726

[redacted]

CSOC.LRich.Verizon.00000345

How to Reach Us

Payment arrangements	verizon.com/onlinehelp	1 800 483-1807	8 am - 6 pm M-F
Billing questions	verizon.com/onlinehelp	1 800 483-3000	8 am - 6 pm M-F
Repair	verizon.com/repair	1 800 483-1000	24 hours a day
To order services	verizon.com/storefront	1 800 483-4000	8 am - 6 pm M-F
Are you moving?	verizon.com/movingcenter	1 800 483-4000	8 am - 6 pm M-F
Centro Hispano de Verizon	verizon.com/espanol	1 800 743-2483	8 am - 6 pm M-F
國語		1 800 483-8688	8 am - 5 pm M-F
한국어		1 800 483-7772	8 am - 5 pm M-F
Tiếng Việt Nam		1 800 483-2262	8 am - 5 pm M-F
Online billing & payment	verizon.com/billview		24 hours a day
Customers with disabilities	verizon.com/disabilities	1-800-974-6006 v/tty	8:00 am - 6:00 pm M-F
Tariff questions	www.verizon.com/tariffs	1 800 483-3000	8 am - 5:30 pm M-F

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Bills are due and payable upon presentation

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Previous bill
If an amount for telephone service from a previous bill has not been paid, service is subject to discontinuance prior to the date referred to above.

Reconnect charge
If your telephone service is discontinued, in addition to the delinquent amount, a reconnection charge (per line) will apply. Both charges must be paid before service will be reconnected.

Late Payment Charge
A late payment charge of $2.50 or 1.5% on an unpaid balance of $20.00 or more, whichever is higher, will be applied to your bill if payment is not received at the Utility or one of its payment agents by the late payment date printed on your bill. The late payment date will not be less than 22 days from the date the bill is mailed by the Utility. Neither the billing nor payment of late charges relieves you of the obligation to pay all charges prior to the due date of the bill.

Directory advertising
The amount of the bill may include charges for directory advertising. Advertising in future directories may be denied if current directory advertising charges are not paid. Disconnection will be made for delinquent telephone service charges, excluding directory advertising.

If you question this bill
Please call your Verizon Customer Representative at the 'Billing questions' number which appears above. If you are not satisfied after receiving an explanation, please ask to speak to a supervisor who will further investigate your request. You must pay the undisputed amount to Verizon by the due date indicated on the bill. If you have a complaint you cannot resolve with us, write the California Public Utilities Commission at Consumer Affairs Branch, 505 Van Ness Ave., San Francisco, CA 94102, or at *www.cpuc.ca.gov,* or call 1-800-649-7570 or TDD 1-800-229-6846. If your complaint concerns interstate or international calling, write the FCC at Consumer Complaints, 445 12th Street SW, Washington, D.C. 20554, *or at fccinfo@fcc.gov,* or call 1-888-225-5322 or TTY 1-888-835-5322.

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111th CONGRESS, 2nd SESSION

U.S. HOUSE OF REPRESENTATIVES

COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

IN THE MATTER OF REPRESENTATIVE LAURA RICHARDSON

APPENDIX B

Joe Huntzinger
5140 N Delaware St
Indianapolis, IN 46205
Phone - (317)201-[redacted]
Email - huntzingers[redacted]

Professional Experience:
Indianapolis Neighborhood Housing Partnership (INHP), Indianapolis, Indiana
Vice President, Mortgage Lending, May 2005-to-present

- Oversight of the Single Family Lending, Multi-family Finance, Mortgage and Credit Services, and Loss Mitigation including Post Purchase Counseling Departments
- Lead program development and innovation for affordable housing and/or community development initiatives
- Access and coordinate multiple sources of loan and grant financing for project development
- Lead company through comprehensive and significant financial transactions such as loan securitizations, whole loan sales, and flow loan sales
- Act as community liaison on issues concerning affordable housing
- Identify and access financial capital to support INHP program initiatives and/or other affordable housing industry needs

Director of Single Family Lending, December 1999 - April 2005

- Oversee program development of all Single Family Lending Department
- Review and advise underwriting decisions
- Manage loan review committee
- Develop and implement single family lending process changes
- Coordinate whole loan sales and/or securitizations with Executive Management
- Promote INHP products and services to the general public
- Pursue partnerships and collaborations that enhance INHP's performance and the affordable housing industry in Indianapolis
- Work on projects as assigned by President and Executive Vice President
- Manage Mortgage Programs Staff

Gold Mortgage Group, LLC, Indianapolis, Carmel and Lebanon, Indiana
Branch Manager, July 1999 - August 1999

- Responsible for the management of the Indianapolis West Side office
- Set goals to insure the profitability of the branch
- Implemented strategies to increase sales volume, such as setting strategic marketing goals, pre-underwriting all potential clients, and constructing client transaction files in order to follow up on future business opportunities
- Established and maintained consistent, quality, customer service
- Exceeded company profit goals for West Side office

Mortgage Consultant, October1996 June 1999

- Responsible for the development of long term business relations with realtors, builders & manufactured housing dealers to provide them a wide variety of mortgage products to meet all of their clients financing needs
- Provided training and development for new staff members
- Implemented Gold Mortgage Group customer service programs to educate the community

Mortgage Closing Coordinator, April 1996 – September 1996

- Responsible for working as a team with a mortgage consultant to market, process and close loans in a legal, ethical and profitable manner
- Coordinated loan applications for submission to underwriting and secure final loan approvals
- Coordinated and prepared all loans for closing

Banc One Mortgage Corporation, Indianapolis, Indiana
Supervisor, Funding Department, May 1994 – December 1995

- Responsible for the direct supervision and quality performance of funding staff
- Performed necessary supervision of staff and work flow to ensure timely and accurate delivery of funds for each mortgage loan closing
- Monitored Funding Department procedures and made recommendations for improvements

Senior Funding Clerk, Funding Department, August 1993 - April 1994

Funding Clerk, Funding Department, September 1992 – July 1993

Lazarus Department Stores, Bloomington and Indianapolis, Indiana
Selling Service Specialist, September 1987 – September 1992

- Served as consultant to other sales associates and provided sales leadership

Indiana University Office of the Registrar, Bloomington, Indiana
Data Processor, Systems Division, August 1988 May 1991

- Responsible for data entry and control in IBM mainframe environment
- Part-time employment through Federal work study program

Education:

- August 1992 B.A. Economics, Indiana University
- October 2008 Certified Mortgage Banker – Designation awarded by the Mortgage Bankers Association
- June 2008 Certified Residential Mortgage Professional – Designation awarded by the Indiana Mortgage Bankers Association
- April 2004 Graduate of the Mortgage Bankers Association's – The School of Mortgage Banking

Community Service and Awards:

- Board Member, Greater Indianapolis Mortgage Bankers Association
- Board Member and Executive Committee Member, Historic Landmarks Foundation of Indiana
- Chair, Historic Landmarks Foundation of Indiana Fund for Landmark Indianapolis Properties (FLIP) Committee
- National Delegate, Girls Scouts of Central Indiana
- Eagle Scout Awarded 1988

Report to the Investigative Subcommittee
In the Matter Regarding Representative Laura Richardson

Joseph Huntzinger
June 7, 2010

I. Introduction

The Investigative Subcommittee hired me to provide my professional opinions about issues related to its investigation. Generally, those areas include: (1) the circumstances surrounding Representative Richardson's original loan for her Sacramento property; (2) the hold placed on the foreclosure of Representative Richardson's Sacramento property; (3) the rescission of the foreclosure sale of Representative Richardson's Sacramento property; and (4) the modification of the loan for Representative Richardson's Sacramento property.

II. Background and Qualifications

A. Education

I have Bachelor of Arts in Economics from Indiana University. I am also a graduate of the Mortgage Bankers Association's School of Mortgage Banking. I was awarded the designation of Certified Mortgage Banker by the Mortgage Bankers Association. I was also awarded the designation of Certified Residential Mortgage Professional by the Indiana Mortgage Bankers Association.

B. Professional Experience

I have more than 18 years of experience in the residential mortgage industry. For the past 10 years, I have worked for the Indianapolis Neighborhood Housing Partnership, where I served first as the Director of Single Family Lending and more recently as the Vice President of Mortgage Lending. Prior to that I worked in various capacities at Gold Mortgage Group LLC and Banc One Mortgage Corporation.

III. Basis of Opinions

My opinions expressed in this report are based on my professional experience and the review of documents and other materials provided to me by the Investigative Subcommittee. These materials include the transcripts from six witness interviews, as well as approximately one thousand pages of documents that were collected by the Investigative Subcommittee.

IV. Professional Opinions

A. Representative Richardson's Original Mortgage Application

1. Background

In the early part of 2007, Representative Laura Richardson purchased a home in Sacramento, California for $535,000. At the time she purchased the homes, Representative Richardson owned two other properties, one in Long Beach, California and one in San Pedro,

California. Representative Richardson had recently been elected to represent Long Beach in the California State Assembly, and intended to live in the Sacramento home while serving in the State Assembly.

Representative Richardson used a mortgage broker to assist her in obtaining a mortgage to purchase the Sacramento property. Representative Richardson's mortgage broker received a loan broker fee of $10,700.00 for the loan. Representative Richardson's loan application packet contained a handwritten Employment Income Verification Letter that included both Representative Richardson's income from her employment and a "rent credit" for her San Pedro property. Representative Richardson's loan application stated that Representative Richardson had rental income for her San Pedro and Long Beach properties, and the loan application packet contained two rental agreements for these properties which supported this income. Representative Richardson's mortgage broker has admitted to placing the false information on the mortgage application and to forging the rental agreements. The income from these rental agreements made it appear that Representative Richardson had more income than she actually did. Representative Richardson ultimately obtained a loan for the Sacramento property from Washington Mutual.

2. Mortgage Brokers

Mortgage brokers market mortgage loans to referral sources and potential borrowers. Mortgage brokers usually have relationships with wholesale mortgage bankers, and offer the wholesale mortgage bankers' mortgage programs to borrowers. Mortgage brokers receive and process mortgage loan applications, and then send the information to the wholesale mortgage bankers' underwriting department for review.

A wholesale mortgage banker's underwriter makes the final decision either to approve the mortgage loan application, to approve the application with conditions, or to reject the application. If the mortgage loan application is approved the mortgage broker will schedule a closing. The loan usually closes in the mortgage brokers name and is assigned to the wholesale mortgage banker at closing. The wholesale mortgage lender provides the loan funds at the closing.

3. Fraud Prevention in Loan Applications

As part of the underwriting approval process, the wholesale mortgage banker usually conducts quality control reviews and fraud prevention reviews. Banks use various tools to

conduct quality control reviews and prevent fraud. For example, banks use automated valuation models (AVM's), which are automated reports that can provide property valuation by using mathematical modeling combined with databases. Most AVM's calculate a property's value at a specific point in time.

Banks also use Social Security number (SSN) verifications to verify the SSN is valid, not stolen and belongs to the same person who applied for the mortgage.

Underwriters are also trained to assess the risk of a loan and in fraud prevention techniques. They look for red flags that represent fraud risk and review automated fraud prevention reports. One fraud prevention technique underwriters use is to have the borrower sign a 4502T form when the borrower applies for the loan. This form is used by the lender to request transcripts of the federal tax returns the borrower filed with the Internal Revenue Service (IRS). Once the transcripts are received from the IRS, they are reviewed against copies of the federal tax returns the borrower provided. If the income does not match, this discrepancy would be a red flag of possible fraud.

Some banks have setup special fraud prevention departments that work parallel to the underwriting department as the mortgage loan moves through the underwriting process. These specialized departments are highly trained in fraud prevention techniques and are usually better at identifying fraud then underwriting departments.

Banks also have post closing departments that conduct post closing reviews once the loan is closed to ensure all necessary documents are in the closed loan file and completed to meet secondary market or portfolio delivery.

4.Factors Considered in Loan Applications

When reviewing loan applications, lenders consider a number of factors. For example, lenders will often use a rate sheet, which shows the wholesale interest rates for each day. The rate sheet that appears to have been used by Washington Mutual with respect to Representative Richardson's loan application was document number JPMC-000315.

When a loan is a "full document" loan, lenders will consider all the debt and income information provided by the borrower when determining whether the prospective borrower qualifies for the loan. This is contrast to a "stated document" loan, in which the borrower states their income on the application but does not back it up with W2's or paystubs. Stated document loans may still require tax returns and bank statements. These loans usually require larger down

payments, higher credit scores and have higher interest rates than a full document loan. Representative Richardson's loan application appears to have been a "full document" file (*see* JPMC-000351), which means all the debt and income information provided by the borrower is considered in qualifying for the loan, including, rental income submitted with Representative Richardson's property. It is interesting that Washington Mutual did not raise any questions about Representative Richardson renting a property in Long Beach. It is standard for an elected official to live in the district they are elected, and thus a rental agreement for that property should have raised a red flag that the agreement was potentially fraudulent.

Rental agreements can be compared with the federal tax returns to verify if rental income or losses are being claimed to clear up this red flag. The rental agreement on the Long Beach property (see JPMC – 000372 – 000375) has a lease date commencing on 3/3/2005 so this income should be in the 2005 and 2006 federal tax returns. The rental agreement on the San Pedro property (see JPMC – 000376 – 000379) has a lease date commencing on 1/3/2007 so it would not be on the federal tax returns at the time of Laura Richardson's loan application.

Lenders will also sometimes consider credit letters of explanation, in which a borrower may attempt to explain any issues in the borrower's credit history. A credit letter of explanation was provided with Representative Richardson's loan application and can be found at JPMC-000307. This letter appears to have been provided to explain certain late payments in Representative Richardson's credit history.

Washington Mutual (WaMu) in 2006 was one of the largest mortgage lenders in the United States. They had a large banking footprint in the West and many home loan offices around the country. WaMu was known as a lender that offered higher risk sub-prime and option ARM loan products. By mid to late 2007, WaMu was being hit hard by the meltdown of the housing market due to their large presence as a mortgage lender holding many of these loans in their bank portfolio.

The California Housing Market in 2006 into early 2007 reached its peak in housing price appreciation (see the Case-Shiller Home Price Indices) and loose lending guidelines mixed with exotic loan products. Homebuyers still felt a sense of urgency to purchase a home before home prices appreciated higher. Many homebuyers in California were already priced out of the

housing market due to the rapid housing price appreciation that had occurred since 2002. Since fewer homebuyers existed in many high cost markets the mortgage business began to see the loosening of lending guidelines and the creation of exotic mortgage products to increase the demand for mortgages. This is when the market began to see 40 year mortgages, optional payment mortgages, low down payment sub-prime adjustable rate mortgages and interest only first mortgages. These products brought homebuyers back into the market in California that they had previously been price out of since they now could qualify for a mortgage under these loosened mortgage guidelines and exotic products. In 2006 and 2007 more homebuyers were choosing sub-prime adjustable rate and/or optional payment mortgages because they were the only products they could usually qualify for.

5.Conclusions

Knowingly providing false information on a mortgage application usually is mortgage fraud. Falsifying rental agreements and sending them to a lender is also mortgage fraud. It thus probable that someone committed mortgage fraud when submitting Representative Richardson's loan application. There are two categories of mortgage fraud: (1) fraud for profit and (2) fraud for housing. Fraud for profit is usually made by loan originators and sellers of real estate. The motivation is to profit from the loan fees for originators and the proceeds from the sale of the home for sellers of real estate. Fraud for housing is usually committed by homebuyers to qualify for a mortgage so they can purchase the home.

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, this is probable to be a case of fraud for profit. Representative Richardson's mortgage broker had a motivation to close this loan because the loan broker fee was $10,700.00. Also, Representative Richardson's mortgage broker, the originator in this case, stated in his interview that he provided fake rental agreements and signed them. (Interview of Charles Thomas, at 23)

Additionally, the handwriting of the signature on the credit letter of explanation included with Representative Richardson's application appears to have the same handwriting as the fake rental agreements and appears to have been executed on the same date. (JPMC-000307) Credit letters of explanation may either be signed by the borrower or signed by the mortgage broker attesting to what information was provided. It is unusual that Representative Richardson's mortgage broker would have signed Representative Richardson's name to the credit letter of

explanation when the mortgage broker attested to the credit letter of explanation. This may indicate that Representative Richardson was not aware of, and did not participate in the drafting of, the documents submitted with her loan application.

The standard mortgage process for a letter of explanation is to have the borrower write the letter, sign it and give the original letter to the lender. For sake of time and ease it is common for the loan processor to have a verbal conversation with the borrower, type up the letter with the explanations from the conversation and then the loan processer certifies the time, date of the conversation, accuracy of the information and signs the letter. These are called processor certification letter of explanation. Since this was not done it raises a red flag that likely the lender wanted to create the credit of explanation without the borrower's knowledge. This is another reason it is probable to be fraud for profit rather than fraud for housing

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that Representative Richardson would not have qualified for the loan on her Sacramento property without the fraudulent information in her loan application. However, if the income information used by the Washington Mutual underwriters when reviewing Representative Richardson's loan application had been accurate, Representative Richardson's original loan on the Sacramento property would have been commercially reasonable because it was within the range of terms provided to similarly situated borrowers at the time Washington Mutual approved Representative Richardson's loan application.

B. Foreclosure Hold

1. Background

In late 2007, Representative Richardson fell behind on her mortgage payments for the Sacramento property and went into default. Washington Mutual then began foreclosure proceedings. After some delay, Representative Richardson contacted Washington Mutual and expressed interest in bringing the loan current. Representative Richardson told Washington Mutual that her financial situation had changed from the time when she went into default on the Sacramento property because she had experienced a gap in income due to changing jobs. Washington Mutual placed a hold on the foreclosure proceedings.

2. Foreclosure Process

The following is a summary of the typical foreclosure process across the United States. Individual state laws may vary, and I am not an expert in California foreclosure law, but my

understanding is that California foreclosure practice is generally consistent with this summary. When a borrower fails to make a payment on the borrower's mortgage, the borrower is initially considered delinquent. But once a borrower is 90 to 120 days past due on the borrower's mortgage, the loan is no longer considered delinquent but rather it is in default. It is common in the mortgage industry to file foreclosure proceedings on a borrower who is 90 to 120 days past due on their mortgage. The lender begins the process by filing a public notice of a default. Typically, a lender would deem a loan to be in a pre-foreclosure status at this point. If the loan is in a pre-foreclosure status, the follow outcomes may result: (1) The borrower may get the loan reinstated by paying the defaulted amount during a statutory grace period. (2.) The borrower may sell the home to a third party during the statutory grace period and pay off the loan. (3.) A third party may buy the house at a public auction at the end of the pre foreclosure period. (4.) The lender may take ownership of the property with the intent to sell the property.

The lender can take ownership either through an agreement with the borrower such as a deed in lieu of foreclosure or by bidding at a public auction. If the lender gets the property back it is referred to as real estate owned or REO. The foreclosure process and timeline varies from state to state. Some states have redemption periods after the foreclosure that allow the borrower time to redeem the house. Also, it is not uncommon for loss mitigation efforts to occur from the time a borrower becomes delinquent on the loan to the day of public auction of the property.

3. Loss Mitigation

Loss mitigation is the process by which a lender will work with a borrower who is behind on the borrower's mortgage payments. It is very important for the borrower to communicate with the lender. If the borrower is not engaged and not communicating or responding to the lender via phone or mail, they are not likely to receive any loss mitigation options. Borrowers who are engaged and communicate with the lender are more likely to receive a loss mitigation work out. Loss Mitigation work outs include special forbearance, loan modifications, extensions of time, deed in lieu and short sales. Loss Mitigation's goal is to reduce the loss to the lender. So lenders consider the effects to the bottom line with loss mitigation option versus going through with foreclosure.

When working on loss mitigation with a borrower, lenders will look at the underlying reasons behind the delinquency or default to determine if this issue is behind the borrower and if the loan can be put back into a performing status. The most common reasons for defaults are

loss of income (job loss, income reduced, divorce and death) and health issues. More recent issues include borrowers defaulting due the decline in property values putting them underwater on the mortgage. This tends to be a choice issue versus an ability to pay issue.

While working through loss mitigation, a lender may place a hold on the foreclosure proceedings. Typically this would occur because a borrower's situation has changed such that the borrower appears likely to cure the default. Some lenders place holds over the end of the year holiday season or when waiting for details on a new government modification program that borrowers might qualify for.

4. Conclusion

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that the hold on the foreclosure proceedings for Representative Richardson's Sacramento property seems to be commercially reasonable. Representative Richardson did make contact with the lender seeking a workout. The Washington Mutual Executive Response Team placed a 60 day hold on the foreclosure to give time for the loss mitigation area to collect the information necessary to determine what work outs could be offered. It was reasonable for Washington Mutual to place a hold on the foreclosure because Representative Richardson's situation had changed and she was communicating with the lender.

Also, Washington Mutual had an appraisal completed on the property on March of 2008 showing a market value of $475,000. (JPMC-000731) The original loan was for $535,000. So, Washington Mutual was underwater on the loan. If the Loss Mitigation Team could find a work out, it would reduce the financial loss to Washington Mutual. This is the goal of loss mitigation. Otherwise Washington Mutual would have had to recognize a loss on the property. Thus, based on Representative Richardson's change in financial situation and expression of interest in staying in the property, it made financial sense to Washington Mutual to work with the Representative Richardson to determine if she could afford to keep the home.

C. Rescission of Foreclosure Sale

1. Background

Washington Mutual agreed with Representative Richardson that it would put the foreclosure sale on hold for 60 days on April 4, 2009, with the hold to expire on June 4, 2008. (JPMC-000486) Due to operational errors by Washington Mutual, the hold was lifted on April

15, 2008. (JPMC-000508; JPMC-000614) This error resulted in a foreclosure sale of Representative Richardson's Sacramento home on May 7, 2008, with the property being sold to Red Rock Mortgage for $388,001. Upon realizing this error, Washington Mutual decided to rescind the foreclosure sale. Due to the rescission, Washington Mutual had to refund Red Rock Mortgage all of its money. I understand that Washington Mutual was also sued by Red Rock mortgage, and ultimately entered into an out of court settlement with Red Rock for a payment of approximately $100,000 in addition to the return of the foreclosure sale amount.

2. Practice in the Industry

I am not familiar with the specifics of the California rescission process. However, typically the rescission process allows the borrower or lender to redeem the property back from the foreclosure sale within a specific amount of time. This usually requires paying off the foreclosure sale or default amount with a penalty.

While rescissions are very rare, I am aware of other instances in which a lender has rescinded, or otherwise reversed a foreclosure sale. In those instances, the foreclosure sale always occurred due to the lender's error.

3. Conclusion

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that the rescission of the foreclosure sale was commercially reasonable. Washington Mutual made an agreement with the Representative Richardson to put the foreclosure sale on hold and the hold was lifted due to operational errors by Washington Mutual. This error resulted in the foreclosure sale of Representative Richardson's property. It is my understanding that rescission is not a common practice by lenders. However, if a lender made an error resulting in a foreclosure sale, the lenders should cancelled the foreclosure sale. It also not surprising that Washington Mutual had to pay Red Rock Mortgage some amount as a settlement of Red Rock's lawsuit.

D. Loan Modification

1. Background

After Washington Mutual rescinded the foreclosure sale of Representative Richardson's Sacramento property, Washington Mutual and Representative Richardson worked on, and agreed to, a modification of Representative Richardson's loan.

2. Ordinary Loan Modification Process

In the ordinary loan modification process, a borrower will communicate with the lender and express a desire to keep the home and express the ability to make payments. The lender would then send a package to the borrower to fill out and return to the lender. Once the borrower returns the package to the lender, the lender determines which if any loan modification options can be offered. If a modification can be offered, the lender and borrower discuss the terms. Some negotiation may occur but once the borrower and the lender agree to the loan modification terms, the documents are drawn up and sent to the borrower for signatures. The loan modification goes into effect per the terms once it is executed by both parties.

3.Factors Considered by Lender

After a lender has reviewed the information submitted by the borrower during the loan modification process, the lender determines how much disposable monthly income the borrower has left to pay the mortgage after the current monthly debts payments. This allows the lender to back into what mortgage payment will be affordable for the borrower. The lender will consider things like lowering the interest rate, increasing the term, decreasing the unpaid principal balance of the loan, rolling in legal fees and past due amounts and re amortizing the loan balance over a different period of time. Many lenders use automated systems to determine the modification terms. The information used to qualify Representative Richardson for the loan modification was not backed up with actual paystubs and other support information but rather just using the information on the loan modification package forms she returned to WaMu and/or gathered on phone calls.

4. Conclusion

Based on my review of the documents and testimony provided to me by the Investigative Subcommittee, it is my professional opinion that the terms of the loan modification offered to Representative Richardson was commercially reasonable. Washington Mutual appeared to be able to recapture the past due principal and interest payments, escrow advances, late fees and third party costs by rolling them into the modified loan. Representative Richardson's original unpaid principal balance (UPB) was $535,001, with an initial interest rate of 8.8%, with a 30 year term and an appraised value of $543,000. Representative Richardson's modified UPB is $597,455.31, with a new fixed rate of 8.254%, with the same maturity date but re-amortized UPB over 40 years and an appraised value as of March 2008 of $475,000. Thus, the loan modification was not just commercially reasonable, but was in fact beneficial to Washington

Mutual. It thus made sense that Washington Mutual wanted to enter into a loan modification agreement under those terms. It should be noted that Washington Mutual bid $388,000 at the May 2008 Sheriff Sale even though they had a March 2008 appraisal value of $475,000. When the house sold at the May 2008 Sheriff Sale to Red Rock Mortgage it sold for $388,001 or one dollar over Washington Mutual's bid. These shows how weak the housing market was in California at this time and how few bidders were at the sale. Washington Mutual would have expected to end up with similar results at another sale and benefited with a modified loan about $210,000 greater than their sheriff sale bid a few months earlier.

111th CONGRESS, 2nd SESSION

U.S. HOUSE OF REPRESENTATIVES

COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

IN THE MATTER OF REPRESENTATIVE LAURA RICHARDSON

APPENDIX C

111TH CONGRESS
1st Session

HOUSE OF REPRESENTATIVES

REVIEW NO.
09–4126

OFFICE OF CONGRESSIONAL ETHICS UNITED STATES HOUSE OF REPRESENTATIVES

Report and Findings

Transmitted to the
Committee on Standards of Official Conduct
on August 6, 2009
and released publicly pursuant to H. Res. 895 of the
110th Congress as amended

August 2009

111TH CONGRESS *1st Session* | HOUSE OF REPRESENTATIVES | REVIEW NO. 09–4126

OFFICE OF CONGRESSIONAL ETHICS UNITED STATES HOUSE OF REPRESENTATIVES

Report and Findings

Transmitted to the
Committee on Standards of Official Conduct
on August 6, 2009
and released publicly pursuant to H. Res. 895 of the
110th Congress as amended

August 2009

U.S. GOVERNMENT PRINTING OFFICE
51–612 WASHINGTON : 2009

OFFICE OF

CONGRESSIONAL ETHICS

BOARD

UNITED STATES HOUSE OF REPRESENTATIVES
ONE HUNDRED ELEVENTH CONGRESS

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PORTER GOSS, *Co-Chair*
YVONNE BURKE
KAREN ENGLISH
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Elizabeth Horton, *Investigative Counsel*
Bryson Morgan, *Law Clerk*

CSOC.RICH.010132

REPORT

Review No. 09–4126

The Board of the Office of Congressional Ethics (hereafter "Board"), by a vote of no less than four members, on July 24, 2009, adopted the following report and findings and ordered them to be transmitted to the Committee on Standards of Official Conduct of the United States House of Representatives.

SUBJECT: Representative Laura Richardson.

STATEMENT OF THE NATURE OF THE REVIEW: On May 7, 2008, Representative Laura Richardson's Sacramento home was sold into foreclosure. On May 29, 2008, Washington Mutual, Representative Richardson's lender, rescinded the foreclosure sale. Immediately following the rescission, James York, the individual who had purchased the home and had begun making improvements to it, publicly accused the Congresswoman of receiving preferential treatment from her lender. Further, Representative Richardson did not disclose her mortgage liability on her 2007 financial disclosure form filed in May 2008, or in two subsequent amendments filed to her financial disclosure form in June 2008.

In the course of its review, the OCE learned that neighbors of Representative Richardson provided professional yard-care services to the Representative's Sacramento property for which they were not reimbursed.

Representative Richardson's conduct may have violated gift and financial disclosure rules.

RECOMMENDATION: The Board of the Office of Congressional Ethics recommends that the Committee on Standards of Official Conduct further review the allegation that Representative Richardson violated House Rule 25, clause 5 (gifts) by knowingly receiving preferential treatment from Washington Mutual Bank.

The Board recommends that the Committee dismiss the allegation that Representative Richardson violated House Rule 26 (financial disclosure) by failing to disclose her Sacramento home as an asset and her mortgage liability on her 2007 financial disclosure form filed in May 2008, or in subsequent amendments to her financial disclosure form filed in June 2008. The Board recommends that the Committee dismiss the allegation concerning Representative Richardson's receipt of professional services from her neighbors because if a violation occurred it would be de minimis.

