House Calendar No. 212

111TH CONGRESS
2d Session

HOUSE OF REPRESENTATIVES

REPORT
111–523

IN THE MATTER OF REPRESENTATIVE LAURA RICHARDSON

REPORT

OF THE

COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT

BOOK 4 OF 5

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

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FRANK DAVIES, *Senior Investigator*
AMELIA JOHNSON, *Investigative Clerk*

There are counter views to that, of course, and all sides are aggressively working your California lawmakers beneath the Capitol dome. I am hoping to go a little further into this in the Friday Home Front column this week.

In the meantime, Hobbs offers a look at what the industry is thinking in this video:

Capitol photo courtesy of wedrivecalifornia.com

Posted by Jim Wasserman, April 8, 2008 12:04 PM

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, June 20, 2008 2:15 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: RE: Google Alert - Washington Mutual Bank

out of our hands now. J

From: Gaugl, Sara C.
Sent: Fri 06/20/2008 11:14 AM
To: Owen, Jan L.
Subject: RE: Google Alert - Washington Mutual Bank

Interesting, isn't it? This reporter has stopped calling me, by the way. I think he finally understands that we're limited on what we can say....

Sara Gaugl
Home Loans Public Relations

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

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From: Owen, Jan L.
Sent: Friday, June 20, 2008 11:10 AM
To: Gaspard, Scott; Watson, Alison; Elias, Alan; Gaugl, Sara C.
Subject: FW: Google Alert - Washington Mutual Bank

From: Google Alerts [mailto:googlealerts-noreply@google.com]
Sent: Fri 06/20/2008 10:06 AM
To: Owen, Jan L.
Subject: Google Alert - Washington Mutual Bank

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

Richardson complaint filed
Long Beach Press-Telegram - Long Beach,CA,USA
... **Washington Mutual**, has filed to rescind it. That prompted the new owner to sue Richardson and the **bank** last week in an effort to keep the house. ...
See all stories on this topic

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Friday, June 20, 2008 2:14 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Google Alert - Washington Mutual Bank

Interesting, isn't it? This reporter has stopped calling me, by the way. I think he finally understands that we're limited on what we can say....

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I 206.228 [redacted] cell
sara.gaugl@wamu.net

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See all stories on this topic

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, June 20, 2008 2:10 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>; Elias, Alan <alan.elias@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Friday, June 20, 2008 1:07 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

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

Richardson complaint filed
Long Beach Press-Telegram - Long Beach,CA,USA
... **Washington Mutual**, has filed to rescind it. That prompted the new owner to sue Richardson and the **bank** last week in an effort to keep the house. ...
See all stories on this topic

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From: Baptista, Geri Ann S.
Sent: Thursday, June 19, 2008 1:26:15 PM
To: Gaspard, Scott; Strom, Erik E.; Watson, Alison; Owen, Jan L.
Subject: Group seeks ethics probe of Calif. congresswoman

Just in case you haven't already seen this...

Geri Ann

Group seeks ethics probe of Calif. congresswoman
Associated Press News Briefs
Author Erica Werner
Date June 18, 2008

A watchdog group asked the House Ethics Committee on Wednesday to investigate U.S. Rep. Laura Richardson over her history of defaulting on home loans and other issues.

Citizens for Responsibility and Ethics in Washington wants the committee to determine whether the Long Beach Democrat received what amounted to an improper gift when **Washington Mutual** Inc. rescinded the foreclosure sale of one of her homes last month.

Richardson's spokesman dismissed the complaint as "mean-spirited" and said the congresswoman already had initiated a meeting with a committee attorney.

The real estate investor who bought the Sacramento house at auction has sued Richardson and the savings and loan alleging the sale was proper. The sale is officially recorded in Sacramento County.

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

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

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

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

Moreover, even while falling behind in home payments last year, Richardson was lending herself $77,500 to finance her campaign in the contested special election congressional primary that she won in June 2007.

She then won the 37th Congressional District seat outright last August and is running unopposed for re-election in November.

"By failing to pay her debts, filing incorrect financial disclosure forms and funneling money that should have gone to pay her mortgage and property taxes to her congressional campaign, Rep. Richardson has signaled that legal and financial obligations can be ignored in the pursuit of political power," said Melanie Sloan, executive director of the ethics watchdog group.

Richardson has defended herself by saying her personal finances became a mess as she was jumping from one elective office

to the next.

"The congresswoman has been very open and forthcoming about her personal financial challenges. Like many Americans facing difficulties during this economic downturn, she's confident that she will meet all of her financial obligations," Richardson spokesman William Marshall said in a statement Wednesday evening.

"This complaint is mean-spirited. It rehashes old news and doesn't serve any purpose other than kicking a person while they're down. The fact is that Congresswoman Richardson just last week met with a House Ethics counsel and was advised that her congressional financial disclosure statement is in full accordance with what is required."

Richardson went from Long Beach City Council to the state Assembly in 2006 and a year later won the Los Angeles-area congressional seat formerly held by the late Juanita Millender-McDonald.

Richardson bought the 3-bedroom, 1 1/2-bath Sacramento home in January 2007 as she was entering the state Legislature, four months before Millender-McDonald died of cancer.

A **Washington Mutual** spokeswoman did not immediately return a message. The company has declined to comment on the matter, saying Richardson had not granted permission for the company to discuss her case.

Under its own rules, the House Ethics Committee can initiate investigations on its own, when a member of Congress files a complaint or when a member of Congress certifies a complaint submitted by an outside group.

The complaint by Citizens for Responsibility and Ethics in Washington is not backed by a member of Congress, so the committee has no obligation to open an investigation. A spokesman for the House Ethics Committee declined comment.

Under House rules, loans are not considered gifts if they are received by lawmakers "on terms generally available to the public." The citizens group says that if **Washington Mutual** gave Richardson favorable treatment, it would violate that rule.

The House ethics manual begins by stating that a lawmaker "shall conduct himself at all times in a manner which shall reflect creditably on the House of Representatives." The citizens group says Richardson did not live up to that standard.

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@wamu.net

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Subject: Accepted: Updated: Richardson Update
Location: 888-595 pc

Start: 6/19/2008 1:00 PM
End: 6/19/2008 1:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Baptista, Geri Ann S.
Resources: 888-595 pq

Subject: Updated: Richardson Update
Location: 888-595[illegible]pc[illegible]

Start: 6/19/2008 1:00 PM
End: 6/19/2008 1:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann; Owen, Jan L.
Resources: 888-595[illegible]pc[illegible]

When: Thursday, June 19, 2008 10:00 AM-10:30 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where: 888-595[illegible]pc[illegible]

~~*~*~*~*~*~*~*~*

changing time to accommodate schedules

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, June 19, 2008 9:45 AM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Subject: Re: Richardson call

I did not call last nite- because the committee went late- we will talk this am.

----- Original Message -----
From: Baptista, Geri Ann S.
To: Owen, Jan L.
Sent: Wed Jun 18 17:12:14 2008
Subject: Richardson call

Hi Jan,
I□ve scheduled a call for tomorrow morning at 9. Feel free to call me after 6pm tonight on my cell 206.612.

Geri Ann

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612. cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Wednesday, June 18, 2008 8:12 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Richardson call

Hi Jan,
I've scheduled a call for tomorrow morning at 9. Feel free to call me after 6pm tonight on my cell 206.612.[illegible]

Geri Ann

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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Subject: Accepted: Richardson Update
Location: 888-595-[illegible]pc[illegible]

Start: 6/19/2008 12:00 PM
End: 6/19/2008 12:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Baptista, Geri Ann S.
Resources: 888-595-[illegible]pc[illegible]

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 8:00 PM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Re: Heads Up on 6/19 Announcement

I am in a committee hearing and would like to be on the call and can be available after 6 today or early tomorrow on Richardson. Thank you. J

----- Original Message -----
From: Baptista, Geri Ann S.
To: Robinson, John; Doperalski, Cathy L.; Magleby, Alan F.; Wisdorf, Doug; Aghamirzadeh, Reza; Gaspard, Scott; Owen, Jan L.; Watson, Alison; Strom, Erik E.

Cc: Riley, Olivia; Horn, Karen E.; Rogers, Karen; Burton, Rasehelle S.
Sent: Wed Jun 18 16:57:56 2008
Subject: RE: Heads Up on 6/19 Announcement

Hello everyone,

Attached please find the FINAL messaging document for tomorrow ¬s announcements. Please be aware that we are still awaiting confirmation for the numbers in the ¬Jobs Remaining¬ column next to the states. We will send you confirmation on those numbers as soon as we have them.

<<FINAL External Messaging 2008-06-18.doc>>
Please let me know if you have any questions,
Geri Ann

Geri Ann S. Baptista ¬ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible]bell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Tuesday, June 17, 2008 3:09 PM
To: Robinson, John; Doperalski, Cathy L.; Magleby, Alan F.; Wisdorf, Doug; Aghamirzadeh, Reza; Gaspard, Scott; Owen, Jan L.; Watson, Alison; Strom, Erik E.

Cc: Riley, Olivia
Subject: RE: Heads Up on 6/19 Announcement - correction
Sensitivity: Confidential

CLARIFICATION: the announcement is on Thursday, June 19 ¬ not tomorrow.
Tomorrow I will send you the final external messaging document.

My apologies for the confusion.

Geri Ann

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible]cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Tuesday, June 17, 2008 2:00 PM
To: Robinson, John; Doperalski, Cathy L.; Magleby, Alan F.; Wisdorf, Doug; Aghamirzadeh, Reza; Gaspard, Scott; Owen, Jan L.; Watson, Alison; Strom, Erik E.

Cc: Riley, Olivia
Subject: Heads Up on 6/18 Announcement
Sensitivity: Confidential

Hello all,

As some of you are aware, tomorrow we will internally announce the elimination of about 1,000 positions from many areas of the company, including most corporate areas, Home Loans and Retail Banking. Thanks to Cathy, Doug, Jan and Reza for your input to the communications plan last week.

MESSAGING
Attached please find a DRAFT copy of the key messaging so that you can become familiar with the general messaging. Tomorrow, please expect to receive a FINAL version of the messaging document.

COMMUNICATIONS
Our communications goal is to show progress toward reducing costs and returning the company to profitability while minimizing harm to our reputation and key stakeholder relationships. Olivia and I have worked with your teams to coordinate and outline specific approaches with your constituencies:

* Our National PR team will be reaching out in the following markets; all others will be on a reactive basis only):

* Seattle
* Boca Raton (Palm Beach Post, Boca Raton News)
* Chatsworth/Los Angeles (LA Times, Daily News)

* The Government & Industry Relations team will reach out proactively to a few elected officials in markets with significant activity and in markets where the PR team is proactive with media, in addition to elected officials who Jan has close relationships with. GIR will respond reactively to other inquiries from their constituents.

* The Community & External Affairs division will reach out proactively to select community organizations in markets where proactive PR and GR activity is planned and will respond reactively to other inquiries from their constituents.

* The Regulatory Relations team will proactively call the OTS to give a heads-up and to walk through the areas of the company that have job reductions and the type of work these employees performed. John/Cathy □ does the draft messaging doc give you the level of detail you require?

* The Investor Relations team will respond reactively to inquiries from their constituents on this issue.

* Customer-facing employees in the call centers, Financial Centers and in other areas will be armed with reactive messaging to help them answer questions about the decisions from customers.

Please let me know if you have any questions. Thank you,
Geri Ann

Geri Ann S. Baptista ¬ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 7:08 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Fw: Google Alert - Washington Mutual Bank

FYI

----- Original Message -----
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Wed Jun 18 15:46:25 2008
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

CREW Sends House Ethics Complaint Against Rep. Laura Richardson <http://www.commondreams.org/news2008/0618-19.htm>
Common Dreams (press release) - Portland,ME,USA
On June 2, 2008, Washington Mutual Bank, Rep. Richardson□s lender, filed a notice of rescission of the foreclosure sale. By that time, Mr. York had already ...

See all stories on this topic <http://news.google.com/news?hl=en&ncl=http://www.commondreams.org/news2008/0618-19.htm>

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Create <http://www.google.com/alerts?hl=en&gl=> another alert.
Manage <http://www.google.com/alerts/manage?hl=en&gl=> your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 6:30 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

Fyi- we will talk later. J

----- Original Message -----
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Wed Jun 18 15:26:46 2008
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Group seeks ethics probe of Calif. congresswoman <http://www.signonsandiego.com/news/state/20080618-1239-ca-congresswomanshouse.html>

San Diego Union Tribune - United States
The man who bought the Sacramento house at auction in May has sued Richardson and Washington Mutual alleging the sale was proper. ...

See all stories on this topic <http://news.google.com/news?hl=en&ncl=http://www.signonsandiego.com/news/state/20080618-1239-ca-congresswomanshouse.html>

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Create <http://www.google.com/alerts?hl=en&gl=> another alert.
Manage <http://www.google.com/alerts/manage?hl=en&gl=> your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 5:54 PM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Subject: Re: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

---

Please continue- I am at committee hearings and can read them from here. J

----- Original Message -----
From: Baptista, Geri Ann S.
To: Owen, Jan L.
Sent: Wed Jun 18 14:52:58 2008
Subject: RE: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

Hi Jan,

I□m sure you□re already seeing these. Feel free to tell me to stop forwarding these to you J

Group seeks ethics probe of Calif. congresswoman <http://www.sacbee.com/114/v-print/story/1023363.html>

Sacramento Bee

Group seeks ethics probe of Calif. congresswoman <http://www.signonsandiego.com/news/state/20080618-1239-ca-congresswomanshouse.html>

SignOnSanDiego.com

Ethics complaint filed against Rep. Richardson <http://thehill.com/leading-the-news/ethics-complaint-filed-against-rep.-richardson-2008-06-18.html>

The Hill

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.□ □ cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Wednesday, June 18, 2008 12:45 AM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson
Sensitivity: Confidential

http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html

Dem, GOP leaders say Richardson□s housing troubles warrant scrutiny

By Jared Allen and Jackie Kucinich

Posted: 06/17/08 07:07 PM [ET]

Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson□s (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson□s case immediately if her behavior is proven to be below House ethics standards.

□Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere,□ said Hoyer spokeswoman Stacey Farmen Bernards. □Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week.□

Boehner□s office echoed that sentiment.

□If Rep. Richardson□s behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate,□ said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly $200,000 below the $575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson□s troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson□s behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some $388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.

Image <http://thehill.com/images/stories/news/2008/June/18/richardson-bjm.jpg>

Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers

□I □m just amazed they □ve done this,□ York told the Long Beach Press-Telegram. □They never would have done this for anybody else.□

York□s lawsuit last week led to the disclosure that Richardson □ who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes □ bought the house in Sacramento with a sub-prime mortgage and no money down.

The $535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.

A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times □ including six times in the last 14 months alone □ on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt □ $575,000 □ than the original $535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell $12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

□Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law,□ Pelosi said last week. □And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.□

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi□s comments still very much apply to Richardson□s situation.

House Republicans said that Richardson□s home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

□I think Congress has to look into its own,□ Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as □VIP□ customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the $3 billion □taxpayer bailout.□

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter, said that if Richardson simply fell on hard times, then it wouldn't be necessary to address her issues should the hearing take place.

□But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes,□ she should be included in any congressional inquiry, he said.

From: Baptista, Geri Ann S.
Sent: Mon 06/16/2008 10:01 PM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: RE: Richardson Disclosure

Hey Jan □ apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?

Geri Ann

San Francisco Chronicle

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer

Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between $5 million and $25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between $1 million and $5 million.

They also exercised a $1 million to $5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than $50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has $1 million to $5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a $17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won $1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between $100,001 and $250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported $66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given $300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between $2,501 and $5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting $612 from Augsburg Fortress Publishers and $221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for $500 and on "The Closer" for $759.

_ Feinstein was given a $500 Annie Leibovitz print by Al and Tipper Gore and a $375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid $2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of $9,928 each in airfare alone and $1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost $1,584 each in airfare and $2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker□s Home Woes

Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/

House members□ annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently <http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11,0,3078049.story> on Richardson□s financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled □Liabilities,□ Richardson□s form says only □N/A.□ There□s no mention of the balance of $578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for $388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment

income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson□s form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income□possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn□t immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly $9,000 in delinquent property taxes. □I□m a single woman who had four employment changes in less than four months,□ Richardson told the AP. □I had to figure out just like every other American how I could restructure the obligations that I had with the income I had.□

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potasznick, Barbara A.

Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime □ Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting

the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for $535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of $113,000. She also collected $28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns $169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned $80,000 as a legislative director for Lt. Gov. Cruz Bustamante and $28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.
Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for $388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for $535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at $578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly $71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign flyers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly $9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it□ making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

<http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0> □□□
<http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0>

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS □ 18 hours ago

SACRAMENTO, Calif. (AP) □ An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for $388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for $535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.
Sent: Fri 06/13/2008 10:13 AM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thom, Ann
Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html <http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>

Richardson mum in the face of mounting pressure

By Jared Allen
Posted: 06/13/08 11:50 AM [ET]
Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson□s official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

□Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law,□ Pelosi said at her weekly news conference. □And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.□

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new $446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of $359,000, to purchase a second home in San Pedro.

After defaulting twice □ in September 2007 and again in January □ and owing $367,436 on an original loan of $359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson□s Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson□s 2007 financial disclosure statement □ which she filed in February □ she failed to report her Sacramento home mortgage as a liability even though she owed $40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 □ which marks the end of the 2007 financial disclosure reporting period □ Richardson had accumulated $575,000 in total debt after failing to make payments on her original $535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, □N/A.□

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the □bank screwed up.□

On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson□s Sacramento home at a May 7 auction for $388,000, is now claiming that Richardson□s lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the Times reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs.□

Geri Ann S. Baptista □ VP, WaMu Corporate Communications

206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: RE: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.2822 direct | 206.228[illegible] cell

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107 <http://www.dailybreeze.com/ci_9564107>

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@warnu.net

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Wednesday, June 18, 2008 5:53 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

Hi Jan,
I'm sure you're already seeing these. Feel free to tell me to stop forwarding these to you ☺

Group seeks ethics probe of Calif. congresswoman
Sacramento Bee

Group seeks ethics probe of Calif. congresswoman
SignOnSanDiego.com

Ethics complaint filed against Rep. Richardson
The Hill

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Wednesday, June 18, 2008 12:45 AM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson
Sensitivity: Confidential

http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html

Print

Dem, GOP leaders say Richardson's housing troubles warrant scrutiny

By Jared Allen and Jackie Kucinich

Posted: 06/17/08 07:07 PM [ET]

Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson's (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson's case immediately if her behavior is proven to be below House ethics standards.

"Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere," said Hoyer spokeswoman Stacey Farnen Bernards. "Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week."

Boehner's office echoed that sentiment.

"If Rep. Richardson's behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate," said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly $200,000 below the $575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson's troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson's behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some $388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.

Image

Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers

"I'm just amazed they've done this," York told the Long Beach Press-Telegram. "They never would have done this for anybody else."

York's lawsuit last week led to the disclosure that Richardson — who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes — bought the house in Sacramento with a sub-prime mortgage and no money down.

The $535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.

A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm

to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times — including six times in the last 14 months alone — on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt — $575,000 — than the original $535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell $12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said last week. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi's comments still very much apply to Richardson's situation.

House Republicans said that Richardson's home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

"I think Congress has to look into its own," Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as "VIP" customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the $3 billion "taxpayer bailout."

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter,

said that if Richardson simply fell on hard times, then it wouldn't be necessary to address her issues should the hearing take place.

"But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes," she should be included in any congressional inquiry, he said.

Close Window

From: Baptista, Geri Ann S.
Sent: Mon 06/16/2008 10:01 PM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: RE: Richardson Disclosure

Hey Jan – apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?
Geri Ann

San Francisco Chronicle
http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer
Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the

37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between $5 million and $25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between $1 million and $5 million.

They also exercised a $1 million to $5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than $50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has $1 million to $5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a $17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won $1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between $100,001 and $250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack

Abramoff lobbying scandal. He reported $66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given $300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between $2,501 and $5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting $612 from Augsburg Fortress Publishers and $221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for $500 and on "The Closer" for $759.

_ Feinstein was given a $500 Annie Leibovitz print by Al and Tipper Gore and a $375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid $2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of $9,928 each in airfare alone and $1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost $1,584 each in airfare and $2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes

***Sarah Lueck** reports on Congress.*

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/
House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. **Laura Richardson** provided no information about her recent mortgage woes. Multiple accounts have been **reported recently** on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of $578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for $388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly $9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime – *Press Telegram* *(Long Beach)*
By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure

auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for $535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of $113,000. She also collected $28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns $169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned $80,000 as a legislative director for Lt. Gov. Cruz Bustamante and $28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.
Sent: Sat 06/14/2008 2:22 PM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer
Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for $388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for $535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at $578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly $71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly $9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have **"significantly increased its value."**

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

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http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS – 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for $388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for $535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.
Sent: Fri 06/13/2008 10:13 AM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html

Richardson mum in the face of mounting pressure

By Jared Allen

Posted: 06/13/08 11:50 AM [ET]
Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new $446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of $359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing $367,436 on an original loan of $359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed $40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated $575,000 in total debt after failing to make payments on her original $535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the *Los Angeles Times* reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for $388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the *Times* reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista – VP, WaMu Corporate Communications

206.500.2875 direct | 206.612[redacted]cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: RE: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

206.500.2822 direct I 206.228[redacted]cell

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in

Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 10:43 AM
To: Watson, Alison <alison.watson@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

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----- Original Message -----
From: Baptista, Geri Ann S.
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Sent: Wed Jun 18 00:45:28 2008
Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html Print <https://webmail.wamu.net/u255251/Drafts/RE.%20Richardson%20Disclosure.EML/1_text.htm#>

Dem, GOP leaders say Richardson□s housing troubles warrant scrutiny
By Jared Allen and Jackie Kucinich
Posted: 06/17/08 07:07 PM [ET]
Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson□s (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson□s case immediately if her behavior is proven to be below House ethics standards.

□Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere,□ said Hoyer spokeswoman Stacey Farnen Bernards. □Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week.□

Boehner□s office echoed that sentiment.

□If Rep. Richardson□s behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate,□ said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly $200,000 below the $575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson□s troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson□s behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some $388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.

Image <http://thehill.com/images/stories/news/2008/June/18/richardson-bjm.jpg>
Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers
□I□m just amazed they□ve done this,□ York told the Long Beach Press-Telegram. □They never would have done this for anybody else.□

York□s lawsuit last week led to the disclosure that Richardson □ who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes □ bought the house in Sacramento with a sub-prime mortgage and no money down.

The $535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.

A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times □ including six times in the last 14 months alone □ on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt □ $575,000 □ than the original $535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell $12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

□Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law,□ Pelosi said last week. □And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.□

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi□s comments still very much apply to Richardson□s situation.

House Republicans said that Richardson□s home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

□I think Congress has to look into its own,□ Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as □VIP□ customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that □hearings are necessary to determine whether the special treatment is widespread and if it impacts the $3 billion □taxpayer bailout.□

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter, said that if Richardson simply fell on hard times, then it wouldn□t be necessary to address her issues should the hearing take place.

□But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes,□ she should be included in any congressional inquiry, he said.

From: Baptista, Geri Ann S.
Sent: Mon 06/16/2008 10:01 PM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: RE: Richardson Disclosure

Hey Jan □ apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?

Geri Ann

San Francisco Chronicle

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer

Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between $5 million and $25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between $1 million and $5 million.

They also exercised a $1 million to $5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than $50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has $1 million to $5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a $17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won $1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between $100,001 and $250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported $66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given $300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between $2,501 and $5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting $612 from Augsburg Fortress Publishers and $221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for $500 and on "The Closer" for $759.

_ Feinstein was given a $500 Annie Leibovitz print by Al and Tipper Gore and a $375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid $2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of $9,928 each in airfare alone and $1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost $1,584 each in airfare and $2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista | VP, WaMu Corporate Communications
206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker□s Home Woes

Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/

House members□ annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently <http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11,0,3078049.story> on Richardson□s financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled □Liabilities,□ Richardson□s form says only □N/A.□ There□s no mention of the balance of $578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for $388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson□s form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income□possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn□t immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly $9,000 in delinquent property taxes. □I□m a single woman who had four employment changes in less than four months,□ Richardson told the AP. □I had to figure out just like every other American how I could restructure the obligations that I had with the income I had.□

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime □ Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for $535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of $113,000. She also collected $28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns $169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned $80,000 as a legislative director for Lt. Gov. Cruz Bustamante and $28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.
Sent: Sat 06/14/2008 2:22 PM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO(AP) A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for $388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for $535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further

comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at $578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly $71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly $9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it[illegible] making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

<http://ap.google.com/article/AI.eqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0> [illegible]

<http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0>

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS □ 18 hours ago

SACRAMENTO, Calif. (AP) □ An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for $388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for $535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.
Sent: Fri 06/13/2008 10:13 AM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html <http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>

Richardson mum in the face of mounting pressure

By Jared Allen
Posted: 06/13/08 11:50 AM [ET]
Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson□s official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

□Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law,□ Pelosi said at her weekly news conference. □And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.□

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new $446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of $359,000, to purchase a second home in San Pedro.

After defaulting twice □ in September 2007 and again in January □ and owing $367,436 on an original loan of $359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson□s Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson□s 2007 financial disclosure statement □ which she filed in February □ she failed to report her Sacramento home mortgage as a liability even though she owed $40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 □ which marks the end of the 2007 financial disclosure reporting period □ Richardson had accumulated $575,000 in total debt after failing to make payments on her original $535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, □N/A.□

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the □bank screwed up.□

On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson□s Sacramento home at a May 7 auction for $388,000, is now claiming that Richardson□s lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the Times reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs.□

Geri Ann S. Baptista □ VP, WaMu Corporate Communications

206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Thursday, June 12, 2008 2:15 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: RE: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.2822 direct | 206.228.[illegible] cell

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107 <http://www.dailybreeze.com/ci_9564107>

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a

congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 10:43 AM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Cc: Gaugl, Sara C. <sara gaugl@wamu.net>
Subject: Re: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

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Yea, actually this just gets more weird, doesn't it? I am going to try and schedule the internal team meeting this week- there seem to be alot of moving parts and i want to ensure we are all consistent in our thoughts and actions. Talk to you soon. J

----- Original Message -----
From: Baptista, Geri Ann S.
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Sent: Wed Jun 18 00:45:28 2008
Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html Print <https://webmail.wamu.net/u255251/Drafts/RE:%20Richardson%20Disclosure.EML/1_text.htm#>

Dem, GOP leaders say Richardson□s housing troubles warrant scrutiny
By Jared Allen and Jackie Kucinich
Posted: 06/17/08 07:07 PM [ET]
Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson□s (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson□s case immediately if her behavior is proven to be below House ethics standards.

□Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere,□ said Hoyer spokeswoman Stacey Farmen Bernards. □Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week.□

Boehner□s office echoed that sentiment.

□If Rep. Richardson□s behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate,□ said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly $200,000 below the $575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson□s troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson□s behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some $388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.

Image <http://thehill.com/images/stories/news/2008/June/18/richardson-bjm.jpg>
Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers
□I□m just amazed they□ve done this,□ York told the Long Beach Press-Telegram. □They never would have done this for anybody else.□

York□s lawsuit last week led to the disclosure that Richardson □ who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes □ bought the house in Sacramento with a sub-prime mortgage and no money down.

The $535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.

A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times □ including six times in the last 14 months alone □ on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt □ $575,000 □ than the original $535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell $12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

□Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law,□ Pelosi said last week. □And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.□

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi□s comments still very much apply to Richardson□s situation.

House Republicans said that Richardson□s home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from

Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

□I think Congress has to look into its own,□ Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as □VIP□ customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the $3 billion □taxpayer bailout.□

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter, said that if Richardson simply fell on hard times, then it wouldn□t be necessary to address her issues should the hearing take place.

□But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes,□ she should be included in any congressional inquiry, he said.

From: Baptista, Geri Ann S.
Sent: Mon 06/16/2008 10:01 PM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: RE: Richardson Disclosure

Hey Jan □ apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?

Geri Ann

San Francisco Chronicle

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer

Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between $5 million and $25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between $1 million and $5 million.

They also exercised a $1 million to $5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than $50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has $1 million to $5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a $17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

Rep. Dennis Cardoza, D-Merced, won $1,700 at a casino in Estonia.

Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he

had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between $100,001 and $250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported $66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given $300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between $2,501 and $5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting $612 from Augsburg Fortress Publishers and $221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for $500 and on "The Closer" for $759.

_ Feinstein was given a $500 Annie Leibovitz print by Al and Tipper Gore and a $375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid $2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of $9,928 each in airfare alone and $1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost $1,584 each in airfare and $2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker□s Home Woes

Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/

House members□ annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently <http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11,0,3078049.story> on Richardson□s financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled □Liabilities,□ Richardson□s form says only □N/A.□ There□s no mention of the balance of $578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for $388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson□s form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income□possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn□t immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly $9,000 in delinquent property taxes. □I□m a single woman who had four employment changes in less than four months,□ Richardson told the AP. □I had to figure out just like every other American how I could restructure the obligations that I had with the income I had.□

Geri Ann S. Baptista | VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime | | Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for $535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of $113,000. She also collected $28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns $169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned $80,000 as a legislative director for Lt. Gov. Cruz Bustamante and $28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.
Sent: Sat 06/14/2008 2:22 PM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO□A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for $388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for $535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at $578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly $71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly $9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it[illegible]making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

<http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0> □□□
<http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0>

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS □ 18 hours ago

SACRAMENTO, Calif. (AP) □ An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for $388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for $535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.
Sent: Fri 06/13/2008 10:13 AM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html <http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>

Richardson mum in the face of mounting pressure

By Jared Allen
Posted: 06/13/08 11:50 AM [ET]
Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson□s official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

□Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law,□ Pelosi said at her weekly news conference. □And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.□

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new $446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of $359,000, to purchase a second home in San Pedro.

After defaulting twice □ in September 2007 and again in January □ and owing $367,436 on an original loan of $359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson□s Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson□s 2007 financial disclosure statement □ which she filed in February □ she failed to report her Sacramento home mortgage as a liability even though she owed $40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 □ which marks the end of the 2007 financial disclosure reporting period □ Richardson had accumulated $575,000 in total debt after failing to make payments on her original $535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, □N/A.□

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the □bank screwed up.□

On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson□s Sacramento home at a May 7 auction for $388,000, is now claiming that Richardson□s lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the Times reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs.□

Geri Ann S. Baptista □ VP, WaMu Corporate Communications

206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.

Sent: Thursday, June 12, 2008 2:15 PM

To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann

Subject: RE: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.2822 direct | 206.228[illegible] cell

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107 <http://www.dailybreeze.com/ci_9564107>

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a

congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@wamu.net

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Wednesday, June 18, 2008 3:45 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Cc: Gaugl, Sara C. <sara gaugl@wamu net>
Subject: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

---

http://thehill.com/leading-the-news/dem-gop-leaders-say-richardsons-housing-troubles-warrant-scrutiny-2008-06-17.html

Print | Print

Dem, GOP leaders say Richardson's housing troubles warrant scrutiny

By Jared Allen and Jackie Kucinich

Posted: 06/17/08 07:07 PM [ET]

Republican and Democratic leaders on Tuesday said that Rep. Laura Richardson's (D-Calif.) housing troubles warrant congressional scrutiny.

House Majority Leader Steny Hoyer (D-Md.) and Minority Leader John Boehner (R-Ohio) said Tuesday that the ethics committee should address Richardson's case immediately if her behavior is proven to be below House ethics standards.

"Mr. Hoyer has always said that he believes that the House ethics committee should look into any allegations of improprieties raised in the public sphere," said Hoyer spokeswoman Stacey Farnen Bernards. "Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week."

Boehner's office echoed that sentiment.

"If Rep. Richardson's behavior crossed the line from reckless and irresponsible to unethical, then the ethics committee should respond immediately and investigate," said Boehner spokesman Michael Steel.

According to real estate investor James York, who paid nearly $200,000 below the $575,000 that Richardson owed to her lender Washington Mutual, that is exactly what occurred.

Richardson's troubles first became public in May when her Sacramento home was foreclosed upon. Washington Mutual quickly stepped in on Richardson's behalf, moving to block the sale after Richardson began to complain that the auction was improper.

York, apparently out of pocket some $388,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.

"I'm just amazed they've done this," York told the Long Beach Press-Telegram. "They never would have done this for anybody else."

York's lawsuit last week led to the disclosure that Richardson — who, prior to purchasing the Sacramento house, had defaulted multiple times on two other California homes — bought the house in Sacramento with a sub-prime mortgage and no money down.

The $535,000 adjustable-rate mortgage that Washington Mutual issued Richardson in January 2007 carried an introductory rate of 8.8 percent.

Image

Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers

A Washington Mutual spokeswoman has said that because Richardson has not authorized the firm to do so, it cannot release her financial records.

But records available through Los Angeles and Sacramento counties in California have shown that Richardson has defaulted at least eight times — including six times in the last 14 months alone — on the three properties she owns in Long Beach, San Pedro and Sacramento.

Richardson fell so far behind in payments on her Sacramento home that by December 2007 she had accumulated more mortgage debt — $575,000 — than the original $535,000 she borrowed for the home.

Richardson did not disclose her Sacramento home mortgage as a liability on her initial 2007 financial disclosure statement even though the law requires the disclosure of home mortgage debt if the homeowner rents the property or is more indebted on the mortgage than he or she paid for it.

Last September Richardson also let her San Pedro home slip into default when she fell $12,410 behind on her payments.

On Thursday Richardson received a public warning from House Speaker Nancy Pelosi (D-Calif.) that she needed to live up to the ethical standards that Democrats ushered in two years ago, as well as the laws governing financial disclosures.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said last week. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

A spokesman for Pelosi, Nadeam Elshami, on Tuesday said that Pelosi's comments still very much apply to Richardson's situation.

House Republicans said that Richardson's home foreclosures should be a part of a wider inquiry into whether members of Congress have been given preferential treatment by lenders.

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Jeb Hensarling (R-Texas) called for House hearings on the allegations that Sens. Chris Dodd (D-Conn.) and Kent Conrad (D-N.D.) received preferential treatment on their mortgage loans from Countrywide Financial.

Hensarling said Tuesday that the inquiry should be expanded to include Richardson.