VOTES IN THE AFFIRMATIVE: 5

VOTES IN THE NEGATIVE: 0

ABSTENTIONS: 1

MEMBER OF THE BOARD OR STAFF DESIGNATED TO PRESENT THIS REPORT TO THE STANDARDS COMMITTEE: Leo Wise, Staff Director & Chief Counsel.

TABLE OF CONTENTS

I. INTRODUCTON 5
A. Summary of Allegations 6
B. Jurisdictional Statement 7
C. Procedural History 7
D. Summary of Investigative Activity 7
II. WASHINGTON MUTUAL BANK POSTPONED AND THEN RESCINDED THE FORECLOSURE SALE OF REPRESENTATIVE RICHARDSON'S HOME 8
A. Applicable Laws, Rules and Standards of Conduct 8
B. Representative Richardson Failed to Pay Mortgage Payments, Utility Bills and Property Taxes on Her Home 9
C. Representative Richardson's Home Was Sold in a Foreclosure Sale to Red Rock Mortgage, Inc. 15
D. Washington Mutual Bank Rescinded the Foreclosure Sale and Returned the Property to Representative Richardson. 17
III. REPRESENTATIVE RICHARDSON WAS NOT REQUIRED TO DISCLOSE HER MORTGAGE LIABILITY OR SACRAMENTO HOME AS AN ASSET 20
A. Applicable Laws, Rules and Standards of Conduct 20
B. Representative Richardson was not Required to Disclose her Sacramento Home on her Financial Disclosure Statement 21
IV. REPRESENTATIVE RICHARDSON'S NEIGHBORS PROVIDED VARIOUS SERVICES TO THE CONGRESSWOMAN'S PROPERTY 23
A. Applicable Laws, Rules and Standards of Conduct 23
V. CONCLUSION 24
VI. INFORMATION THE OCE WAS UNABLE TO OBTAIN AND RECOMMENDATIONS FOR THE ISSUANCE OF SUBPEONAS 25

CSOC.RICH.010135

FINDINGS OF FACT AND CITATIONS TO LAW

REVIEW NO. 09–4126

On July 24, 2009, the Board adopted the following findings of fact and accompanying citations to law, regulations, rules and standards of conduct (in *italics*). The Board notes that these findings do not constitute a determination that a violation actually occurred.

I. INTRODUCTON

1. Representative Laura Richardson's Sacramento home was sold in a foreclosure sale on May 7, 2008.[1] On May 29, 2008, Washington Mutual Bank, Representative Richardson's lender, rescinded that sale claiming they had agreed to postpone any foreclosure sale of the home until June 4, 2008.[2] Immediately following the rescission, James York of Red Rock Mortgage, Inc., the individual who had purchased the home and had begun making improvements to it, publicly accused the Congresswoman of receiving preferential treatment from Washington Mutual Bank.[3]

2. The Board also investigated whether Representative Richardson's failure to disclose her Sacramento home as an investment property on her 2007 Member's Financial Disclosure Statement filed in May 2008, or in two subsequent amendments filed to her financial disclosure form in June 2008, constituted a violation of House Rule 26 and the Ethics in Government Act. The Board discovered two facts that indicate there is not substantial reason to believe Representative Richardson was required to disclose the Sacramento home. First, the investigation revealed that Representative Richardson occasionally lived in the Sacramento home,[4] and as a secondary residence, the home was not required to be disclosed.[5] Second, after the Board opened its review, the Standards Committee, in an Advisory Opinion dated May 14, 2009, advised Congresswoman Richardson that based on her representations to the Committee, she was "under no obligation to disclose [her] ownership interest in the properties [including the Sacramento home] on [her] financial disclosure statement."[6]

---

[1] Trustee's Deed Upon Sale, Trustee Sale No. 723397CA, May 9, 2008 (Exhibit 1).

[2] Notice of Rescission of Trustee's Deed Upon Sale, Trustee Sale No. 723397CA, May 29, 2008 (Exhibit 2 at 09–4126—000005).

[3] Gene Maddaus, Broker Alleges Loan Favoritism, PRESS-TELEGRAM, June 9, 2008 (Exhibit 3 at 09–4126—000008).

[4] Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09–4126—000011) and Memorandum of Interview of Neighbor C of Representative Laura Richardson, July 22, 2009 (Exhibit 5 at 09–4126—000014).

[5] 5 U.S.C. app. 4 § 102(a)(4)(A).

[6] Advisory Opinion from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6 at 09–4126—000017).

CSOC.RICH.010136

3. In addition, the Board learned in the course of conducting this review that neighbors provided various yard-care services to the Congresswoman's property in 2007 and 2008.[7]

4. The Board notes at the outset that Representative Richardson refused to cooperate with the OCE investigation. Counsel for Representative Richardson represented to the OCE that the Congresswoman had asked the Standards Committee in July 2008 for a "written opinion" related to the issues under review by the OCE. However, as of the date the OCE opened a preliminary review, the Standards Committee had not provided any such opinion. In the course of the OCE's review, the Standards Committee provided a written opinion to the Representative on the issue of whether she had to disclose her mortgage on the Sacramento property on her financial disclosure form.[8] However, counsel for Representative Richardson also asserted that the Standards Committee has not addressed the issue of whether the Representative had received preferential treatment from Washington Mutual Bank and JP Morgan Chase (which purchased Washington Mutual following the events under review) and JP Morgan Chase told the OCE that the Standards Committee has not contacted them. Further, the Standards Committee never asked the OCE to cease its review. Counsel for JP Morgan Chase stated they would cooperate with the OCE's investigation if they were subpoenaed or if Representative Richardson authorized them to provide information to the OCE.[9] The OCE requested such authorization from Representative Richardson and she refused. Pursuant to H. Res 895 § 1(c)(2)(C)(i)(II)(bb) and Rule 6 of the Office of Congressional Ethics Rules for the Conduct of Investigations, the Board draws a negative inference from Representative Richardson's refusal to cooperate with the OCE's investigation.[10]

A. SUMMARY OF ALLEGATIONS

5. There is substantial reason to believe that Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving preferential treatment from Washington Mutual Bank in the form of the postponement and/or rescission of the foreclosure sale of her home.[11]

6. There is not substantial reason to believe Representative Richardson violated House Rule 26 (financial disclosure) by failing to

[7] Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4); Memorandum of Interview of Neighbor B of Representative Laura Richardson, July 15, 2009 (Exhibit 7); Memorandum of Interview of Neighbor C of Representative Laura Richardson, July 22, 2009 (Exhibit 5); and Jeff Gottlieb, Congresswoman's abandoned house angers neighbors, L.A. TIMES, June 12, 2009 (Exhibit 8).

[8] Advisory Opinion from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6 at 09–4126—000017).

[9] Letter from Kathleen G. O'Connor, Senior Vice-President and Assistant General Counsel, Chase Home Lending, to Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, and Leo Wise, Staff Director and Chief Counsel, Office of Congressional Ethics, from, July 16, 2009 (Exhibit 9 at 0909–4126—000026).

[10] According to H. Res 895, 110th Cong. 1(c)(2)(C)(i)(II)(bb) (2008) (as amended) and Rule 6 of the OFFICE OF CONGRESSIONAL ETHICS, RULES FOR THE CONDUCT OF INVESTIGATIONS 11 (2009), the Board may draw a negative inference from any refusal to cooperate and may include a statement to that effect in any referral to the Committee on Standards of Official Conduct.

[11] According to Rule 9(A) of the OFFICE OF CONGRESSIONAL ETHICS, RULES FOR THE CONDUCT OF INVESTIGATIONS 16 (2009), "[t]he Board shall refer a matter to the Standard[s] Committee for further review if it determines there is a substantial reason to believe the allegations based on all the information then known to the Board."

disclose her Sacramento home as an asset and her mortgage liability on her financial disclosure forms.

7. There is not substantial reason to believe that Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving professional yard care services from her neighbors. Further, even if a violation occurred it would be de minimis.

B. JURISDICTIONAL STATEMENT

8. The allegations that are the subject of this review concern Representative Laura Richardson, a Member of the United States House of Representatives from California. The Resolution the United States House of Representatives adopted creating the Office of Congressional Ethics directs that, "[n]o review shall be undertaken . . . by the board of any alleged violation that occurred before the date of adoption of this resolution."[12] The House adopted this Resolution on March 11, 2008. Because the conduct under review occurred or relates to actions taken after March 11, 2008, review by the Office of Congressional Ethics is in accordance with the Resolution.

C. PROCEDURAL HISTORY

9. A preliminary review in this matter commenced on April 2, 2009, following a written request by at least two members of the OCE Board made on March 26, 2009.

10. At least three members of the Board voted to initiate a second phase review in this matter on April 24, 2009. The second phase review commenced on May 1, 2009.

11. The Board voted to extend the 45-day second phase review by an additional 14 days, as provided for under H. Res 895, on June 12, 2009.[13]

12. The second phase review ended on June 30, 2009.[14]

13. Representative Richardson presented a statement to the Board, under Rule 9(B) of the Congressional Ethics' Rules for the Conduct of Investigations, on July 24, 2009.

14. The Board voted to refer the matter to the Committee on Standards of Official Conduct for further review and adopted these findings on July 24, 2009.

15. This report and findings were transmitted to the Committee on Standards of Official Conduct on August 6, 2009.

D. SUMMARY OF INVESTIGATIVE ACTIVITY

16. The OCE requested documents from and interviews with:
(1) Representative Laura Richardson;
(2) JP Morgan Chase;
(4) Mr. James York;
(5) California Reconveyance Company;
(6) Individuals living near Representative Richardson's Sacramento home;

[12] H. Res 895, 110th Cong. § 1(c) (2008) (as amended, Mar. 11, 2008).
[13] H. Res. 895, 110th Cong. § 1(c)(2)(A)(ii) (2008) (as amended, Mar. 11, 2008).
[14] Some documents and interviews were requested by the OCE staff prior to June 30, 2009, but not provided to the OCE until after this date.

(7) The Sacramento County Clerk; and
(8) The City of Sacramento;

II. WASHINGTON MUTUAL BANK POSTPONED AND THEN RESCINDED THE FORECLOSURE SALE OF REPRESENTATIVE RICHARDSON'S HOME

17. There is substantial reason to believe that Representative Richardson received preferential treatment from Washington Mutual Bank in the form of the postponement and/or rescission of the foreclosure sale of her home.[15] Because "gifts" are defined to include "a gratuity, favor, discount, entertainment, hospitality, loan, forbearance, or other item having monetary value,"[16] if Washington Mutual Bank rescinded the foreclosure sale of Representative Richardson?s home and/or renegotiated her mortgage on terms that differed from the terms the bank offered to other similarly situated individuals in default on their mortgages, Representative Richardson may have received an improper gift in violation of House Rule 25, clause 5.

A. APPLICABLE LAWS, RULES AND STANDARDS OF CONDUCT

18. *Gifts*

5 U.S.C. § 7353 prohibits Members from "soliciting or accepting anything of value except, as provided in rules and regulations issued by their supervising ethics office."[17]

Under House Rule 25, clause 5(a)(1)(A)(i), "a Member, Delegate, Resident Commissioner, officer, or employee of the House may not knowingly accept a gift except as provided in this clause."

The Rules define "gift" to mean "a gratuity, favor, discount, entertainment, hospitality, loan, forbearance, or other item having monetary value. The term includes gifts of services, training, transportation, lodging and meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred."[18]

[15] The Board notes that Representative Richardson may, at the time of receipt, have been unaware that she was receiving preferential treatment from Washington Mutual Bank. Ignorance at the time of receipt of a gift, however, is not a complete defense. If Representative Richardson was not aware that she had received preferential treatment, she had an obligation to discover whether she had received preferential treatment and take the appropriate steps to remedy such receipt once press reports suggested that she had received preferential treatment.

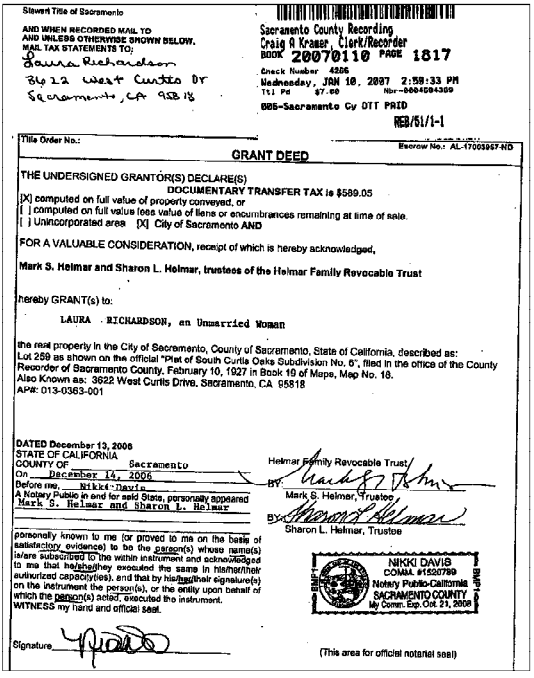
[16] H.R. Rules of the United States House of Representatives, Rule 25, clause 5 (a)(2)(A).

[17] COMM. ON STANDARDS OF OFFICIAL CONDUCT, 110TH CONG., HOUSE ETHICS MANUAL 25 (2008).

[18] H.R. Rules of the United States House of Representatives, Rule 25, clause 5 (a)(2)(A).

9

B. REPRESENTATIVE RICHARDSON FAILED TO PAY MORTGAGE PAYMENTS, UTILITY BILLS AND PROPERTY TAXES ON HER HOME.



Stewart Title of Sacramento

AND WHEN RECORDED MAIL TO
AND UNLESS OTHERWISE SHOWN BELOW,
MAIL TAX STATEMENTS TO:
Laura Richardson
3622 West Curtis Dr
Sacramento, CA 95818

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20070110 PAGE 1817
Check Number 4256
Wednesday, JAN 10, 2007 2:59:33 PM
Ttl Pd $7.00 Nbr-0004084369
006-Sacramento Cy DTT PAID
REB/51/1-1

Title Order No.:

Escrow No.: AL-17003957-ND

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S)

DOCUMENTARY TRANSFER TAX is $589.05

[X] computed on full value of property conveyed, or
[ ] computed on full value less value of liens or encumbrances remaining at time of sale.
[ ] Unincorporated area [X] City of Sacramento AND

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

Mark S. Helmar and Sharon L. Helmar, trustees of the Helmar Family Revocable Trust

hereby GRANT(s) to:

LAURA RICHARDSON, an Unmarried Woman

the real property in the City of Sacramento, County of Sacramento, State of California, described as:
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.
Also Known as: 3622 West Curtis Drive, Sacramento, CA 95818
AP#: 013-0363-001

DATED December 13, 2006
STATE OF CALIFORNIA
COUNTY OF Sacramento
On December 14, 2006
Before me, Nikki Davis
A Notary Public in and for said State, personally appeared
Mark S. Helmar and Sharon L. Helmar

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.

Signature

Helmar Family Revocable Trust
BY: Mark S. Helmar
Mark S. Helmar, Trustee
BY: Sharon L. Helmar
Sharon L. Helmar, Trustee

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

(This area for official notarial seal)

10

19. On January 4, 2007, Representative Richardson purchased a residential property in Sacramento, California for $535,000.[19]

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 08 12
Chatsworth, CA 91311
800 892-6902
(818)775-2258 (Fax)

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20071214 PAGE 0358
Check Number 9189
Friday, DEC 14, 2007 8:41:10 AM
Ttl Pd $12.00 Rcpt #0020192112
TMH/74/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. 0729842433 Title Order No. M721884

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $16,356.40 as of December 13, 2007 and will increase until your account becomes current.

[19] Grant Deed, Jan. 4, 2007 (Exhibit 9 at 09–4126—0000281).

20. According to Sacramento County records, after Representative Richardson failed to make $18,356.40 in mortgage payments on the property in 2007, Washington Mutual Bank and California Reconveyance Company (acting as agent of Washington Mutual) placed Representative Richardson's home in foreclosure.[20]

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080319 PAGE 0358
Check Number 2872
Wednesday, MAR 19, 2008 9:07:55 AM
Ttl Pd $11.00 Nbr-0000311112

JLW/14/1-1

Trustee Sale No. 723397CA
Loan No. 0729042433
Title Order No. M721864

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

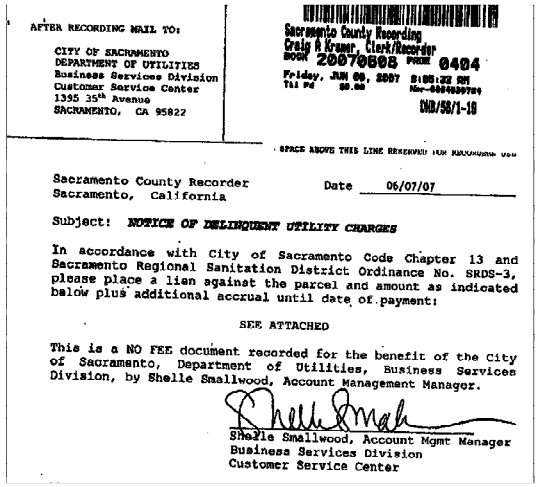
Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18
Amount of unpaid balance and other charges: $578,384.52 (estimated)
Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95818
APN Number: 013-0363-001-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

[20] Notice of Default and Election to Sell Under Deed of Trust, Trustee Sale No. 723397CA, Dec. 13, 2007 (Exhibit 11).

12

21. On March 17, 2008, California Reconveyance Company filed a Notice of Trustee's Sale with Sacramento County, stating that Representative Richardson had an unpaid balance of $578,384.52 and that the property would be sold at public auction on April 7, 2008.[21]



AFTER RECORDING MAIL TO:

CITY OF SACRAMENTO
DEPARTMENT OF UTILITIES
Business Services Division
Customer Service Center
1395 35th Avenue
SACRAMENTO, CA 95822

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20070608 PAGE 0404
Friday, JUN 08, 2007 8:00:22 AM
Tkl Pd $0.00
ENR/58/1-19

SPACE ABOVE THIS LINE RESERVED FOR RECORDING USE

Sacramento County Recorder
Sacramento, California

Date 06/07/07

Subject: ***NOTICE OF DELINQUENT UTILITY CHARGES***

In accordance with City of Sacramento Code Chapter 13 and Sacramento Regional Sanitation District Ordinance No. SRDS-3, please place a lien against the parcel and amount as indicated below plus additional accrual until date of payment:

SEE ATTACHED

This is a NO FEE document recorded for the benefit of the City of Sacramento, Department of Utilities, Business Services Division, by Shelle Smallwood, Account Management Manager.

Shelle Smallwood, Account Mgmt Manager
Business Services Division
Customer Service Center

[21] Notice of Trustee's Sale, Trustee Sale No. 723397CA, Mar. 17, 2008 (Exhibit 12).

22. Representative Richardson also failed to pay $154.03 in utility charges, and on June 7, 2007, the City of Sacramento Department of Utilities requested that a lien be placed on her property.[22]

PARCEL NUMBER LIEN AMOUNT
013-0363-001-0000 154.03
SITUS ADDRESS 3622 W CURTIS DR
OWNER NAME RICHARDSON, LAURA

DATE OF ACTION 06/07/07
95818

NO FEE DOCUMENT - ERRONEOUS ASSESSMENT
PER GOVERNMENT CODE 6103

AFTER RECORDING MAIL TO:

RED ROCK MORTGAGE INC
3600 AMERICAN RIVER DR #135
SACRAMENTO CA 95864

Escrow #:

Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK 20080620 PAGE 0621
Friday, JUN 20, 2008 11:23:22 AM
Ttl Pd $0.00 Nbr-0000440900
REB/51/1-1

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

TERMINATION OF LIEN OF DELINQUENT
SACRAMENTO CITY UTILITY CHARGES

I hereby certify that the lien of delinquent City of Sacramento Utility charges recorded on June 08, 2007, in Book 070608 Page 0404, in the office of the County Recorder, is no longer in force and effect.

Said notice was filed against property described as follows:

OWNER : RICHARDSON, LAURA

PARCEL NO: 013-0363-001-0000

ADDRESS : 3622 W CURTIS DR
SACRAMENTO CA 95818

This document is recorded for the benefit of the City of Sacramento, Department of Utilities by S GENTRY, Customer Service Supervisor.

S GENTRY
Customer Service Supervisor

[22] Notice of Delinquent Utility Charges, June 7, 2007 (Exhibit 13).

23. Sacramento Country records indicate that the lien placed on Representative Richardson's property was removed on or about June 16, 2008.[23]

24. According to Sacramento County records, Representative Richardson also failed to pay $9,087.43 in property taxes and default penalties on her Sacramento residence for fiscal years 2007 and 2008.[24]

Page: 1 Document Name: Counter 2

07/14/09 SECURED REDEMPTIONS DEFAULTED BILL SUMMARY TIME: 11:2

THIS ACCOUNT IS NOT OPEN
PARCEL NBR: 013-0363-001-0000 DEFAULT DT: 08/07/0
DEFAULT NBR: 08-07006744-00 TRTER: STAT: 32
SITUS: 3622 W CURTIS DR 95818 STATE FEE: 15.00
DEFAULT DT OWNER: RBL OF EQ:
CURRENT OWNER: RICHARDSON LAURA LIEN SRCH:
CARE OF NAME: INTEREST %: .015
TOTAL DUE BEFORE: 08/01/09 9087.43 INTEREST PAID:

ID	YR/BILL	ST	TAX AMT	DFLT PEN AMT	DFLT CST AMT	REDMP PEN AMT	RD PN	TT NT	DFT INS	RK FL
01	07006744	32	2098.35	209.84	10.00	31.47	16	2		
02	07236823	32	1016.82	101.68	10.00	15.25	16	2		
03	07482740	32	4994.64	499.46	10.00	74.92	16	2		

DATE: 07/14/09 SECURED REDEMPTIONS COLLECTIONS SCREEN TIME: 11:2

PARCEL NBR: 013-0363-001-0000 DEFAULT DT: 08/07/0
DEFAULT NBR: 08-07006744-00 TRA: 03005 AUCTION DT:
SITUS: 3622 W CURTIS DR 95818 STAT: 32
DEFAULT DT OWNER:
CURRENT OWNER: RICHARDSON LAURA RDMP OUTSTANDNG
.00
CARE OF NAME:
CERT ISSUED TO: WASHINGTON MUTUAL CURR YR OUTSTANDN
.00

ID	DATE	PD DT	TIME	ACTIVITY	REEL	FRAME	AMOUNT
001	080731	07/08	080731	PAYOFF	00 01	0057	9087.43

25. Sacramento County records show that on July 31, 2008 Representative Richardson paid $9,087.43 in owed property taxes.[25]

[23] Termination of Lien of Delinquent Sacramento City Utility Charges, June 16, 2008 (Exhibit 14).

[24] Sacramento County Secured Redemptions Defaulted Bill Summary (Exhibit 15 at 09–4126—000059). *See also* Sacramento County Duplicate Tax Bills (Exhibit 15 at 09–4126—000060 000062).

[25] Sacramento County Secured Redemptions Collections Screen (Exhibit 16).

C. REPRESENTATIVE RICHARDSON'S HOME WAS SOLD IN A FORECLOSURE SALE TO RED ROCK MORTGAGE, INC.

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080519 PAGE 0487
Check Number 9328
Monday, MAY 19, 2008 11:12:43 AM
Ttl Pd $12.00 Nbr-0000396539
006-Sacramento Cy DTT PAID
AMH/66/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. 0729942433 Title Order No. M721884

TRUSTEE'S DEED UPON SALE

APN 013-0363-001-0000 T.R.A. No.
The undersigned grantor declares:
1) The Grantee herein was not the foreclosing beneficiary.
2) The amount of the unpaid debt together with costs was.....$574,023.87
3) The amount paid by the grantee at the trustee sale was.....$388,000.01
4) The documentary transfer tax is.....$427.35
5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to **Red Rock Mortgage, Inc.** (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 16

Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95816
RECITALS:
This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records of SACRAMENTO County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

26. Representative Laura Richardson's Sacramento home was sold in a foreclosure sale on May 7, 2008, for $388,001 to Mr. James York of Red Rock Mortgage, Inc.[26]

[26] Trustee's Deed Upon Sale, Trustee Sale No. 723397CA, May 9, 2008 (Exhibit 1). On May 21, 2008, however, Representative Richardson issued a press release. In it, Representative Richardson asserted, ". . .the residential property in Sacramento California is not in foreclosure and has NOT been seized by the bank." *See Update: Congresswoman Denies Foreclosure Report*, L.A. TIMES, May 21, 2008 (Exhibit 17 at 09–4126—000066).

27. Representative Richardson also issued a public statement that the foreclosure occurred "without her knowledge and contrary to an agreement with her lender," Washington Mutual Bank.[27]

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Sacramento County Recording
Frederick B. Garcia, Clerk/Recorder
BOOK 20080502 PAGE 0885
Check Number: 202208
Monday, JUN 02, 2008 10:45:44 AM
Tit Pd $14.00 Nbr-0000118023

MCY/82/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. 0729942433 Title Order No. M721884

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1818, instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 18 OF MAPS, MAP NO. 18

A.P.N.: 013-0363-001-0000
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95618

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect.

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER.

[27] Erica Werner, *California Congresswoman Says Home Sale Improper*, ASSOCIATED PRESS, May 24, 2008 (Exhibit 18 at 09–4126—000072).

D. WASHINGTON MUTUAL BANK RESCINDED THE FORECLOSURE SALE AND RETURNED THE PROPERTY TO REPRESENTATIVE RICHARDSON

28. On May 29, 2008, Washington Mutual Bank, Representative Richardson's lender, rescinded the sale. The Notice of Rescission states that Washington Mutual Bank had "previously agreed to postpone the foreclosure sale to June 4, 2008." [28]

CARL P. BLAINE (State Bar # 65229)
Email: cblaine@wkblaw.com
THOMAS B. SHERIDAN (State Bar #249306)
Email: tsheridan@wkblaw.com
WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
10640 Mather Blvd., Suite 200
Mather, California 95655
Telephone: (916) 920-5286
Facsimile: (916) 920-8608

Attorneys for Plaintiff
RED ROCK MORTGAGE, INC.

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

RED ROCK MORTGAGE, INC.,

Plaintiff,

v.

WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, LAURA RICHARDSON, and all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the complaint adverse to Plaintiff's title, or any cloud on Plaintiff's title, and DOES 1 through 20, inclusive,

Defendants.

Case No. 34-2008-00013081

NOTICE OF PENDENCY OF ACTION
(Code Civ. Proc. § 405.20)

NOTICE IS GIVEN that the above-captioned action was commenced on June 12, 2008, in the above-captioned court by RED ROCK MORTGAGE, INC. ("Red Rock") against defendants WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, and LAURA RICHARDSON; the action is now pending in the above court.

29. Immediately following the rescission, James York of Red Rock Mortgage, Inc. publicly accused her of receiving preferential treatment from her lender [29] and, on June 12, 2008, filed suit in

[28] Notice of Rescission of Trustee's Deed Upon Sale, Trustee Sale No. 723397CA, May 29, 2008 (Exhibit 2 at 0909–4126—000005).
[29] Gene Maddaus, *Broker Alleges Loan Favoritism*, PRESS-TELEGRAM, June 9, 2008 (Exhibit 3 at 09–4126—000008).

the Superior Court of California against Representative Richardson and Washington Mutual Bank.[30]

30. Mr. York told the OCE that he settled the suit in July 2008, and because he signed a confidentiality agreement as part of the settlement provision, he was unable to talk to the OCE about the suit.[31] Mr. York's counsel confirmed that Mr. York was unable to discuss the settlement.[32]

31. According to a May 24, 2009 story by the Associated Press (AP), Representative Richardson provided the AP with "an April letter, which appears to be from Washington Mutual Home Loans, telling her that there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated May 22, 2008, which she said was from Washington Mutual that appeared to acknowledge an agreement 'to facilitate the rescission of foreclosure sale' but gave no financial details."[33] Representative Richardson refused, however, to provide any information about these documents to the OCE.[34]

[30] Notice of Pendency of Action, Superior Court of California: County of Sacramento, June 12, 2008 (Exhibit 19).

[31] Telephone conversation between Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, James York, Red Rock Mortgage Inc., May 8, 2009.

[32] E-mail from Tom Sheridan, Wagner Kirkman Blaine Klomparens & Youmans LLP, to Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, May 26, 2009.

[33] Erica Werner, *California Congresswoman Says Home Sale Improper*, ASSOCIATED PRESS, May 24, 2008 (Exhibit 18 at 09–4126—000072).