"I think Congress has to look into its own," Hensarling said.

Dodd and Conrad have denied wrongdoing. Yet, at a press conference on Tuesday, Dodd said he and his wife knew Countrywide was treating them as "VIP" customers when they refinanced mortgages on two homes in 2003, but that it did not cross his mind he was getting a perk from the sub-prime lender.

Richardson, meanwhile, has all but closed her office to multiple media outlets seeking information about her three home mortgages.

Hensarling, who chairs the conservative Republican Study Committee, said that hearings are necessary to determine whether the special treatment is widespread and if it impacts the $3 billion "taxpayer bailout."

Republican Conference Chairman Adam Putnam (R-Fla.), who signed on to the Hensarling letter, said that if Richardson simply fell on hard times, then it wouldn't be necessary to address her issues should the hearing take place.

"But if she has gotten special treatment that someone else would not have gotten [because of her position], then yes," she should be included in any congressional inquiry, he said.

Close Window

From: Baptista, Geri Ann S.
Sent: Mon 06/16/2008 10:01 PM
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: RE: Richardson Disclosure

Hey Jan – apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?
Geri Ann

San Francisco Chronicle
http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer
Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension

for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between $5 million and $25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between $1 million and $5 million.

They also exercised a $1 million to $5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than $50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has $1 million to $5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a $17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with

author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won $1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between $100,001 and $250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported $66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given $300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between $2,501 and $5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting $612 from Augsburg Fortress Publishers and $221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for $500 and on "The Closer" for $759.

_ Feinstein was given a $500 Annie Leibovitz print by Al and Tipper Gore and a $375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid $2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced,

took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of $9,928 each in airfare alone and $1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost $1,584 each in airfare and $2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes

***Sarah Lueck** reports on Congress.*

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/
House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. **Laura Richardson** provided no information about her recent mortgage woes. Multiple accounts have been **reported recently** on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of $578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for $388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly $9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime – *Press Telegram* *(Long Beach)*
By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for $535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of $113,000. She also collected $28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns $169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned $80,000 as a legislative director for Lt. Gov. Cruz Bustamante and $28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.
Sent: Sat 06/14/2008 2:22 PM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer
Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for $388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for $535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at $578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly $71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly $9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have **"significantly increased its value."**

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

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http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS – 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for $388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for $535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.
Sent: Fri 06/13/2008 10:13 AM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html

Richardson mum in the face of mounting pressure

By Jared Allen
Posted: 06/13/08 11:50 AM [ET]
Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new $446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of $359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing $367,436 on an original loan of $359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed $40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated $575,000 in total debt after failing to make payments on her original

$535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the *Los Angeles Times* reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for $388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.
York had recorded the deed on May 19 and had begun renovations, the *Times* reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista – VP, WaMu Corporate Communications

206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: RE: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

206.500.2822 direct I 206.228[illegible] cell

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@wamu.net

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Tuesday, June 17, 2008 3:52 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Gleanings from Foreclosure News
By Julia Thorn
This has caused him to sue Richardson and her bank, **Washington Mutual**. Already he has invested in extensive repairs on the unit. York alleges that Richardson used her political clout to cancel the legitimate purchase he had made of this ...
House Repos Blog - http://www.houserepos.net/blog

This as-it-happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Tuesday, June 17, 2008 10:40 AM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Re: Richardson Disclosure

---

i will call you this am after 9. Thanks, J

----- Original Message -----
From: Baptista, Geri Ann S.
To: Owen, Jan L.
Cc: Gaugl, Sara C.
Sent: Mon Jun 16 22:01:07 2008
Subject: RE: Richardson Disclosure

Hey Jan ! apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?

Geri Ann

San Francisco Chronicle

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer

Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

House rules do not require lawmakers to list their personal homes, or the mortgages or value of them, although some do so voluntarily.

Richardson won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District and is unopposed as the Democratic nominee for a full term in November.

The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between $5 million and $25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between $1 million and $5 million.

They also exercised a $1 million to $5 million option last year to buy the house in San Francisco they had rented for several years.

Just one of the numerous multimillion dollar assets owned by Harman and her husband, Sidney, is more than $50 million in stock in Harman International Industries, the parent company of a number of technology ventures. Sidney Harman operates the company.

Annual financial disclosure forms for senators were filed on Friday, revealing Sen. Dianne Feinstein as extremely well-off due primarily to her husband's investments. Sen. Barbara Boxer's wealth seemed modest in comparison, although she has $1 million to $5 million in a blind trust.

Other nuggets from the reports:

_ Boxer got paid a $17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won $1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between $100,001 and $250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported $66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given $300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between $2,501 and $5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting $612 from Augsburg Fortress Publishers and $221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for $500 and on "The Closer" for $759.

_ Feinstein was given a $500 Annie Leibovitz print by Al and Tipper Gore and a $375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid $2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of $9,928 each in airfare alone and $1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost $1,584 each in airfare and $2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[ ] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker□s Home Woes

Sarah Lueck reports on Congress.

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/

House members□ annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently <http://www.latimes.com/news/local/politics/cal/la-me-richardson11-2008jun11,0,3078049.story> on Richardson□s financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled □Liabilities,□ Richardson□s form says only □N/A.□ There□s no mention of the balance of $578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for $388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment

income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson□s form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income□possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn□t immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly $9,000 in delinquent property taxes. □I□m a single woman who had four employment changes in less than four months,□ Richardson told the AP. □I had to figure out just like every other American how I could restructure the obligations that I had with the income I had.□

Geri Ann S. Baptista □ VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potasznick, Barbara A.

Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime □ Press Telegram (Long Beach)

By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting

the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for $535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of $113,000. She also collected $28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns $169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned $80,000 as a legislative director for Lt. Gov. Cruz Bustamante and $28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.
Sent: Sat 06/14/2008 2:22 PM

To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.

Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO–A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for $388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for $535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at $578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly $71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign flyers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly $9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have "significantly increased its value."

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it□ making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

<http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0> □□□
<http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0>

http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS | 18 hours ago

SACRAMENTO, Calif. (AP) □ An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for $388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for $535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.
Sent: Fri 06/13/2008 10:13 AM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thom, Ann
Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html <http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html>

Richardson mum in the face of mounting pressure

By Jared Allen
Posted: 06/13/08 11:50 AM [ET]
Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson□s official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

□Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law,□ Pelosi said at her weekly news conference. □And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well.□

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new $446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of $359,000, to purchase a second home in San Pedro.

After defaulting twice □ in September 2007 and again in January □ and owing $367,436 on an original loan of $359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson□s Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson□s 2007 financial disclosure statement □ which she filed in February □ she failed to report her Sacramento home mortgage as a liability even though she owed $40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 □ which marks the end of the 2007 financial disclosure reporting period □ Richardson had accumulated $575,000 in total debt after failing to make payments on her original $535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, □N/A.□

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the □bank screwed up.□

On Wednesday the Los Angeles Times reported that James York, the real estate investor who bought Richardson□s Sacramento home at a May 7 auction for $388,000, is now claiming that Richardson□s lender, Washington Mutual, reclaimed the property on behalf of Richardson.

York had recorded the deed on May 19 and had begun renovations, the Times reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs.□

Geri Ann S. Baptista □ VP, WaMu Corporate Communications

206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: RE: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue | WMC40 | Seattle WA 98101

206.500.2822 direct | 206.228[illegible] cell

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107 <http://www.dailybreeze.com/ci_9564107>

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@warnu.net

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From: Capitol Alert <capitolalert@sacbee.com>
Sent: Tuesday, June 17, 2008 9:01 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: AM Alert: Partisan hoops

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CapitolAlert

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AM Alert: Partisan hoops

Forget the **Lakers** and the **Celtics.**

Tonight it's **Democrats versus Republicans** in a **hardcourt showdown at Arco Arena.**

Lawmakers square off in a charity hoops game with a **7 p.m. tip-off**.

"I'm looking forward to **kicking a little Republican butt**," said Assemblyman **Lloyd Levine**.

Those are fighting words for Democratic team that got walloped in the inaugural hoopfest in 2007, when **Team GOP cruised to a 55-30 victory**.

GOP co-captain **Guy Houston** isn't as confident this year, as his team battles the injury bug with the Twin Towers, Sens. **Jeff Denham** and **Dennis Hollingsworth**, expected to sit out.

"We put in a call to the governor's office for help," said Houston.

And **you know it's bad when legislative Republicans are asking Schwarzenegger for anything**.

Assemblyman **Hector De La Torre**, who helped create the event after watching Republicans beat Democrats in charity softball year after year, said his team has "gotten younger and more athletic."

To win, the Democrats will have to stop to the force that was Assemblyman **Cameron Smyth** in '07.

Last year, then-Assemblywoman **Laura Richardson** (**she of foreclosure fame**) knocked Smyth out of the game with a stiff push to the back. She was called for a flagrant foul, recalls De La Torre.

"I am sure Cameron winces at that every time he goes up for a layup," De La Torre said.

The Capitol Alert keys to the game: Republicans have to get the ball in Smyth's hands.

Democrats must contain the GOP's "Big Three": Smyth, Houston and **George Plescia**.

Perhaps most important, Democrats must adjust to competing when they don't outnumber their GOPers as badly as they do in the Legislature's stacked committees.

Tickets are $10 and all proceeds go to **Donate Life California** and the **American Diabetes Association**.

In other happenings, **Mitt Romney**, the former Massachusetts governor, comes to California to help raise money for state Senate candidate **Tony Strickland**.

Why would the former presidential hopeful do that? Perhaps because **Strickland was co-chairman of Romney's California campaign**.

The **budget conference committee** continues to meet as do numerous panels in both houses.

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Shane Goldmacher
Capitol Alert Coordinator

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Tuesday, June 17, 2008 1:01 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: RE: Richardson Disclosure

Hey Jan – apparently Richardson was supposed to file updated new disclosure papers today. When would those be expected to be released publicly?
Geri Ann

San Francisco Chronicle
http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Reports show investments of Calif. House members

By ERICA WERNER, Associated Press Writer
Monday, June 16, 2008

(06-16) 17:04 PDT Washington, CA (AP) --

Rep. Laura Richardson's murky real estate situation was no clearer Monday after the annual release of congressional disclosure reports, which offer a peek into House members' finances.

Richardson was among 10 members of California's 53-person congressional delegation to file an extension for the forms, which cover the 2007 calendar year. Her spokesman did not respond to messages seeking comment.

In earlier disclosure forms filed in May, Richardson, D-Carson, listed no liabilities, although reports emerged late last month that the former state assemblywoman had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

The Long Beach Press-Telegram also has reported that Richardson left car repair bills unpaid.

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The forms showed that some of California's perennially wealthy house members were doing just fine despite the tough economic times.

House Speaker Nancy Pelosi, D-Calif., and Rep. Jane Harman, D-Venice, stand out as enjoying substantial wealth.

Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between $5 million and $25 million and a town house in the Norden area, which is near Sugar Bowl ski resort, valued between $1 million and $5 million.

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Other nuggets from the reports:

_ Boxer got paid a $17,000 advance by Chronicle Books to publish a second novel. In 2005, she published a thriller called "A Time to Run" that revolved around a liberal senator much like Boxer herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

_ Pelosi also caught the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Know Your Power: A Message to America's Daughters" with author Amy Hill Hearth. The book is to be released July 29. In accordance with House rules, Pelosi was not paid an advance and did not have to disclose the arrangement on her 2007 financial disclosure form. She will be required to report any future royalties, however.

_ Rep. Dennis Cardoza, D-Merced, won $1,700 at a casino in Estonia.

_ Rep. Duncan Hunter, R-Alpine, who is retiring at the end of the year, sold the cabin in the Blue Ridge Mountains of Virginia that he had owned with Army secretary and former Democratic Rep. Pete Geren of Texas. The sale price was between $100,001 and $250,000.

_ As required by House rules, Rep. John Doolittle, R-Rocklin, listed under the "gifts" section the legal defense fund he established last year to defend himself against an ongoing investigation in the Jack Abramoff lobbying scandal. He reported $66,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mariposa, was given $300 in golf lessons by congressional staff.

_ Rep. Mary Bono Mack continues to draw modest royalties from music by her late husband, Sonny Bono, reporting between $2,501 and $5,000 from Warner Music Inc., among others._ Rep. Lois Capps draws even more modest royalties from academic works published by her late husband Walter, a religious studies professor, reporting $612 from Augsburg Fortress Publishers and $221 from Harper Collins.

_ Rep. Loretta Sanchez, D-Santa Ana, was paid for two TV appearances, donating the money to charities. She appeared on "Real Time with Bill Maher" for $500 and on "The Closer" for $759.

_ Feinstein was given a $500 Annie Leibovitz print by Al and Tipper Gore and a $375 pillow by Marlene and Fred Malek.

_ Rep. Henry Waxman, D-Los Angeles, who chairs the Oversight and Government Reform Committee, was in demand as a speaker, making 16 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid $2,000 for each speech and donated the honoraria to charity, per House rules.

A number of California's House members did some globe-trotting in 2007, often on the dime of the Aspen Institute, an international nonprofit.

Waxman visited Slovenia and Costa Rica. Rep. George Miller, a Democrat and the Education committee chairman, traveled to Puerto Rico, Slovenia and Costa Rica. Rep. Susan Davis, a Democrat, also made the Slovenia and Puerto Rico trips.

The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Atherton, did anyway.

Lawmakers frequently take relatives, normally spouses, on travel with them but Eshoo, who is divorced, took her niece on an Aspen Institute trip to Shanghai and Beijing at a cost of $9,928 each in airfare alone and $1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost $1,584 each in airfare and $2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/state/n170423D02.DTL

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:56 PM
To: Strom, Erik E.; Owen, Jan L.
Cc: Gaugl, Sara C.
Subject: Richardson Disclosure
Sensitivity: Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes
***Sarah Lueck** reports on Congress.*

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/
House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. **Laura Richardson** provided no information about her recent mortgage woes. Multiple accounts have been **reported recently** on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of $578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for $388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly $9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Geri Ann S. Baptista - VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[redacted] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime – *Press Telegram* *(Long Beach)*
By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for $535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of $113,000. She also collected $28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns $169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned $80,000 as a legislative director for Lt. Gov. Cruz Bustamante and $28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.
Sent: Sat 06/14/2008 2:22 PM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer
Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for $388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for $535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because

Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at $578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly $71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly $9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have **"significantly increased its value."**

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

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http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS – 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for $388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for $535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.
Sent: Fri 06/13/2008 10:13 AM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html

Richardson mum in the face of mounting pressure

By Jared Allen
Posted: 06/13/08 11:50 AM [ET]
Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new $446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of $359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing $367,436 on an original loan of $359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed $40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated $575,000 in total debt after failing to make payments on her original $535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the *Los Angeles Times* reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for $388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.
York had recorded the deed on May 19 and had begun renovations, the *Times* reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista – VP, WaMu Corporate Communications

206.500.2875 direct | 206.612[redacted]cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: RE: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

206.500.2822 direct I 206.228[illegible] cell

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 8:27 PM
To: timothy.mcgarry@earthlink.net
Subject: RE: Daily Breeze: WaMu giving Richardson a break?

Thanks, I am back from a short vacation to a dude ranch in WY- what a treat. I will call tomorrow. J

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

From: timothy.mcgarry[redacted]
Sent: Tuesday, June 10, 2008 10:25 AM
To: Owen, Jan L.
Subject: Daily Breeze: WaMu giving Richardson a break?

This article link was mailed to you by: **timothy.mcgarry@earthlink.net**
The sender included the following message:

Just in case you haven't seen already...

WaMu giving Richardson a break? - By Gene Maddaus Staff Writer

Buyer of Laura Richardson's home plans to sue bank over rescission of sale. View Full Story

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 8:26 PM
To: Strom, Erik E. <erik.strom@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>
Subject: FW: State Net Capitol Journal (PDF format)
Attach: sncj_061608.pdf

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

From: State Net [mailto:sncj@statenet.com]
Sent: Friday, June 13, 2008 1:06 PM
To: Owen, Jan L.
Subject: State Net Capitol Journal (PDF format)

Dear Reader: Attached is your new issue of State Net Capitol Journal. Please feel free to pass this e-mail along to your colleagues. Let them know they can register for a complimentary subscription at: http://www.statenet.com. We want to hear from you. Please share your feedback and ideas with our editorial team by sending e-mail to: capj@statenet.com. Thanks for reading, Rich Ehisen Editor State Net: Leaders in customized legislative and regulatory reporting. If you wish to receive future issues in an alternative format (HTML or Plain Text) please send a message to: helpdesk@statenet.com. To unsubscribe, please go to: http://statenet.com/unsubscribe

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CAPITOL JOURNAL
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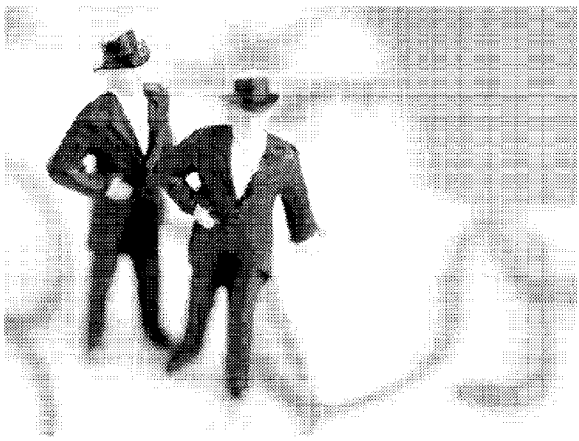
Volume XVI, No. 18

June 16, 2008

Gay Marriage



Budget & taxes
Will return on June 30th

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Hot issues 10

Once around the statehouse lightly 12

The next issue of Capitol Journal will be available on June 30th

Top Story

More than 100,000 same-sex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

When CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court's decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another "Arnold being Arnold" moment. But with same-sex couples from across the state and around the country now lining up to take their wedding vows — and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.

JPMC - 003669
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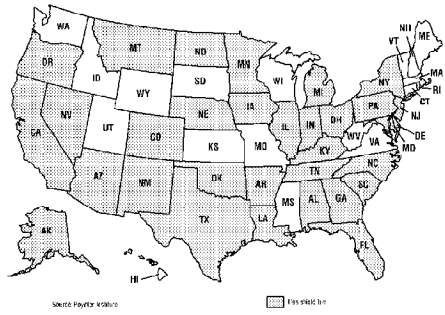
According to a new study from the University of California Los Angeles, more than half of CALIFORNIA's estimated 100,000 same-sex couples are expected to apply for marriage licenses when the new law goes into effect this week. The study also estimates that as many as 68,000 out-of-state couples could travel to CALIFORNIA to take advantage of the new law. MASSACHUSETTS — the only other state with legal same-sex marriage — does not allow out-of-state couples to marry if their union would not be legal in their home state, a caveat CALIFORNIA does not have. And while many couples will keep it simple, others are expected to celebrate their big event in style.

All of which, the UCLA study says, could generate as much as $684 million for the CALIFORNIA economy over the next three years, creating 2,200 jobs along the way. More than $70 million of that amount would go directly to state and local government coffers, with $64 million in additional tax revenue for the state and another $9 million in marriage-license fees for counties.

The bulk of the spending is expected to be on the usual wedding accoutrements, including cakes, decorations, clothing, jewelry, etc, but the benefits could also spread out to other industries as well. For instance, some Southern California wedding planners say that in the weeks right after the court decision, same-sex customers who were planning civil union ceremonies immediately switched to wedding plans instead. With that, many of those couples adjusted their budgets significantly upward to include home and landscape renovations in order to accommodate larger services or lavish parties to celebrate the event. Many in the wedding industry see this as just the first entre into what could be an enormously lucrative and previously untapped market.

Bird's eye view



State shield laws

Last May, the HAWAII Legislature approved HB 2557, a law which would make the Aloha State the 34th to give journalists at least partial protection from being forced to reveal their sources. Gov. Linda Lingle (R) is expected to sign the measure into law. But many journalism advocates are pushing for a federal shield law, which has been creeping forward in Congress. That measure, the Free Flow of Information Act (S 2035), has been approved in the House, but has not been brought up for a vote in the Senate. Both presidential candidates, Democrat Barack Obama and Republican John McCain, have voiced support for the measure.

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"The potential is incredible," says Richard Markal, director of the Sacramento-based Association for Wedding Professionals International, a wedding industry trade group. "It will be a boon to California's economy, no question. The impact's going to be in the millions, easily."

Marketing experts also cite the gay community's comparatively high earning power. PlanetOut, a media and entertainment company that conducts surveys about gay and lesbian consumers, says gay consumers earn 20 percent more than their straight counterparts, on average, and spend about 10 percent more on civil union and other commitment ceremonies.

Donna Hoffman, a marketing professor and co-director of the Sloan Center for Internet Retailing at the University of California, Riverside, says business from same-sex couples could be particularly good for online retailers, who allow shoppers the confidentiality they may not find in bricks and mortar outlets. "This is a multibillion-dollar business and [gays and lesbians] are virtually shut out from this commercial enterprise," Hoffman says. "I think we can expect a lot of weddings, and these people need to be served commercially. This is a huge opportunity for Internet retailers."

For officials in states without legal gay marriage, however, CALIFORNIA's new law is more burden than blessing. Although 41 states have laws that prohibit same-sex unions, 27 of which are codified in the state constitution, many state officials openly fear dealing with a wave of newlywed couples who get married in CALIFORNIA and then return home to file suit in an effort to have those unions recognized in their own community.

"It will be a boon to California's economy, no question. The impact's going to be in the millions, easily."

Nine states — ALASKA, COLORADO, FLORIDA, IDAHO, MICHIGAN, NEBRASKA, SOUTH CAROLINA, SOUTH DAKOTA and UTAH — tried to get the CALIFORNIA high court to stay its ruling until November, when state voters weigh in on a proposed constitutional amendment to define marriage as being only between one man and one woman. In a letter to the court,

The week in session

States in Regular Session: AZ, CA, DC, DE, LA, MA, MI, NC, NH, NJ, NY, OH,
PA, RI, US

States in Special Session: AK "c", AL "a", CA "c", CT "b", CT "c", MS "a", PA "a"

Special Sessions in Recess: CA "a", CA "b"

States in Perfunctory Session: IL Special Sessions "a"-"s"

States Currently Prefiling or Drafting for 2009: MT, ND

States Projected to Adjourn: AZ, MS

States Adjourned in 2008: AK, AL, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, MD, ME, MN, MO, MS, NE, NM, OK, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY

State Special Sessions Adjourned in 2008: AR "a", CT "a", DE "a", LA "a", LA "b", ME "a", NC "b", OR "a", VA "a", WI "c", WI "d", WI "e", WV "a"

Letters indicate special/extraordinary sessions

— Compiled By JAMES ROSS
(session information current as of 06/05/2008)
Source: State Net database

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UTAH Attorney General Mark Shurtleff urged justices to delay the law's effective date, saying "Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure." Two conservative groups — Liberty Counsel in FLORIDA and the Alliance Defense Fund in ARIZONA also asked for a stay until after the possible November vote

"Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure."

The high court, however, rejected both of those challenges. Undaunted, Liberty Counsel filed another suit last week with the 1st District Court of Appeal in San Francisco, arguing that the wording of the Supreme Court ruling allows the lower court to set the terms and schedule for implementing the decision. As of this writing, no ruling has been issued on that challenge.

But AGs may have less to fear than they think. A coalition of gay advocacy groups, from the American Civil Liberties Union to Lambda Legal, issued a six-page memo last week asking gay couples who marry in CALIFORNIA to refrain from taking the issue to court when they return to their own state. The memo further warned that the U.S. Supreme Court has traditionally refused to embrace major social change until a high number of states have already acted, and that the battle for marriage must be a strategic, state by state, court by court affair. "Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer," the memo said.

"Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer."

For now, only two states will recognize gay marriages performed in CALIFORNIA. NEW YORK Gov. David Paterson (D) has already ordered the Empire State to recognize all marriages conducted in locales where they are legal, while RHODE ISLAND also recognizes those unions.

But while some gay couples are clearly preparing to make the most of their window of opportunity, others appear to be playing it closer to the vest, at least for now. The San Francisco Convention & Visitors Bureau, for instance, says it has yet to see the deluge of hotel or travel bookings some others claim to be getting, which many would take as odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined

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to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. "If the window [for gay marriage] opens, hopefully it opens forever," Paisley says. "So there's no urgency right now."

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in CALIFORNIA (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way CALIFORNIA voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation's highest court. "Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California," says Duke University law professor Erwin Chemerinsky. "What [gay marriage advocates] want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted."

(NEW YORK TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATELINE.ORG, THE FIELD POLL, STATE NET, WALL STREET JOURNAL, SAN FRANCISCO CHRONICLE, ABC NEWS.COM)

— *Compiled by RICH EHISEN*

Politics & leadership

GOP FACING MORE CONGRESSIONAL LOSSES: The 2006 elections were not good for congressional Republicans, who lost control of both houses after suffering heavy losses to Democrats. But the bad times may not be over, with some predicting further GOP losses in both chambers in November.

"A lot of Republicans thought that 2006 was the low point, and that simply isn't the case," said Nathan Gonzales, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.

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The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate. Senior Editor Jennifer Duffy said, "It's like 2006 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters' decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was $45.3 million in House Democrats' campaign war chest, while House Republicans only had $6.7 million. And in the Senate, Democrats had $37.6 million compared to Republicans' $19.4 million.

Upcoming elections

06/12/2008 - 07/03/2008

06/17/2008
Maryland Special Election
US House (Albert Russell Wynn (4th district))

06/24/2008
North Carolina Second Primary
House District 67
Senate District 05

Utah Primary Election
House (All)
Senate 1, 5, 6, 8, 10, 13, 14, 16, 19, 20, 23, 24, 25, 27, 29
US House (All)
Constitutional Officers: Governor, Lieutenant Governor, Treasurer, Attorney General, Auditor

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats' 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCrery (R-LOUISIANA). "I don't think the atmosphere in November is going to be nearly as bad as it is now, or as pundits suggest."

But other Republicans aren't nearly as optimistic. Sen. John Ensign of NEVADA, who is heading Senate Republicans' re-election effort, for example, told the *Las Vegas Review-Journal* recently that he thought it would be "a great night" if his party managed to hold Democratic gains in the Senate to three or four seats. (WALL STREET JOURNAL)

IL HOUSE SPEAKER ISSUES IMPEACHMENT INSTRUCTIONS: In keeping with the ongoing feud between ILLINOIS House Speaker Michael Madigan (D) and Gov. Rod Blagojevich (D), the speaker circulated a memo to legislative candidates last week instructing them on how to initiate impeachment proceedings

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against the governor. The memo, which ran 14 pages, compared corruption under the Blagojevich to a cancerous tumor that must be cut out. "One thing we learned from the [imprisoned former Republican Gov.] George Ryan case is that we should excise a tumor when it is first discovered; not leave it in the body to continue to spread and do further harm," the memo stated. A spokesman for Madigan said the state's Democratic Party, which Madigan chairs, sent the memo to a "bunch of candidates" who had requested information about impeachment. The state's other top Democrat, Senate President Emil Jones Jr., didn't support the action. "I think it's wrong for the Democratic Speaker and Democratic Party Chairman to promote the impeachment of a Democratic Governor," he said. "Impeachment is unwarranted in my opinion, and should not be used as a political tool." (CHICAGO TRIBUNE)

POLITICS IN BRIEF: LOUISIANA Gov. Bobby Jindal (R) said last week he would let a bill (SB 672) that would triple legislators' pay and which had already passed the Senate and been approved by a House committee become law without his signature. The governor said he didn't want to give legislators any reason to sidetrack health care, education and tax initiatives he wants passed before the end of the session on June 23 (ADVOCATE [BATON ROUGE]). • **ALASKA** legislators are heading out on a tour of the state to get some face time with citizens before deciding whether to support a proposed $500 million natural gas pipeline deal with a Canadian company. Hearings are tentatively scheduled over the next month in Fairbanks, Anchorage, Palmer, Soldotna, Barrow and Ketchikan (ANCHORAGE DAILY NEWS). • Eight incumbent **SOUTH CAROLINA** legislators were turned out of office in last Tuesday's primary elections. Among the more notable casualties were six-term Rep. Bob Leach (R), who was defeated by retired businessman Bill Wylie in the GOP primary for District 21 and six-term Rep. Fletcher Smith (D), defeated by Greenville City Councilwoman Chandra Dillard in the Democratic primary for District 23 (WYFF4 [GREENVILLE]). • A **NEW YORK** Supreme Court justice ordered the Legislature last week to give the state's 1,250 trial judges their first salary increase in 10 years. Justice Edward H. Lehner gave lawmakers 90 days to implement the raises, but the judges may have to wait considerably longer if lawmakers appeal the decision (NEW YORK TIMES).

— Compiled by KOREY CLARK

Governors

PATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead to a major showdown with Bay State teachers unions, MASSACHUSETTS Gov. Deval Patrick (D) is poised to a propose a new kind of public school that

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would, in the words of one school official, "radically transform" the current system.

Patrick's plan would create "readiness schools" free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community's particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers Association, which boasts nearly 108,000 members. "We are open to other ways of doing things," said MTA president Anne Wass. "Certainly we're not negative. We're willing to work with the administration on this."

But other unions are also waiting to hear more details before they come down one way or the other. "We're open to new ideas, but we're interested in protecting collective bargaining rights," said Thomas Gosnell, president of the 27,000-member American Federation of Teachers Massachusetts.

"We're open to new ideas, but we're interested in protecting collective bargaining rights."

While the readiness schools share many similarities with charter schools, they would have different governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

JINDAL GETS VOUCHERS: The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a $10 million school voucher proposal that could allow as many as 1,500 low- to middle-income students in New Orleans to attend private schools at taxpayer expense. The bill faces one more vote in the House to review minor changes made in the Senate, but most observers

In the hopper

At any given time, State Net tracks tens of thousands of bills in all 50 states, the US Congress and the District of Columbia. Here's a snapshot of what's in the legislative works:

Number of profiles last week: 283

Number of Intros last week: 1,216

Number of bills enacted/adopted last week: 1,123

Number of profiles to date: 20,344

Number of Intros to date: 83,692

Number of bills enacted/adopted overall to date: 21,311

Compiled By JAMES ROSS
(measures current as of 06/012/2008)
Source: State Net database

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believe the measure will be on Jindal's desk very soon. Jindal made a school voucher program one of his top legislative priorities coming into the new session. In its current form, the plan would pay approximately $6,300 or a participating private school's mandatory tuition — whichever is less — directly to a private school for kindergarten through third-grade students who come from households that earn a maximum of 250 percent of the federal poverty level, or $53,000 for a family of four. (NEW YORK TIMES, TIMES-PICAYUNE [NEW ORLEANS]).

Upcoming stories

Here are some of the topics you will see covered in upcoming issues of the State Net Capitol Journal:

- **Nuclear power**
- **Prison health care**
- **No Child Left Behind**

STRICKLAND JUST SAYS NO TO VP TALK: Political pundits may have to stop mentioning OHIO Gov. Ted Strickland (D) as a possible running mate for Sen. Barack Obama's Democratic presidential ticket. In an interview with National Public Radio last week, Strickland responded to questions about possibly joining the campaign by echoing the words of William Tecumseh Sherman when the famed Union general was pressed to seek the White House. "If drafted I will not run, if nominated I will not accept and if elected I will not serve," Strickland said. "So, I don't know how more crystal clear I can be."

"If drafted I will not run, if nominated I will not accept and if elected I will not serve. So, I don't know how more crystal clear I can be."

Strickland has been mentioned prominently by many political handicappers, who note his popularity as both governor and a former member of Congress. More important, he hails from OHIO, the state which decided the 2004 election. Although Strickland was a passionate early supporter of NEW YORK Sen. Hillary Clinton's campaign to earn the nod that eventually went to Obama, Strickland said he is committed to helping the ILLINOIS Senator win the White House for Democrats in the fall. (ABC NEWS)

GOVERNORS IN BRIEF: State fire officials said arson is the likely cause of the fire that severely damaged the **TEXAS** governor's mansion last week. Nobody was hurt in the blaze, which happened around 2:00 a.m. The 152-year-old mansion has been unoccupied since a major renovation started last year. Gov. Rick Perry (R), who was in Europe on a trade mission at the time of the fire, said he was "heartbroken" over the damage. He also vowed that the mansion would be rebuilt, "whatever it costs" (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS). • **PENNSYLVANIA** Gov. Ed Rendell (D) signed legislation that gives Keystone State municipalities one year to adopt zoning ordinances necessary to preserve the Appalachian Trail. Those that don't will get priority listing for state grants and other help in acquiring property in an effort to protect the trail (PHILADELPHIA INQUIRER).

— Compiled by RICH EHISEN

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Hot issues

BUSINESS: The U.S. Supreme Court rules that public employees can sue their employer over a lost job only if the dismissal is rooted in discrimination based on race, gender or another federally protected category. The decision came in the case of an **OREGON** woman who claimed she was fired primarily because her boss did not like her (NEW YORK TIMES). • **MISSISSIPPI** Gov. Haley Barbour (R) signs SB 2006, legislation that requires Magnolia State scrap metal dealers to keep records of all their transactions and pay for purchases with checks or electronic transfers, which must be held for at least three days. The measure is aimed at curtailing the growing crime of copper theft (DAILY JOURNAL [TUPELO]). • Copper theft is also the issue in **MICHIGAN**, where the House endorses a package of bills that would bar scrap metal dealers from paying cash for copper. The measure, which moves to the Senate, also requires buyers to obtain a copy of the seller's driver's license or other photo ID, a thumbprint and a signed statement that the material wasn't stolen (DETROIT FREE PRESS). • The **DELAWARE** Senate approves SB 245, which would bar government agencies from taking private land unless it is strictly intended for public use, such as schools and roads. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]). • The **LOUISIANA** House endorses SB 807, which would allow cable television operators to obtain a single statewide franchise rather than negotiate individual deals with each community they serve. It moves back to the Senate (ADVOCATE [BATON ROUGE]). • The **RHODE ISLAND** Senate approves legislation that would raise the state's minimum wage by up to 3 percent annually. It moves to the House (PROVIDENCE JOURNAL). • **FLORIDA** Gov. Charlie Crist (R) vetoes SB 996, which would have created a more extensive license for cosmetologists, including separate licenses for hair stylists, nail technicians and aestheticians, who do facials (ORLANDO SENTINEL).