[34] While the Notice of Rescission of Trustee's Deed Upon Sale corroborates Representative Richardson's claim that she had reached an agreement with Washington Mutual Bank to delay the foreclosure sale of the home until June 4, 2008, Representative Richardson refused to provide any information about this agreement to the OCE. The Board notes that even if such an agreement had been reached, and the rescission of the foreclosure sale was proper because it was in violation of the agreement, the agreement to postpone the foreclosure sale itself may have been an instance of impermissible preferential treatment.

32. On June 4, 2009, California Reconveyance Company acting as Trustee rescinded the Declaration of Default and Demand for Sale and the Notice of Breach and Election to Cause Sale.[35]

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: CAE-4379
Chatsworth, CA 91311

Trustee Sale No. 723397CA
Loan No. 0729942433
Title Order No. M721884

Sacramento County Recorder
Frederick R. Garcia, Clerk/Recorder
BOOK 20090609 PAGE 0691
Check Number 8035
Tuesday, JUN 09, 2009 8:33:09 AM
Ttl Pd $11.00
KMF/72/1-1

(space above this line for recorder's use only)

NOTICE OF RESCISSION
Of Declaration of Default and Demand for Sale
and of Notice of Breach and Election to Cause Sale

NOTICE IS HEREBY GIVEN: That CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under the following described Deed of Trust:

TRUSTOR: LAURA RICHARDSON, AN UNMARRIED WOMAN
BENEFICIARY: WASHINGTON MUTUAL BANK
Recorded 01/10/2007, Book 20070110, Page 1618, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, describing the land therein: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST APN: 013-0363-001-0000 Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818

WHEREAS: The Beneficiary under that certain Deed of Trust hereinabove described, heretofore delivered to the Trustee thereunder written Declaration of Default and Demand for Sale; and

WHEREAS: Notice was heretofore given by the Beneficiary, of breach of the obligations for which said Deed of Trust is security and of election to cause to be sold the property therein described,

NOW THEREFORE: Notice is hereby given that the Beneficiary and/or the Trustee, does hereby rescind, cancel and withdraw said Declaration of Default and Demand for Sale and said Notice of Breach and Election to Cause Sale; it being understood, however, that this rescission shall not in any manner be construed as waiving or affecting any breach or default past, present or future, under said Deed of Trust, or as impairing any right or remedy thereunder, but is, and shall be deemed to be, only an election, without prejudice, not to cause a sale to be made pursuant to said Declaration and Notice, and shall in no way jeopardize or impair any right, remedy or privilege secured to the Beneficiary and/or the Trustee, under said Deed of Trust, nor modify nor alter in any respect any of the terms, covenants, conditions or obligations thereof, and said Deed of Trust and all obligations secured thereby are hereby reinstated and shall be said and remain in force the same as if said Declaration and Notice had not been made and given.

Said Notice was Recorded on 12/14/2007 as Book 20071214 , Page 358, Instrument , of official records in the Office of the Recorder of SACRAMENTO County, California.

DATE: 06/04/2009

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

KARIME ABLAS, ASSISTANT SECRETARY

33. The Board notes that Representative Richardson refused to cooperate with the OCE investigation. Representative Richardson refused to respond to repeated OCE requests for information and interviews. Representative Richardson also failed to respond to OCE requests that she grant JP Morgan Chase (who purchased Washington Mutual Bank), California Reconveyance Company and Red Rock Mortgage, Inc. permission to release to the OCE information regarding the mortgage on her Sacramento home, the settlement agreement reached between Washington Mutual and Red Rock Mortgage, Inc., and the rescission of the foreclosure sale.[36]

[35] Notice of Rescission of Declaration of Default and Demand for Sale and of Notice of Breach and Election to Cause Sale, Trustee Sale No. 723397CA, June 4, 2009 (Exhibit 20).

[36] Letter from Kathleen G. O'Connor, Senior Vice-President and Assistant General Counsel, Chase Home Lending, to Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, and Leo Wise, Staff Director and Chief Counsel, Office of Congressional Ethics, from, July

Continued

34. It is possible that information unknown to the OCE could reveal that Representative Richardson did not receive special treatment from Washington Mutual Bank. However, pursuant to H. Res 895 § 1(c)(2)(C)(i)(II)(bb) and Rule 6 of the Office of Congressional Ethics Rules for the Conduct of Investigations, however, the Board draws a negative inference from Representative Richardson's refusal to cooperate with the OCE's investigation.

35. Based on the facts above, the Board therefore finds that there is a substantial reason to believe that Representative Richardson received preferential treatment from Washington Mutual Bank in the form of the postponement and/or rescission of the foreclosure sale of her home.[37]

36. Representative Richardson submitted a written statement and supporting documents to the Board on July 22, 2009 pursuant to Section 1(f)(3) of H. Res. 895 of the 110th Congress, as amended, and Rule 9(B) of the OCE's Rules for the Conduct of Investigation.[38]

III. REPRESENTATIVE RICHARDSON WAS NOT REQUIRED TO DISCLOSE HER MORTGAGE LIABILITY OR SACRAMENTO HOME AS AN ASSET

A. APPLICABLE LAWS, RULES AND STANDARDS OF CONDUCT

37. *Financial Disclosure*–

Under 5 U.S.C. app. 4 § 102(a)(4), a Member's personal obligations aggregating over $10,000 owed to one creditor at any time during the calendar year, regardless of repayment terms or interest rates must be included on personal financial disclosure statements.[39] *5 U.S.C. app. 4 § 102(a)(4)(A), expressly excludes "any mortgage secured by real property which is a personal residence of the reporting individual or his spouse" from disclosure requirements regardless of whether the level of indebtedness exceeds the purchase price of the home. The House Ethics Manual, however, advises that "[m]ortgages . . . secured by a personal residence (including secondary residences not used for rental purposes) . . . need not be disclosed as long as the indebtedness does not exceed the purchase price of the item.*[40]

16, 2009 (Exhibit 9–4126—000026) (Chase advising the OCE that they "agree to release Red Rock Mortgage, Inc. and James York from any confidentiality agreement").

[37] According to H. Res 895 § 1(c)(2)(C)(i)(II)(bb) (2008) (as amended, Mar. 11, 2008) and and Rule 6 of the OFFICE OF CONGRESSIONAL ETHICS, RULES FOR THE CONDUCT OF INVESTIGATIONS 11 (2009), the Board may draw a negative inference from any refusal to cooperate and may include a statement to that effect in any referral to the Committee on Standards of Official Conduct.

[38] The documents provided by Representative Richardson only contain a press report in which a representative of Washington Mutual Bank states that it is the policy of Washington Mutual Bank to treat all customers equally, and Washington Mutual Bank's Lobbying Contribution Report for 2008, in which Washington Mutual Bank certified that they had not "provided, requested or directed a gift, including travel, to a Member of Congress or an officer or employee of either House of Congress with knowledge that receipt of the gift would violate rule XXXV of the Standing Rules of the Senate or rule XXV of the Rules of the House of Representatives during this filing period." (Exhibit 21).

[39] COMM. ON STANDARDS OF OFFICIAL CONDUCT, 110TH CONG., HOUSE ETHICS MANUAL 258 (2008).

[40] *Id.* The House Ethics Manual suggests that mortgages secured by personal residences must be disclosed if the indebtedness exceeds that purchase price of the home. The Ethics Manual, however, seems to conflict or misrepresent 5 U.S.C. app. 4 § 102(a)(4)(A), and the Standards Committee appears to follow 5 U.S.C. app. 4 § 102(a)(4)(A). *See* Advisory Opinion sent from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6).

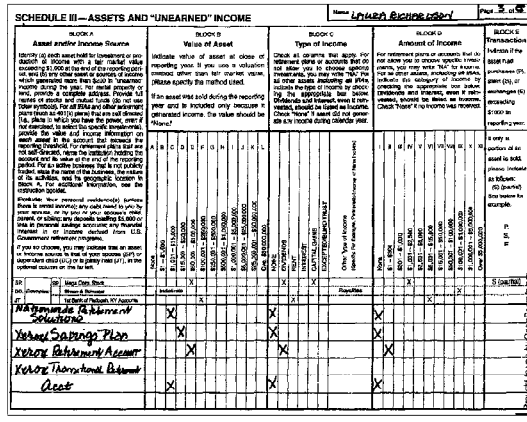
Under 5 U.S.C. app. 4 § 102(a)(3), "[t]he identity and category of value of any interest in property held during the preceding calendar year in a trade or business, or for investment or the production of income, which has a fair market value which exceeds $1,000 as of the close of the preceding calendar year" must be included on personal financial disclosure statements.[41] *The House Ethics Manual also requires that "any asset held for such an investment purpose must be disclosed if it either was worth more than $1,000 at the close of the calendar year or it generated income of more than $200 during the year . . . The identity of the property, in addition to its category of value must be specified.*[42]

38. There is not substantial reason to believe that Representative Richardson violated House Rule 26 and the Ethics in Government Act by failing to disclose her Sacramento home as an asset or her mortgage liability on her 2007 financial disclosure form filed in May 2008, or in two subsequent amendments filed to her financial disclosure form in June 2008.

B. REPRESENTATIVE RICHARDSON WAS NOT REQUIRED TO DISCLOSE HER SACRAMENTO HOME ON HER FINANCIAL DISCLOSURE STATEMENT

[41] 5 U.S.C. app. 4 § 102(a)(3).
[42] COMM. ON STANDARDS OF OFFICIAL CONDUCT, 110TH CONG., HOUSE ETHICS MANUAL 255 (2008).

39. Representative Richardson did not include her Sacramento home on her personal financial disclosure statement filed on May 15, 2008, and on two subsequent amendments to that form filed on June 13 and June 27, 2008.[43]



SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Name LAURA RICHARDSON Page 3 of 5

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 sources 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 advantage plans (such as 401(k) plans) that are not directed by the plans to which you have the power, state 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 totalling $1,000 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."

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.

BLOCK D Amount of Income

For retirement plans or accounts that do not allow you to choose specific investments, you may write "NA" for source. 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 received.

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) Sold below the example.

P
S
E

SP DC JT	Creditor	Type of Liability	Amount of Liability
	Example: First Bank of Wilmington, Delaware	Mortgage on 100 Main St., Dover, DE	
	N/A		

40. Press reports claim that the Sacramento home was not Representative Richardson's primary residence and that she also owns homes in Long Beach[44] and San Pedro, CA.[45]

41. The Board notes that the ownership of multiple homes and press reports claiming that Representative Richardson never lived in the Sacramento home may suggest that the Sacramento prop-

[43] Representative Laura Richardson, Personal Financial Disclosure Statement for Calendar Year 2007, Filed May 19, 2008; Representative Laura Richardson, Amended Personal Financial Disclosure Statement for Calendar Year 2007, Filed June 13, 2008; Representative Laura Richardson, Amended Financial Disclosure Statement for Calendar Year 2007, Filed June 27, 2008 (Exhibit 22 at 09–4126—000155 000156).

[44] Anthony York, *Debate Intensifies Over Richardson Home Default*, CAPITOL WEEKLY, May 22, 2008 (Exhibit 23 at 09–4126—000166).

[45] Jared Allen, *Mortgage Non-Disclosure is Trouble for Richardson*, THE HILL, June 3, 2008 (Exhibit 24 at 09–4126—000168).

erty was an investment property, and as such, was required to be disclosed on the Member's Financial Disclosure Statement.

42. In an interview with the OCE, however, a neighbor of Representative Richardson stated that the Congresswoman lived in the Sacramento home during the weekdays when she was in town for legislative business of the California Assembly.[46]

43. Additionally, after the Board opened its review into this matter, the Standards Committee, in an Advisory Opinion dated May 14, 2009, advised Congresswoman Richardson that based on her representations to the Committee, she was "under no obligation to disclose [her] ownership interest in the properties on [her] financial disclosure statement."[47]

> **According to your representations to the Committee, you purchased and own three residences in California. These properties are located in San Pedro, Long Beach, and Sacramento. None of these properties have ever generated any rental income, nor are any currently being held for investment purposes. Based on these representations, it would appear to the Committee that you are under no obligation to disclose your ownership interest in the properties on your financial disclosure statement. Please be mindful, however, that if the circumstances change and rental income is ever generated by any of these properties, you will be required to disclose the income producing properties on your financial disclosure statement.**

IV. REPRESENTATIVE RICHARDSON'S NEIGHBORS PROVIDED VARIOUS SERVICES TO THE CONGRESSWOMAN'S PROPERTY

A. APPLICABLE LAWS, RULES AND STANDARDS OF CONDUCT

44. *Gifts*

Under House Rule 25, clause 5(a)(1)(A)(i), "a Member, Delegate, Resident Commissioner, officer, or employee of the House may not knowingly accept a gift except as provided in this clause." The Rules define "gift" to mean "a gratuity, favor, discount, entertainment, hospitality, loan, forbearance, or other item having monetary value. The term includes gifts of services, training, transportation, lodging and meals, whether provided in kind, by purchase of a ticket, payment in advance, or reimbursement after the expense has been incurred."[48] *Under House Rule 25, clause 5(a)(1)(B)(i), "A Member, Delegate, Resident Commissioner, officer, or employee of the House may accept a gift that the Member, Delegate, Resident Commissioner, officer, or employee reasonably and in good faith believes to have a value of less than $50 and a cumulative value from one source during a calendar year of less than $100."*

45. There is not substantial reason to believe that Representative Richardson violated House Rule 25, clause 5(1)(A)(i) and clause 5(3)(R)(v) by knowingly receiving professional yard care services from her neighbors. Further, even if a violation occurred it would be de minimis.

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[46] Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09–4126—000011).

[47] Advisory Opinion sent from the Committee on Standards of Official Conduct to Representative Laura Richardson, May 14, 2009 (Exhibit 6 at 09–4126—000017).

[48] H.R. Rules of the United States House of Representatives, Rule 25, clause 5 (a)(2)(A).

B. NEIGHBORS PROVIDED SERVICES TO THE CONGRESSWOMAN'S PROPERTY

46. Records of the Sacramento Code Enforcement Department obtained by the OCE show that Representative Richardson's home was the subject of five complaints between July 21, 2008 and July 1, 2009.[49]

47. According to Neighbor A, the Congresswoman's home was occupied at various times by squatters. One neighbor called the police several times to remove individuals the neighbor suspected of dealing drugs from the home.[50] Neighbor B also filed complaints with the City of Sacramento regarding the squatters' presence in the home and the property's rat infestation.[51]

48. Neighbor B contacted Representative Richardson's congressional office on several occasions regarding the rat infestation and the occupation of the home, but was told that because the neighbor did not reside in Representative Richardson's congressional district, the neighbor's complaints would not be considered by the office.[52]

49. In an interview with the OCE, Neighbor A stated that they had paid approximately $160–$230 to have lawn care services provided to Representative Richardson's Sacramento home from 2007 to 2008.[53] In total, the neighbor had their gardener perform services on Rep. Richardson's property on "six to nine" occasions. Approximately three to four of these occasions occurred in the summer of 2008. For each occasion, the neighbor paid their gardener $20. The neighbor also paid people $20–$25 during the fall of 2007 and the fall of 2008 to rake the leaves in Rep. Richardson's yard.[54]

50. The Board notes that the total value in services that Representative Richardson received from Neighbor A within the jurisdictional period of the Board totaled $80–$105.[55]

51. The Board also notes that, due to Representative Richardson's unwillingness to cooperate with the OCE's investigation, the OCE was unable to determine whether Representative Richardson has knowledge of the receipt of or has reimbursed her neighbors for these professional services.

52. The Board finds that even if Representative Richardson knowingly received these services, any violation of the gift rule would be de minimis.

V. CONCLUSION

53. For the above reasons, the Board recommends that the Standards Committee further review the above described allegations concerning Representative Richardson's alleged receipt of preferential treatment from Washington Mutual Bank and dismiss

[49] Records of Cases Opened by the Sacramento Code Enforcement Department, 3622 W. Curtis Drive (Exhibit 25).

[50] Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09–4126—000011).

[51] Memorandum of Interview of Neighbor B of Representative Laura Richardson, July 15, 2009 (Exhibit 5 at 09–4126—000020).

[52] *Id.* at 09–4126—000021.

[53] Memorandum of Interview of Neighbor A of Representative Laura Richardson, July 9, 2009 (Exhibit 4 at 09–4126—000012).

[54] *Id.*

[55] *Id.* The neighbor described their relationship with Representative Richardson as being that of neighbors, not friends, and that they were providing the professional services not out of friendship, but out of a desire to not allow the yard to fall into an even deeper state of disrepair.

the above described allegations concerning Representative Richardson's failure to disclose her Sacramento home as an asset or her mortgage liability for the home and receipt of professional services from her neighbors.

VI. INFORMATION THE OCE WAS UNABLE TO OBTAIN AND RECOMMENDATIONS FOR THE ISSUANCE OF SUBPEONAS

54. The OCE was unable to obtain information from Washington Mutual Bank, JP Morgan Chase, and California Reconveyance Company regarding Representative Richardson's mortgage or any negotiations between Representative Richardson and Washington Mutual Bank and/or JP Morgan Chase regarding the foreclosure sale of the Congresswoman's home because Representative Richardson refused to grant Washington Mutual Bank and JP Morgan Chase permission to reveal this information to the OCE.

55. The OCE was unable to obtain information from Washington Mutual Bank, JP Morgan Chase, California Reconveyance Company, and Red Rock Mortgage, Inc. regarding the suit that ensued after the foreclosure sale of the Congresswoman's home was rescinded, because Representative Richardson refused to release the parties to the suit from the confidentiality agreement.

56. Representative Richardson, through her counsel, refused to provide the OCE with information regarding the request she made to the Standards Committee to investigate these matters. Based on her counsel's communications with the OCE, Representative Richardson requested that the Standards Committee investigate whether the she was required to include the Sacramento home on her financial disclosure forms, but did not request that the Standards Committee investigate whether she received preferential treatment from Washington Mutual Bank.[56]

57. The Board notes that Representative Richardson, through her counsel, failed to provide the OCE with an adequate explanation for her refusal to cooperate with the OCE investigation. The Board recommends that the Standards Committee provide Representative Richardson with an opportunity to give a thorough accounting of her refusal to cooperate with the OCE investigation.

58. Based on conversations with Red Rock Mortgage, Inc., Mr. James York, and representatives of JP Morgan Chase, it does not appear that any of these entities have been contacted by the Standards Committee regarding these matters.

59. The Board notes that the determination of whether Representative Richardson received preferential treatment from Washington Mutual Bank will require interviewing and/or reviewing documents from Representative Richardson, California Reconveyance Company, Red Rock Mortgage, Inc., and JP Morgan Chase and/or Washington Mutual Bank.

60. Because it will be necessary to interview and/or review documents from Washington Mutual Bank, JP Morgan Chase, California Reconveyance Company, and Red Rock Mortgage, Inc. in order to determine whether Representative Richardson received preferential treatment in the form of the postponement or rescis-

[56] Letter from Brian G. Svoboda and Kate Sawyer Keane, Perkins Coie, to Leo Wise and Elizabeth Horton, Office of Congressional Ethics, April 21, 2009 (Exhibit 26 at 09-4126—000181).

sion of the foreclosure sale of her home, the Board recommends that the Standards Committee seek releases from or issue subpoenas to Representative Richardson, California Reconveyance Company, Red Rock Mortgage, Inc., and Washington Mutual Bank and/or JP Morgan Chase.[57]

[57] Letter from Kathleen G. O'Connor, Senior Vice-President and Assistant General Counsel, Chase Home Lending, to Elizabeth Horton, Investigative Counsel, Office of Congressional Ethics, and Lee Wise, Staff Director and Chief Counsel, Office of Congressional Ethics, from, July 16, 2009 (Exhibit 9) (Chase noting that in order for them to be able to release non-public information to the OCE or any other investigative body, either a subpoena or waiver from Representative Richardson would be required).

EXHIBIT 1

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #135
SACRAMENTO, CA 95864

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080519 PAGE 0487
Check Number 8328
Monday, MAY 19, 2008 11:12:43 AM
ITI PB $12.00 Nbr-0000330039
006-Sacramento Cy DTT PAID
AMW/68/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. 0728942433 Title Order No. M721884

TRUSTEE'S DEED UPON SALE

APN 013-0363-001-0000 T.R.A. No.
The undersigned grantor declares:

1) The Grantee herein was not the foreclosing beneficiary.
2) The amount of the unpaid debt together with costs was.....$574,023.87
3) The amount paid by the grantee at the trustee sale was.....$388,000.01
4) The documentary transfer tax is.....$127.35
5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to **Red Rock Mortgage, Inc.** (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95816

RECITALS:

This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records of SACRAMENTO County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

09-4126_000002

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being $388,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

Karime Arias, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

IRMA GARCIA TORRES
Commission # 1588392
Notary Public - California
Los Angeles County
My Comm. Expires Aug 17, 2008

09-4126_000003

EXHIBIT 2

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
1000 Outlets Avenue
Mail Stop: N 11 06 12
Citrusheights, CA 91311

Sacramento County Recording
Frederick D. Cerkle, Clerk/Recorder
BOOK 20080502 PAGE 0855
Check Number
Receipt: JUN 02 2008 20:42:44.301
Fee Pd $14.00
NCS-0002418883
NOV/02/1-2

Space above this line for recorder's use only

Trustee Sale No. 723597CA Loan No. 0738649439 Title Order No. M721094

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 06/02/2008 with respect to the following facts:

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duly appointed trustee under that certain Deed of Trust dated 01/05/2007 and Recorded 01/10/2007, Book 20070116, Page 1918, Instrument, naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $388,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows:

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6". FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 19

A.P.N.: 013-0362-001-0000
Street: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:50 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale.

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC, AND RECORDED 05/19/2008 IN BOOK 20080519, PAGE 0497, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER

09-4126_000005

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE: 05/29/2009

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY _____
Colleen Irby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, PA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/09 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

This document is for recording the Notary Public Fee Exempted Trust as to acknowledgment only. If that the form acknowledged is not exempted as to the other upon the title

SIERRIE HERRADURA
Commission # 1799716
Notary Public - California
Los Angeles County
My Comm. Expires Mar 3, 2012

09-4126_000006

EXHIBIT 3

presstelegram.com

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 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.

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"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.

gene.maddaus@dailybreeze.com , 310-543-6639

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09-4126_000009

EXHIBIT 4

09-4126_000010

41

OFFICE OF CONGRESSIONAL ETHICS
UNITED STATES HOUSE OF REPRESENTATIVES

Memorandum of Interview

In Re:	Neighbor A of Representative Laura Richardson
Review #:	09-4126
Date:	July 9, 2009
Location:	Telephone
Time:	approximately 5:05 PM to 5:30 PM EST.
Participants:	Bryson Morgan

Summary: A neighbor of Representative Laura Richardson who lives on Coleman Way made the following statements in response to our questioning:

1. The neighbor saw Congresswoman Richardson a couple of times while she was walking her dog in the neighborhood. She does not know Congresswoman Richardson well, and characterized their relationship as that of neighbors, not friends.
2. Representative Richardson moved into the home at 3622 W. Curtis Drive in January 2007. When she moved into the house Rep. Richardson never hired a gardener and never did any maintenance on the home or yard. The neighbor recalls that Congresswoman Richardson would arrive in Sacramento on Sunday or Monday and leave on Friday or Saturday morning.
3. The neighbor's husband helped Congresswoman Richardson set up her sprinkler system in the spring of 2007.
4. Since the 2008 California Democratic Primary election, the neighbor has seen Representative Richardson at the home on only a couple of occasions.
5. During the summer of 2007 and 2008, the neighbor paid to have their gardener "mow and blow" Representative Richardson's front lawn each summer month. In total, the neighbor had their gardener mow Rep. Richardson's lawn on "six-nine" occasions.

Approximately three to four of these occasions occurred in the summer of 2008. For each occasion, the neighbor paid their gardener $20 to mow the lawn.

6. The neighbor estimated that the average cost in the area to have a professional "mow and blow" a lawn of similar size to Representative Richardson's home is $20-$25 each time.

7. In addition to paying their gardener to "mow and blow" Rep. Richardson's lawn, the neighbor occasionally turned Rep. Richardson's sprinklers on and picked up garbage in her yard. The neighbor also paid neighborhood children $20-$25 during the fall of 2007 and the fall of 2008 to rake the leaves in Rep. Richardson's yard.

8. The neighbor did not provide the yard care to Representative Richardson's as gift based on their personal friendship with Congresswoman Richardson, but rather, out of their desire to prevent the yard and home from falling deeper into a state of disrepair.

9. According to this neighbor, another neighbor had their gardener "blow out" Rep. Richardson's 50-foot sidewalk occasionally for two years, and another neighbor watered Rep. Richardson's back yard for two years.

10. The neighbor also said that there have been problems with individuals living in the home, and the neighbors have had to call police on several occasions to remove squatters from the property.

I certify that this memorandum contains all pertinent matter discussed with this individual on July 9, 2009.

Bryson Morgan
Office of Congressional Ethics

EXHIBIT 5

OFFICE OF CONGRESSIONAL ETHICS
UNITED STATES HOUSE OF REPRESENTATIVES

Memorandum of Interview

In Re:	Neighbor C of Representative Laura Richardson
Review #:	09-4126
Date:	July 22, 2009
Location:	Telephone
Time:	approximately 4:00 PM to 4:20 PM EST.
Participants:	Bryson Morgan

Summary: A neighbor of Representative Laura Richardson who lives on W. Curtis Drive made the following statements in response to our questioning:

1. The neighbor stated that Representative Richardson bought the home located at 3622 W. Curtis Drive sometime in January 2007.
2. On at least a few occasions the neighbor saw Representative Richardson coming and going from the home.
3. The neighbor did not have any conversations or interactions with Representative Richardson until the early summer of 2007, when Rep. Richardson's lawn became severely overgrown. The neighbor knocked on the door, had a brief conversation with Rep. Richardson, and offered to personally mow her lawn. According to the neighbor, Representative Richardson's response was "no problem." The neighbor then used his hand mower to mow her lawn. The neighbor estimated that the cost of having a lawn the size of Representative Richardson's professionally mowed would be $15-$25 a month. The neighbor never talked to Representative Richardson after this incident.
4. During the early summer of 2008, the neighbor remembers that police visited the property in response to a complaint that squatters were living in Representative Richardson's home.

5. During the spring of 2009, the neighbor called Sacramento City Code Enforcement because the lawn on Representative Richardson's property had been come very long.

I certify that this memorandum contains all pertinent matter discussed with this individual on July 22, 2009.

Bryson Morgan
Office of Congressional Ethics

EXHIBIT 6

09-4126_000016

ZOE LOFGREN, CALIFORNIA
CHAIR
HEIN CHANDLER, KENTUCKY
C. K. BUTTERFIELD, NORTH CAROLINA
KATHY CASTOR, FLORIDA
PETER WELCH, VERMONT
KENYEN R. BROWN,
ACTING STAFF DIRECTOR/CHIEF COUNSEL
R. BLAKE CHISAM,
COUNSEL TO THE CHAIR

ONE HUNDRED ELEVENTH CONGRESS

U.S. House of Representatives

COMMITTEE ON STANDARDS OF
OFFICIAL CONDUCT

Washington, DC 20515–6328

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K. MICHAEL CONAWAY, TEXAS
CHARLES W. DENT, PENNSYLVANIA
TODD UNGARECHT
COUNSEL TO THE RANKING
REPUBLICAN MEMBER
SUITE 1014, THE CAPITOL
(202) 225-7103

May 14, 2009

The Honorable Laura Richardson
U.S. House of Representatives
1725 Longworth House Office Building
Washington, DC 20515

Dear Colleague:

This letter responds to your recent request for clarification of certain disclosure requirements of the Form A Financial Disclosure Statement. Specifically, you ask whether your are required under the Ethics in Government Act of 1978 as amended (EIGA), to disclose certain real estate holdings on your disclosure report and any debts secured by these properties.

As a general matter, a reporting individual is required to disclose an asset only if it (1) has a fair market value of more than $1,000 at the close of the reporting period, or (2) generates more than $200 in income during the reporting period. *See* EIGA §§ 102 (a)(3)(A) & 102(a)(1)(B). The personal residence of a reporting individual (including a secondary or vacation home), however, is specifically excluded from disclosure so long as the home is not generating any rental income and is not being held for investment purposes. EIGA further provides that "any mortgage secured by real property which is a personal residence of the reporting individual" is specifically excluded from disclosure as a liability. *See* EIGA § 102(4)(A).

According to your representations to the Committee, you purchased and own three residences in California. These properties are located in San Pedro, Long Beach, and Sacramento. None of these properties have ever generated any rental income, nor are any currently being held for investment purposes. Based on these representations, it would appear to the Committee that you are under no obligation to disclose your ownership interest in the properties on your financial disclosure statement. Please be mindful, however, that if the circumstances change and rental income is ever generated by any of these properties, you will be required to disclose the income producing properties on your financial disclosure statement.

Because you presently have no disclosure obligation with respect to these properties, you are similarly not required to disclose any debt secured by these properties. This exclusion applies regardless of the fair market value of the property or the balance due on any loan and includes mortgages, home equity loans and home equity lines of credit.[1]

If you have any further questions, please contact the Committee's Chief Counsel, Blake Chisam, at (202) 225-7103.

Sincerely,

Chair

Jo Bonner
Ranking Republican Member

ZL/JB:bpe

[1] For a more complete explanation of the circumstances in which a mortgage may be excluded from disclosure on the financial disclosure statement, please see the attached Committee Memorandum dated December 30, 2008.

EXHIBIT 7

OFFICE OF CONGRESSIONAL ETHICS
UNITED STATES HOUSE OF REPRESENTATIVES

Memorandum of Interview

In Re:	Neighbor B of Representative Laura Richardson
Review #:	09-4126
Date:	July 15, 2009
Location:	Telephone
Time:	approximately 2:30 PM to 2:51 PM EST.
Participants:	Bryson Morgan

Summary: A neighbor of Representative Laura Richardson who lives on Coleman Way made the following statements in response to our questioning:

1. The neighbor does not know Congresswoman Richardson well and has never met her or had conversations with her.
2. The neighbor does not recall Representative Richardson ever having moved into or lived in her home on W. Curtis Drive.
3. During the summer of 2007 through 2008, the neighbor noticed that Representative Richardson's property was not being maintained because the grass was not being mowed.
4. To the neighbor's knowledge, no one ever lived in the home between 2007 and 2008.
5. In 2008, the neighbor and other neighbors noticed that lights were on in the room above the garage. They suspected that squatters had entered the home and were living there, and filed complaints with the City of Sacramento.
6. The neighbor noticed that the property appeared to be completely abandoned and had become infested with rats. The neighbor also filed complaints with the City of Sacramento alleging the home had been abandoned and was infested with rats.

7. When the ivy on the north-facing fence on the property began to die, the neighbor's spouse watered the ivy in an unsuccessful attempt to revive it. Other than watering the ivy, the neighbor and their spouse did not go to any other efforts to improve the condition of Representative Richardson's property.

8. The neighbor was aware that two of their neighbors had either paid to have Representative Richardson's lawn mowed or had personally mowed Representative Richardson's lawn.

9. The neighbor said that, to his knowledge, the home had been sold in a foreclosure sale in 2008 and said that the new owner had begun to renovate the interior of the home shortly thereafter. The renovations, however, suddenly stopped in the summer of 2008, and the home was left in an unfinished manner. The neighbor noted that for almost a year, an unsightly toilet remained on the back deck of the upper level of Representative Richardson's home irritating the neighbor and others in the neighborhood.

10. The neighbor contacted Representative Richardson's congressional office, but was told that because he did not reside in her congressional district, his complaints would not be addressed by the office.

I certify that this memorandum contains all pertinent matter discussed with this individual on July 15, 2009.

Bryson Morgan
Office of Congressional Ethics

EXHIBIT 8

UNIVERSAL STUDIOS Double Your Fun!

Los Angeles Times

http://www.latimes.com/news/local/la-me-richardson12-2009jun12,0,4598132.story
From the Los Angeles Times

Congresswoman's abandoned house angers neighbors

Laura Richardson's former home is Sacramento's seaside Curtis Park neighborhood 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 — Jon 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 still beloved and in disrepair, "a blight on the neighborhood," Bailey said.

He thinks the very most flop. Laura Richardson (D-Long Beach) was treated like Sacramento's home kids for more than an hour this morning.

"I wouldn't visit anyone that incompetent to represent me," said Bailey, like Richardson's liberal Democrat. When I point, get to have since having time to visit with Pilot Capitol but doesn't have time for her own house. If you can't manage your own household, you probably shouldn't get into work in international affairs."

He's not alone. Neighbors have complained to the city, written letters and e-mail to Richardson and House Speaker Nancy Pelosi. But the three-bedroom house remains an eyesore. Neighbors also said she would sell it to "anyone but foreclosure, anything to get it into the hands of someone who would care."

"She's always total disregard for everyone in the neighborhood," said Sean Parkware, 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 had got the two-story house in the leafy Curtis Park neighborhood.

It wasn't long before Pedowne, 62, angry that the lawn wasn't being watered, knocked on Richardson's door, told her he was a neighbor and asked if she needed if he cut the grass. He backed 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 already said her 8 and had questions.

He never heard from Richardson, and a month ago or a week 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 saw for an e-mail with a ad to a real estate agent who owned the. He never received a response.

With no one living in it, the house continued to fall to waste.

Angry at the inaction of the once stately home and worried about what it would do to their property values, neighbors took things into their own hands.

Carrie Tweisner would walk across the street with her horse and water the yard. Jane Carlson sued for permission to trim once a month for summer so the lawn. She paid kids $20 during the fall to clear the leaves. In July once neighbor would and saw a small 3x5 in the living room. Her husband hurried on the lot before the last two summers, a small family would turn it in 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. Kidd's house next door. It took him two months to get rid of them.

Richardson's house, he said, "has become code's dilapidated plague."

The congresswoman has gained a degree of safety as the Sacramento neighborhood. The two-story house, gray with red tiles, is badly in need of paint. The front lawn is a patchwork of grass and weeds with brown splotches of dirt. Weeds of the color turn by covering the chain link fence less dead.

The red mini-van gets squeeze on the lawn, whose sometimes preps. Tue. A hose is on the back patio.

The backyard weeds, which neighbors said had grown three or four feet high, were cut a day after The Times made e-mail than a few months ago. Dead leaves have gathered behind the hot tub. Kids/adults are struggling how lack of water, since the sprinklers are never turned on. Some she has rose of 3 cans, including copper rip (to and gloves on the promise on ice last frozen over for years.

Brown paper covers many windows. There is no furniture inside. Two boat cars are in the kitchen sink if mounted by dirt.

The city declared the home 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 file a lawsuit or try to force her to sell.

Richardson's house is in stark contrast to the rest of the area in Curtis' close 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 vary from a family that up.

Located a long a miles from the Capitol, the neighborhood is known for its liberal politics and is filled with legislators, activists and lawyers. Mayor Kevin Johnson owns a home in the, and former state Sen. Jo Ridge lives a couple of houses from Richardson.

Richardson bought the house in early 2007 for $535,000, who a realty named two other buyers that she had defaulted on her loans.

The buyers went into foreclosure last year and was sold to real estate investor James York for $356,000 in July. Washington's tenure was brief, the house was returned to Richardson York said. The case was settled quickly.

In April 2009, Bailey sent a letter nominations about the condition of Richardson's house to Pelosi, then-state Democratic Party ch of Art Torres and his congressmembers, Hon Matsui (D-Sacramento).

Pelosi was the only responder 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 to fix the roof for the neighborhood's sake.

09-4126_000023

He responded in a mail back saying that he didn't reside in his state.

But help could be on the way.

Kim Ferraro, Sacramento interim director of code enforcement, said a Richardson staffer told her she had talked to a contractor about fixing the house up.

Thomson doesn't believe that she will do anything. "After a year of seeing the condition the house is in? No."

Kirsh, though, said someone recently reported 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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09-4126_000024

EXHIBIT 9

61

Kathleen G. O'Connor
Senior Vice-President and Assistant General Counsel
Chase Home Lending

July 16, 2009

Elizabeth Horton
Office of Congressional Ethics
United States House of Representatives
Washington, D.C. 20515

Leo Wise
Staff Director and Chief Counsel
United States House of Representatives
Washington, D.C. 20515

Dear Ms. Horton and Mr. Wise:

We are in receipt of your letter dated June 22, 2009. Please find enclosed the following responsive items:

- Deed of Trust dated January 4, 2007
- Notice of Default and Election to Sell
- Trustee's Deed Upon Sale
- Notice of Rescission of Trustee's Deed Upon Sale
- Copy of Complaint filed by Red Rock Mortgage, Inc.

To the extent that you require any non-public information, we would need either a subpoena or a waiver from our customer. If you would like us to reach out to our customer to request a waiver, please let me know. In the meantime, we are in the process of assembling the balance of the requested documents.

We agree to release Red Rock Mortgage, Inc. and James York from any confidentiality agreement that may be in effect regarding the lawsuit filed by Red Rock in response to the rescission of Trustee Sale No. 723397CA for the limited purpose of assisting your office with its investigation.

We have received, through outside counsel engaged by Washington Mutual at the time of the events at issue, a request for information from Representative Richardson's office. We have not responded to this request.

If you would like to discuss this matter, please let me know.

Sincerely,

Kathleen G. O'Connor

Chase Home Finance LLC • 194 Wood Ave. South, Iselin, NJ 08830
Telephone: 732-402-8302 • Facsimile: 732-402-8035

EXHIBIT 10

RECORDING REQUESTED BY:
Stewart Title of Sacramento

AND WHEN RECORDED MAIL TO
AND UNLESS OTHERWISE SHOWN BELOW,
MAIL TAX STATEMENTS TO:
Laura Richardson
3622 West Curtis Dr
Sacramento, CA 95818

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20070110 PAGE 1817
Check Number 4208
Wednesday, JAN 10, 2007 2:59:33 PM
Ttl Pd $7.00 Nbr-0004804366
006-Sacramento Cy OTT PAID
REB/51/1-1

Title Order No.: Escrow No.: AL-17003957-ND

GRANT DEED

THE UNDERSIGNED GRANTOR(S) DECLARE(S)
DOCUMENTARY TRANSFER TAX is $569.05
[X] computed on full value of property conveyed, or
[ ] computed on full value less value of liens or encumbrances remaining at time of sale.
[ ] Unincorporated area [X] City of Sacramento AND

FOR A VALUABLE CONSIDERATION, receipt of which is hereby acknowledged,

Mark S. Helmar and Sharon L. Helmar, trustees of the Helmar Family Revocable Trust

hereby GRANT(s) to:

LAURA RICHARDSON, an Unmarried Woman

the real property in the City of Sacramento, County of Sacramento, State of California, described as:
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.
Also known as: 3622 West Curtis Drive, Sacramento, CA 95818
APN: 013-0383-001

DATED December 13, 2006
STATE OF CALIFORNIA
COUNTY OF Sacramento
On December 14, 2006
Before me, Nikki Davis
A Notary Public in and for said State, personally appeared
Mark S. Helmar and Sharon L. Helmar

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.

Signature

Helmar Family Revocable Trust
BY
Mark S. Helmar, Trustee
BY
Sharon L. Helmar, Trustee

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

(This area for official notarial seal)

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Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20070110 PAGE 1818
Check Number 4208
Wednesday, JAN 10, 2007 2:00:33 PM
Ttl Pd $83.00 Nbr-0004084371
REB/51/1-19

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 R Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90805
. 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

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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]:

☒ Adjustable Rate Rider	☐ Condominium Rider	☐ Second Home Rider
☐ Balloon Rider	☐ Planned Unit Development Rider	☐ 1-4 Family Rider
☐ VA Rider	☐ Biweekly Payment Rider	☐ 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

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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

Exhibit 'A'

Parcel ID Number: 013-0363-001 which currently has the address of

3622 West Curtis Drive [Street]

Sacramento [City], California 95818 [Zip Code]

("Property Address"):

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

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 for enforcement of 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

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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.

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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

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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.

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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.

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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:

Laura Richardson (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower (Seal) -Borrower

(Seal) -Borrower (Seal) -Borrower

(Seal) -Borrower (Seal) -Borrower

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State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public personally appeared

Laura Richardson

, 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.

NIKKI DAVIS
COMM. #1520709
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

(Seal)

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Form 3005 1/01

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81

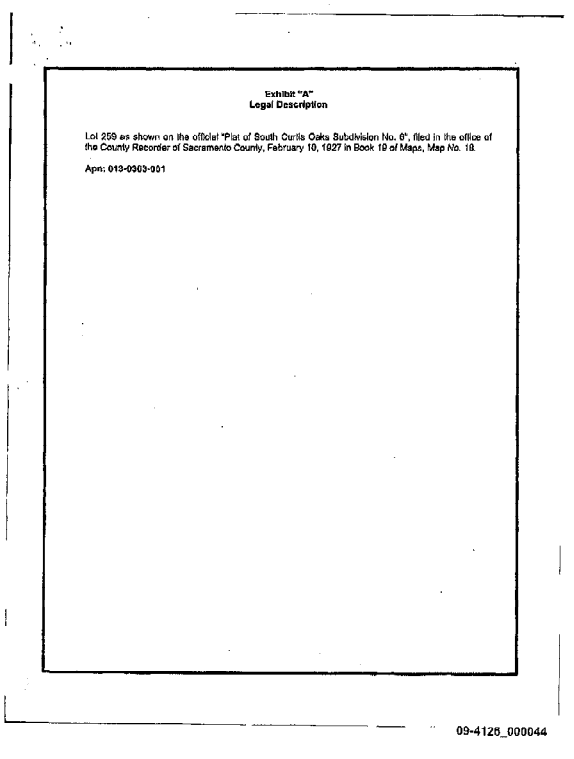

Exhibit "A"
Legal Description

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: 013-0303-001

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82

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 8.600 %. 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."

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.

(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]

85

EXHIBIT 11

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311
800 892-6902
(818)776-2255 (Fax)

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20071214 PAGE 0358
Check Number 2103
Friday, DEC 14, 2007 8:41:18 AM
Ttl Pd $12.00 Nbr-0005192112

TRN/74/1-2

Space above this line for recorder's use only

Trustee Sale No. 723397CA Loan No. 0728842433 Title Order No. M721884

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $18,356.40 as of December 13, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

09-4126_000049

Trustee Sale No. 723397CA Loan No. 0729042433 Title Order No. M721884

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY , JACKSONVILLE, FL 32256, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as trustor, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: 013-0363-001 Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95818 including the note(s) for the sum of $535,001.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE 08/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,
By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC

Marilyn Aguas

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Marilyn L. Aguas

09-4126_000050

89

EXHIBIT 12

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080319 PAGE 0358
Check Number 2872
Wednesday, MAR 19, 2008 9:07:55 AM
Tel Pd $11.00 Nbr-0005311112

Trustee Sale No. 723397CA
Loan No. 0729942433
Title Order No. M721884

JLU/14/1-1

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, instrument , of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18
Amount of unpaid balance and other charges: $578,364.52 (estimated)
Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95816
APN Number: 013-0363-001-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

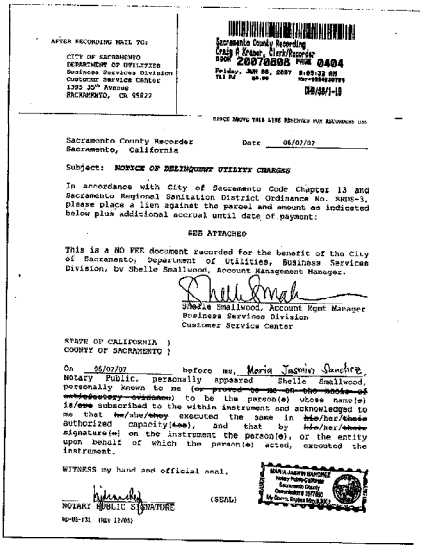
CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 269-7850 or www.fidelityasap.com
(714) 573-1965 or www.priorityposting.com

DEBORAH BRIGNAC, VICE PRESIDENT
9200 OAKDALE AVE
MAILSTOP N110612
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

09-4126 000052

EXHIBIT 13



AFTER RECORDING MAIL TO:

CITY OF SACRAMENTO
DEPARTMENT OF UTILITIES
Business Services Division
Customer Service Center
1395 35th Avenue
SACRAMENTO, CA 95822

Sacramento County Recording
Craig A. Kramer, Clerk/Recorder
BOOK 20070808 PAGE 0404
Friday, JUN 08, 2007 8:03:32 AM
TEL PZ 60.00 Ref-0004607795
DOC/08/1-10

SPACE ABOVE THIS LINE RESERVED FOR RECORDING USE

Sacramento County Recorder
Sacramento, California

Date 06/07/07

Subject: **NOTICE OF DELINQUENT UTILITY CHARGES**

In accordance with City of Sacramento Code Chapter 13 and Sacramento Regional Sanitation District Ordinance No. SRDS-3, please place a lien against the parcel and amount as indicated below plus additional accrual until date of payment:

SEE ATTACHED

This is a NO FEE document recorded for the benefit of the City of Sacramento, Department of Utilities, Business Services Division, by Shelle Smallwood, Account Management Manager.

Shelle Smallwood, Account Mgmt Manager
Business Services Division
Customer Service Center

STATE OF CALIFORNIA)
COUNTY OF SACRAMENTO)

On 06/07/07 before me, Maria Jasmin Sanchez, Notary Public, personally appeared Shelle Smallwood, 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.

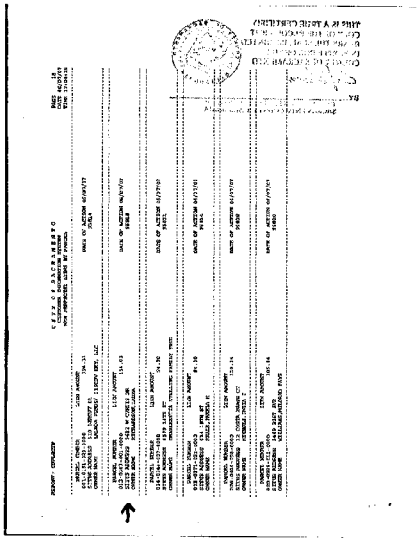
WITNESS my hand and official seal.

NOTARY PUBLIC SIGNATURE (SEAL)

MARIA JASMIN SANCHEZ
Notary Public-California
Sacramento County
Commission # 1577680
My Comm. Expires Nov 8, 2007

NS-RS-131 (REV 12/05)

09-4126_000054



09-4126_000055

97

EXHIBIT 14

"NO FEE DOCUMENT - ERRONEOUS ASSESSMENT"
PER GOVERNMENT CODE 6103

AFTER RECORDING MAIL TO:

RED ROCK MORTGAGE INC
3600 AMERICAN RIVER DR #135
SACRAMENTO CA 95864

Escrow #:

Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK 20080620 PAGE 0621
Friday, JUN 20, 2008 11:23:22 AM
Ttl Pd $0.00 Nbr-0005440980
REB/S1/1-1

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

TERMINATION OF LIEN OF DELINQUENT
SACRAMENTO CITY UTILITY CHARGES

I hereby certify that the lien of delinquent City of Sacramento Utility charges recorded on **June 08, 2007**, in Book **070609** Page **0404**, in the office of the County Recorder, is no longer in force and effect.

Said notice was filed for the property described as follows:

OWNER : RICHARDSON,LAURA

PARCEL NO: 013-0369-001-0000

ADDRESS : 3622 W CURTIS DR
SACRAMENTO CA 95818

This document is recorded for the benefit of the City of Sacramento, Department of Utilities by S GENTRY, Customer Service Supervisor.

S GENTRY
Customer Service Supervisor

STATE OF CALIFORNIA]
COUNTY OF SACRAMENTO] ss

On this 16th day of June, 2008 before me **Virginia DeBella** Notary Public, personally appeared S GENTRY who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

Witness my hand and official seal.

Notary Public Signature

SEAL:

VIRGINIA DE BELLA
COMM. #1758329
NOTARY PUBLIC-CALIFORNIA
SACRAMENTO COUNTY
COMM. EXPIRES FEB. 19, 2011

CIR-ELIENRLS (12/2007)

09-4126_000057

101

EXHIBIT 15

103

Page: 1 Document Name: Counter 2

07/14/09 SECURED REDEMPTIONS DEFAULTED BILL SUMMARY TIME: 11:2

THIS ACCOUNT IS NOT OPEN
PARCEL NBR: 013-0363-001-0000 DEFAULT DT: 08/07/0
DEFAULT NBR: 08-07006744-00 TEETER: STAT: 32
SITUS: 3622 W CURTIS DR 95818 STATE FEE: 15.00
DEFAULT DT OWNER: REL OF EQ:
CURRENT OWNER: RICHARDSON LAURA LIEN SRCH:
CARE OF NAME: INTEREST %: .015
TOTAL DUE BEFORE: 08/01/09 9087.43 INTEREST PAID:

ID	YR/BILL	ST	DFLT TAX AMT	DFLT PEN AMT	DFLT CST AMT	RDMP PEN AMT	RD PN	TT NT	DFT INS	BK FL
01	07006744	32	2098.35	209.84	10.00	31.47	16	2		
02	07236823	32	1016.82	101.68	10.00	15.25	16	2		
03	07482740	32	4994.64	499.46	10.00	74.92	16	2		

ENTER NEW FUNCTION: ID: NEW PARCEL: - - - NEW MM: 07
RD06 NEW DEFAULT: - - NEW YY: 08

Date: 7/14/2009 Time: 11:28:45 AM

09-4126_000059

DAVE TRIM SACRAMENTO COUNTY DUPLICATE TAX BILL 07/14/08
TAX COLLECTOR 11:27:38

2007-2008 SECURED SUPPLEMENTAL TAX BILL FOR FISCAL YR 07/01/07 TO 06/30/08
PROPERTY LOCATION: 3622 W CURTIS DR 95818

PARCEL NUMBER	BILL NBR	TAX RATE AREA	ASSESSMENT#/YR	ISSUE DATE
013-0363-001-0000	07006744	03005	071000237 06	09/24/07

--------ASSESSED VALUES---------- --------DIRECT LEVY CODE/AMOUNTS--------

LAND	$208334
IMPROVEMENTS	$249099
FIXTURES	$0
PERSONAL PROPERTY	$0
LESS EXEMPTIONS	$0
NET ASSESSED VALUE	$457433

RICHARDSON LAURA

3622 W CURTIS DR
SACRAMENTO CA 95818

DIRECT LEVY TOTAL	$0.00
TOTAL TAX ON VALUES	$2098.35
TOTAL TAX DUE	$2098.35

INSTALLMENT INFORMATION

INST.	DUE DATE	INST. AMOUNT	PENALTY/COST	DELINQUENT AMOUNT
1	12/10/07	$1049.18	$104.92	$1154.10
2	04/10/08	$1049.17	$114.92	$1164.09

MAKE CHECK PAYABLE TO SACRAMENTO COUNTY TAX COLLECTOR, 700 H STREET, ROOM 1710, SACRAMENTO CA 95814. PHONE (916)874-6622. WRITE PARCEL NUMBER ON YOUR CHECK.

SACRAMENTO COUNTY 2007-2008 SECURED SUPPLEMENTAL TAX BILL — SECOND INSTALLMENT

PARCEL NUMBER	BILL NBR	TAX RATE AREA
013-0363-001-0000	07006744	03005

CURRENT OWNER: RICHARDSON LAURA

TAX DUE BY 04/10/08	$1049.17	THE SECOND
PENALTY AND 10.00 COST IF NOT PAID BY 04/10/08	$114.92	INSTALLMENT
DELINQUENT TAX AMOUNT	$1164.09	CANNOT BE PAID BEFORE THE 1ST INSTALLMENT

07006744013036300100006 0001049170001164092080410 1

SACRAMENTO COUNTY 2007-2008 SECURED SUPPLEMENTAL TAX BILL — FIRST INSTALLMENT

PARCEL NUMBER	BILL NBR	TAX RATE AREA
013-0363-001-0000	07006744	03005

CURRENT OWNER: RICHARDSON LAURA

TAX DUE BY 12/10/07	$1049.18	TO PAY TOTAL DUE
PENALTY IF NOT PAID BY 12/10/07	$104.92	RETURN BOTH STUBS
DELINQUENT TAX AMOUNT	$1154.10	BY 12/10/07 WITH PAYMENT OF $2098.35

07006744013036300100006 0001049180001154101072105

09-4126_000060

105

DAVE TRIM SACRAMENTO COUNTY DUPLICATE TAX BILL 07/14/08
TAX COLLECTOR 11:27:19

2007-2008 SECURED ANNUAL TAX BILL FOR FISCAL YR 07/01/07 TO 06/30/08
PROPERTY LOCATION: 3622 W CURTIS DR 95818

PARCEL NUMBER	BILL NBR	TAX RATE AREA	ASSESSMENT#/YR		ISSUE DATE
013-0363-001-0000	07236823	03005	070027773	07	09/28/07

ASSESSED VALUES		DIRECT LEVY CODE/AMOUNTS	
LAND	$16999	0659	$26.60
IMPROVEMENTS	$62120	0784	$8.20
FIXTURES	$0	0595	$69.00
PERSONAL PROPERTY	$0	0168	$19.08
LESS EXEMPTIONS	$0	0197	$27.12
NET ASSESSED VALUE	$79119		

RICHARDSON LAURA

3622 W CURTIS DR
SACRAMENTO CA 95818

DIRECT LEVY TOTAL	$150.00
TOTAL TAX ON VALUES	$866.82
TOTAL TAX DUE	$1016.82

INSTALLMENT INFORMATION

INST.	DUE DATE	INST. AMOUNT	PENALTY/COST	DELINQUENT AMOUNT
1	12/10/07	$508.41	$50.84	$559.25
2	04/10/08	$508.41	$60.84	$569.25

MAKE CHECK PAYABLE TO SACRAMENTO COUNTY TAX COLLECTOR, 700 H STREET, ROOM 1710, SACRAMENTO CA 95814. PHONE (916)874-6622. WRITE PARCEL NUMBER ON YOUR CHECK.

SACRAMENTO COUNTY 2007-2008 SECURED ANNUAL TAX BILL SECOND INSTALLMENT

PARCEL NUMBER	BILL NBR	TAX RATE AREA
013-0363-001-0000	07236823	03005

CURRENT OWNER: RICHARDSON LAURA

TAX DUE BY 04/10/08	$508.41	THE SECOND
PENALTY AND 10.00 COST IF NOT PAID BY 04/10/08	$60.84	INSTALLMENT
DELINQUENT TAX AMOUNT	$569.25	CANNOT BE PAID BEFORE THE 1ST INSTALLMENT

07236823013036300100000 00005084100000569252080410O

SACRAMENTO COUNTY 2007-2008 SECURED ANNUAL TAX BILL FIRST INSTALLMENT

PARCEL NUMBER	BILL NBR	TAX RATE AREA
013-0363-001-0000	07236823	03005

CURRENT OWNER: RICHARDSON LAURA

TAX DUE BY 12/10/07	$508.41	TO PAY TOTAL DUE
PENALTY IF NOT PAID BY 12/10/07	$50.84	RETURN BOTH STUBS
DELINQUENT TAX AMOUNT	$559.25	BY 12/10/07 WITH PAYMENT OF $1016.82

07236823013036300100000 00005084100000559251071210"

09-4126_000061

106

DAVE TRISH SACRAMENTO COUNTY DUPLICATE TAX BILL 07/14/08
TAX COLLECTOR 11:27:30

2007-2008 SECURED SUPPLEMENTAL TAX BILL FOR FISCAL YR 07/01/07 TO 06/30/08
PROPERTY LOCATION: 3622 W CURTIS DR 95818

PARCEL NUMBER	BILL NBR	TAX RATE AREA	ASSESSMENT#/YR	ISSUE DATE
013-0363-001-0000	07482740	03005	071000236 07	11/20/07

ASSESSED VALUES		DIRECT LEVY CODE/AMOUNTS
LAND	$208001	
IMPROVEMENTS	$247881	
FIXTURES	$0	
PERSONAL PROPERTY	$0	
LESS EXEMPTIONS	$0	
NET ASSESSED VALUE	$455882	

RICHARDSON LAURA

3622 W CURTIS DR
SACRAMENTO CA 95818

DIRECT LEVY TOTAL	$0.00
TOTAL TAX ON VALUES	$4994.64
TOTAL TAX DUE	$4994.64

INSTALLMENT INFORMATION

INST.	DUE DATE	INST. AMOUNT	PENALTY/COST	DELINQUENT AMOUNT
1	12/31/07	$2497.32	$249.73	$2747.05
2	04/30/08	$2497.32	$259.73	$2757.05

MAKE CHECK PAYABLE TO SACRAMENTO COUNTY TAX COLLECTOR, 700 H STREET, ROOM 1710, SACRAMENTO CA 95814. PHONE (916)874-6622. WRITE PARCEL NUMBER ON YOUR CHECK.