CRIME & PUNISHMENT: An **OHIO** court rules that the state's method of executing condemned prisoners is unconstitutional because two of three drugs used in the lethal injection process can cause pain. State officials are considering an appeal to the Buckeye State Supreme Court (CLEVELAND PLAIN DEALER). • **ALABAMA** Gov. Bob Riley (R) signs legislation that allows the state prison commissioner to furlough inmates who are permanently incapacitated or terminally ill. The releases must also be approved by both prison medical officials and outside doctors (MONTGOMERY ADVERTISER). • **OKLAHOMA** Gov. Brad Henry (D) signs legislation to create the nation's first stand-alone, long-term nursing home for high-risk sex offenders. The bill is a response to the growing number of convicted sex offenders who need long-term care, but who cannot be placed in such facilities without endangering other residents (SHAWNEE NEWS STAR). • The **LOUISIANA**

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House approves SB 144, which would allow Pelican State judges to order chemical castrations for convicted rapists and other sex offenders. It returns to the Senate (ADVOCATE [BATON ROUGE]).

EDUCATION: Education officials in **ARKANSAS** approve a statewide code of ethics for the Razorback State's 60,000 licensed teachers. The new code includes maintaining a professional relationship with each student and keeping job skills current (ARKANSAS DEMOCRAT GAZETTE). • The **LOUISIANA** House tables HB 199, which would have allowed people with a concealed-carry weapons permit to tote guns on college campuses. The author said the measure did not have enough votes to pass (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** House endorses SB 733, which would allow Pelican State science teachers to use supplemental materials when teaching subjects such as evolution, global warming, cloning and the origin of life. Those materials could only be utilized upon a request by a local school board and after approval by state education officials. The measure moves back to the Senate (TIMES-PICAYUNE NEW ORLEANS]).

ENVIRONMENT: The **OHIO** House unanimously approves the Great Lakes Compact, a measure that would prevent most diversions of water from the lakes' basin. The measure moves to Gov. Ted Strickland (D), who has said he will sign it into law. The Buckeye State will become the sixth to adopt the Compact, joining **ILLINOIS, INDIANA, MINNESOTA, NEW YORK** and **WISCONSIN**. Lawmakers in **PENNSYLVANIA** and **MICHIGAN** are still mulling similar proposals (AKRON BEACON JOURNAL). • **VERMONT** Gov. Jim Douglas (R) signs legislation that declares groundwater a public trust and requires businesses that withdraw 20,0000 gallons a day or more to file a report on that usage with the state. Businesses would need a permit for withdrawal of more than 57,000 gallons, effective July 2010. Most farming operations will be exempt (BURLINGTON FREE PRESS). • The **DELAWARE** Senate approves SB 263, which would force utilities to buy credits for each ton of carbon dioxide they release into the atmosphere. The money would be earmarked for public energy conservation programs, clean energy projects, financial assistance with energy bills for low-income residents and similar initiatives. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]).

HEALTH & SCIENCE: The **LOUISIANA** House gives final approval to HB 318, which would require health insurers to cover the cost of prosthetics up to $50,000 per limb per year. It moves to Gov. Bobby Jindal (R) for review (ADVOCATE

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at http://www.statenet.com/capitol_journal/06.09.2008.html

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[BATON ROUGE]). • Also in **LOUISIANA**, the Senate approves SB 182, which would allow judges to order people with mental illness to seek outpatient treatment. Patients would have to be older than 18 and have a history of violence before a judge could order the treatment. It also goes to Gov. Jindal, who has indicated he will sign it (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** Senate approves HB 958, which requires health insurers to cover treatment for autism in children under age 17. Group coverage for businesses with less than 50 employees would be exempt. It too goes to Gov. Jindal (ADVOCATE [BATON ROUGE]). • The **PENNSYLVANIA** Senate approves SB 246, which bans smoking in most public places. The measure exempts certain workplaces and entertainment venues, including casinos located outside of Philadelphia. It moves to Gov. Ed Rendell (D), who has said he will sign it into law (PHILADELPHIA INQUIRER).

HOMELAND SECURITY: The **ARIZONA** House approves HB 2667, which would bar the Grand Canyon State from adhering to the federal Real ID Act, a law that requires states to verify that driver's license applicants are legal citizens. The bill moves to Gov. Janet Napolitano (D) for review (ARIZONA REPUBLIC [PHOENIX]).

SOCIAL POLICY: In **SOUTH CAROLINA,** Gov. Mark Sanford (R) signs legislation that allows the Ten Commandments and the Lord's Prayer to be included in displays at public buildings (SPARTANBURG HERALD-JOURNAL).

POTPOURRI: The **OHIO** House and Senate approve legislation that would allow three-wheeled electric vehicles to be registered as motorcycles in the Buckeye State. The measure moves to Gov. Ted Strickland (D), who is expected to sign it into law (CLEVELAND PLAIN DEALER). • A **LOUISIANA** Senate committee kills HB 1295, which would have repealed a state law requiring motorcycle riders to wear helmets (ADVOCATE [BATON ROUGE]).

— Compiled by RICH EHISEN

Once around the statehouse lightly

PUTTING THE SQUEEZE ON: Former ARKANSAS Gov. and erstwhile presidential candidate Mike Huckabee definitely knows how to work a crowd. As the *Charlotte Observer* reports, Huckabee was attending the NORTH CAROLINA Republican Party convention recently when Robert Pittenger, a fellow

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Republican running for lieutenant governor, began to choke on a piece of food. The quick-thinking Huckabee applied the Heimlich maneuver, clearing Pittenger's throat. Pittenger, who has recovered fully, called the former gov's actions "typical Mike Huckabee," adding that "He's just a decent fun guy who cares about people."

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

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CONGRESSWOMAN DEADBEAT: It has been quite a ride for CALIFORNIA Rep. Laura Richardson, a CALIFORNIA Democrat who in less than a year's time went from being a city councilwoman to punching her ticket to Congress, with a brief stop in the state Assembly along the way. But Richardson has been better known of late for a messy default on the mortgage of a Sacramento home she bought during her very brief stay under the Capitol dome. While that made national headlines, it is far from Richardson's only recent financial fiasco. As the *Los Angeles Times* reports, she has defaulted on home loans at least six times since 2004, and has similarly run out on a variety of car repair bills and other financial obligations. Undaunted, Richardson is now trying to reclaim the Sacramento house, which has already been sold to someone else.

COPY THAT: If imitation is the sincerest form of flattery, then MICHIGAN should be downright honored by a recently released report from a GEORGIA commission that outlines a "new vision" for the Peach State's mental health care system. That's because, reports the *Atlanta Journal Constitution*, the bulk of the report was lifted directly from a similar MICHIGAN study published in 2004. The GEORGIA report also apparently kiped heavily from other works as well, though none as much as the MICHIGAN document. The plagiarism was in many cases word-for-word, often appearing to have been directly cut and pasted from other sources, all without attribution. One GEORGIA mental health official admitted she had never seen one state plagiarize another, saying such documents "usually reflect the unique characteristics of the state."

BRIDGE TO SOMEWHERE: At least that is what it the old Route 2 bridge between Middlesex and Moretown in VERMONT could be for the right person. As the *Rutland Herald* reports, state officials have deemed the 80-year-old steel truss bridge to be unsafe, meaning it has to be replaced. But the Federal Highway Administration also lists the span as "historic," meaning that the bridge has to be put up for sale for 30 days before it can be torn down and replaced. It is clearly a golden opportunity for anyone who has ever dreamed of having their very own bridge, albeit one that, given its current condition, a buyer may not want to drive, you know, actual cars on.

— *By RICH EHISEN*

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Editor: Rich Ehisen — capj@statenet.com
Associate Editor: Korey Clark — capj@statenet.com
Editorial Advisor: Lou Cannon
Correspondents: Richard Cox (CA), Steve Karas (CA), Bruce McKeeman (CA), Jeff Kinnison (CA), Chelsea Wolfe (CA), Linda Mendenhal (IL), Lauren King (MA) and Ben Livingood (PA)
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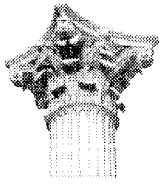

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 5:06 PM
To: Watson, Alison <alison.watson@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>
Subject: FW: Richardson Disclosure

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes

***Sarah Lueck** reports on Congress.*

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/
House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. **Laura Richardson** provided no information about her recent mortgage woes. Multiple accounts have been **reported recently** on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of $578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for $388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly $9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in

Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well," she added.

Late last month reports emerged that Richardson, a former state Assemblywoman and member of the Long Beach City Council, had lost her Sacramento home to foreclosure and has two other homes in Southern California that have fallen into default six times.

Last week the Long Beach Press-Telegram reported that Richardson had also left car repair bills unpaid.

Richardson easily won her Democratic primary June 3 and is running unopposed in the November general election, although at least one of her Democratic primary opponents is making plans to challenge her as a write-in candidate.

Richardson defended herself after the first reports of the foreclosure on her Sacramento home, saying it never should have happened and she'd worked out a deal with her lender to buy it back. However the purchaser of the property, James York of Red Rock Mortgage in Sacramento, complained in published reports this week that Richardson had been given favorable terms because she's a congresswoman and that he planned to sue over the issue.

Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.[illegible], 206.377[illegible]
geriann.baptista@wamu.net

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Monday, June 16, 2008 4:56 PM
To: Strom, Erik E. <erik.strom@wamu.net>; Owen, Jan L. <jan.owen@wamu.net>
Cc: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Richardson Disclosure

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes

***Sarah Lueck** reports on Congress.*

Trackback URL: http://blogs.wsj.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/
House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. **Laura Richardson** provided no information about her recent mortgage woes. Multiple accounts have been **reported recently** on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

On the section labeled "Liabilities," Richardson's form says only "N/A." There's no mention of the balance of $578,384 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for $388,000, according to the Associated Press.

Members of Congress are not required to report mortgages on their residences, unless the property is the source of rental or investment income. They are, however, required to disclose a mortgage debt or other type of loan when it exceeds the purchase price of the item.

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way. Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

Richardson told the AP in a May interview that her financial trouble was partly the result of using her own money for her recent run for her House seat. She said she renegotiated her loan and will pay it off, along with nearly $9,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.[illegible] | 206.612.[illegible] | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Loan Terms
Sensitivity: Confidential

FYI.

Richardson's loan was subprime – *Press Telegram* *(Long Beach)*
By Gene Maddaus, Staff Writer

Rep. Laura Richardson took out a subprime loan to buy her Sacramento house, suggesting she probably was a poor credit risk even before her recent string of loan defaults.

Richardson, D-Long Beach, has defaulted on all three of her homes, and lost the one in Sacramento in a foreclosure

auction. She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale.

James York, owner of Red Rock Mortgage Inc., filed a lawsuit on Thursday against Richardson and Washington Mutual, contesting the foreclosure rescission.

Included in the suit was Richardson's deed of trust, which contains the terms of her home loan. The no-money-down loan was issued for $535,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nastro, a real estate broker in nearby Elk Grove. "Those are the ones we're taking back now."

Richardson previously declined to disclose her loan terms.

The average prime mortgage rate at the time was 6.22 percent, according to Freddie Mac.

Without further information, it is difficult to tell whether Richardson's subprime loan terms were the result of a poor credit history, lack of income documentation, or both.

Richardson was an assemblywoman at the time the loan was issued, with an annual salary of $113,000. She also collected $28,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns $169,300 as a member of Congress and rents an apartment in Washington, D.C.

Before her election in 2006, Richardson earned $80,000 as a legislative director for Lt. Gov. Cruz Bustamante and $28,000 as a Long Beach city councilwoman, according to a congressional financial disclosure form.

Richardson also owns two homes in San Pedro and Long Beach. In 2006, she took out an equity loan against the Long Beach home to finance her run for the Legislature.

Richardson has defaulted at least eight times on the three properties since 2004 - six times in the last 14 months. She had also failed to pay smaller debts to a mechanic and a printing shop until reporters began inquiring about them.

Richardson's staffers were unavailable for comment on Friday.

From: Baptista, Geri Ann S.
Sent: Sat 06/14/2008 2:22 PM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Lawsuit

San Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).

http://www.mercurynews.com/breakingnews/ci_9579869?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer
Article Launched: 06/13/2008 05:40:18 PM PDT

SACRAMENTO—A Sacramento investor who bought the foreclosed home of Rep. Laura Richardson has filed a lawsuit against the congresswoman and her bank for rescinding the sale.

James York claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to back out of the sale.

York, who operates Red Rock Mortgage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for $388,000 after Richardson failed to make her mortgage payments.

In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

The Associated Press obtained a copy of his lawsuit on Friday, the day the defendants were served.

Richardson, a Democrat from Long Beach, previously told the AP that the house was sold without her knowledge and after the bank agreed to hold off on any action until at least June.

She bought the house in January 2007 for $535,000, a few months after she was elected to the state Assembly. She took out an adjustable-rate mortgage with an interest rate that could vary between 8.8 percent and 14 percent, according to documents filed with York's lawsuit.

Richardson's spokesman, William Marshall, said the congresswoman had not been notified of the lawsuit. He declined further comment.

In an interview Friday with the AP, York said he believes Washington Mutual's trustee rescinded the sale solely because Richardson is a member of Congress. He said the savings and loan would not have done that for an average person.

York said he tried to negotiate a settlement but was rebuffed.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," he said. "It's not a difficult case. It's a valid sale."

A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

Richardson, 46, was a member of the Long Beach City Council when she won the Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in a special election to replace the late Juanita Millender-McDonald.

Richardson has acknowledged turmoil in her life during the short time she went from the city council to the state Assembly to Congress. She said she used her own money to finance her campaigns and fell behind in mortgage and property tax payments.

A default notice sent in March put her unpaid balance on the 1,600-square-foot home at $578,384.

Richardson's financial troubles appear to run deeper, however. The Long Beach Press-Telegram has reported that Richardson has two other homes in San Pedro and Long Beach that have fallen into default six times. Five of the defaults, totaling nearly $71,000, occurred in the last 13 months.

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.

The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly $9,000 in delinquent property taxes.

In the notice of recission filed as an exhibit in York's lawsuit, the trustee company acknowledges it "had previously agreed to postpone the foreclosure sale until June 4, 2008."

Meanwhile, York said in the lawsuit that he has already started making repairs to the house, including painting, restoring the floors, landscaping and general clean-up that have **"significantly increased its value."**

He argues it would be unfair to give the house back to Richardson in better condition than she lost it. The amount of money he has spent on the repairs was not specified.

Richardson makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure. She has said she would like to testify before Congress as someone victimized by the nation's mortgage crisis.

York notes in his lawsuit that the house now has a cloud over it—making it more difficult to sell if it is eventually returned to him.

"If I had known it was this congresswoman's house, I probably never would have bought it," York said in the telephone interview.

Associated Press Writer Erica Werner in Washington, D.C., contributed to this report.

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http://ap.google.com/article/ALeqM5gjl2vKwhu_mgDQ86mfxohh6oU2gQD919J2OG0

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS – 18 hours ago

SACRAMENTO, Calif. (AP) — An investor who bought a congresswoman's foreclosed home filed a lawsuit against the legislator and her bank for rescinding the sale.

James York had purchased the home at auction in May for $388,000 after Rep. Laura Richardson failed to make her mortgage payments. He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale.

"They rescinded the notice of trustee sale and put it back in her name before even telling me," York said. "It's not a difficult case. It's a valid sale."

His lawsuit in Sacramento County Superior Court seeks to have the house returned to him, as well as punitive damages and costs.

Richardson, a Democrat from Long Beach, bought the house in January 2007 for $535,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to delay action.

The lawsuit was served to the defendants Friday.

Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for Washington Mutual, Sara Gaugl, said the company would have no comment because Richardson had not authorized it to speak about her case.

From: Baptista, Geri Ann S.
Sent: Fri 06/13/2008 10:13 AM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: Richardson liability report and comment to senior Democrat

http://thehill.com/leading-the-news/richardson-mum-in-the-face-of-mounting-pressure-2008-06-13.html

Richardson mum in the face of mounting pressure

By Jared Allen
Posted: 06/13/08 11:50 AM [ET]
Embattled Rep. Laura Richardson (D-Calif.) remained mum on Friday following more news about her personal housing crisis and a warning from House Speaker Nancy Pelosi (D-Calif.) to put her fiscal house back in order.

Richardson, who has dodged repeated calls for information regarding her multiple defaults on three home mortgages and her financial disclosure reports, failed to report a heavily indebted mortgage on her initial 2007 financial statement.

Official financial reports for House members will be released on Monday, and it remains to be seen if Richardson's official report will have been amended from the one she previously filed.

However, Pelosi issued a warning to Richardson on Thursday that she risks whatever repercussions may come from failing to disclose her assets and liabilities to the letter of the law.

"Every member of Congress is responsible for living up to the highest ethical standard, to having the fullest disclosure of his or her assets, as is required by law," Pelosi said at her weekly news conference. "And many people in our country are caught in a foreclosure crisis. Members of Congress maybe are as well."

After falling too far behind on mortgage payments on a home she purchased in Sacramento in January 2007, Richardson was forced to watch the home sold at auction last month.

In the aftermath, it was revealed that Richardson has defaulted on mortgages for three California homes since 1999.