SACRAMENTO COUNTY 2007-2008 SECURED SUPPLEMENTAL TAX BILL — SECOND INSTALLMENT

PARCEL NUMBER	BILL NBR	TAX RATE AREA
013-0363-001-0000	07482740	03005

CURRENT OWNER: RICHARDSON LAURA

TAX DUE BY 04/30/08	$2497.32	THE SECOND
PENALTY AND 10.00 COST IF NOT PAID BY 04/30/08	$259.73	INSTALLMENT
DELINQUENT TAX AMOUNT	$2757.05	CANNOT BE PAID BEFORE THE 1ST INSTALLMENT

07482740013036300100007 000249732000275705208043O3

SACRAMENTO COUNTY 2007-2008 SECURED SUPPLEMENTAL TAX BILL — FIRST INSTALLMENT

PARCEL NUMBER	BILL NBR	TAX RATE AREA
013-0363-001-0000	07482740	03005

CURRENT OWNER: RICHARDSON LAURA

TAX DUE BY 12/31/07	$2497.32	TO PAY TOTAL DUE
PENALTY IF NOT PAID BY 12/31/07	$249.73	RETURN BOTH STUBS
DELINQUENT TAX AMOUNT	$2747.05	BY 12/31/07 WITH PAYMENT OF $4994.54

07482740013036300100007 000249732000274705107123111

09-4126_000062

EXHIBIT 16

109

Page: 1 Document Name: Counter 2

DATE: 07/14/09 SECURED REDEMPTIONS COLLECTIONS SCREEN TIME: 11:2

PARCEL NBR: 013-0363-001-0000 DEFAULT DT: 08/07/0
DEFAULT NBR: 08-07006744-00 TRA: 03005 AUCTION DT:
SITUS: 3622 W CURTIS DR 95818 STAT: 32
DEFAULT DT OWNER:
CURRENT OWNER: RICHARDSON LAURA RDMP OUTSTANDNG
CARE OF NAME: .00
CERT ISSUED TO: WASHINGTON MUTUAL CURR YR OUTSTANDN
.00

ID	DATE	PD DT	TIME	ACTIVITY	REEL	FRAME	AMOUNT
001	080731	07/08	080731	PAYOFF	00 01	0057	9087.43

ENTER NEW FUNCTION: NEW PARCEL NBR: - - - NEW MONTH: 0
RD01 NEW DEFAULT NBR: - NEW YR: 0

Date: 7/14/2009 Time: 11:26:46 AM

09-4126_000064

111

EXHIBIT 17

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Los Angeles Times Blogs

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Arts/Entertainment
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« photo of the day | Main | The foreclosure "crisis" and why a bailout won't work »

Update: Congresswoman denies foreclosure report

Update: California Rep. Laura Richardson today denied a publication report that her $535,000 Sacramento home had slipped into foreclosure, saying she had renegotiated her loan to keep the home.

The house "is not in foreclosure and has NOT been seized by the bank," Richardson, a Democrat from Long Beach, said in a statement. "I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement with no special promotion." (Richardson's entire statement is at the bottom of this article.

Earlier, Capitol Weekly reported that Richardson walked away from the mortgage on her $535,000 Sacramento home, letting the lender's foreclosure and auction less than two years after she bought it with no money down.

"We're being attacked in Congress in a 2007 special election. Richardson apparently doubled over on payments on her new Sacramento home, and eventually walked away from it, leaving nearly $500,000 in unpaid loans and liens," the publication reported.

Richardson declined to comment for the Capitol Wire story. Her office issued a written statement Wednesday afternoon.

Capitol Weekly, citing tax records at the Sacramento County assessor's office, reports "... In January 2007, Richardson took out a mortgage for the entire sale price of the home — $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 the unpaid balance at Richardson's loan, which is by Washington Mutual, is more than $578,000 — $40,000 more than the original mortgage."

In contrast to 100% financing on the home itself, the report quotes the woman who sold the house to Richardson as saying she also gave Richardson $16,000 toward closing costs.

The weekly reports that Richardson's residence quickly became a nuisance, angering neighbors. The report says she has "left behind" on such key House votes on government efforts to address the foreclosure crisis.

Richardson's statement, however, said she did not "abuse herself from those votes, and was indeed present for them."

Click below to read the entire Richardson statement:

CONGRESSWOMAN LAURA RICHARDSON

For Immediate Release
May 21, 2008

The story published in the Capitol Weekly reported residential property that I own in Sacramento requires clarification.

While 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, with a low-to-moderate income personal, my residential property in Sacramento California is not in foreclosure and an NOT been seized by the bank.

Get Faster Internet Plus Cash Back

$75 CASH BACK

$19.99/MONTH with 1-year agreement

verizon

Get It Today!

FIND A HOME

PROPERTY TYPE | BEDS | BATHS

PRICE RANGE

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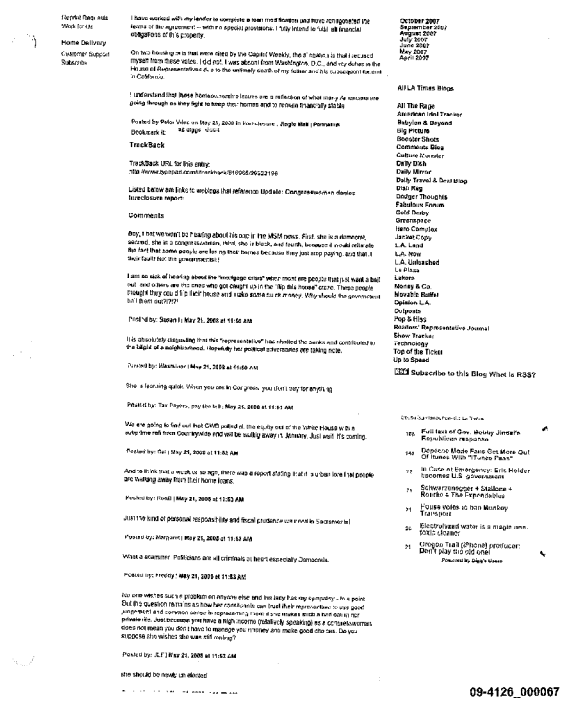

Home Delivery

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Subscribe

I have worked with my lender to complete a loan mod process and have renegotiated the terms of the agreement — within a specific provisions. I fully intend to fulfill all financial obligations of this property.

On two occasions this item were cited by the Capitol Weekly, the p[illegible] s that I recused myself from these votes. I did not. I was absent from Washington, D.C., and my duties as the Hi[illegible] all Businessmen/Women A[illegible] s to the extremely south of my home and this consequent fa[illegible] in California.

I understand that these foreclosure/credit issues are a reflection of what many A[illegible] s are going through as they fight to keep their homes and to remain financially stable.

Posted by Peter Weiss on May 21, 2008 in Homeowners , Jungle Mail | Permalink

Bookmark it: [illegible] Mixx

TrackBack

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http://www.typepad.com/t/trackback/8109068/26223196

Links below are links to weblogs that reference Update: Congresswoman decries foreclosure report:

Comments

Boy, I bet we won't be hearing about this out in the MSM news. First, she is a democrat, second, she is a congresswoman, third, she is black, and fourth, because it would only stir the fact that some people are for no other reason because they just stop paying, and that it their fault for the government!!!

I am so sick of hearing about the "mortgage crisis" when most are people that just have a bad rap, and others are the ones who got caught up in the "flip this house" craze. These people thought they could flip their house and make some fast money. Why should the government bail them out???

Posted by: Susan I | May 21, 2008 at 10:56 AM

This absolutely disgusting that this "representative" has choosen the banks and contributed to the blight of a neighborhood. Hopefully her political shenanigans will be taking note.

Posted by: Watchdog | May 21, 2008 at 11:00 AM

She is fascinating quote: When you are in Congress, you don't pay for anything

Posted by: Tax Payers, pay the bill | May 21, 2008 at 11:01 AM

We are going to find out that CWR pulled all the equity out of the White House with a whole lotta help from Countrywide and will be quitting away in January. Just wait. It's coming.

Posted by: Sal | May 21, 2008 at 11:02 AM

And so this was a result of so high, many web & report stating that if a bank loan that people are walking away from their home loans.

Posted by: Ronald | May 21, 2008 at 11:02 AM

Just the kind of personal responsibility and fiscal prudence we need in Sacramento!

Posted by: Margaret | May 21, 2008 at 11:03 AM

What a shamster. Politicians are all criminals at heart especially Democrats.

Posted by: Frenky | May 21, 2008 at 11:03 AM

No one wishes such a problem on anyone else and has very much sympathy. At a point. But this question has to do with her constituents can trust their representatives to use good judgement and common sense in representing them. It is not unless such a non-do-no not private life. Just because you have a high income (statistically speaking) as a congresswoman does not mean you don't have to manage you money and make good choices. Do you suppose she wishes she was still making?

Posted by: JLF | May 21, 2008 at 11:03 AM

she should be ready, un elected

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115

Your tax, spending-driven legislative greed like this reaction to steal $15,000 from the entire

thanks D.K.

She's not a Republican.

Posted by: Sybarite | May 21, 2008 at 11:39 AM

I find I speak for all totally ignorant people when I say I am shocked that a congressperson could do such/if not unethical.

Posted by: Chris | May 21, 2008 at 11:51 AM

We see the one hand - it uses kind of tax to secure himself from housing related votes.

But I guess the most question is of the tax payer property (unless she's in an apartment now), before letting the war in Congress to foreclose?

Could this be grounds for some kind of court case?

Posted by: Tenderbase Realty | May 21, 2008 at 11:59 AM

She's a deadbeat she should be removed from her seat in congress...a typical Democrat...thinks she's beneath her to pay her bills...stick it to some other poor shlub...

Posted by: Joe | May 21, 2008 at 12:01 PM

A non_pt dimension? Hoppen. I don't believe you, for a second. Ooops, back to this fly-infested, corny (-ass) gnawing. A corrupt idiot democrat trying to get into some fancy gated before she was estate sized in Washington. Unfortunately, all of the people that voted for her probably encourage this behavior (look at any other elected dems, and/if/and it dipped by the foreclosure)

Posted by: Constitution | May 21, 2008 at 12:03 PM

Why am I not surprised that she's a democrat?

Posted by: Donald | May 21, 2008 at 12:08 PM

Wow, there's some fraud reason/ability for you. She obviously is a deadbeat

Posted by: Ross | May 21, 2008 at 12:10 PM

She, most people will do they get in congress before becoming wellness.

Posted by: Donald | May 21, 2008 at 12:11 PM

Don't surprise me. Now, most dems in congress are corrupt as - their destiny.

Posted by: F. Mugler | May 21, 2008 at 12:12 PM

Typical Democrat. Can't pay, and so I do. But somehow - no doubt - it is all GWB's fault.

Posted by: Tuxay | May 21, 2008 at 12:14 PM

Hmmmm ... no mention of her party affiliation. It must mean she's a democrat. They never forget to get that. BTW, I'm not a republican when they screw up.

Posted by: Typical | May 21, 2008 at 12:15 PM

The government has no way for this borrowing. Heck, when they forced lenders to accept people with out any credit. The wheels are guiding the hen house and in this case one of them is taking a bite of the hen. She should be kicked out.

Posted by: SRW | May 21, 2008 at 12:16 PM

She is a typical political hack, and does not deserve to have a seat in Congress. We have enough problems without having deadbeats as are our lawmakers. What's the deal?

Posted by: Dave Jet ade | May 21, 2008 at 12:18 PM

Why is she her? A $535,000 house with NO DOWN PAYMENT, and then no payments for

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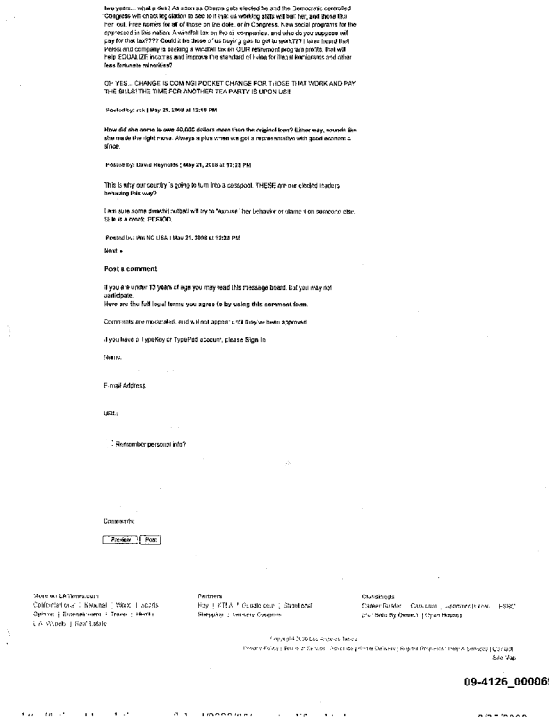
2/25/2009



Two years... what a deal! As soon as Obama gets elected he and the Democrats controlled Congress will chase big station to see to it that we working stiffs will hear her, and those like her out. Free names for all of those on the date, and Congress, is the social programs for the oppressed in the nation. A wealthful tax on the rich compensation, and who do you suppose will pay for this tax??? Could it be those of us buying a gas to get to work??? I have heard that Pelosi and company is seeking a wealthful tax on CUR retirement programs. But will help EQUALIZE income and improve the standard of living for the illegal immigrants and other less fortunate relatives?

OH YES... CHANGE IS COMING! POCKET CHANGE FOR THOSE THAT WORK AND PAY THE BILLETING TIME FOR ANOTHER TEA PARTY IS UPON US!!

Posted by: rick | May 21, 2009 at 12:19 PM

How did she come to over 40,000 dollars more than the original loan? Either way, sounds like she made the right move. Always a plus when we get a representative with good economic sense.

Posted by: David Reynolds | May 21, 2009 at 12:23 PM

This is why our country is going to turn into a cesspool. THESE are our elected leaders behaving this way?

Even sure some Swedish nutbird will try to "excuse" her behavior or blame it on someone else. Is it a woman PERSON.

Posted by: Phil NC USA | May 21, 2009 at 12:28 PM

Next »

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119

EXHIBIT 18

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Calif. congresswoman says home sale was improper

AP Associated Press

May. 24 12:53 AM US/Eastern
By ERICA WERNER
Associated Press Writer

WASHINGTON (AP) - California 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 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 Friday night with The Associated Press, 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, who won her seat in a special election last August, acknowledged 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. But now, Richardson said, she has renegotiated her loan and promised to fully pay it off, along with $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 said. "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 bought the 1,600-square-foot home in Sacramento's desirable Curtis Park neighborhood for $335,500 in January 2007. It was sold at auction earlier this month to a Sacramento mortgage lender who paid $368,000, according to the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at $578,364.

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, which she said was from Washington Mutual, that appeared to acknowledge an agreement "to facilitate the rescission of foreclosure sale" but gave no financial details.

A Washington Mutual spokeswoman, Sara Gaugl, told the AP earlier Friday 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 request for comment on Richardson's claims.

Not long after getting to Congress, Richardson voted in favor of a mortgage debt forgiveness bill which subsequently became law. She was absent earlier this month for votes on a foreclosure prevention bill, which she said was because of her father's

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funeral. The House is expected to bring the package back up in June once agreement is reached in the Senate.

Congressional ethics rules don't prevent lawmakers from voting on legislation that might affect them economically. 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.

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123

EXHIBIT 19

Recording requested by and when recorded mail to:

Carl P. Blaine, Esq.
Wagner Kirkman Blaine Klomparens & Youmans, LLP
10640 Mather Blvd., Suite 200
Mather, CA 95655

Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK 20080513 PAGE 1219
Check Number 9844
Friday, JUN 13, 2008 2:00:00 PM
Ttl Pd $20.00 Nbr-0000430510
AMW/GB/1-4

Space above this line for recorder's use

NOTICE OF PENDENCY OF ACTION
(Code Civ. Proc. § 405.20)

[09000.CUE / 00372651.DOC.1]

09-4126_000075

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Attorneys for Plaintiff
RED ROCK MORTGAGE, INC.

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

RED ROCK MORTGAGE, INC., Plaintiff, v. WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, LAURA RICHARDSON, and all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the complaint adverse to Plaintiff's title, or any cloud on Plaintiff's title, and DOES 1 through 20, inclusive, Defendants.	Case No. 39-2008-0093081 **NOTICE OF PENDENCY OF ACTION** **(Code Civ. Proc. § 405.20)**

NOTICE IS GIVEN that the above-captioned action was commenced on June 12, 2008, in the above-captioned court by RED ROCK MORTGAGE, INC. ("Red Rock") against defendants WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, and LAURA RICHARDSON; the action is now pending in the above court.

The above-captioned action alleges a real property claim affecting certain real property that is situated in Sacramento County, California, commonly known as 3622 West Curtis Dr., Sacramento, California and more specifically described as follows:

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS

(09008.CGR / 00372360.DOC.1)
NOTICE OF PENDENCY OF ACTION

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.

The Property is designated as Assessor's Parcel No. 013-0363-001-0000 in the Sacramento County Assessor's office.

DATED: June 11, 2008

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

By: _____
THOMAS B. SHERIDAN
Attorneys for
RED ROCK MORTGAGE, INC.

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP
Attorneys at Law
14640 Madison Blvd., Suite 200, Madison, CA 95653
Phone: (916) 988-0266 Fax: (916) 988-0265

PROOF OF SERVICE

Case Name: *Red Rock Mortgage v. Washington Mutual et al.*
Court: Sacramento Superior Court
Case No.: TBD

I am a citizen of the United States, employed in the City of Mather and County of Sacramento. My business address is 10640 Mather Blvd., Suite 200, Mather, CA 95655. I am over the age of 18 years and not a party to the above-entitled action.

On June 12, 2008, I served the following:

NOTICE OF PENDENCY OF ACTION

☒ **BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED** on the parties in this action by causing a true copy thereof to be placed in a sealed envelope with postage thereon fully prepaid in the designated area for outgoing mail. I am familiar with the ordinary business practices of Wagner Kirkman Blaine Klomparens & Youmans LLP for collection and processing of outgoing mail with the United States Postal Service at the aforementioned place of business and that the above-entitled document was placed in a sealed envelope and deposited for collection and mailing on the date stated above, following such ordinary practices and in such manner as to cause it to be deposited with the United States Postal Service that same day in the ordinary course of business, addressed as indicated below.

Washington Mutual Bank A Federal Association 9200 Oakdale Ave. N1107101 Chatsworth, CA 91331	***Congresswoman Laura Richardson*** 970 West 190th Street East Tower, Ste. 900 Torrance, CA 90502
California Reconveyance Company C/O Corporation Service Company 2730 Gateway Oaks Dr., Ste. 100 Sacramento,CA 95833	

Executed on this June 12, 2008, at Mather, California.

I declare under penalty of perjury under the laws of the state of California that the foregoing is true and correct.

CHERYL EWING

[09200.CGE/03272380.DOC.1]

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09-4126_000078

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Attorneys for Plaintiff
RED ROCK MORTGAGE, INC.

FILED
Superior Court Of California, Sacramento
Dennis Jones, Executive Officer
06/12/2008
Alvaisavich
By_____, Deputy
Case Number:
34-2008-00013081-CU-OR-GDS

SUPERIOR COURT OF CALIFORNIA

COUNTY OF SACRAMENTO

Department Assignments
Case Management 43
Law and Motion 54
Minors Compromise 25

RED ROCK MORTGAGE, INC.,

Plaintiff,

v.

WASHINGTON MUTUAL BANK, CALIFORNIA RECONVEYANCE COMPANY, LAURA RICHARDSON, and all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the complaint adverse to Plaintiff's title, or any cloud on Plaintiff's title, and DOES 1 through 20, inclusive,

Defendants.

Case No.

COMPLAINT FOR:

1. **SLANDER OF TITLE**
2. **CANCELLATION**
3. **QUIET TITLE**
4. **UNJUST ENRICHMENT**

Plaintiff, RED ROCK MORTGAGE, INC. alleges as follows:

1. Plaintiff RED ROCK MORTGAGE, INC. ("Plaintiff") is, and at all times herein mentioned was, a corporation organized and existing under the laws of the State of California

2. Plaintiff is informed and believes and thereon alleges that Defendant WASHINGTON MUTUAL BANK ("WAMU") is, and at all times herein mentioned was, a federal association organized and existing under the laws of the United States and doing business in the state of California.

3. Plaintiff is informed and believes and thereon alleges that Defendant

09-4126_000079

CALIFORNIA RECONVEYANCE COMPANY ("CRC") is, and at all times herein mentioned was, a corporation organized and existing under the laws of the State of California.

4 The real property that is the subject of this action, 3622 West Curtis Drive, Sacramento, California, Assessor's Parcel No. 013-0363-001-0000 ("Subject Property") is located in Sacramento County, California.

5. The Defendants named herein as "all persons unknown, claiming any legal or equitable right, title, estate, lien, or interest in the property described in the Complaint adverse to plaintiff's title, or any cloud on plaintiff's title thereto" ("Unknown Defendants") are unknown to Plaintiff. These Unknown Defendants, and each of them, claim some right, title, estate, lien, or interest adverse to Plaintiff's interest in title to the Subject Property; and their claims, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

6. Defendants DOES 1 through 20, inclusive, are sued herein under fictitious names. Their true names and capacities are unknown to Plaintiff. When their true names and capacities are ascertained, Plaintiff will amend this complaint by inserting their true names and capacities herein. Plaintiff is informed and believes and thereon alleges that Does 1-10, inclusive, are responsible in some manner for the occurrences herein alleged, and that Plaintiff's damages as herein alleged were proximately caused by such Defendants. Plaintiff is further informed and believes and thereon alleges that Does 11-20, inclusive, claim some right, title, estate, lien, or interest adverse to Plaintiff's interest in title to the Subject Property; and their claims, and each of them, constitute a cloud on Plaintiff's title to the Subject Property.

COMMON ALLEGATIONS

7. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 6 above.

8. Plaintiff is informed and believes and thereon alleges that on or about January 10, 2007, a Deed of Trust ("Deed of Trust") was recorded against the Subject Property to secure a loan in the amount $535,001.00 made by WAMU to LAURA RICHARDSON. CRC is the trustee under the Deed of Trust. (Attached hereto as Exhibit A, incorporated herein by reference, is a true and correct copy of the Deed of Trust.)

09-4126_000080

CSOC.RICH.010237

9. Plaintiff is informed and believes and thereon alleges that, at some point prior to December 17, 2007, Defendant RICHARDSON defaulted on the payments due on the loan secured by the Deed of Trust.

10. On December 17, 2007, CRC recorded a Notice of Default on the Subject Property. (Attached hereto as Exhibit B, and incorporated herein by this reference, is a true and correct copy of the Notice of Default.) The Notice of Default provides that, as of December 13, 2007, the amount of the default was $18,356.40.

11. On March 19, 2008, CRC recorded a Notice of Trustee's sale on the Subject Property, advertising the Trustee's Sale of the Subject Property to the general public. (Attached hereto as Exhibit C, and incorporated herein by this reference, is a true and correct copy of the Notice of Trustee's Sale.) Pursuant to the Notice of Trustee's Sale, the unpaid balance and other charges was approximately $578,384.52.

12. The Notice of Trustee's Sale provides that the sale was to occur on April 7, 2008, at 1:30 p.m., at the main entrance to the Sacramento County Courthouse, 720 9th Street, Sacramento, California.

13. Plaintiff is informed and believes and thereon alleges that the sale was postponed to May 7, 2008, at 1:30 p.m., to be held at the same location.

14. In accordance with the Notice of Trustee's Sale and the duly noticed postponement thereof, on May 7, 2008, Plaintiff appeared at the trustee's sale to bid on the Subject Property. Plaintiff secured a cashier's check in order to qualify to bid at the sale.

15. At the noticed time and place, CRC conducted the trustee's sale of the Subject Property. Plaintiff is informed and believes thereon alleges that Defendants complied with all statutory requirements in conducting the trustee's sale of the Subject Property.

16. Plaintiff bid at the trustee's sale. Plaintiff is informed and believes and thereon alleges that Plaintiff was the high bidder at the trustee's sale with a bid of $388,000.01.

17. Plaintiff timely delivered a cashier's check in the amount of $388,000.01 to CRC. CRC accepted the cashier's check from Plaintiff. (Attached hereto as Exhibit D & E,

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Attorneys at Law
1545 Hurley Blvd., Suite 200, Modesto, CA 95350
Phone: (209) 526-3333 Fax: (209) 526-3334

respectively, and incorporated herein by reference, are true and correct copies of the receipt of funds issued to Plaintiff and Plaintiff's cashier's check stub.)

18. Plaintiff is informed and believes and thereon alleges that the sale of the Subject Property was final and no further acts were required to consummate the sale.

19. Plaintiff is informed and believes and thereon alleges that, on or about May 9, 2008, Defendants issued a Trustee's Deed Upon Sale, to be recorded in Sacramento County granting and conveying title and interest in the Subject Property to the Plaintiff. The Trustee's Deed Upon Sale was recorded on May 19, 2008. (Attached hereto as Exhibit F, and incorporated herein by reference, is a true and correct copy of the Trustee's Deed upon sale.)

20. Immediately after Plaintiff purchased the Subject Property, Plaintiff immediately began improving the property and preparing to sell it, as Plaintiff is in the business of buying and selling real estate. Among other things, Plaintiff painted select portions of the residence, refurbished the flooring inside the residence, and performed general clean-up and landscaping in and around the Subject Property at its expense. Plaintiff is informed and believes and thereon alleges that the improvements made by Plaintiff enhanced the value of the Subject Property.

21. On or about May 28, 2008, WAMU contacted Plaintiff and informed Plaintiff that it wished to rescind the sale. Plaintiff informed WAMU that Plaintiff was the highest bidder at the Trustee's Sale and that it had paid the full consideration in the manner specified by the Notice of Trustee's Sale. Plaintiff also informed WAMU that Plaintiff had been issued the Trustee's Deed, and recorded it, and had no intention of rescinding.

22. On or about June 2, 2008, Defendants recorded a Notice of Rescission at the Sacramento County Recorder's Office. (Attached hereto as Exhibit G, and incorporated herein by this reference, is a true and correct copy of the recorded Notice of Rescission.)

FIRST CAUSE OF ACTION

[Slander of Title]

09-4126_000082

(Against Defendants WAMU, CRC and Does 1-10, inclusive)

23. Plaintiff realleges and incorporates by reference each and every allegation set

WAGNER K. AN KLAINE KLAMPMAN & TOUMANS LLP Attorneys at Law
Hyde Mather Blvd., Suite 200, Mather, CA 95655 Phone: (916) 228-2200 Fax: (916) 228-2800

forth in paragraphs 1 through 22 above.

24. On our about May 7, 2008, Plaintiff became the fee owner of the Subject Property based upon its purchase of the Subject Property at the Trustee's Sale.

25. Plaintiff is informed and believes and thereon alleges that, on or about June 2, 2008, Defendants willfully, wrongfully, without justification, and without privilege caused to be recorded a Notice of Rescission.

26. The Notice of Rescission was false and continues to cause doubt to be cast on Plaintiff's title to the Subject Property.

27. The recording of the Notice of Rescission directly impairs the vendibility of the property on the open market. Accordingly, Plaintiff has been damaged by Defendants recording of the Notice of Rescission.

28. Plaintiff is informed and believes and thereon alleges that, in doing the things herein alleged, WAMU and CRC acted with malice, oppression, and/or fraud as defined under Civ. Code § 3294(c), in conscious disregard of Plaintiff's rights, thereby warranting an assessment of punitive damages in an amount appropriate to punish Defendants and deter others from engaging in similar misconduct.

29. The recording of the Notice of Rescission made it necessary for Plaintiff to retain attorneys and to bring this action. Therefore, Plaintiff is entitled to recover attorney's fees and costs incurred. The exact amount of such damages is not known to Plaintiff at this time, and Plaintiff will move to amend this complaint to state such amount when the same becomes known, or on proof thereof.

SECOND CAUSE OF ACTION

[Cancellation of Cloud on Title]

(Against Defendants WAMU, CRC and Does 1-10, inclusive)

30. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 29 above. 09-4126_000083

31. Defendants claim an interest in the Subject Property which is adverse to the Plaintiff. Defendants' interest in the Subject Property is purportedly based on the Notice of

WAGNER & ANTELLINE
COMPUTERS & FORMATTING
Attorneys at Law
1344 Mulber Blvd., Suite 100, Vallejo, CA 94591
Phone (916) 553-2000 Fax (916) 553-8888

Rescission, recorded on June 2, 2008, which states that the sale is rescinded.

32. The Notice of Rescission is invalid and void because the Defendant has no further rights to the Subject Property after the Trustee Sale was completed and the Trustee's Deed Upon Sale was issued and recorded.

33. Defendants' claim to the Subject Property clouds the Plaintiff's title, depreciates the property's market value, and prevents Plaintiff from enjoying the use of the Subject Property.

THIRD CAUSE OF ACTION

[Quiet Title]

(Against Defendants WAMU, LAURA RICHARDSON, UNKNOWN DEFENDANTS, and DOES 11-20, inclusive)

34. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 33 above.

35. Plaintiff is the sole owner of the fee simple title to the Subject Property.

36. The basis of Plaintiff's title is that Plaintiff was the high bidder at the Trustee's Sale of the Subject Property; Plaintiff tendered the full amount of its bid to the trustee; the trustee accepted Plaintiff's tender; and, the trustee issued a Trustee's Deed Upon Sale to Plaintiff, which was subsequently recorded, granting Plaintiff fee simple title to the Subject Property.