According to records pulled from Los Angeles and Sacramento counties, Richardson has defaulted five separate times on her primary residence in Long Beach, a home she purchased in 1999 and refinanced in the summer of 2006 for a new $446,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of $359,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing $367,436 on an original loan of $359,000, Richardson received notice from her lender in April that her San Pedro home was going to be sold at auction. According to reports, that auction is scheduled for July 14.

But it is Richardson's Sacramento home that has garnered the most attention, and places her in the most immediate risk as a member of Congress who is bound by federal law to disclose certain assets and liabilities.

According to Richardson's 2007 financial disclosure statement — which she filed in February — she failed to report her Sacramento home mortgage as a liability even though she owed $40,000 more than she paid for the home, which was purchased in January of that year.

By the end of 2007 — which marks the end of the 2007 financial disclosure reporting period — Richardson had accumulated $575,000 in total debt after failing to make payments on her original $535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item, and congressional ethics and finance experts have said that, on a plain reading of the law, Richardson was required to disclose such an indebted mortgage as a liability.

Under the section of the report for liabilities, Richardson simply lists, "N/A."

A senior House Democrat close to leadership on Thursday afternoon said he had spoken to Richardson about the matter and she had assured him that, with regard to her Sacramento home, the "bank screwed up."

On Wednesday the *Los Angeles Times* reported that James York, the real estate investor who bought Richardson's Sacramento home at a May 7 auction for $388,000, is now claiming that Richardson's lender, Washington Mutual, reclaimed the property on behalf of Richardson.
York had recorded the deed on May 19 and had begun renovations, the *Times* reported.

"They took the property back, and they didn't even send back the money," York was quoted in the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs."

Geri Ann S. Baptista – VP, WaMu Corporate Communications

206.500 | 206.612 | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: RE: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

206.500 | 206.228

sara.gaugl@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaugl, Sara C.; Strom, Erik E.
Subject: Pelosi comments on Laura Richardson defaults
Sensitivity: Confidential

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press

http://www.dailybreeze.com/ci_9564107

WASHINGTON - House Speaker Nancy Pelosi, asked Thursday about fellow California Democratic Rep. Laura Richardson's multiple home defaults, said that "every member of Congress is responsible for living up to the highest ethical standards."

Pelosi said she was not familiar with the details of the controversy surrounding Richardson, who won a special election last year to replace the late Rep. Juanita Millender-McDonald in the 37th Congressional District in Long Beach.

But every lawmaker must make "the fullest disclosure of his or her assets as is required by law," Pelosi said.

"Many people in our country are caught in the foreclosure crisis. Members of Congress maybe are as well,"

she added.

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Richardson's spokesman, William Marshall, had no immediate comment Thursday.

California Assembly Speaker Karen Bass, D-Los Angeles, also addressed the Richardson situation Thursday during a visit to Washington. Bass and other Assembly leaders had endorsed Richardson's congressional bid but Bass told reporters she'd had no idea about Richardson's financial issues.

Richardson had a quick rise in politics, moving from the Long Beach City Council to a state Assembly seat in 2006 and to Congress the next year.

"Given the rapid pace of all of that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500[illegible]t, 206.377.2023 fax
geriann.baptista@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 4:19 PM
To: Strom, Erik E. <erik.strom@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>
Subject: FW: State Net Capitol Journal (PDF format)
Attach: sncj_061608.pdf

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

From: State Net [illegible]
Sent: Friday, June 13, 2008 1:06 PM
To: Owen, Jan L.
Subject: State Net Capitol Journal (PDF format)

Dear Reader: Attached is your new issue of State Net Capitol Journal. Please feel free to pass this e-mail along to your colleagues. Let them know they can register for a complimentary subscription at: http://www.statenet.com. We want to hear from you. Please share your feedback and ideas with our editorial team by sending e-mail to: capj[illegible] Thanks for reading, Rich Ehisen Editor State Net: Leaders in customized legislative and regulatory reporting. If you wish to receive future issues in an alternative format (HTML or Plain Text) please send a message to: helpdesk@statenet.com. To unsubscribe, please go to: http://statenet.com/unsubscribe

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CAPITOL JOURNAL
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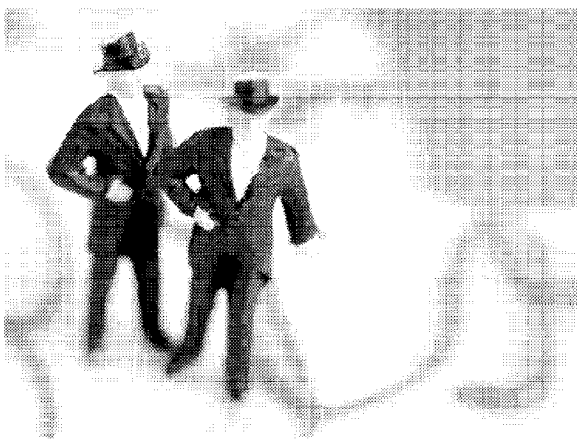
Volume XVI, No. 18

June 16, 2008

Gay Marriage



Budget & taxes
Will return on June 30th

Politics & leadership 5
GOP facing more Congressional losses

Governors 7
Patrick to pitch new kind of school

Bird's eye view 2

Hot issues 10

Once around the statehouse lightly 12

The next issue of Capitol Journal will be available on June 30th

Top Story

More than 100,000 same-sex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

When CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court's decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another "Arnold being Arnold" moment. But with same-sex couples from across the state and around the country now lining up to take their wedding vows — and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.

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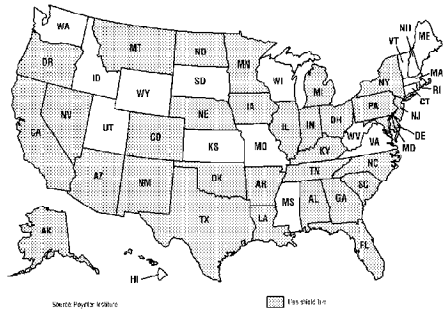
According to a new study from the University of California Los Angeles, more than half of CALIFORNIA's estimated 100,000 same-sex couples are expected to apply for marriage licenses when the new law goes into effect this week. The study also estimates that as many as 68,000 out-of-state couples could travel to CALIFORNIA to take advantage of the new law. MASSACHUSETTS — the only other state with legal same-sex marriage — does not allow out-of-state couples to marry if their union would not be legal in their home state, a caveat CALIFORNIA does not have. And while many couples will keep it simple, others are expected to celebrate their big event in style.

All of which, the UCLA study says, could generate as much as $684 million for the CALIFORNIA economy over the next three years, creating 2,200 jobs along the way. More than $70 million of that amount would go directly to state and local government coffers, with $64 million in additional tax revenue for the state and another $9 million in marriage-license fees for counties.

The bulk of the spending is expected to be on the usual wedding accoutrements, including cakes, decorations, clothing, jewelry, etc, but the benefits could also spread out to other industries as well. For instance, some Southern California wedding planners say that in the weeks right after the court decision, same-sex customers who were planning civil union ceremonies immediately switched to wedding plans instead. With that, many of those couples adjusted their budgets significantly upward to include home and landscape renovations in order to accommodate larger services or lavish parties to celebrate the event. Many in the wedding industry see this as just the first entre into what could be an enormously lucrative and previously untapped market.

Bird's eye view



State shield laws

Last May, the HAWAII Legislature approved HB 2557, a law which would make the Aloha State the 34th to give journalists at least partial protection from being forced to reveal their sources. Gov. Linda Lingle (R) is expected to sign the measure into law. But many journalism advocates are pushing for a federal shield law, which has been creeping forward in Congress. That measure, the Free Flow of Information Act (S 2035), has been approved in the House, but has not been brought up for a vote in the Senate. Both presidential candidates, Democrat Barack Obama and Republican John McCain, have voiced support for the measure.

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"The potential is incredible," says Richard Markal, director of the Sacramento-based Association for Wedding Professionals International, a wedding industry trade group. "It will be a boon to California's economy, no question. The impact's going to be in the millions, easily."

Marketing experts also cite the gay community's comparatively high earning power. PlanetOut, a media and entertainment company that conducts surveys about gay and lesbian consumers, says gay consumers earn 20 percent more than their straight counterparts, on average, and spend about 10 percent more on civil union and other commitment ceremonies.

Donna Hoffman, a marketing professor and co-director of the Sloan Center for Internet Retailing at the University of California, Riverside, says business from same-sex couples could be particularly good for online retailers, who allow shoppers the confidentiality they may not find in bricks and mortar outlets. "This is a multibillion-dollar business and [gays and lesbians] are virtually shut out from this commercial enterprise," Hoffman says. "I think we can expect a lot of weddings, and these people need to be served commercially. This is a huge opportunity for Internet retailers."

For officials in states without legal gay marriage, however, CALIFORNIA's new law is more burden than blessing. Although 41 states have laws that prohibit same-sex unions, 27 of which are codified in the state constitution, many state officials openly fear dealing with a wave of newlywed couples who get married in CALIFORNIA and then return home to file suit in an effort to have those unions recognized in their own community.

"It will be a boon to California's economy, no question. The impact's going to be in the millions, easily."

Nine states — ALASKA, COLORADO, FLORIDA, IDAHO, MICHIGAN, NEBRASKA, SOUTH CAROLINA, SOUTH DAKOTA and UTAH — tried to get the CALIFORNIA high court to stay its ruling until November, when state voters weigh in on a proposed constitutional amendment to define marriage as being only between one man and one woman. In a letter to the court,

The week in session

States in Regular Session: AZ, CA, DC, DE, LA, MA, MI, NC, NH, NJ, NY, OH,
PA, RI, US

States in Special Session: AK "c", AL "a", CA "c", CT "b", CT "c", MS "a", PA "a"

Special Sessions in Recess: CA "a", CA "b"

States in Perfunctory Session: IL Special Sessions "a"-"s"

States Currently Prefiling or Drafting for 2009: MT, ND

States Projected to Adjourn: AZ, MS

States Adjourned in 2008: AK, AL, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, MD, ME, MN, MO, MS, NE, NM, OK, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY

State Special Sessions Adjourned in 2008: AR "a", CT "a", DE "a", LA "a", LA "b", ME "a", NC "b", OR "a", VA "a", WI "c", WI "d", WI "e", WV "a"

Letters indicate special/extraordinary sessions

— Compiled By JAMES ROSS
(session information current as of 06/05/2008)
Source: State Net database

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UTAH Attorney General Mark Shurtleff urged justices to delay the law's effective date, saying "Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure." Two conservative groups — Liberty Counsel in FLORIDA and the Alliance Defense Fund in ARIZONA also asked for a stay until after the possible November vote

"Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure."

The high court, however, rejected both of those challenges. Undaunted, Liberty Counsel filed another suit last week with the 1st District Court of Appeal in San Francisco, arguing that the wording of the Supreme Court ruling allows the lower court to set the terms and schedule for implementing the decision. As of this writing, no ruling has been issued on that challenge.

But AGs may have less to fear than they think. A coalition of gay advocacy groups, from the American Civil Liberties Union to Lambda Legal, issued a six-page memo last week asking gay couples who marry in CALIFORNIA to refrain from taking the issue to court when they return to their own state. The memo further warned that the U.S. Supreme Court has traditionally refused to embrace major social change until a high number of states have already acted, and that the battle for marriage must be a strategic, state by state, court by court affair. "Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer," the memo said.

"Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer."

For now, only two states will recognize gay marriages performed in CALIFORNIA. NEW YORK Gov. David Paterson (D) has already ordered the Empire State to recognize all marriages conducted in locales where they are legal, while RHODE ISLAND also recognizes those unions.

But while some gay couples are clearly preparing to make the most of their window of opportunity, others appear to be playing it closer to the vest, at least for now. The San Francisco Convention & Visitors Bureau, for instance, says it has yet to see the deluge of hotel or travel bookings some others claim to be getting, which many would take as odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined

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to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. "If the window [for gay marriage] opens, hopefully it opens forever," Paisley says. "So there's no urgency right now."

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in CALIFORNIA (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way CALIFORNIA voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation's highest court. "Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California," says Duke University law professor Erwin Chemerinsky. "What [gay marriage advocates] want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted."

(NEW YORK TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATELINE.ORG, THE FIELD POLL, STATE NET, WALL STREET JOURNAL, SAN FRANCISCO CHRONICLE, ABC NEWS.COM)

— *Compiled by RICH EHISEN*

Politics & leadership

GOP FACING MORE CONGRESSIONAL LOSSES: The 2006 elections were not good for congressional Republicans, who lost control of both houses after suffering heavy losses to Democrats. But the bad times may not be over, with some predicting further GOP losses in both chambers in November.

"A lot of Republicans thought that 2006 was the low point, and that simply isn't the case," said Nathan Gonzales, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.

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The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate. Senior Editor Jennifer Duffy said, "It's like 2006 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters' decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was $45.3 million in House Democrats' campaign war chest, while House Republicans only had $6.7 million. And in the Senate, Democrats had $37.6 million compared to Republicans' $19.4 million.

Upcoming elections

06/12/2008 - 07/03/2008

06/17/2008
Maryland Special Election
US House (Albert Russell Wynn (4th district))

06/24/2008
North Carolina Second Primary
House District 67
Senate District 05

Utah Primary Election
House (All)
Senate 1, 5, 6, 8, 10, 13, 14, 16, 19, 20, 23, 24, 25, 27, 29
US House (All)
Constitutional Officers: Governor, Lieutenant Governor, Treasurer, Attorney General, Auditor

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats' 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCrery (R-LOUISIANA). "I don't think the atmosphere in November is going to be nearly as bad as it is now, or as pundits suggest."

But other Republicans aren't nearly as optimistic. Sen. John Ensign of NEVADA, who is heading Senate Republicans' re-election effort, for example, told the *Las Vegas Review-Journal* recently that he thought it would be "a great night" if his party managed to hold Democratic gains in the Senate to three or four seats. (WALL STREET JOURNAL)

IL HOUSE SPEAKER ISSUES IMPEACHMENT INSTRUCTIONS: In keeping with the ongoing feud between ILLINOIS House Speaker Michael Madigan (D) and Gov. Rod Blagojevich (D), the speaker circulated a memo to legislative candidates last week instructing them on how to initiate impeachment proceedings

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against the governor. The memo, which ran 14 pages, compared corruption under the Blagojevich to a cancerous tumor that must be cut out. "One thing we learned from the [imprisoned former Republican Gov.] George Ryan case is that we should excise a tumor when it is first discovered; not leave it in the body to continue to spread and do further harm," the memo stated. A spokesman for Madigan said the state's Democratic Party, which Madigan chairs, sent the memo to a "bunch of candidates" who had requested information about impeachment. The state's other top Democrat, Senate President Emil Jones Jr., didn't support the action. "I think it's wrong for the Democratic Speaker and Democratic Party Chairman to promote the impeachment of a Democratic Governor," he said. "Impeachment is unwarranted in my opinion, and should not be used as a political tool." (CHICAGO TRIBUNE)

POLITICS IN BRIEF: LOUISIANA Gov. Bobby Jindal (R) said last week he would let a bill (SB 672) that would triple legislators' pay and which had already passed the Senate and been approved by a House committee become law without his signature. The governor said he didn't want to give legislators any reason to sidetrack health care, education and tax initiatives he wants passed before the end of the session on June 23 (ADVOCATE [BATON ROUGE]). • **ALASKA** legislators are heading out on a tour of the state to get some face time with citizens before deciding whether to support a proposed $500 million natural gas pipeline deal with a Canadian company. Hearings are tentatively scheduled over the next month in Fairbanks, Anchorage, Palmer, Soldotna, Barrow and Ketchikan (ANCHORAGE DAILY NEWS). • Eight incumbent **SOUTH CAROLINA** legislators were turned out of office in last Tuesday's primary elections. Among the more notable casualties were six-term Rep. Bob Leach (R), who was defeated by retired businessman Bill Wylie in the GOP primary for District 21 and six-term Rep. Fletcher Smith (D), defeated by Greenville City Councilwoman Chandra Dillard in the Democratic primary for District 23 (WYFF4 [GREENVILLE]). • A **NEW YORK** Supreme Court justice ordered the Legislature last week to give the state's 1,250 trial judges their first salary increase in 10 years. Justice Edward H. Lehner gave lawmakers 90 days to implement the raises, but the judges may have to wait considerably longer if lawmakers appeal the decision (NEW YORK TIMES).

— Compiled by KOREY CLARK

Governors

PATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead to a major showdown with Bay State teachers unions, MASSACHUSETTS Gov. Deval Patrick (D) is poised to a propose a new kind of public school that

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would, in the words of one school official, "radically transform" the current system.

Patrick's plan would create "readiness schools" free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community's particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers Association, which boasts nearly 108,000 members. "We are open to other ways of doing things," said MTA president Anne Wass. "Certainly we're not negative. We're willing to work with the administration on this."

But other unions are also waiting to hear more details before they come down one way or the other. "We're open to new ideas, but we're interested in protecting collective bargaining rights," said Thomas Gosnell, president of the 27,000-member American Federation of Teachers Massachusetts.

"We're open to new ideas, but we're interested in protecting collective bargaining rights."