09-4126_000084

37. Plaintiff is seeking to quiet title against the claims of WAMU, LAURA RICHARDSON, UNKNOWN DEFENDANTS, and DOES 11-20, inclusive, as follows: a Notice of Rescission was recorded in Sacramento County California, Book 20080602, Page 0885, by CRC and WAMU purportedly rescinding the Trustee's Deed Upon Sale issued to Plaintiff which would have the affect of restoring the state of title to the Subject Property to the status quo prior to the recordation of the Trustee's Deed Upon Sale; the claims of all the Unknown Defendants and Does 11-20, inclusive, whether or not the claim or cloud is known to Plaintiff. The claims of Defendants are without any right whatsoever and such Defendants have no right, title, estate, lien, or interest whatever in the Subject Property or any part thereof.

38. Plaintiff seeks to quiet title to the Subject Property as of May 7, 2008, which is the date Plaintiff purchased the Subject Property at the Trustee's Sale.

FOURTH CAUSE OF ACTION

[Unjust Enrichment]

(Against Defendants WAMU, LAURA RICHARDSON, and DOES 1-10, inclusive)

39. Plaintiff realleges and incorporates by reference each and every allegation set forth in paragraphs 1 through 38 above.

40. Plaintiff has completed numerous improvements to the Subject Property, which have significantly increased its value. If Defendants are permitted to rescind the Trustee's Deed Upon Sale, Defendants will be unjustly enriched by their retention of the increased value of the Subject Property.

PRAYER

Wherefore, Plaintiff prays judgment against Defendants as follow:

1. For general damages, in an amount to be proven at trial;
2. For punitive and exemplary damages in an amount to be proven at trial;
3. For the Notice of Rescission to be delivered to the clerk for the court for cancellation and that it be declared void;
4. For a judgment that Plaintiff is the owner in fee simple of the Subject Property and that Defendants have no interest in the Subject Property adverse to Plaintiffs;
5. For restitution;
6. For attorneys' fees and costs incurred herein; and
7. For such other and further relief as the court may deem proper.

09-4126_000085

DATED: 6/11/2008

WAGNER KIRKMAN BLAINE
KLOMPARENS & YOUMANS LLP

By: [signature]
THOMAS B. SHERIDAN
Attorneys for RED ROCK MORTGAGE, INC.

WAGNER KIRKMAN BLAINE KLOMPARENS & YOUMANS LLP
Attorneys at Law
10960 Wilshire Blvd., Suite 200 Los Angeles, CA 90024
Phone (310)282-2200 Fax (310)282-2400

EXHIBIT A

09-4126_000086

137

Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Sacramento County Recording
Craig A Kraser, Clerk/Recorder
BOOK 20070110 PAGE 1818
Check Number 4288
Wednesday, JAN 10, 2007 2:09:33 PM
741 Pd $63.00 Nbr-0004694371
REB/51/1-19

Prepared By:

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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

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CALIFORNIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
-6(CA) (0005).01
Page 1 of 16
Initials:
VMP Mortgage Solutions, Inc

Form 3005 1/01

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A

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
(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):

[X] Adjustable Rate Rider	[ ] Condominium Rider	[ ] Second Home Rider
[ ] Balloon Rider	[ ] Planned Unit Development Rider	[ ] 1-4 Family Rider
[ ] VA Rider	[ ] Biweekly Payment Rider	[ ] 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

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to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(D) "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

Exhibit 'A'

Parcel ID Number: 013-0363-001
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 seised 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

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.

(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.

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

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.

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.

CSOC.RICH.010256

150

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:

Laura Richardson (Seal) -Borrower

(Seal) -Borrower

(Seal) -Borrower (Seal) -Borrower

(Seal) -Borrower (Seal) -Borrower

(Seal) -Borrower (Seal) -Borrower

0729942433

09-4126_000100

State of California
County of Sacramento } ss.

On January 4, 2007 before me, Nikki Davis a notary public
personally appeared

Laura Richardson

, 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.

NIKKI DAVIS
COMM. #1520789
Notary Public-California
SACRAMENTO COUNTY
My Comm. Exp. Oct. 21, 2008

_____ (Seal)

0729942433

Form 3006 1/01

09-4126_000101

152

Exhibit "A"
Legal Description

Lot 269 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 18 of Maps, Map No. 18

Apn: 013-0363-001

09-4126_000102

153

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:
3822 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 8th 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."

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.

155

(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]

EXHIBIT B

09-4126_000106

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 08 12
Chatsworth, CA 91311
800 892-6932
(818)775-2258 (Fax)

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20071214 PAGE 0358
Check Number 9169
Friday, DEC 14, 2007 8:41:18 AM
Tit Fd $12.00 Nbr-0005152712
TRM/74/1-2

Space above this line for recorder's use only

Trustee Sale No. 723387CA Loan No. 0728942433 Title Order No. M721884

IMPORTANT NOTICE
NOTICE OF DEFAULT AND ELECTION TO SELL UNDER DEED OF TRUST

IF YOUR PROPERTY IS IN FORECLOSURE BECAUSE YOU ARE BEHIND IN YOUR PAYMENTS, IT MAY BE SOLD WITHOUT ANY COURT ACTION, and you may have the legal right to bring your account in good standing by paying all of your past due payments plus permitted costs and expenses within the time permitted by law for reinstatement of your account, which is normally five business days prior to the date set for the sale of your property. No sale date may be set until three months from the date this notice of default may be recorded (which date of recordation appears on this notice).

This amount is $18,356.40 as of December 13, 2007 and will increase until your account becomes current.

While your property is in foreclosure, you still must pay other obligations (such as insurance and taxes) required by your note and deed of trust or mortgage. If you fail to make future payments on the loan, pay taxes on the property, provide insurance on the property, or pay other obligations as required in the note and deed of trust or mortgage, the beneficiary or mortgagee may insist that you do so in order to reinstate your account in good standing. In addition, the beneficiary or mortgagee may require as a condition to reinstatement that you provide reliable written evidence that you paid all senior liens, property taxes, and hazard insurance premiums.

Upon your written request, the beneficiary or mortgagee will give you a written itemization of the entire amount you must pay. You may not have to pay the entire unpaid portion of your account, even though full payment was demanded, but you must pay all amounts in default at the time payment is made. However, you and your beneficiary or mortgagee may mutually agree in writing prior to the time the notice of sale is posted (which may not be earlier than the end of the three-month period stated above) to, among other things, (1) provide additional time in which to cure the default by transfer of the property or otherwise; or (2) establish a schedule of payments in order to cure your default; or both (1) and (2).

Following the expiration of the time period referred to in the first paragraph of this notice, unless the obligation being foreclosed upon or a separate written agreement between you and your creditor permits a longer period, you have only the legal right to stop the sale of property by paying the entire amount demanded by your creditor.

158

Jun 09 08 10:58a owner 305-667-1513 p.3

Trustee Sale No. 72339CA Loan No. 0720942433 Title Order No. M721884

To find out the amount you must pay, or to arrange for payment to stop the foreclosure, or if your property is in foreclosure for any other reason, contact: WASHINGTON MUTUAL BANK, FA at 7301 BAYMEADOWS WAY , JACKSONVILLE, FL 32256, (877) 926-8937.

If you have any questions, you should contact a lawyer or the governmental agency which may have insured your loan. Notwithstanding the fact that your property is in foreclosure, you may offer your property for sale, provided the sale is concluded prior to the conclusion of the foreclosure.

REMEMBER, YOU MAY LOSE LEGAL RIGHTS IF YOU DO NOT TAKE PROMPT ACTION. NOTICE IS HEREBY GIVEN THAT: CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under a Deed of Trust dated 01/04/2007, executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as trustor, to secure obligations in favor of WASHINGTON MUTUAL BANK, as Beneficiary Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, as more fully described on said Deed of Trust. APN: 013-0363-001 Situs: 3622 WEST CURTIS DRIVE, , SACRAMENTO, CA 95618 including the note(s) for the sum of $336,001.00 that the beneficial interest under said Deed of Trust and the obligations secured thereby are presently held by the beneficiary; that a breach of, and default in, the obligations for which said Deed of Trust is security has occurred in that the payment has not been made of: THE 08/01/2007 INSTALLMENT OF PRINCIPAL AND INTEREST AND ALL SUBSEQUENT MONTHLY INSTALLMENTS OF PRINCIPAL AND INTEREST; PLUS ANY ADDITIONAL ACCRUED AND UNPAID AMOUNTS INCLUDING, BUT NOT LIMITED TO, LATE CHARGES, ADVANCES, IMPOUNDS, TAXES, HAZARD INSURANCE, ADMINISTRATIVE FEES, INSUFFICIENT AND PARTIAL RETURN CHECK FEES, STATEMENT FEES, AND OBLIGATIONS SECURED BY PRIOR ENCUMBRANCES.

That by reason thereof, the present beneficiary under such Deed of Trust, has executed and delivered to said Trustee, a written Declaration and Demand for Sale, and has deposited with said duly appointed Trustee, such Deed of Trust and all documents evidencing the obligations secured thereby, and has declared and does hereby declare all sums secured thereby immediately due and payable and has elected and does hereby elect to cause the trust property to be sold to satisfy the obligations secured thereby.

DATE: December 13, 2007

CALIFORNIA RECONVEYANCE COMPANY, as authorized agent for Washington Mutual Bank, Beneficiary,
By: FIDELITY NATIONAL TITLE COMPANY, authorized agent of CRC

Marilyn Aquas

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Marilyn L. Aquas

09-4126_000108

Description: Sacramento,CA Document - Book.Page 20071214.358 Page: 2 of 2
Order: 1 Comment:

EXHIBIT C

09-4120 000109

Jun 09 06 10:53a OWNER 305-667-1510 p2

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080319 PAGE 0358
Check Number 2972
Wednesday, MAR 19, 2008 9:07:58 AM
T41 Pd $11.00 Nbr-0005311112

Trustee Sale No. 723397CA
Loan No. 0728942433
Title Order No. M721884

JLM/14/1-1

Space above this line for recorder's use only

NOTICE OF TRUSTEE'S SALE

YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 01/04/2007. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDINGS AGAINST YOU, YOU SHOULD CONTACT A LAWYER.

On 04/07/2008 at 01:30 PM, CALIFORNIA RECONVEYANCE COMPANY as the duly appointed Trustee under and pursuant to Deed of Trust Recorded 01/10/2007, Book 20070110, Page 1818, instrument of official records in the Office of the Recorder of SACRAMENTO County, California, executed by: LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, WASHINGTON MUTUAL BANK, as Beneficiary, will sell at public auction sale to the highest bidder for cash, cashier's check drawn by a state or national bank, a cashier's check drawn by a state or federal credit union, or a cashier's check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. Sale will be held by the duly appointed trustee as shown below, of all right, title, and interest conveyed to and now held by the trustee in the hereinafter described property under and pursuant to the Deed of Trust. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, interest thereon, estimated fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Place of Sale: AT THE MAIN ENTRANCE TO THE COUNTY COURTHOUSE, 720 9TH STREET, SACRAMENTO, CA
Legal Description: LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 16
Amount of unpaid balance and other charges: $570,384.52 (estimated)
Street address and other common designation of the real property: 3622 WEST CURTIS DRIVE
SACRAMENTO, CA 95618
APN Number: 013-0383-001-0000

The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. The property heretofore described is being sold "as is".

DATE: 03-17-2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee
(714) 259-7850 or www.fidelitypeso.com
(714) 573-1965 or www.priorityposting.com

DEBORAH BRIGHAM, VICE PRESIDENT
9200 OAKDALE AVE
MAILSTOP N11 06 12
CHATSWORTH, CA 91311

CALIFORNIA RECONVEYANCE COMPANY IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Description: Sacramento, CA Document - Book.Page 20080319.358 Page: 1 of 1
Order: 20080319SSC Comment:

09-4126_000110

161

EXHIBIT D

09-4126_000111

162

Jun 09 08 10:54a owner ,305 667-1513 p.5

PRIORITY
POSTING AND PUBLISHING

TRUSTEE SALE (X)
TRUSTOR PAYMENT ( )

RECEIPT OF FUNDS AND INSTRUCTIONS

T.S. NO. 723391 CA PRIORITY NO. 377335 DATE 5-7-08
TRUSTEE California Reconveyance Co.
ADDRESS 9200 Oakdale Ave, # 110612
CITY Chatsworth STATE CA ZIP 91311
PHONE NO. 800-892-6902 CONTACT Deborah Brignac

CHECK NO.	NAME OF BANK	AMOUNT
0033906975	Wells Fargo BK	$ 388,000.01
		$
		$
		$
		$
		$

TOTAL OF ANY CASH RECEIVED $ -0-

SUCCESSFUL BID $ 388,000.01 TOTAL RECEIVED $ 388,000.01
TRANSFER TAX $ -0- AMOUNT REQUIRED $ 388,000.01
RECORDING FEES $ -0- REFUND AMOUNT $ -0-
REFUND PAYABLE TO N/A
RECEIVED BY [illegible] BUYERS SIGNATURE [illegible]
BUYERS NAME Jim York DRIVERS LICENSE NO. C4779394
TITLE TO PROPERTY TO BE VESTED AS FOLLOWS Red Rock Mortgage, Inc.

09-4126_000112

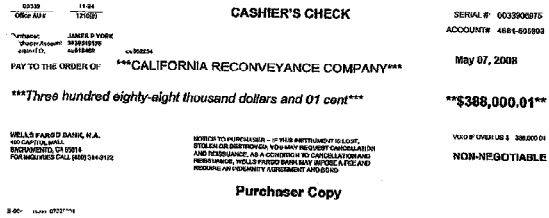
ADDRESS 3600 American River Dr., # 135
CITY Sacramento STATE CA ZIP 958
PHONE NO. 916-761-8471

0

EXHIBIT E

09-4126_000113

164



09339	11-24	
Office AUX	1210(0)	

CASHIER'S CHECK

SERIAL #: 0033906875
ACCOUNT#: 4681-605803

Purchaser: JAMES D YORK
Phone/Account: 3838919176
Email ID: [illegible]

PAY TO THE ORDER OF: ***CALIFORNIA RECONVEYANCE COMPANY***

May 07, 2008

Three hundred eighty-eight thousand dollars and 01 cent

$388,000.01

WELLS FARGO BANK, N.A.
400 CAPITOL MALL
SACRAMENTO, CA 95814
FOR INQUIRIES CALL (800) 344-9122

NOTICE TO PURCHASER – IF THIS INSTRUMENT IS LOST, STOLEN OR DESTROYED, YOU MAY REQUEST CANCELLATION AND REISSUANCE, AS A CONDITION TO CANCELLATION AND REISSUANCE, WELLS FARGO BANK MAY REPOSE A FEE AND REQUIRE AN INDEMNITY AGREEMENT AND BOND

VOID IF OVER US $ 388,000.01

NON-NEGOTIABLE

Purchaser Copy

09-4126_000114

EXHIBIT F

09-4126_000115

WHEN RECORDED MAIL TO:
RED ROCK MORTGAGE, INC.

MAIL TAX STATEMENTS TO:
RED ROCK MORTGAGE, INC.
3600 AMERICAN RIVER DRIVE #133
SACRAMENTO, CA 95864

Sacramento County Recording
Craig A Kramer, Clerk/Recorder
BOOK 20080519 PAGE 0487
Check Number 8220
Monday, MAY 19, 2008 11:12:43 AM
Ttl Pd $11.00 Rcpt# 0008288838
008-Sacramento Cy DTT PAID
CHK/BS/1-2

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Trustee Sale No. 7233670A Loan No. 0729942433 Title Order No. M721884

TRUSTEE'S DEED UPON SALE

APN 013-0363-001-0000 T.R.A. No.
The undersigned grantor declares:
1) The Grantee herein was not the foreclosing beneficiary.
2) The amount of the unpaid debt together with costs was.....$574,023.87
3) The amount paid by the grantee at the trustee sale was.....$388,000.01
4) The documentary transfer tax is.....$727.35
5) Said property is in SACRAMENTO

and CALIFORNIA RECONVEYANCE COMPANY (herein called Trustee), as the duly appointed Trustee or substituted Trustee under the Deed of Trust hereinafter described, does hereby grant and convey, but without covenant or warranty, express or implied, to Red Rock Mortgage, Inc. (herein called Grantee), all of its right, title and interest in and to that certain property situated in the County of SACRAMENTO, State of California, described as follows: LOT 259 AS SHOWN ON THE OFFICIAL PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 5", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

Street: 3822 WEST CURTIS DRIVE, , SACRAMENTO, CA 95618
RECITALS:
This conveyance is made pursuant to the powers conferred upon Trustee by that certain Deed of Trust dated 01/04/2007 and executed by LAURA RICHARDSON, AN UNMARRIED WOMAN, as Trustor, and Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records of SACRAMENTO County, California, and after fulfillment of the conditions specified in said Deed of Trust authorizing this conveyance.

Default occurred as set forth in a Notice of Default and Election to Sell which was recorded in the Office of the Recorder of said County, and such default still existed at the time of sale.

All requirements of law regarding the mailing of copies of notices or the publication of a copy of the Notice of Default or the personal delivery of the copy of the Notice of Default and the posting and publication of copies of the Notice of a Sale have been complied with.

Trustee, in compliance with said Notice of Trustee's Sale and in exercise of its powers under said Deed of Trust, sold the herein described property at public auction on 05/07/2008. Grantee, being the highest bidder at said sale, became the purchaser of said property for the amount bid being $386,000.01 in lawful money of the United States, or by credit bid if the Grantee was the beneficiary of said Deed of Trust at the time of said Trustee's Sale.

DATE: 05/09/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

Karime Arias, Assistant Secretary

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On May 09, 2008 before me, IRMA GARCIA TORRES, "Notary Public" personally appeared KARIME ARIAS, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

IRMA GARCIA TORRES
Commission # 1608312
Notary Public - California
Los Angeles County
My Comm. Expires Aug 17, 2008

09-4126_000117

EXHIBIT G

09-4126_000118

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: N 11 06 12
Chatsworth, CA 91311

Sacramento County Recording
Frederick B. Garcia, Clerk/Recorder
BOOK 20080602 PAGE 0885
Check Number 353206
Monday, JUN 02, 2008 10:45:44 AM
Ttl Pd $14.00 Nbr-0025418823
RCY/R2/1-2

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Trustee Sale No 723397CA Loan No 0729942433 Title Order No M721684

NOTICE OF RESCISSION OF TRUSTEE'S DEED UPON SALE

This Notice of Rescission is made on 05/30/2008 with respect to the following facts

1. That CALIFORNIA RECONVEYANCE COMPANY, a California Corporation as the duty appointed trustee under that certain Deed of Trust dated 01/04/2007, and Recorded 01/10/2007, Book 20070110, Page 1618, Instrument naming LAURA RICHARDSON, AN UNMARRIED WOMAN as trustor and WASHINGTON MUTUAL BANK as beneficiary, securing a Promissory Note in the amount of $535,001.00.

2. The Deed of Trust encumbers the real property situated in the County of SACRAMENTO, State of CALIFORNIA, described as follows

LOT 259 AS SHOWN ON THE OFFICIAL "PLAT OF SOUTH CURTIS OAKS SUBDIVISION NOV. 6", FILED IN THE OFFICE OF THE COUNTY RECORDER OF SACRAMENTO COUNTY, FEBRUARY 10, 1927 IN BOOK 19 OF MAPS, MAP NO. 18

A.P.N.: 013-0363-001-0000
Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

3. That by virtue of a Default under the terms of the Deed of Trust the Beneficiary did declare a default, as set forth in a Notice of Default and Election to Sell, which Notice was recorded in the Office of the County Recorder of SACRAMENTO, California.

4. On 05/07/2008, at 01:30 PM the property was purportedly sold to RED ROCK MORTGAGE, INC., being the highest bidder at such sale who bid the amount of $388,000.01.

5. The Trustee's Sale on 05/07/2008 is being rescinded at the request of the Beneficiary, as the Beneficiary had previously agreed to postpone the foreclosure sale to June 4, 2008. The Trustee's sale of 05/07/2008 is therefore null and void, and of no force and effect

6. The express purpose for this Notice of Rescission is to return the priority and existence of all lien holders to the status quo ante that existed prior to the Trustee's Sale

NOW, THEREFORE, THE UNDERSIGNED HEREBY RESCINDS THE TRUSTEE'S SALE AND PURPORTED TRUSTEE'S DEED UPON SALE AND HEREBY ADVISES ALL PERSONS, WHOMEVER AND WHATSOEVER LOCATED, THAT THE TRUSTEE'S DEED UPON SALE DATED 05/09/2008, FROM CALIFORNIA RECONVEYANCE COMPANY TO RED ROCK MORTGAGE, INC. AND RECORDED 05/19/2008 IN BOOK 20080518, PAGE 0487, OF OFFICIAL RECORDS OF SACRAMENTO COUNTY IS HEREBY RESCINDED AND SHALL HAVE NO FURTHER FORCE OR EFFECT WHATSOEVER

6

09-4126_000119

170

IN WITNESS WHEREOF, CALIFORNIA RECONVEYANCE COMPANY, has caused its corporate name and seal to be hereto affixed by its authorized signature.

DATE. 05/29/2008

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

BY _____
Colleen Irby, Assistant Secretary

BY _____
Karime Arias, Assistant Secretary

WASHINGTON MUTUAL BANK, FA

BY _____
Deborah Brignac, Vice President

BY _____
Huey-Jen Chiu, Vice President

STATE OF CALIFORNIA
COUNTY OF LOS ANGELES

On 5/29/08 before me, SIERRIE HERRADURA, "Notary Public" personally appeared DEBORAH BRIGNAC, HUEY-JEN CHIU, COLLEEN IRBY AND KARIME ARIAS, who 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.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

SIERRIE HERRADURA
Commission # 1792714
Notary Public - California
Los Angeles County
My Comm. Expires Mar 8, 2012

This document filed for recording by Fidelity National Title Insurance and Trust as an accommodation only. It has not been examined as to its execution or as to its effect upon title.

09-4126_000120

171

EXHIBIT 20

RECORDING REQUESTED BY
CALIFORNIA RECONVEYANCE COMPANY

AND WHEN RECORDED MAIL TO

CALIFORNIA RECONVEYANCE COMPANY
9200 Oakdale Avenue
Mail Stop: CA2-4370
Chatsworth, CA 91011

Trustee Sale No. 723397CA
Loan No. 0729942433
Title Order No. M7E1084

Sacramento County Recorder
Frederick B. Garcia, Clerk/Recorder
BOOK 20090609 PAGE 0691
Check Number 5325
Tuesday, JUN 09, 2009 8:33:09 AM
Ttl Pd $11.00 Nbr-0000330403
KWA/72/1-1

Space above this line for recorder's use only

NOTICE OF RESCISSION
Of Declaration of Default and Demand for Sale and of Notice of Breach and Election to Cause Sale

NOTICE IS HEREBY GIVEN: That CALIFORNIA RECONVEYANCE COMPANY is the duly appointed Trustee under the following described Deed of Trust:

TRUSTOR: LAURA RICHARDSON, AN UNMARRIED WOMAN
BENEFICIARY: WASHINGTON MUTUAL BANK
Recorded 01/10/2007, Book 20070110, Page 1818, Instrument of official records in the Office of the Recorder of SACRAMENTO County, California, describing the land therein: AS MORE FULLY DESCRIBED IN SAID DEED OF TRUST APN: 013-0983-001-0000 Situs: 3622 WEST CURTIS DRIVE, SACRAMENTO, CA 95818

WHEREAS: The Beneficiary under that certain Deed of Trust hereinabove described, heretofore delivered to the Trustee thereunder written Declaration of Default and Demand for Sale; and

WHEREAS: Notice was heretofore given by the Beneficiary, of breach of the obligations for which said Deed of Trust is security and of election to cause to be sold the property therein described.

NOW THEREFORE: Notice is hereby given that the Beneficiary and/or the Trustee, does hereby rescind, cancel and withdraw said Declaration of Default and Demand for Sale and said Notice of Breach and Election to Cause Sale; it being understood, however, that this rescission shall not in any manner be construed as waiving or affecting any breach or default said, present or future, under said Deed of Trust, or as impairing any right or remedy thereunder, but is, and shall be deemed to be, only an election, without prejudice, not to cause a sale to be made pursuant to said Declaration and Notice, and shall in no way jeopardize or impair any right, remedy or privilege secured to the Beneficiary and/or the Trustee, under said Deed of Trust, nor modify nor alter in any respect any of the terms, covenants, conditions or obligations thereof, and said Deed of Trust and all obligations secured thereby are hereby reinstated and shall be said and remain in force the same as if said Declaration and Notice had not been made and given.

Said Notice was Recorded on 12/14/2007 as Book 20071214, Page 356, Instrument, of official records in the Office of the Recorder of SACRAMENTO County, California.

DATE: 06/04/2009

CALIFORNIA RECONVEYANCE COMPANY, as Trustee

KARIME ARIAS, ASSISTANT SECRETARY

09-4126_000122

174

JUL 10 2009

09-4126_000123

EXHIBIT 21

LAURA RICHARDSON
37TH DISTRICT, CALIFORNIA
1725 LONGWORTH BUILDING
WASHINGTON, DC 20515-0537
(202) 225-7536 - PHONE
(202) 226-7605 - FAX
100 WEST BROADWAY
WEST TOWER, SUITE 600
LONG BEACH, CA 90802
(562) 436-3828 - PHONE
(562) 437-6434 - FAX
http://www.house.gov/richardson

Congress of the United States
House of Representatives
Washington, DC 20515

COMMITTEE ON
TRANSPORTATION AND
INFRASTRUCTURE
SUBCOMMITTEES ON
AVIATION
HIGHWAYS, TRANSIT
AND PIPELINES
COAST GUARD AND
MARITIME TRANSPORTATION
RAILROADS, PIPELINES AND
HAZARDOUS MATERIALS

COMMITTEE ON
HOMELAND SECURITY
SUBCOMMITTEES ON
ENERGY THREATS, CYBERSECURITY
AND SCIENCE AND TECHNOLOGY
EMERGENCY COMMUNICATIONS,
PREPAREDNESS, AND RESPONSE

July 22, 2009

David Skaggs, Chairman
Porter J. Goss, Co-Chairman
Office of Congressional Ethics
1017 Longworth House Office Building
Washington, DC 20515

Dear Mr. Skaggs and Mr. Goss:

I appreciate the opportunity to provide this statement to the Board of the Office of Congressional Ethics. I would respectfully request in light of my ongoing cooperation with the Ethics Committee that the Board present no findings and defer to the Committee.

The background of this matter is as follows:

On April 15, 2009, OCE took up the questions of whether I received preferential treatment from my lender, Washington Mutual, when it rescinded the sale of my Sacramento home into foreclosure; and whether I violated House financial disclosure rules by failing to disclose the mortgage liability on my home on financial disclosure forms filed in 2008. But when the Board initiated its review in April 2009, these matters were already before the Ethics Committee.

Ten months earlier, in light of inaccurate stories in the press, I asked the Ethics Committee on June 18, 2008, to confirm that I did not have to disclose my home mortgage liabilities on my personal financial disclosure report, so that I could eliminate the confusion and misrepresentation of the facts that had resulted from these news stories. On July 15, 2008, the Chair and Ranking Member asked for additional information to determine whether I should have disclosed the liabilities, and whether the rescission of the foreclosure sale was a gift under House rules.

I cooperated with the Committee and responded to its requests. After review, on May 14, 2009, the Committee affirmed that I was not required to disclose the liabilities. (Exhibit A.) I continue to cooperate with the Committee and fully expect it to find that I did not receive a prohibited gift. The evidence supports that conclusion. The lender certified independently to the House on July 25, 2008, and December 12, 2008, that it had not

knowingly provided, requested or directed a prohibited gift to me or to any other Member. (Exhibit B.) And in the media, the lender indicated I received no special treatment, saying that it provided the same level of service to all of its customers. (Exhibit C.)

When the 110th Congress created OCE through H. Res. 895, it gave no indication that it expected OCE to conduct duplicative, parallel investigations of matters already under active Ethics Committee review. It created OCE to identify new matters not before the Ethics Committee and yet worthy of review. Its charge was to conduct a preliminary review to determine whether the matter merited further consideration by the Ethics Committee. But it did not create OCE to second-guess the Committee on matters already under review. *See, e.g.*, 154 Cong. Rec. H1525 (daily ed. Mar. 11, 2008) (statement of Rep. Hoyer) (affirming that the Office cannot "replace" the Committee; "[n]or does it substitute its judgment for the Ethics Committee"). The pursuit of concurrent, parallel investigations simply adds to the cost and the time that must be devoted to the matter. It also creates a real risk of inconsistent factual, legal and ethical findings that would ultimately have to be resolved by the Committee before the matter could be concluded.

I have repeatedly raised these concerns with OCE's staff, but to no avail. Because I have objected to this duplicative review, and have chosen instead to cooperate with the Committee's existing process, I have been told that my conduct may be "construed as an admission that the allegations subject to review are true." Letter from Leo Wise (June 10, 2009). This is despite language in H. Res. 895 and OCE's own rules that, in fact, prohibit OCE from reaching such conclusions. See H. Res. 895, 110th Cong., § 1(c)(2)(C)(i)(II); accord Commentary, OCE Rule 1.

It is unfortunate that, despite clear information provided, the Board is now being asked to decide whether it should recommend that the Committee review a matter that is already awaiting conclusion. At this late stage, the most appropriate course of action would be to present no findings and defer to the Ethics Committee. To do otherwise would needlessly take the ethics process in an ill-considered, new direction that was not anticipated or intended by the Members who created OCE.

Sincerely,

Laura Richardson
Member of Congress

DailyBreeze.com

WaMu giving Congresswoman a break?

by Gene Maddaus Staff Writer

Posted: 08/08/2008 11:58:36 PM PDT

The sale of Rep. Laura Richardson's Sacramento home is being rescinded. (The Associated Press)

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.

Advertisement

Print Powered By Format Dynamics

180

LOBBYING CONTRIBUTION REPORT

Clerk of the House of Representatives • Legislative Resource Center • B-106 Cannon Building • Washington, DC 20515
Secretary of the Senate • Office of Public Records • 232 Hart Building • Washington, DC 20510

FILER TYPE AND NAME

Type:
■ Organization ■ Lobbyist

Organization Name:
WASHINGTON MUTUAL INC.

IDENTIFICATION NUMBERS

House Registrant ID:
34460

Senate Registrant ID:
43684

REPORTING PERIOD

Year:
2008
■ Mid-Year (January 1 - June 30)
■ Year-End (July 1 - December 31)
■ Amendment

POLITICAL ACTION COMMITTEE NAMES

• WaMuPAC

CONTRIBUTIONS

■ No Contributions

#1.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$15,000.00	1/23/2008
Payee:	**Honoree:**		
Democratic Congressional Campaign Committee	Democratic Congressional Campaign Committee		

#2.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$15,000.00	1/23/2008
Payee:	**Honoree:**		
Democratic Senatorial Campaign Committee	Democratic Senatorial Campaign Committee		

#3.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	1/23/2008
Payee:	**Honoree:**		
Friends Of Barbara Boxer	Boxer, Barbara		

#4.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$15,000.00	1/23/2008

Payee: National Republican Congressional Committee
Honoree: National Republican Congressional Committee

#5.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$15,000.00	1/23/2008

Payee: National Republican Senatorial Committee
Honoree: National Republican Senatorial Committee

#6.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	2/19/2008

Payee: Barney Frank For Congress Committee
Honoree: Frank, Barney

#7.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,500.00	2/19/2008

Payee: Ed Royce For Congress
Honoree: Royce, Edward

#8.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	2/19/2008

Payee: Friends Of Blanche Lincoln
Honoree: Lincoln, Blanche

#9.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,500.00	2/19/2008

Payee: Friends Of Joe Baca
Honoree: Baca, Joseph

#10.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	2/19/2008

Payee: Friends Of Rahm Emanuel
Honoree: Emanuel, Rahm

#11.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	2/19/2008

Honoree:

Payee:
Lautenberg For Senate

#12.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$2,000.00	2/19/2008

Payee:	Honoree:
Martinez For Senate	Martinez, Mel

#13.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	2/19/2008

Payee:	Honoree:
Neugebauer Congressional Committee	Neugebauer, Robert

#14.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	2/19/2008

Payee:	Honoree:
Price For Congress	Price, Thomas

#15.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	2/19/2008

Payee:	Honoree:
Shelley Moore Capito for Congress	Capito, Shelley Moore

#16.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	2/19/2008

Payee:	Honoree:
Tiberi For Congress	Tiberi, Patrick

#17.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	2/19/2008

Payee:	Honoree:
Tim Mahoney For Florida	Mahoney, Timothy

#18.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	2/18/2008

Payee:	Honoree:
Citizens To Elect Rick Larsen	Larsen, Rick

183

#19.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	3/18/2008
Payee:	**Honoree:**		
Friends Of Ginny Brown-Waite	Brown-Waite, Virginia		

#20.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,500.00	3/18/2008
Payee:	**Honoree:**		
Friends Of Jim Clyburn	Clyburn, James		

#21.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	3/18/2008
Payee:	**Honoree:**		
Geoff Davis for Congress	Davis, Geoffrey		

#22.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$5,000.00	3/18/2008
Payee:	**Honoree:**		
Growth & Prosperity PAC	Buchan, Spencer		

#23.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	3/18/2008
Payee:	**Honoree:**		
Heller For Congress	Heller, Dean		

#24.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	3/18/2008
Payee:	**Honoree:**		
Jackie Speier For Congress	Speier, Jackie		

#25.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	3/18/2008
Payee:	**Honoree:**		
Matsui For Congress	Matsui, Doris		

#26.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	3/18/2008
Payee:	**Honoree:**		
Mike Thompson For Congress	Thompson, Michael		

#27.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	3/18/2008
Payee: Moore For Congress	**Honoree:** Moore, Dennis		

#28.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,500.00	4/14/2008
Payee: Bob Corker For Senate	**Honoree:** Corker, Robert		

#29.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	4/14/2008
Payee: Ed Royce For Congress	**Honoree:** Royce, Edward		

#30.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,500.00	4/14/2008
Payee: Freedom Project	**Honoree:** Boehner, John		

#31.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	4/14/2008
Payee: Friends of Gordon Smith	**Honoree:** Smith, Gordon		

#32.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,500.00	4/14/2008
Payee: Matheson For Congress	**Honoree:** Matheson, James		

#33.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	4/14/2008
Payee: McConnell Senate Committee '08	**Honoree:** McConnell, Mitch		

#34.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	4/14/2008
Payee: McCotter Congressional	**Honoree:** McCotter, Thaddeus		

Committee

#35.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	4/14/2008
Payee: Michael Castle Campaign Fund	**Honoree:** Castle, Michael		

#36.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,500.00	4/14/2008
Payee: Nancy Pelosi For Congress	**Honoree:** Pelosi, Nancy		

#37.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	4/14/2008
Payee: Norm Dicks For Congress	**Honoree:** Dicks, Norman		

#38.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,500.00	4/14/2008
Payee: Pennsylvanians For Kanjorski	**Honoree:** Kanjorski, Paul		

#39.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	4/14/2008
Payee: Putnam For Congress	**Honoree:** Putnam, Adam		

#40.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,500.00	4/14/2008
Payee: Rely on Your Beliefs Fund	**Honoree:** Blunt, Roy		

#41.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,500.00	4/14/2008
Payee: Debbie Wasserman-Schultz for Congress	**Honoree:** Wasserman-Schultz, Debbie		

#42.

Contribution Type:	Contributor Name:	Amount:	Date:
Honoree:			

FECA	WaMuPAC	$9,000.00	4/25/2008
Payee: People For Patty Murray	Murray, Patty		

#43.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	5/16/2008
Payee: Clay Jr. For Congress	**Honoree:** Clay, William		

#44.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$2,500.00	5/16/2008
Payee: Committee To Re-Elect Nydia M. Velazquez To Congress	**Honoree:** Velazquez, Nydia		

#45.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	5/16/2008
Payee: Friends Of Jeb Hensarling	**Honoree:** Hensarling, Jeb		

#46.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	5/16/2008
Payee: HERGER PAC	**Honoree:** Herger, Wally		

#47.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	5/16/2008
Payee: Melissa Bean For Congress	**Honoree:** Bean, Melissa		

#48.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	5/16/2008
Payee: Moore For Congress	**Honoree:** Moore, Dennis		

#49.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	5/16/2008
Payee: Solis For Congress	**Honoree:** Solis, Hilda		

187

#50.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	6/9/2008
Payee:	**Honoree:**		
Cathy McMorris For Congress	McMorris, Cathy		

#51.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	6/2/2008
Payee:	**Honoree:**		
Friends of Doc Hastings	Hastings, Richard		

#52.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	6/13/2008
Payee:	**Honoree:**		
Armstrong For Congress	Armstrong, William		

#53.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$5,000.00	6/13/2008
Payee:	**Honoree:**		
Crowley For Congress	Crowley, Joseph		

#54.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	6/13/2008
Payee:	**Honoree:**		
Friends Of Charlie Wilson	Wilson, Charles		

#55.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	6/13/2008
Payee:	**Honoree:**		
Friends Of Dave Reichert	Reichert, David		

#56.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	6/13/2008
Payee:	**Honoree:**		
Kevin McCarthy For Congress	McCarthy, Kevin		

#57.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	6/13/2008
Payee:	**Honoree:**		
Klein For Congress	Klein, Ronald		

#58.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	6/13/2008
Payee: LaRocco For Senate	**Honoree:** LaRocco, Larry		

#59.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	6/13/2008
Payee: Longhorn PAC (Rep. Lamar Smith)	**Honoree:** Smith, Lamar		

#60.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	6/13/2008
Payee: McHenry For Congress	**Honoree:** McHenry, Patrick		

#61.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	6/13/2008
Payee: Texans For Senator John Cornyn Inc	**Honoree:** Cornyn, John		

#62.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$2,000.00	6/27/2008
Payee: Friends Of John Boehner	**Honoree:** Boehner, John		

#63.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	6/27/2008
Payee: Nelson For U S Senate	**Honoree:** Nelson, Ben		

#64.

Contribution Type:	Contributor Name:	Amount:	Date:
Honorary Expenses	Self	$15,000.00	5/12/2008
Payee: Congressional Black Caucus Foundation, Inc.	**Honoree:** All 42 Congressional Black Caucus Members.		
Contribution Type: Honorary Expenses	**Contributor Name:** Self	**Amount:** $15,000.00	**Date:** 5/30/2008
Honoree: All Hispanic Caucus Members.			

Payee:
Congressional Hispanic Caucus
Institute, Inc.

COMMENTS

Honorary Expenses include those made by Washington Mutual Bank an affiliated entity of Washington Mutual, Inc.

CERTIFICATION AND SIGNATURE

■ I certify that I have read and am familiar with the provisions of the Standing Rules of the Senate and the Standing rules of the House of Representatives relating to the provision of gifts and travel. I have not provided, requested or directed a gift, including travel, to a Member of Congress or an officer or employee of either House of Congress with knowledge that receipt of the gift would violate rule XXXV of the Standing Rules of the Senate or rule XXV of the Rules of the House of Representatives during this filing period.

Digitally Signed By:
MR. M. SCOTT GASPARD, 7/25/2008 2:49:08 PM

LOBBYING CONTRIBUTION REPORT

Clerk of the House of Representatives • Legislative Resource Center • B-106 Cannon Building • Washington, DC 20515
Secretary of the Senate • Office of Public Records • 232 Hart Building • Washington, DC 20510

FILER TYPE AND NAME

Type:
■ Organization ■ Lobbyist

Organization Name:
WASHINGTON MUTUAL INC.

IDENTIFICATION NUMBERS

House Registrant ID:
34166

Senate Registrant ID:
43684

REPORTING PERIOD

Year:
2008

■ Mid-Year (January 1 - June 30)
■ Year-End (July 1 - December 31)
■ Amendment

POLITICAL ACTION COMMITTEE NAMES

- WaMuPAC
- WaMuPAC

CONTRIBUTIONS

■ No Contributions

#1.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$2,000.00	8/28/2008
Payee:	**Honoree:**		
Adam Smith For Congress	Smith, Adam		

#2.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	7/30/2008
Payee:	**Honoree:**		
Al Green For Congress	Green, Al		

#3.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Allyson Schwartz For Congress	Schwartz, Allyson		

191

#4.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Barbara Lee For Congress	Lee, Barbara		

#5.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/14/2008
Payee:	**Honoree:**		
Barney Frank For Congress Committee	Frank, Barney		

#6.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Barrett For Congress	Barrett, J. Gresham		

#7.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,500.00	8/25/2008
Payee:	**Honoree:**		
Becerra For Congress	Becerra, Xavier		

#8.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Boucher For Congress Committee	Boucher, Rick		

#9.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/26/2008
Payee:	**Honoree:**		
Capuano For Congress Committee	Capuano, Michael		

#10.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Cathy McMorris For Congress	McMorris, Cathy		

#11.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/26/2008
Payee:	**Honoree:**		
	Gonzalez, Charles		

Charles A Gonzalez Congressional Campaign

#12.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Christopher Shays for Congress Committee	Shays, Christopher		

#13.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	7/20/2008
Payee:	**Honoree:**		
Citizens To Elect Rick Larsen	Larsen, Rick		

#14.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Cleaver For Congress	Cleaver, Emanuel		

#15.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Committee To Elect Chris Murphy	Murphy, Christopher		

#16.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	7/20/2008
Payee:	**Honoree:**		
Committee To Elect Gary Ackerman	Ackerman, Gary		

#17.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Committee To Elect Gary Ackerman	Ackerman, Gary		

#18.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Committee To Re-Elect Henry Hank Johnson	Johnson, Henry		

#19.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008

Payee: The Congressman Joe Barton Committee
Honoree: Barton, Joe

#20.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/26/2008

Payee: David Scott For Congress
Honoree: Scott, David

#21.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008

Payee: Diane E Watson For Congress
Honoree: Watson, Diane

#22.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$5,000.00	8/26/2008

Payee: Dina Titus For Congress
Honoree: Titus, Dina

#23.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008

Payee: Donald A. Manzullo For Congress
Honoree: Manzullo, Donald

#24.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$4,000.00	8/26/2008

Payee: Dreier For Congress Committee
Honoree: Dreier, David

#25.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008

Payee: Eddie Bernice Johnson For Congress
Honoree: Johnson, Eddie

#26.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,500.00	8/14/2008

Honoree: Crapo, Mike

Payee:
Freedom Fund

#27.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,500.00	7/20/2008
Payee: Friends for Harry Reid	**Honoree:** Reid, Harry		

#28.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/26/2008
Payee: Friends Of Carolyn McCarthy	**Honoree:** McCarthy, Carolyn		

#29.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Friends Of Cliff Stearns	**Honoree:** Stearns, Cliff		

#30.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Friends Of Dave Reichert	**Honoree:** Reichert, David		

#31.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/26/2008
Payee: Friends of George Miller	**Honoree:** Miller, George		

#32.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	7/20/2008
Payee: Friends Of Ginny Brown-Waite	**Honoree:** Brown-Waite, Virginia		

#33.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Friends Of Jim Clyburn	**Honoree:** Clyburn, James		

Contribution Type:	Contributor Name:	Amount:	Date:
Honoree:			

FECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Friends Of Jim Marshall	Marshall, Jim		

#35.

Contribution Type:	**Contributor Name:**	**Amount:**	**Date:**
FECA	WaMuPAC	$-2,300.00	9/17/2008
Payee: Friends Of Joe Baca	**Honoree:** Baca, Joseph		

#36.

Contribution Type:	**Contributor Name:**	**Amount:**	**Date:**
FECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Friends Of Lois Capps	**Honoree:** Capps, Lois		

#37.

Contribution Type:	**Contributor Name:**	**Amount:**	**Date:**
FECA	WaMuPAC	$2,000.00	8/26/2008
Payee: Friends Of Sessions Senate Committee Inc	**Honoree:** Sessions, Jeff		

#38.

Contribution Type:	**Contributor Name:**	**Amount:**	**Date:**
FECA	WaMuPAC	$2,000.00	8/26/2008
Payee: Gary Miller for Congress	**Honoree:** Miller, Gary		

#39.

Contribution Type:	**Contributor Name:**	**Amount:**	**Date:**
FECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Geoff Davis for Congress	**Honoree:** Davis, Geoffrey		

#40.

Contribution Type:	**Contributor Name:**	**Amount:**	**Date:**
FECA	WaMuPAC	$1,000.00	7/20/2008
Payee: Hoyer For Congress	**Honoree:** Hoyer, Steny		

#41.

Contribution Type:	**Contributor Name:**	**Amount:**	**Date:**
FECA	WaMuPAC	$2,000.00	8/26/2008
Payee: Hoyer For Congress	**Honoree:** Hoyer, Steny		

196

#42.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Jim Costa For Congress	Costa, James		

#43.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/26/2008
Payee:	**Honoree:**		
Jim McDermott for Congress	McDermott, Jim		

#44.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Joe Donnelly For Congress	Donnelly, Joseph		

#45.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/26/2008
Payee:	**Honoree:**		
Jon Porter for Congress	Porter, Jon		

#46.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Ken Calvert For Congress	Calvert, Ken		

#47.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	9/18/2008
Payee:	**Honoree:**		
Kenny Marchant For Congress	Marchant, Kenneth		

#48.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Kevin McCarthy For Congress	McCarthy, Kevin		

#49.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/26/2008
Payee:	**Honoree:**		
Larson For Congress	Larson, John		

#50.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Louise Slaughter Re-Election Committee	Slaughter, Louise		

#51.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Lucas For Congress	Lucas, Frank		

#52.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	7/20/2008
Payee:	**Honoree:**		
Lucille Roybal-Allard For Congress	Roybal-Allard, Lucille		

#53.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
Lucille Roybal-Allard For Congress	Roybal-Allard, Lucille		

#54.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,500.00	8/26/2008
Payee:	**Honoree:**		
McConnell Senate Committee '08	McConnell, Mitch		

#55.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
McHenry For Congress	McHenry, Patrick		

#56.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee:	**Honoree:**		
McNerney For Congress	McNerney, Jerry		
Contribution Type:	**Contributor Name:**	**Amount:**	**Date:**
PECA	WaMuPAC	$2,000.00	8/26/2008
Honoree:			
Watt, Melvin			

Payee:
Mel Watt For Congress Committee

#58.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$2,000.00	7/30/2008

Payee: Melissa Bean For Congress
Honoree: Bean, Melissa

#59.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$2,000.00	8/26/2008

Payee: Michael Castle Campaign Fund
Honoree: Castle, Michael

#60.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	7/30/2008

Payee: Neugebauer Congressional Committee
Honoree: Neugebauer, Robert

#61.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$5,000.00	8/26/2008

Payee: PAC to the Future
Honoree: Pelosi, Nancy

#62.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	8/26/2008

Payee: Pastor For Arizona
Honoree: Pastor, Ed

#63.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	8/26/2008

Payee: Paul Hodes For Congress
Honoree: Hodes, Paul

#64.

Contribution Type:	Contributor Name:	Amount:	Date:
FECA	WaMuPAC	$1,000.00	8/26/2008

Payee: Pearce For Congress
Honoree: Pearce, Stevan

#65.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	7/20/2008

Payee: Pennsylvanians For Kanjorski — Honoree: Kanjorski, Paul

#66.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	7/20/2008

Payee: Perlmutter for Congress — Honoree: Perlmutter, Ed

#67.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008

Payee: Price For Congress — Honoree: Price, Thomas

#68.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008

Payee: Reed Committee — Honoree: Reed, Jack

#69.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008

Payee: Re Keller for Congress — Honoree: Keller, Richard

#70.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008

Payee: Robert Wexler For Congress Committee — Honoree: Wexler, Robert

#71.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/28/2008

Payee: Ruben Hinojosa For Congress — Honoree: Hinojosa, Ruben

#72.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008

Payee: — Honoree: Salazar, Ken

Salazar For Senate

#73.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Schiff For Congress	**Honoree:** Schiff, Adam		

#74.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/26/2008
Payee: Scott Garrett For Congress	**Honoree:** Garrett, Scott		

#75.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$5,000.00	8/26/2008
Payee: Searchlight Leadership Fund	**Honoree:** Reid, Harry		

#76.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Sheila Jackson Lee for Congress	**Honoree:** Jackson Lee, Sheila		

#77.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/26/2008
Payee: Sires For Congress	**Honoree:** Sires, Albio		

#78.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Solis For Congress	**Honoree:** Solis, Hilda		

#79.

Contribution Type:	Contributor Name:	Amount:	Date:
PECA	WaMuPAC	$2,000.00	8/26/2008
Payee: Stephen F. Lynch For Congress Committee	**Honoree:** Lynch, Stephen		

#80.

Contribution Type:	Contributor Name:	Amount:	Date:
Honoree:			

FECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Susan Davis For Congress	Davis, Susan		

#81.

Contribution Type:	**Contributor Name:**	**Amount:**	**Date:**
FECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Tim Johnson For South Dakota Inc	**Honoree:** Johnson, Tim		

#82.

Contribution Type:	**Contributor Name:**	**Amount:**	**Date:**
FECA	WaMuPAC	$1,000.00	8/26/2008
Payee: Tim Mahoney For Florida	**Honoree:** Mahoney, Timothy		

#83.

Contribution Type:	**Contributor Name:**	**Amount:**	**Date:**
FECA	WaMuPAC	$-5,000.00	11/13/2008
Payee: Chris Dodd for President	**Honoree:** Dodd, Christopher		

COMMENTS

I inadvertently added WaMuPAC twice under Political Action Committees. I attempted to delete it but the system would not allow me to delete the PAC.

CERTIFICATION AND SIGNATURE

■ I certify that I have read and am familiar with the provisions of the Standing Rules of the Senate and the Standing rules of the House of Representatives relating to the provision of gifts and travel. I have not provided, requested or directed a gift, including travel, to a Member of Congress or an officer or employee of either House of Congress with knowledge that receipt of the gift would violate rule XXVI of the Standing Rules of the Senate or rule XXV of the Rules of the House of Representatives during this filing period.

Digitally Signed By:
MR. M. SCOTT GAEPARD, 12/12/2008 2:08:56 PM

JOE LOFGREN, CALIFORNIA
CHAIR
KEN CHANDLER, KENTUCKY
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KATHY CASTOR, FLORIDA
PETER WELCH, VERMONT
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ACTING STAFF DIRECTOR/CHIEF COUNSEL
R. BLAKE CHERRY
COUNSEL TO THE CHAIR

ONE HUNDRED SEVENTH CONGRESS

U.S. House of Representatives

COMMITTEE ON STANDARDS OF
OFFICIAL CONDUCT

Washington, DC 20515–6328

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TIDDY LINDENBERG
COUNSEL TO THE RANKING
REPUBLICAN MEMBER
SUITE HT-2, THE CAPITOL
(202) 225-7103

May 14, 2009

The Honorable Laura Richardson
U.S. House of Representatives
1725 Longworth House Office Building
Washington, DC 20515

Dear Colleague:

This letter responds to your recent request for clarification of certain disclosure requirements of the Form A Financial Disclosure Statement. Specifically, you ask whether your are required under the Ethics in Government Act of 1978 as amended (EIGA), to disclose certain real estate holdings on your disclosure report and any debts secured by these properties.

As a general matter, a reporting individual is required to disclose an asset only if it (1) has a fair market value of more than $1,000 at the close of the reporting period, or (2) generates more than $200 in income during the reporting period. *See* EIGA §§ 102 (a)(3)(A) & 102(a)(1)(B). The personal residence of a reporting individual (including a secondary or vacation home), however, is specifically excluded from disclosure so long as the home is not generating any rental income and is not being held for investment purposes. EIGA further provides that "any mortgage secured by real property which is a personal residence of the reporting individual" is specifically excluded from disclosure as a liability. *See* EIGA § 102(4)(A).

According to your representations to the Committee, you purchased and own three residences in California. These properties are located in San Pedro, Long Beach, and Sacramento. None of these properties have ever generated any rental income, nor are any currently being held for investment purposes. Based on these representations, it would appear to the Committee that you are under no obligation to disclose your ownership interest in the properties on your financial disclosure statement. Please be mindful, however, that if the circumstances change and rental income is ever generated by any of these properties, you will be required to disclose the income producing properties on your financial disclosure statement.

09-4126_000150

Because you presently have no disclosure obligation with respect to these properties, you are similarly not required to disclose any debt secured by these properties. This exclusion applies regardless of the fair market value of the property or the balance due on any loan and includes mortgages, home equity loans and home equity lines of credit.[1]

If you have any further questions, please contact the Committee's Chief Counsel, Blake Chisam, at (202) 225-7103.

Sincerely,

Zoe Lofgren
Chair

Jo Bonner
Ranking Republican Member

ZL/JB:ps

[1] For a more complete explanation of the circumstances in which a mortgage may be excluded from disclosure on the financial disclosure statement, please see the attached Committee Memorandum dated December 30, 2008.

DailyBreeze.com

"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."

Lee 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.

gene.maddaus@dailybreeze.com

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EXHIBIT 22

09-4126_000153

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

FILING FEE WAIVED

2008 MAY 13 AM 9:54

OFFICE OF PUBLIC RECORD

LAURA RICHARDSON (Please Print)

562-106-2694 (Daytime Telephone)

Filer Status: Member of the U.S. House of Representatives [X] District: 37th [ ] Officer or Employee [ ] Principal Office: [ ] Nominee [ ]

Report Type: [X] Annual (May 15) [ ] Amendment

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, your spouse (unless "termed" report) or dependent child, receive any gift(s) in excess of $305 or travel from any source in the reporting period? If yes, complete and attach Schedule I.	Yes [X]	No [ ]	
II. Did you, your spouse, or dependent child, receive any honoraria in the reporting period?	Yes [ ]	No [X]	
III. Did you, your spouse, or dependent child, receive "unearned" income of more than $200 in the reporting period or "asset and unearned income" of more than $1,000 at the end of this period? If yes, complete and attach Schedule II.	Yes [X]	No [ ]	
IV. Did you, your spouse, or a dependent child participate in any transaction involving a purchase, sale or exchange of real property, stock, bond, commodity future or other security, or a loan, in excess of $1,000 during the reporting period? If yes, complete and attach Schedule III.	Yes [ ]	No [X]	
V. Did you, your spouse, or a dependent child own any asset, have any investment, or hold any position from which you derived income of more than $200 in the reporting period? If yes, complete and attach Schedule IV.	Yes [X]	No [ ]	
VI. Did you, your spouse, or a dependent child have any liability (more than $10,000) during the reporting period? If yes, complete and attach Schedule V.	Yes [ ]	No [X]	

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

VII. Did you, your spouse, or a dependent child receive more than $1,000 in income or gain from a trust? If yes, complete and attach Schedule VI.	Yes [ ]	No [X]
VIII. Did you, your spouse, or a dependent child have a beneficial interest in assets worth more than $1,000 that were held in a trust at the end of this period? If yes, complete and attach Schedule VI.	Yes [ ]	No [X]
IX. Did you have any roommate(s), spouse (unless "termed" report) or dependent child who is not listed on this report? If yes, complete and attach Schedule VII.	Yes [X]	No [ ]

TRUSTS—Details regarding Qualified Blind Trusts approved by the Committee, and certain other trusts, need not be disclosed. Have you excluded from this report details of a trust benefiting you, your spouse, or dependent child?

EXEMPTION—Have you excluded from this report any other assets, "unearned" income, liabilities of a spouse or dependent child because they meet all three tests for exemption?

	Yes [ ]	No [X]
	Yes [ ]	No [X]

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SCHEDULE III — ASSETS AND "UNEARNED" INCOME

Name Lynda Bird Kerr

Page 3 of 5

BLOCK A — Asset and/or Income Source

Identify the asset and/or investment or income-producing activity (such as rental property, stock, etc.) generating the income. If you are reporting more than one asset/source, list the highest two (2) assets/sources of income.

Example: Using the year's Fair Market Value, you held stock in Corporation XYZ and Mutual Fund ABC. Corporation XYZ paid $1,800 in dividends and Mutual Fund ABC paid $1,200 in interest. You would list Corporation XYZ in Asset/Source (1) and Mutual Fund ABC in Asset/Source (2).

If you had a qualified trade or business, you may list it instead of one of the above two assets/sources.

If you are reporting a jointly held asset, please specify the interest held.

If an asset was sold during the reporting year and is included only because it generated income, the value should be "None."

BLOCK B — Value of Asset

Indicate value of asset at close of reporting year. If you sold a validation threshold 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."

BLOCK C — Type of Income

Check all sources that apply. For retirement plans or accounts that are tax exempt, you may wish to check "Other Type of Income" and specify "Tax Exempt" or "Tax Deferred." For assets that generated capital gains, check "CAPITAL GAINS." If income was generated from a trade or business, check "EXCEPTED/BLIND TRUST" and report any income during calendar year.

BLOCK D — Amount of Income

For retirement plans or accounts that are tax exempt, you may wish to check "None." For assets that generated capital gains, check "None." If income was generated from a trade or business, check "None." If no income was received during reporting year, check "None."

BLOCK E — Transaction

Indicate if the asset was purchased (P), sold (S), or exchanged (E) during the reporting year.

	BLOCK A	BLOCK B																BLOCK C												BLOCK D												BLOCK E
	Asset/Source (1)	A	B	C	D	E	F	G	H	I	J	K	L																													
		None	$1 – $1,000	$1,001 – $15,000	$15,001 – $50,000	$50,001 – $100,000	$100,001 – $250,000	$250,001 – $500,000	$500,001 – $1,000,000	$1,000,001 – $5,000,000	$5,000,001 – $25,000,000	$25,000,001 – $50,000,000	Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	Type(s)	None	$1 – $200	$201 – $1,000	$1,001 – $2,500	$2,501 – $5,000	$5,001 – $15,000	$15,001 – $50,000	$50,001 – $100,000	$100,001 – $1,000,000	$1,000,001 – $5,000,000	Over $5,000,000	P (Purchase) S (Sale) E (Exchange)	Partial Sale (PS)	Asset Subject to Transaction (Specify)
	Notary Public Stamp & Signature																																							
	Kerr Babysitting Account												X		X																											
	Kerr Savings Plan												X				X																								
	Kerr Babysitting Account												X				X																								
	Kerr Thrift Account												X				X																								

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For additional assets and unearned income, use next page.