While the readiness schools share many similarities with charter schools, they would have different governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

JINDAL GETS VOUCHERS: The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a $10 million school voucher proposal that could allow as many as 1,500 low- to middle-income students in New Orleans to attend private schools at taxpayer expense. The bill faces one more vote in the House to review minor changes made in the Senate, but most observers

In the hopper

At any given time, State Net tracks tens of thousands of bills in all 50 states, the US Congress and the District of Columbia. Here's a snapshot of what's in the legislative works:

Number of profiles last week: 283

Number of Intros last week: 1,216

Number of bills enacted/adopted last week: 1,123

Number of profiles to date: 20,344

Number of Intros to date: 83,692

Number of bills enacted/adopted overall to date: 21,311

Compiled By JAMES ROSS
(measures current as of 06/012/2008)
Source: State Net database

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believe the measure will be on Jindal's desk very soon. Jindal made a school voucher program one of his top legislative priorities coming into the new session. In its current form, the plan would pay approximately $6,300 or a participating private school's mandatory tuition — whichever is less — directly to a private school for kindergarten through third-grade students who come from households that earn a maximum of 250 percent of the federal poverty level, or $53,000 for a family of four. (NEW YORK TIMES, TIMES-PICAYUNE [NEW ORLEANS]).

Upcoming stories

Here are some of the topics you will see covered in upcoming issues of the State Net Capitol Journal:

- **Nuclear power**
- **Prison health care**
- **No Child Left Behind**

STRICKLAND JUST SAYS NO TO VP TALK: Political pundits may have to stop mentioning OHIO Gov. Ted Strickland (D) as a possible running mate for Sen. Barack Obama's Democratic presidential ticket. In an interview with National Public Radio last week, Strickland responded to questions about possibly joining the campaign by echoing the words of William Tecumseh Sherman when the famed Union general was pressed to seek the White House. "If drafted I will not run, if nominated I will not accept and if elected I will not serve," Strickland said. "So, I don't know how more crystal clear I can be."

"If drafted I will not run, if nominated I will not accept and if elected I will not serve. So, I don't know how more crystal clear I can be."

Strickland has been mentioned prominently by many political handicappers, who note his popularity as both governor and a former member of Congress. More important, he hails from OHIO, the state which decided the 2004 election. Although Strickland was a passionate early supporter of NEW YORK Sen. Hillary Clinton's campaign to earn the nod that eventually went to Obama, Strickland said he is committed to helping the ILLINOIS Senator win the White House for Democrats in the fall. (ABC NEWS)

GOVERNORS IN BRIEF: State fire officials said arson is the likely cause of the fire that severely damaged the **TEXAS** governor's mansion last week. Nobody was hurt in the blaze, which happened around 2:00 a.m. The 152-year-old mansion has been unoccupied since a major renovation started last year. Gov. Rick Perry (R), who was in Europe on a trade mission at the time of the fire, said he was "heartbroken" over the damage. He also vowed that the mansion would be rebuilt, "whatever it costs" (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS). • **PENNSYLVANIA** Gov. Ed Rendell (D) signed legislation that gives Keystone State municipalities one year to adopt zoning ordinances necessary to preserve the Appalachian Trail. Those that don't will get priority listing for state grants and other help in acquiring property in an effort to protect the trail (PHILADELPHIA INQUIRER).

— Compiled by RICH EHISEN

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Hot issues

BUSINESS: The U.S. Supreme Court rules that public employees can sue their employer over a lost job only if the dismissal is rooted in discrimination based on race, gender or another federally protected category. The decision came in the case of an **OREGON** woman who claimed she was fired primarily because her boss did not like her (NEW YORK TIMES). • **MISSISSIPPI** Gov. Haley Barbour (R) signs SB 2006, legislation that requires Magnolia State scrap metal dealers to keep records of all their transactions and pay for purchases with checks or electronic transfers, which must be held for at least three days. The measure is aimed at curtailing the growing crime of copper theft (DAILY JOURNAL [TUPELO]). • Copper theft is also the issue in **MICHIGAN**, where the House endorses a package of bills that would bar scrap metal dealers from paying cash for copper. The measure, which moves to the Senate, also requires buyers to obtain a copy of the seller's driver's license or other photo ID, a thumbprint and a signed statement that the material wasn't stolen (DETROIT FREE PRESS). • The **DELAWARE** Senate approves SB 245, which would bar government agencies from taking private land unless it is strictly intended for public use, such as schools and roads. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]). • The **LOUISIANA** House endorses SB 807, which would allow cable television operators to obtain a single statewide franchise rather than negotiate individual deals with each community they serve. It moves back to the Senate (ADVOCATE [BATON ROUGE]). • The **RHODE ISLAND** Senate approves legislation that would raise the state's minimum wage by up to 3 percent annually. It moves to the House (PROVIDENCE JOURNAL). • **FLORIDA** Gov. Charlie Crist (R) vetoes SB 996, which would have created a more extensive license for cosmetologists, including separate licenses for hair stylists, nail technicians and aestheticians, who do facials (ORLANDO SENTINEL).

CRIME & PUNISHMENT: An **OHIO** court rules that the state's method of executing condemned prisoners is unconstitutional because two of three drugs used in the lethal injection process can cause pain. State officials are considering an appeal to the Buckeye State Supreme Court (CLEVELAND PLAIN DEALER). • **ALABAMA** Gov. Bob Riley (R) signs legislation that allows the state prison commissioner to furlough inmates who are permanently incapacitated or terminally ill. The releases must also be approved by both prison medical officials and outside doctors (MONTGOMERY ADVERTISER). • **OKLAHOMA** Gov. Brad Henry (D) signs legislation to create the nation's first stand-alone, long-term nursing home for high-risk sex offenders. The bill is a response to the growing number of convicted sex offenders who need long-term care, but who cannot be placed in such facilities without endangering other residents (SHAWNEE NEWS STAR). • The **LOUISIANA**

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House approves SB 144, which would allow Pelican State judges to order chemical castrations for convicted rapists and other sex offenders. It returns to the Senate (ADVOCATE [BATON ROUGE]).

EDUCATION: Education officials in **ARKANSAS** approve a statewide code of ethics for the Razorback State's 60,000 licensed teachers. The new code includes maintaining a professional relationship with each student and keeping job skills current (ARKANSAS DEMOCRAT GAZETTE). • The **LOUISIANA** House tables HB 199, which would have allowed people with a concealed-carry weapons permit to tote guns on college campuses. The author said the measure did not have enough votes to pass (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** House endorses SB 733, which would allow Pelican State science teachers to use supplemental materials when teaching subjects such as evolution, global warming, cloning and the origin of life. Those materials could only be utilized upon a request by a local school board and after approval by state education officials. The measure moves back to the Senate (TIMES-PICAYUNE NEW ORLEANS]).

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at http://www.statenet.com/capitol_journal/06.09.2008.html

ENVIRONMENT: The **OHIO** House unanimously approves the Great Lakes Compact, a measure that would prevent most diversions of water from the lakes' basin. The measure moves to Gov. Ted Strickland (D), who has said he will sign it into law. The Buckeye State will become the sixth to adopt the Compact, joining **ILLINOIS, INDIANA, MINNESOTA, NEW YORK** and **WISCONSIN**. Lawmakers in **PENNSYLVANIA** and **MICHIGAN** are still mulling similar proposals (AKRON BEACON JOURNAL). • **VERMONT** Gov. Jim Douglas (R) signs legislation that declares groundwater a public trust and requires businesses that withdraw 20,0000 gallons a day or more to file a report on that usage with the state. Businesses would need a permit for withdrawal of more than 57,000 gallons, effective July 2010. Most farming operations will be exempt (BURLINGTON FREE PRESS). • The **DELAWARE** Senate approves SB 263, which would force utilities to buy credits for each ton of carbon dioxide they release into the atmosphere. The money would be earmarked for public energy conservation programs, clean energy projects, financial assistance with energy bills for low-income residents and similar initiatives. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]).

HEALTH & SCIENCE: The **LOUISIANA** House gives final approval to HB 318, which would require health insurers to cover the cost of prosthetics up to $50,000 per limb per year. It moves to Gov. Bobby Jindal (R) for review (ADVOCATE

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[BATON ROUGE]). • Also in **LOUISIANA**, the Senate approves SB 182, which would allow judges to order people with mental illness to seek outpatient treatment. Patients would have to be older than 18 and have a history of violence before a judge could order the treatment. It also goes to Gov. Jindal, who has indicated he will sign it (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** Senate approves HB 958, which requires health insurers to cover treatment for autism in children under age 17. Group coverage for businesses with less than 50 employees would be exempt. It too goes to Gov. Jindal (ADVOCATE [BATON ROUGE]). • The **PENNSYLVANIA** Senate approves SB 246, which bans smoking in most public places. The measure exempts certain workplaces and entertainment venues, including casinos located outside of Philadelphia. It moves to Gov. Ed Rendell (D), who has said he will sign it into law (PHILADELPHIA INQUIRER).

HOMELAND SECURITY: The **ARIZONA** House approves HB 2667, which would bar the Grand Canyon State from adhering to the federal Real ID Act, a law that requires states to verify that driver's license applicants are legal citizens. The bill moves to Gov. Janet Napolitano (D) for review (ARIZONA REPUBLIC [PHOENIX]).

SOCIAL POLICY: In **SOUTH CAROLINA,** Gov. Mark Sanford (R) signs legislation that allows the Ten Commandments and the Lord's Prayer to be included in displays at public buildings (SPARTANBURG HERALD-JOURNAL).

POTPOURRI: The **OHIO** House and Senate approve legislation that would allow three-wheeled electric vehicles to be registered as motorcycles in the Buckeye State. The measure moves to Gov. Ted Strickland (D), who is expected to sign it into law (CLEVELAND PLAIN DEALER). • A **LOUISIANA** Senate committee kills HB 1295, which would have repealed a state law requiring motorcycle riders to wear helmets (ADVOCATE [BATON ROUGE]).

— Compiled by RICH EHISEN

Once around the statehouse lightly

PUTTING THE SQUEEZE ON: Former ARKANSAS Gov. and erstwhile presidential candidate Mike Huckabee definitely knows how to work a crowd. As the *Charlotte Observer* reports, Huckabee was attending the NORTH CAROLINA Republican Party convention recently when Robert Pittenger, a fellow

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Republican running for lieutenant governor, began to choke on a piece of food. The quick-thinking Huckabee applied the Heimlich maneuver, clearing Pittenger's throat. Pittenger, who has recovered fully, called the former gov's actions "typical Mike Huckabee," adding that "He's just a decent fun guy who cares about people."

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at http://www.statenet.com/capitol_journal/06_09_2008/html

CONGRESSWOMAN DEADBEAT: It has been quite a ride for CALIFORNIA Rep. Laura Richardson, a CALIFORNIA Democrat who in less than a year's time went from being a city councilwoman to punching her ticket to Congress, with a brief stop in the state Assembly along the way. But Richardson has been better known of late for a messy default on the mortgage of a Sacramento home she bought during her very brief stay under the Capitol dome. While that made national headlines, it is far from Richardson's only recent financial fiasco. As the *Los Angeles Times* reports, she has defaulted on home loans at least six times since 2004, and has similarly run out on a variety of car repair bills and other financial obligations. Undaunted, Richardson is now trying to reclaim the Sacramento house, which has already been sold to someone else.

COPY THAT: If imitation is the sincerest form of flattery, then MICHIGAN should be downright honored by a recently released report from a GEORGIA commission that outlines a "new vision" for the Peach State's mental health care system. That's because, reports the *Atlanta Journal Constitution*, the bulk of the report was lifted directly from a similar MICHIGAN study published in 2004. The GEORGIA report also apparently kiped heavily from other works as well, though none as much as the MICHIGAN document. The plagiarism was in many cases word-for-word, often appearing to have been directly cut and pasted from other sources, all without attribution. One GEORGIA mental health official admitted she had never seen one state plagiarize another, saying such documents "usually reflect the unique characteristics of the state."

BRIDGE TO SOMEWHERE: At least that is what it the old Route 2 bridge between Middlesex and Moretown in VERMONT could be for the right person. As the *Rutland Herald* reports, state officials have deemed the 80-year-old steel truss bridge to be unsafe, meaning it has to be replaced. But the Federal Highway Administration also lists the span as "historic," meaning that the bridge has to be put up for sale for 30 days before it can be torn down and replaced. It is clearly a golden opportunity for anyone who has ever dreamed of having their very own bridge, albeit one that, given its current condition, a buyer may not want to drive, you know, actual cars on.

— By RICH EHISEN

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Editor: Rich Ehisen — capj@statenet.com
Associate Editor: Korey Clark — capj@statenet.com
Editorial Advisor: Lou Cannon
Correspondents: Richard Cox (CA), Steve Karas (CA), Bruce McKeeman (CA), Jeff Kinnison (CA), Chelsea Wolfe (CA), Linda Mendenhal (IL), Lauren King (MA) and Ben Livingood (PA)
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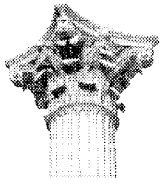

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From: Hutchinson, Libby G. <libby.hutchinson@wamu.net>
Sent: Monday, June 16, 2008 1:45 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Congresswoman Laura Richardson - Recall

Sounds good.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-[illegible]

-----Original Message-----
From: Owen, Jan L.
Sent: Monday, June 16, 2008 10:37 AM
To: Hutchinson, Libby G.
Subject: RE: Congresswoman Laura Richardson - Recall

You could push me over with a feather and I am so sad. I am good around 4:00 today? I will call you then?

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

-----Original Message-----
From: Hutchinson, Libby G.
Sent: Monday, June 16, 2008 10:30 AM
To: Owen, Jan L.
Subject: RE: Congresswoman Laura Richardson - Recall

I'm not sure there's an actual list but I'll be sure to ask Debbie to copy you on this topic in the future. I'm okay. I expect to be laid off tomorrow so Tuesday should be interesting. I've been looking around and have found two opportunities. I should probably limit my email comments for obvious reasons but I would be delighted to chat some time via phone today. Just let me know when you have a moment to breathe.

Other than work, I'm blissfully happy with the most wonderful man I've ever met. I think he's "the one" and the future looks very, very joyful. :-)

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-[illegible]

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

From: Owen, Jan L.
Sent: Monday, June 16, 2008 10:08 AM
To: Hutchinson, Libby G.
Subject: RE: Congresswoman Laura Richardson - Recall

Can you add me to this list? Thanks, How are you? J

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

-----Original Message-----
From: Hutchinson, Libby G.
Sent: Monday, June 16, 2008 9:51 AM
To: Owen, Jan L.
Subject: FW: Congresswoman Laura Richardson - Recall

You should have been copied on this one, too.

L.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-[illegible]

-----Original Message-----
From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Gaugl, Sara C.; Baptista, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

-----Original Message-----
From: jogeo2[illegible] [mailto:jogeo2[illegible]
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <jogeo2[illegible]>

> To: Ann hellgren [redacted] Bill Nuttle [redacted]
"croweke: yahoo.com" <croweke [redacted]
Daniel [redacted] DANPRESSBURG [redacted]
denise penn at G and L Mag [redacted]
Downtown Gazette [redacted]
"DrBill: pdamerica.org" [redacted]
E Selassie [redacted]
"feedback: progressivetalk.com" [redacted]
F Lorah [redacted]
Gabrielle Weeks [redacted]
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> Sincerely,
>
> John Soto

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 1:37 PM
To: Hutchinson, Libby G. <libby.hutchinson@wamu.net>
Subject: RE: Congresswoman Laura Richardson - Recall

You could push me over with a feather and I am so sad. I am good around 4:00 today? I will call you then?

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

-----Original Message-----
From: Hutchinson, Libby G.
Sent: Monday, June 16, 2008 10:30 AM
To: Owen, Jan L.
Subject: RE: Congresswoman Laura Richardson - Recall

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Other than work, I'm blissfully happy with the most wonderful man I've ever met. I think he's "the one" and the future looks very, very joyful. :-)

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500

-----Original Message-----
From: Owen, Jan L.
Sent: Monday, June 16, 2008 10:08 AM
To: Hutchinson, Libby G.
Subject: RE: Congresswoman Laura Richardson - Recall

Can you add me to this list? Thanks. How are you? J

Jan Lynn Owen
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State and Local Government and Industry Relations Manager
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From: Hutchinson, Libby G
Sent: Monday, June 16, 2008 9:51 AM
To: Owen, Jan L.
Subject: FW: Congresswoman Laura Richardson - Recall

You should have been copied on this one, too.

L.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-[illegible]

-----Original Message-----
From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Gaugl, Sara C.; Baptista, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

-----Original Message-----
From: jogeo2[illegible]
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <jogeo[illegible]
> To: Ann hellgren[illegible], Bill Nuttle [illegible]
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G Maddaus <gene.maddaus[illegible]
Jeff Price[illegible]
> Subject: Congresswoman Laura Richardson - Recall
> Cc: AmericanVoices[illegible]
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From: Hutchinson, Libby G. <libby.hutchinson@wamu.net>
Sent: Monday, June 16, 2008 1:30 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Congresswoman Laura Richardson - Recall

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From: Hutchinson, Libby G.
Sent: Monday, June 16, 2008 9:51 AM
To: Owen, Jan L.
Subject: FW: Congresswoman Laura Richardson - Recall

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L.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
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206-500-[illegible]

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From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Gaugl, Sara C.; Baptista, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

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From: jogeo[redacted]
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> From: <jogeo[redacted]
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"feedback: progressivetalk.com"[redacted]
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> John Soto

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 1:09 PM
To: Strom, Erik E. <erik.strom@wamu.net>
Subject: RE: Congresswoman Laura Richardson - Recall

Yea, I got it.