09-4126_000155

SCHEDULE V— LIABILITIES

Name: LINDA BUCHANAN Page 4 of 6

Report liabilities of over $10,000 owed by any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mask the highest amount owed during the period unless you choose to report the exact amount. Any mortgage on your personal residence (Check it is exempt) or liabilities owed to certain relatives listed in the instructions (see Part IV) do not have to be reported. Credit card debt may be reported as a single aggregate liability unless you choose to report creditors individually. If you closed a credit card account during the reporting period, you may report the account as open with a zero balance. If the balance at the close of the reporting calendar year exceeded $10,000.

SP, DC, JT	Creditor	Type of Liability	Amount of Liability							
			A	B	C	D	E	F	G	H	I	J
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.		$1,001-$15,000	$15,001-$50,000	$50,001-$100,000	$100,001-$250,000	$250,001-$500,000	$500,001-$1,000,000	$1,000,001-$5,000,000	$5,000,001-$25,000,000	$25,000,001-$50,000,000	Over $50,000,000
	N/A						X						

SCHEDULE VI— GIFTS

Report the source, a brief description, and the value of all gifts totaling more than $365 accepted by you, your spouse, or dependent child from any source during the year.

Exception: Gifts from relatives, gifts of personal hospitality of an individual, 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 aggregated. See the STOCK Act and Rule 26, clause 5(a)(i)(B) for additional exceptions.

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 (Administrative purpose at Interstate Appliance Committee on Standards)	$365
NONE		

Use additional sheets if more space is required.

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Name LAURA RICHARDSON | Page 5 of 6

SCHEDULE VII — TRAVEL PAYMENTS AND REIMBURSEMENTS

Identify the source and list travel itinerary, dates, and nature of expenses provided for travel and travel-related expenses totalling more than $305 received by you, your spouse, or a dependent child during the reporting period. Indicate whether a family member accompanied the traveler at the sponsor's expense, and the amount of time, if any, that was not at the sponsor's expense. Disclosure is required regardless of whether the expenses were paid directly by the sponsor or were paid by you and reimbursed by the sponsor.

Exclude: Travel-related expenses provided by federal, state, and local governments, or by a foreign government required to be separately reported under the Foreign Gifts and Decorations Act (5 U.S.C. § 7342); political travel that is required to be reported under the Federal Election Campaign Act; travel provided to a spouse or dependent child that is totally independent of his or her relationship to you.

Source		Date(s)	City of Departure—Destination—City of Return	Lodging? (Y/N)	Food? (Y/N)	Was a Family Member included? (Y/N)	Number of days not at sponsor's expense
Examples:	Chicago Chamber of Commerce	Mar. 2	DC—Chicago—DC	N	N	N	None
	Roycroft Corporation	Aug. 6–11	DC—Los Angeles—Cleveland	Y	Y	Y	2 Days
NONE							

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09-4126_000157

Name: Laura Richardson Page 6 of 6

SCHEDULE VIII—POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee or general partner, proprietor, representative, employee, or consultant to 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	

09-4126_000158

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 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
10/1997	Verizon 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.

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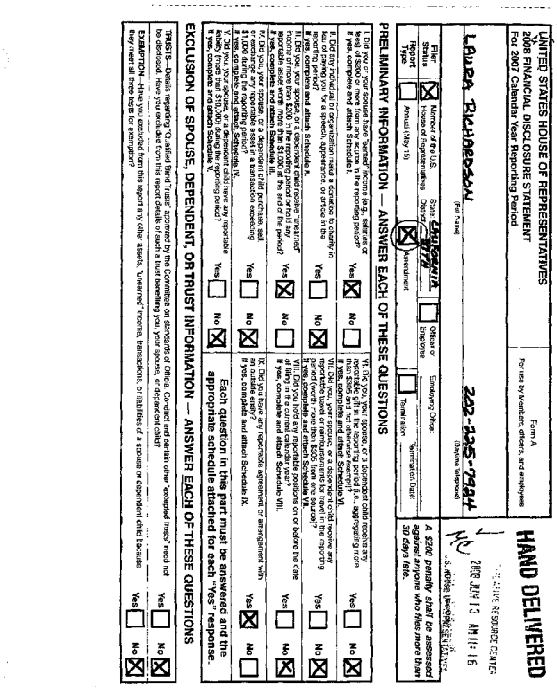

UNITED STATES HOUSE OF REPRESENTATIVES
2008 FINANCIAL DISCLOSURE STATEMENT
For: 2007 Calendar Year Reporting Period

Form A
For use by Members, officers, and employees

HAND DELIVERED

2008 JAN 15 AM 11:16

LAURA RICHARDSON
(Full Name)

222-235-7924
(Daytime Telephone)

Filer's Status: Member of the U.S. House of Representatives; Officer or Employee; Candidate for the U.S. House of Representatives; Nominee

Report Type: Annual (May 15); Amendment; Termination

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

1. Did you or your spouse (each "person") receive any "honoraria" income (e.g., salary or fee) of $200 or more from any source in the reporting period? — Yes ☒ No ☐
If yes, complete and attach Schedule A.

2. Did any person listed in question 1 receive a cumulative total of honoraria income of $2000 or more from any source in the reporting period? — Yes ☐ No ☒
If yes, complete and attach Schedule A.

3. I. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $100 from any source)? — Yes ☐ No ☒
If yes, complete and attach Schedule B.

II. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period aggregating more than $250 from any source? — Yes ☐ No ☒
If yes, complete and attach Schedule B.

4. Did you receive compensation and/or honoraria totaling more than $5000 in the reporting period for personal services provided by you (e.g., from a consulting contract, law practice, or teaching)? — Yes ☐ No ☒
If yes, complete and attach Schedule H.

5. Did you have any reportable agreement or arrangement with any person or organization regarding future employment or compensation (e.g., a severance package)? — Yes ☐ No ☒
If yes, complete and attach Schedule H.

6. Did you receive any reportable compensation, income, gift, reimbursement, or honoraria totaling more than $10,000 during the reporting period? — Yes ☐ No ☒
If yes, complete and attach Schedule I.

7. Did you hold any reportable assets, including assets held jointly with your spouse or dependent child, at any time during the reporting period? — Yes ☒ No ☐
If yes, complete and attach Schedule A.

8. Did you enter into any reportable agreement or arrangement with your employer or any entity listed in question 7 regarding your future participation in any employee benefit plan (e.g., pension, 401K, deferred compensation)? — Yes ☐ No ☒
If yes, complete and attach Schedule J.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

1. Do you hold any reportable assets, including assets held jointly with your spouse or dependent child, solely because of a trust or other arrangement established by you, your spouse, or dependent child? — Yes ☐ No ☒

2. Is the trust or other arrangement revocable? — Yes ☐ No ☒

3. Have you received any income or realized any capital gains from the trust or other arrangement in the reporting period? — Yes ☐ No ☒

EXEMPTION - Have you previously filed this report by other means. Investment Income, transactions, or liabilities of a spouse or dependent child excluded — Yes ☐ No ☒

TRUSTS - Should members, officers, and employees of the Committee on Standards of Official Conduct file reports concerning trusts? Yes ☐ No ☒

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09-4125_000159

SCHEDULE I—EARNED INCOME (INCLUDING HONORARIA)

Name LAURA RICHARDSON | Page 2 of 5

List the source, type, and amount of earned income, including honoraria, from any source (other than your current employment by the U.S. Government) totaling $200 or more during the current year to the filing date and, separately, the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

	Source (include date of receipt for honoraria)	Type	Amount: Current Year to Filing	Amount: Preceding Year
Examples:	XYZ Corporation, Houston, Texas	Salary	$5,300	$28,450
	First Bank & Trust, Houston, Texas	Director's Fee	$400	$3,200
	XYZ Trade Association, Chicago, IL (Rec'd 12-2-00)	Honorarium	0	$1,000
	Harris County, Texas, Public Schools	Spouse Salary	NA	NA
	STATE OF CALIFORNIA, STATE ASSEMBLY 12/06-8/07	SALARY	$113,000	N/A
	STATE OF CALIFORNIA, STATE ASSEMBLY 12/06-8/07	PER DIEM	20,000	N/A
	CITY OF LONG BEACH, CITY COUNCIL 7/00-11/06	SALARY	N/A	$28,000
	STATE OF CALIFORNIA, DIRECTOR (LEGISLATIVE) 1/01-11/06	SALARY	N/A	$80,000

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09-4126_000160

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214

UNITED STATES HOUSE OF REPRESENTATIVES
2008 FINANCIAL DISCLOSURE STATEMENT
For 2007 Calendar Year Reporting Period

Form A

HAND DELIVERED

LAURA RICHARDSON

202-225-7924

CALIFORNIA

A $200 penalty shall be assessed against anyone who files more than 30 days late.

PRELIMINARY INFORMATION — ANSWER EACH OF THESE QUESTIONS

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

09-4126_000161

Name LAURA RICHARDSON Page 2 of 5

SCHEDULE I — EARNED INCOME

List the source, type, and amount of earned income from any source other than the basic current employment by the U.S. Government (earning $200 or more) during the preceding calendar year. For a source, list the source and amount of any honoraria, list only the source for other source earned income (excluding $1,000, and nonpaid bonus).
Exclude: Military pay (Lieu as Nominal Stock or Bonus), Jobs, Loans, Retirement programs, and benefits received under the Social Security Act.

Source		Type	Amount
Example	Kinney Stock	Approved Rendering Fee	$5,000
	Sale of Mercenary	Legislative Purchase	$5,000
	Cost and Transportation (Non-Jobs)	Equity Interest	$1,000
	Fit Sale Equity Interest in Retention	Social Security	NA
STATE OF CALIFORNIA, STATE ASSEMBLY		SALARY	70,000
STATE OF CALIFORNIA, STATE ASSEMBLY		PER DIEM	40,000

For payments or charity in lieu of honoraria, use Schedule B.

09-4126_000162

CSOC.RICH.010319

EXHIBIT 23

manatt Deliver the right message
WELCOME CALIFORNIA REPUBLICAN PARTY CONVENTION
Ballot Initiatives
Capital Fellows Programs
Public Health is looking for a Chief of the Financial Management Branch. CLICK FOR DETAILS
Compare your amended bill to current law.

CAPITOL WEEKLY

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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.

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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.

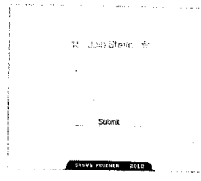
Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

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

09-4126_000164

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 tank, 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 $570,000 - $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 Helmers 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.

<< Back

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EXHIBIT 24

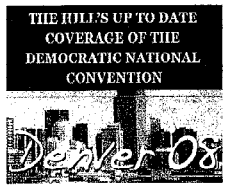
LEADING THE NEWS

Mortgage non-disclosure is trouble for Richardson

By Jared Allen
Posted: 06/02/08 07:33 PM [ET]

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. 29 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.

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.

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.

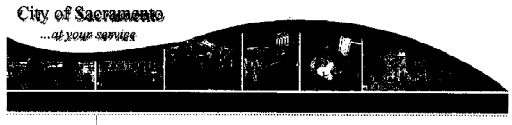
Peter Mathews accused her of "a pattern of financial irresponsibility" and wondered "how she can be responsible for a federal budget when she can't balance [her] own budget," while Lee Davis said she was a "national embarrassment" who has lost credibility.

Susan Crabtree contributed to this article.

Close Window

EXHIBIT 25

229



Start new search

Open Housing Cases

Vacant Building Cases

Case Details

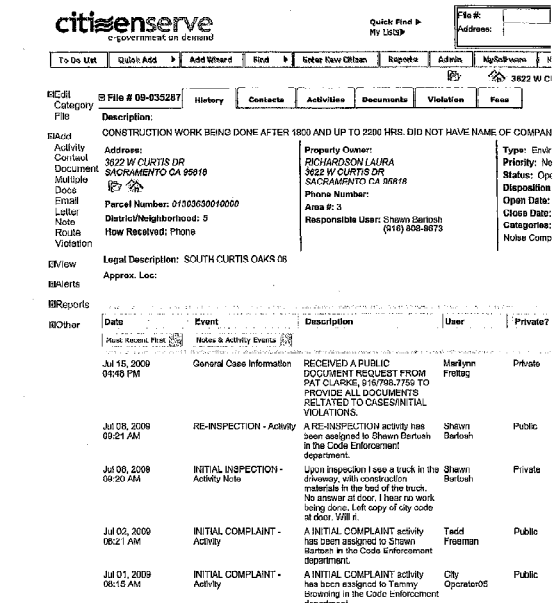
Case #: 09-035287
Address: 3622 W CURTIS DR
Type: Code
Categories: Noise Complaint
Status: Open
Open Date: 07/01/2009
Close Date:
Disposition:

Case History

Activity	Date
Re-Inspection done.	07/24/2009
Initial Inspection done.	07/07/2009
Initial Complaint assigned to Officer or Inspector.	07/02/2009

09-4126_000171

230



09-4126_000172

231

City of Sacramento
...at your service

Start new search
Open Housing Cases
Vacant Building Cases

Case Details

Case #: 09-010823
Address: 3622 W CURTIS DR
Type: Housing
Categories: Complaint
Status: Closed
Open Date: 05/09/2009
Close Date: 05/11/2009
Disposition: Duplicate Entry

Case History

Activity	Date
Initial Complaint assigned to Officer or Inspector.	05/11/2009

09-4126_000173

232

City of Sacramento
...at your service

Start new search
Open Housing Cases
Vacant Building Cases

Case Details

Case #: 09-010583
Address: 3622 W CURTIS DR
Type: Housing
Categories: Other

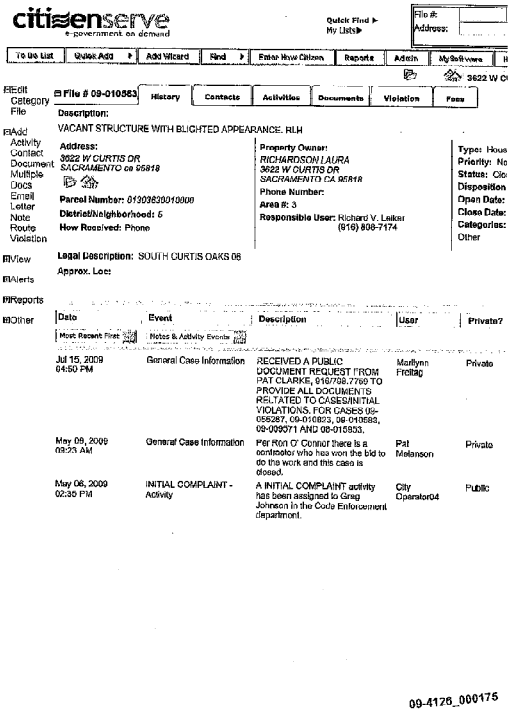
Status: Closed
Open Date: 05/06/2009
Close Date: 05/08/2009
Disposition: Unfounded

Case History

Activity	Date
Initial Complaint assigned to Officer or Inspector.	05/08/2009

09-4126_000174

233



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File #:
Address:

To Do List | Quick Add ▶ | Add Wizard | Find ▶ | Enter New Citizen | Reports | Admin | My Preferences | H

3622 W Cl

⊟Edit
Category
File

⊟ File # 09-010383 | History | Contacts | Activities | Documents | Violation | Fees

Description:
VACANT STRUCTURE WITH BLIGHTED APPEARANCE. RLH

⊞Add
Activity
Contact
Document
Multiple Docs
Email
Letter
Note
Route
Violation

Address:
3622 W CURTIS DR
SACRAMENTO ca 95818

Parcel Number: 01303630010000
District/Neighborhood: 5
How Received: Phone

Property Owner:
RICHARDSON LAURA
3622 W CURTIS DR
SACRAMENTO CA 95818
Phone Number:
Area #: 3
Responsible User: Richard V. Lakin
(916) 808-7174

Type: Hous
Priority: No
Status: Clo
Disposition
Open Date:
Close Date:
Categories:
Other

⊞View

Legal Description: SOUTH CURTIS OAKS 06
Approx. Lot:

⊞Alerts

⊞Reports

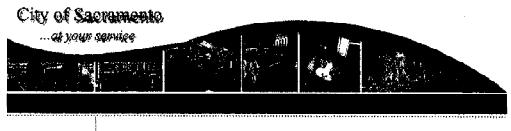
⊞Other

Most Recent First | Notes & Activity Events

Date	Event	Description	User	Private?
Jul 15, 2009 04:50 PM	General Case Information	RECEIVED A PUBLIC DOCUMENT REQUEST FROM PAT CLARKE, 916/798.7799 TO PROVIDE ALL DOCUMENTS RELTATED TO CASES/INITIAL VIOLATIONS, FOR CASES 06-056287, 09-010823, 09-010683, 09-009971 AND 08-010853.	Marilynn Freitag	Private
May 09, 2009 09:33 AM	General Case Information	Per Ron O' Connor there is a contractor who has won the bid to do the work and this case is closed.	Pat Melanson	Private
May 08, 2009 02:39 PM	INITIAL COMPLAINT - Activity	A INITIAL COMPLAINT activity has been assigned to Greg Johnson in the Code Enforcement department.	City Operator04	Public

09-4125_000175

234



Start new search

Open Housing Cases

Vacant Building Cases

Case Details

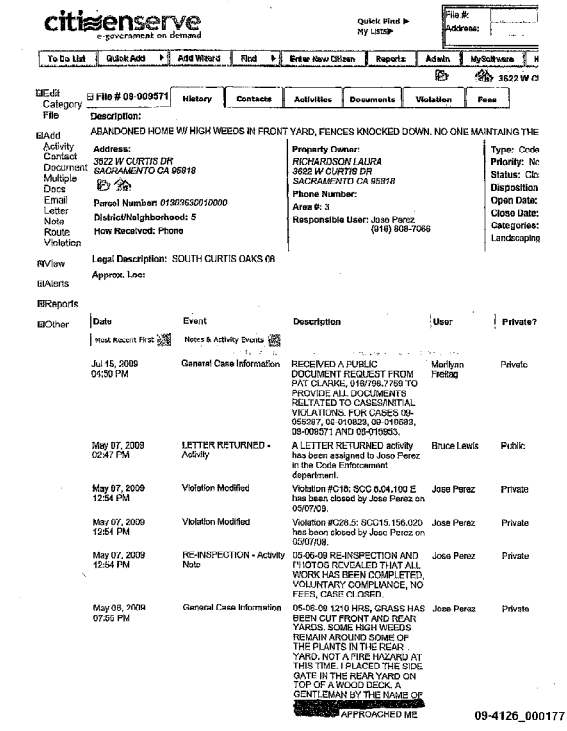
Case #: 09-009571
Address: 3022 W CURTIS DR
Type: Code
Categories: Landscaping/paving

Status: Closed
Open Date: 04/24/2009
Close Date: 05/08/2009
Disposition: Work Completed

Case History

Activity	Date
Letter returned to Code Enforcement Department.	05/08/2009
Re-Inspection done.	05/07/2009
Pro-Active Inspection.	05/06/2009
Preliminary letter sent.	04/29/2009
Initial Inspection done.	04/24/2009

09-4126_000176



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File #:
Address:

To Do List | Quick Add ▶ | Add Wizard | Find ▶ | Enter New Citizen | Reports | Admin | MySoftware | H

3622 W C

Edit
Category
File

Add
Activity
Contact
Document
Multiple
Docs
Email
Letter
Note
Route
Violation

View

Alerts

Reports

Other

File # 09-009571 | History | Contacts | Activities | Documents | Violation | Fees

Description:
ABANDONED HOME W/ HIGH WEEDS IN FRONT YARD, FENCES KNOCKED DOWN. NO ONE MAINTAINS THE

Address:
3622 W CURTIS DR
SACRAMENTO CA 95818

Parcel Number: *013093600100000*
District/Neighborhood: 5
How Received: Phone

Property Owner:
RICHARDSON LAURA
3622 W CURTIS DR
SACRAMENTO CA 95818
Phone Number:
Area #: 3
Responsible User: Jose Perez
(916) 808-7066

Type: Code
Priority: No
Status: Clo
Disposition
Open Date:
Close Date:
Categories:
Landscaping

Legal Description: SOUTH CURTIS OAKS 08
Approx. Loc:

Date	Event	Description	User	Private?
Most Recent First	Notes & Activity Events			
Jul 15, 2009 04:30 PM	General Case Information	RECEIVED A PUBLIC DOCUMENT REQUEST FROM PAT CLARKE, 916/796.7769 TO PROVIDE ALL DOCUMENTS RELTATED TO CASES/INITIAL VIOLATIONS. FOR CASES 09-055287, 09-010829, 09-010693, 09-009571 AND 09-010953.	Marilyan Freitag	Private
May 07, 2009 02:47 PM	LETTER RETURNED - Activity	A LETTER RETURNED activity has been assigned to Jose Perez in the Code Enforcement department.	Bruce Lewis	Public
May 07, 2009 12:54 PM	Violation Modified	Violation #C16: SCC 6.04.100 E has been closed by Jose Perez on 05/07/09.	Jose Perez	Private
May 07, 2009 12:54 PM	Violation Modified	Violation #C28.5: SCC15.156.020 has been closed by Jose Perez on 05/07/09.	Jose Perez	Private
May 07, 2009 12:54 PM	RE-INSPECTION - Activity Note	05-06-09 RE-INSPECTION AND PHOTOS REVEALED THAT ALL WORK HAS BEEN COMPLETED, VOLUNTARY COMPLIANCE, NO FEES, CASE CLOSED.	Jose Perez	Private
May 06, 2009 07:55 PM	General Case Information	05-06-09 1210 HRS, GRASS HAS BEEN CUT FRONT AND REAR YARDS. SOME HIGH WEEDS REMAIN AROUND SOME OF THE PLANTS IN THE REAR YARD. NOT A FIRE HAZARD AT THIS TIME. I PLACED THE SIDE GATE IN THE REAR YARD ON TOP OF A WOOD DECK. A GENTLEMAN BY THE NAME OF [redacted] APPROACHED ME	Jose Perez	Private

09-4126_000177

		ASKING BASIC QUESTIONS IN REGARDS TO OUR PROCEDURE. PHOTOS WERE TAKEN AND WERE ADDED TO THE CASE FILE.		
May 05, 2009 07:53 PM	PRO-ACTIVE INSPECTION - Activity	A PRO-ACTIVE INSPECTION activity has been assigned to Jose Perez in the Code Enforcement department.	Jose Perez	Public
Apr 29, 2009 01:39 PM	RE-INSPECTION - Activity Note	04-29-09 PROPERTY CONTINUES TO BE IN VIOLATION. I POSTED A COPY OF THE 14 DAY PRELIMINARY LETTER ON THE FRONT DOOR OF THE PROPERTY. PHOTOS WERE TAKEN AND WERE ADDED TO THE CASE FILE.	Jose Perez	Private
Apr 28, 2009 02:02 PM	Notification Activity	Notification for Jose Perez Activity CODE - 14 DAY PRELIM - has been closed.	Josie Valdez	Public
Apr 26, 2009 02:52 PM	CODE - 14 DAY PRELIM - Activity	A CODE - 14 DAY PRELIM activity has been assigned to Clerical Staff in the Code Enforcement department.	Jose Perez	Public
Apr 26, 2009 02:36 PM	RE-INSPECTION - Activity	A RE-INSPECTION activity has been assigned to Jose Perez in the Code Enforcement department.	Jose Perez	Public
Apr 26, 2009 02:35 PM	INITIAL INSPECTION - Activity Note	04-24-09 Initial inspection conducted at 3622 W.Carla Dr. The property in question is a single family occupancy, blue in color, with white trim. This property is located on the west side of the street. My inspection from the public right of way revealed the following violations: Overgrown grass and weeds throughout the property and a failing side gate. Photos were taken depicting the violations. A 14 day preliminary letter will be sent to property owner.	Jose Perez	Private
Apr 24, 2009 07:49 AM	INITIAL COMPLAINT - Activity	A INITIAL COMPLAINT activity has been assigned to Jose Perez in the Code Enforcement department.	City Operator08	Public

09-4126_000178

237

Start new search
Open Housing Cases
Vacant Building Cases

Case Details

Case #: 08-015953
Address: 3622 W CURTIS DR
Type: Code
Categories: HSG Boarded Vacant Building V8 - Tammy Browning
Status: Closed
Open Date: 07/21/2008
Close Date: 10/02/2008
Disposition: Unfounded

Case History

Activity	Date
Termination of Notice of Pending Enforcement proceeding document.	11/17/2008
Letter returned to Code Enforcement Department.	11/06/2008
Letter returned to Code Enforcement Department.	10/27/2008
Letter returned to Code Enforcement Department.	10/27/2008
Letter returned to Code Enforcement Department.	10/21/2008
Letter returned to Code Enforcement Department.	10/16/2008
Letter returned to Code Enforcement Department.	10/16/2008
Letter returned to Code Enforcement Department.	10/16/2008
Monitoring Fee assessed.	10/03/2008
Administrative Penalty letter sent.	10/01/2008
Letter returned to Code Enforcement Department.	09/25/2008
Letter returned to Code Enforcement Department.	09/05/2008
Resend Declaration letter.	09/05/2008
Letter returned to Code Enforcement Department.	09/05/2008
Notice letter sent and Monitoring Fee assessed.	08/20/2008
Online Title Report request.	08/20/2008
Received proof of certified mail card.	08/15/2008
Nodice letter sent and Monitoring Fee assessed.	08/11/2008
Online Title Report request.	08/08/2008
Notice of Pending Enforcement proceeding document.	08/08/2008
Case re-assigned.	07/25/2008
Pro-Active Inspection.	07/23/2008
Case re assigned.	07/23/2008

09-4126_000179

239

EXHIBIT 26

Perkins Coie

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Brian G. Svoboda
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FAX: (202) 434-1690
EMAIL: BSvoboda@perkinscoie.com

April 21, 2009

Leo Wise, Esq.
Elizabeth Horton, Esq.
Office of Congressional Ethics
1017 Longworth House Office Building
U.S. House of Representatives
Washington, D.C. 20515

Re: Review No. 09-4126
Request for Information

Dear Mr. Wise and Ms. Horton:

On behalf of our client, Congresswoman Laura Richardson, we write in response to the materials provided to us by the Office of Congressional Ethics ("OCE") on April 15, 2009. The matters referenced in the OCE's Statement of Allegations have been before the Committee on Standards of Official Conduct ("the Committee") since June 2008. We provided the Committee with additional information as recently as April 2, 2009. Because the matters are now before the Committee, we would respectfully submit that OCE should terminate the preliminary review.

On June 18, 2008, Congresswoman Richardson requested a formal written opinion from the Committee regarding the financial disclosure statement that she filed in May 2008, and specifically about the disclosure of the properties referenced in OCE's Statement of Allegations. In a letter dated July 15, 2008, the Committee responded with an extensive request for additional information. The Committee indicated that, prior to formalizing its opinion, it wanted to determine not only whether the properties qualified as personal residences excluded from disclosure, but also whether any of the loans on the properties, or the rescission of the foreclosure on her Sacramento property, should be characterized as gifts.

The Member responded in full to the Committee's request on July 31, 2008. On March 16, 2009, the Committee, through its chief counsel, requested additional documents duplicative of OCE's request, which the Member provided on April 2, 2009.

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OLYMPIA · PHOENIX · PORTLAND · SAN FRANCISCO · SEATTLE · SHANGHAI · WASHINGTON, D.C.
Perkins Coie and Affiliates

Thus, the questions of whether the Congresswoman received a gift through the rescission of the foreclosure on her Sacramento home, and whether her residences were required to be disclosed on her personal financial disclosure form, are now under consideration by the Ethics Committee. For OCE to review these same matters at the same time, so that it may advise the Committee as to whether they merit further review, would be burdensome and duplicative. The Congresswoman has long wanted the Ethics Committee to complete its analysis of the matters referenced in OCE's Statement of Allegations, and intends to continue to work with the originating Committee toward that end. In the meantime, we would respectfully request that the instant preliminary review be closed, in deference to the Committee's determination.

Please do not hesitate to call Brian Svoboda at (202) 434-1654, if you would like to discuss these matters further.

Very truly yours,

Brian G. Svoboda
Kate Sawyer Keane

cc: The Honorable Laura Richardson
The Honorable Zoe Lofgren
The Honorable Jo Bonner
Kenyen Brown, Esq.

68738-0001/LEGAL13940399.1