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

-----Original Message-----
From: Strom, Erik E.
Sent: Monday, June 16, 2008 10:07 AM
To: Owen, Jan L.
Subject: Fw: Congresswoman Laura Richardson - Recall

Hmmm...thoughts...
Erik Strom

----- Original Message -----
From: GM Newsroom
To: Gaugl, Sara C.; Baptista, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Sent: Mon Jun 16 08:19:13 2008
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

-----Original Message-----
From: jogeo[illegible] [mailto:jogeo[illegible]
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <jogeo2@charter.net>
> To: Ann hellgren[illegible], Bill Nuttle[illegible]
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> John Soto

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 1:09 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: FW: Congresswoman Laura Richardson - Recall

I am hoping you have seen this. J

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

-----Original Message-----
From: Hutchinson, Libby G.
Sent: Monday, June 16, 2008 9:51 AM
To: Owen, Jan L.
Subject: FW: Congresswoman Laura Richardson - Recall

You should have been copied on this one, too.

L.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-[illegible]

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From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Gaugl, Sara C.; Baptista, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

-----Original Message-----
From: joged[illegible]|mailto:joged[illegible]
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <joged[redacted]
> To: Ann hellgren[redacted] Bill Nuttle[redacted]
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From: Hutchinson, Libby G. <libby.hutchinson@wamu.net>
Sent: Monday, June 16, 2008 12:51 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: FW: Congresswoman Laura Richardson - Recall

You should have been copied on this one, too.

L.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-2770

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From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Gaugl, Sara C.; Baptista, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

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From: jogeo2[illegible][mailto:jogeo[illegible]
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

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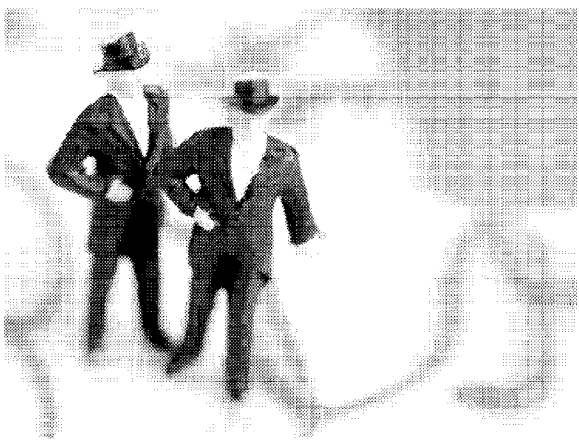
From: State Net[redacted]
Sent: Friday, June 13, 2008 4:06 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: State Net Capitol Journal (PDF format)
Attach: sncj_061608.pdf

Dear Reader: Attached is your new issue of State Net Capitol Journal. Please feel free to pass this e-mail along to your colleagues. Let them know they can register for a complimentary subscription at: http://www.statenet.com. We want to hear from you. Please share your feedback and ideas with our editorial team by sending e-mail to: capj@statenet.com. Thanks for reading, Rich Ehisen Editor State Net: Leaders in customized legislative and regulatory reporting. If you wish to receive future issues in an alternative format (HTML or Plain Text) please send a message to: helpdesk@statenet.com. To unsubscribe, please go to: http://statenet.com/unsubscribe

StateNet
CAPITOL JOURNAL
News & Views from the 50 States
Volume XVI, No. 18

June 16, 2008

Gay Marriage



Budget & taxes
Will return on June 30th

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GOP facing more Congressional losses

Governors 7
Patrick to pitch new kind of school

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Hot issues 10

Once around the statehouse lightly 12

The next issue of Capitol Journal will be available on June 30th

Top Story

More than 100,000 same-sex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

When CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court's decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another "Arnold being Arnold" moment. But with same-sex couples from across the state and around the country now lining up to take their wedding vows — and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.

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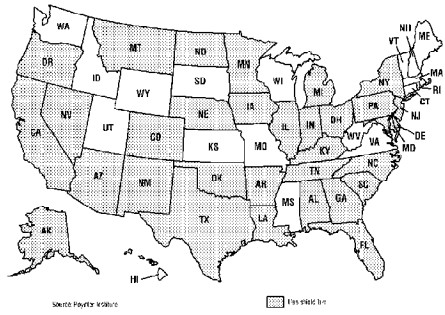
According to a new study from the University of California Los Angeles, more than half of CALIFORNIA's estimated 100,000 same-sex couples are expected to apply for marriage licenses when the new law goes into effect this week. The study also estimates that as many as 68,000 out-of-state couples could travel to CALIFORNIA to take advantage of the new law. MASSACHUSETTS — the only other state with legal same-sex marriage — does not allow out-of-state couples to marry if their union would not be legal in their home state, a caveat CALIFORNIA does not have. And while many couples will keep it simple, others are expected to celebrate their big event in style.

All of which, the UCLA study says, could generate as much as $684 million for the CALIFORNIA economy over the next three years, creating 2,200 jobs along the way. More than $70 million of that amount would go directly to state and local government coffers, with $64 million in additional tax revenue for the state and another $9 million in marriage-license fees for counties.

The bulk of the spending is expected to be on the usual wedding accoutrements, including cakes, decorations, clothing, jewelry, etc, but the benefits could also spread out to other industries as well. For instance, some Southern California wedding planners say that in the weeks right after the court decision, same-sex customers who were planning civil union ceremonies immediately switched to wedding plans instead. With that, many of those couples adjusted their budgets significantly upward to include home and landscape renovations in order to accommodate larger services or lavish parties to celebrate the event. Many in the wedding industry see this as just the first entre into what could be an enormously lucrative and previously untapped market.

Bird's eye view



State shield laws

Last May, the HAWAII Legislature approved HB 2557, a law which would make the Aloha State the 34th to give journalists at least partial protection from being forced to reveal their sources. Gov. Linda Lingle (R) is expected to sign the measure into law. But many journalism advocates are pushing for a federal shield law, which has been creeping forward in Congress. That measure, the Free Flow of Information Act (S 2035), has been approved in the House, but has not been brought up for a vote in the Senate. Both presidential candidates, Democrat Barack Obama and Republican John McCain, have voiced support for the measure.

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"The potential is incredible," says Richard Markal, director of the Sacramento-based Association for Wedding Professionals International, a wedding industry trade group. "It will be a boon to California's economy, no question. The impact's going to be in the millions, easily."

Marketing experts also cite the gay community's comparatively high earning power. PlanetOut, a media and entertainment company that conducts surveys about gay and lesbian consumers, says gay consumers earn 20 percent more than their straight counterparts, on average, and spend about 10 percent more on civil union and other commitment ceremonies.

Donna Hoffman, a marketing professor and co-director of the Sloan Center for Internet Retailing at the University of California, Riverside, says business from same-sex couples could be particularly good for online retailers, who allow shoppers the confidentiality they may not find in bricks and mortar outlets. "This is a multibillion-dollar business and [gays and lesbians] are virtually shut out from this commercial enterprise," Hoffman says. "I think we can expect a lot of weddings, and these people need to be served commercially. This is a huge opportunity for Internet retailers."

For officials in states without legal gay marriage, however, CALIFORNIA's new law is more burden than blessing. Although 41 states have laws that prohibit same-sex unions, 27 of which are codified in the state constitution, many state officials openly fear dealing with a wave of newlywed couples who get married in CALIFORNIA and then return home to file suit in an effort to have those unions recognized in their own community.

"It will be a boon to California's economy, no question. The impact's going to be in the millions, easily."

Nine states — ALASKA, COLORADO, FLORIDA, IDAHO, MICHIGAN, NEBRASKA, SOUTH CAROLINA, SOUTH DAKOTA and UTAH — tried to get the CALIFORNIA high court to stay its ruling until November, when state voters weigh in on a proposed constitutional amendment to define marriage as being only between one man and one woman. In a letter to the court,

The week in session

States in Regular Session: AZ, CA, DC, DE, LA, MA, MI, NC, NH, NJ, NY, OH,
PA, RI, US

States in Special Session: AK "c", AL "a", CA "c", CT "b", CT "c", MS "a", PA "a"

Special Sessions in Recess: CA "a", CA "b"

States in Perfunctory Session: IL Special Sessions "a"-"s"

States Currently Prefiling or Drafting for 2009: MT, ND

States Projected to Adjourn: AZ, MS

States Adjourned in 2008: AK, AL, CO, CT, FL, GA, HI, IA, ID, IL, IN, KS, KY, MD, ME, MN, MO, MS, NE, NM, OK, SC, SD, TN, UT, VA, VT, WA, WI, WV, WY

State Special Sessions Adjourned in 2008: AR "a", CT "a", DE "a", LA "a", LA "b", ME "a", NC "b", OR "a", VA "a", WI "c", WI "d", WI "e", WV "a"

Letters indicate special/extraordinary sessions

— Compiled By JAMES ROSS
(session information current as of 06/05/2008)
Source: State Net database

JPMC - 003725
CONFIDENTIAL
CSOC.RICH.005218

UTAH Attorney General Mark Shurtleff urged justices to delay the law's effective date, saying "Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure." Two conservative groups — Liberty Counsel in FLORIDA and the Alliance Defense Fund in ARIZONA also asked for a stay until after the possible November vote

"Absent a stay of the mandate in this case, that number [of lawsuits] will certainly be very large indeed...And unnecessarily so if a majority of California's voters favor in November the proposed ballot measure."

The high court, however, rejected both of those challenges. Undaunted, Liberty Counsel filed another suit last week with the 1st District Court of Appeal in San Francisco, arguing that the wording of the Supreme Court ruling allows the lower court to set the terms and schedule for implementing the decision. As of this writing, no ruling has been issued on that challenge.

But AGs may have less to fear than they think. A coalition of gay advocacy groups, from the American Civil Liberties Union to Lambda Legal, issued a six-page memo last week asking gay couples who marry in CALIFORNIA to refrain from taking the issue to court when they return to their own state. The memo further warned that the U.S. Supreme Court has traditionally refused to embrace major social change until a high number of states have already acted, and that the battle for marriage must be a strategic, state by state, court by court affair. "Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer," the memo said.

"Bad rulings will make it much more difficult for us to win marriage, and will certainly make it take much longer."

For now, only two states will recognize gay marriages performed in CALIFORNIA. NEW YORK Gov. David Paterson (D) has already ordered the Empire State to recognize all marriages conducted in locales where they are legal, while RHODE ISLAND also recognizes those unions.

But while some gay couples are clearly preparing to make the most of their window of opportunity, others appear to be playing it closer to the vest, at least for now. The San Francisco Convention & Visitors Bureau, for instance, says it has yet to see the deluge of hotel or travel bookings some others claim to be getting, which many would take as odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined

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to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. "If the window [for gay marriage] opens, hopefully it opens forever," Paisley says. "So there's no urgency right now."

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in CALIFORNIA (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way CALIFORNIA voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation's highest court. "Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California," says Duke University law professor Erwin Chemerinsky. "What [gay marriage advocates] want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted."

(NEW YORK TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATELINE.ORG, THE FIELD POLL, STATE NET, WALL STREET JOURNAL, SAN FRANCISCO CHRONICLE, ABC NEWS.COM)

— *Compiled by RICH EHISEN*

Politics & leadership

GOP FACING MORE CONGRESSIONAL LOSSES: The 2006 elections were not good for congressional Republicans, who lost control of both houses after suffering heavy losses to Democrats. But the bad times may not be over, with some predicting further GOP losses in both chambers in November.

"A lot of Republicans thought that 2006 was the low point, and that simply isn't the case," said Nathan Gonzales, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.

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The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate. Senior Editor Jennifer Duffy said, "It's like 2006 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters' decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was $45.3 million in House Democrats' campaign war chest, while House Republicans only had $6.7 million. And in the Senate, Democrats had $37.6 million compared to Republicans' $19.4 million.

Upcoming elections

06/12/2008 - 07/03/2008

06/17/2008
Maryland Special Election
US House (Albert Russell Wynn (4th district))

06/24/2008
North Carolina Second Primary
House District 67
Senate District 05

Utah Primary Election
House (All)
Senate 1, 5, 6, 8, 10, 13, 14, 16, 19, 20, 23, 24, 25, 27, 29
US House (All)
Constitutional Officers: Governor, Lieutenant Governor, Treasurer, Attorney General, Auditor

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats' 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCrery (R-LOUISIANA). "I don't think the atmosphere in November is going to be nearly as bad as it is now, or as pundits suggest."

But other Republicans aren't nearly as optimistic. Sen. John Ensign of NEVADA, who is heading Senate Republicans' re-election effort, for example, told the *Las Vegas Review-Journal* recently that he thought it would be "a great night" if his party managed to hold Democratic gains in the Senate to three or four seats. (WALL STREET JOURNAL)

IL HOUSE SPEAKER ISSUES IMPEACHMENT INSTRUCTIONS: In keeping with the ongoing feud between ILLINOIS House Speaker Michael Madigan (D) and Gov. Rod Blagojevich (D), the speaker circulated a memo to legislative candidates last week instructing them on how to initiate impeachment proceedings

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against the governor. The memo, which ran 14 pages, compared corruption under the Blagojevich to a cancerous tumor that must be cut out. "One thing we learned from the [imprisoned former Republican Gov.] George Ryan case is that we should excise a tumor when it is first discovered; not leave it in the body to continue to spread and do further harm," the memo stated. A spokesman for Madigan said the state's Democratic Party, which Madigan chairs, sent the memo to a "bunch of candidates" who had requested information about impeachment. The state's other top Democrat, Senate President Emil Jones Jr., didn't support the action. "I think it's wrong for the Democratic Speaker and Democratic Party Chairman to promote the impeachment of a Democratic Governor," he said. "Impeachment is unwarranted in my opinion, and should not be used as a political tool." (CHICAGO TRIBUNE)

POLITICS IN BRIEF: LOUISIANA Gov. Bobby Jindal (R) said last week he would let a bill (SB 672) that would triple legislators' pay and which had already passed the Senate and been approved by a House committee become law without his signature. The governor said he didn't want to give legislators any reason to sidetrack health care, education and tax initiatives he wants passed before the end of the session on June 23 (ADVOCATE [BATON ROUGE]). • **ALASKA** legislators are heading out on a tour of the state to get some face time with citizens before deciding whether to support a proposed $500 million natural gas pipeline deal with a Canadian company. Hearings are tentatively scheduled over the next month in Fairbanks, Anchorage, Palmer, Soldotna, Barrow and Ketchikan (ANCHORAGE DAILY NEWS). • Eight incumbent **SOUTH CAROLINA** legislators were turned out of office in last Tuesday's primary elections. Among the more notable casualties were six-term Rep. Bob Leach (R), who was defeated by retired businessman Bill Wylie in the GOP primary for District 21 and six-term Rep. Fletcher Smith (D), defeated by Greenville City Councilwoman Chandra Dillard in the Democratic primary for District 23 (WYFF4 [GREENVILLE]). • A **NEW YORK** Supreme Court justice ordered the Legislature last week to give the state's 1,250 trial judges their first salary increase in 10 years. Justice Edward H. Lehner gave lawmakers 90 days to implement the raises, but the judges may have to wait considerably longer if lawmakers appeal the decision (NEW YORK TIMES).

— *Compiled by KOREY CLARK*

Governors

PATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead to a major showdown with Bay State teachers unions, MASSACHUSETTS Gov. Deval Patrick (D) is poised to a propose a new kind of public school that

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would, in the words of one school official, "radically transform" the current system.

Patrick's plan would create "readiness schools" free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community's particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers Association, which boasts nearly 108,000 members. "We are open to other ways of doing things," said MTA president Anne Wass. "Certainly we're not negative. We're willing to work with the administration on this."

But other unions are also waiting to hear more details before they come down one way or the other. "We're open to new ideas, but we're interested in protecting collective bargaining rights," said Thomas Gosnell, president of the 27,000-member American Federation of Teachers Massachusetts.

"We're open to new ideas, but we're interested in protecting collective bargaining rights."

While the readiness schools share many similarities with charter schools, they would have different governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

JINDAL GETS VOUCHERS: The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a $10 million school voucher proposal that could allow as many as 1,500 low- to middle-income students in New Orleans to attend private schools at taxpayer expense. The bill faces one more vote in the House to review minor changes made in the Senate, but most observers

In the hopper

At any given time, State Net tracks tens of thousands of bills in all 50 states, the US Congress and the District of Columbia. Here's a snapshot of what's in the legislative works:

Number of profiles last week: 283

Number of Intros last week: 1,216

Number of bills enacted/adopted last week: 1,123

Number of profiles to date: 20,344

Number of Intros to date: 83,692

Number of bills enacted/adopted overall to date: 21,311

Compiled By JAMES ROSS
(measures current as of 06/012/2008)
Source: State Net database

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believe the measure will be on Jindal's desk very soon. Jindal made a school voucher program one of his top legislative priorities coming into the new session. In its current form, the plan would pay approximately $6,300 or a participating private school's mandatory tuition — whichever is less — directly to a private school for kindergarten through third-grade students who come from households that earn a maximum of 250 percent of the federal poverty level, or $53,000 for a family of four. (NEW YORK TIMES, TIMES-PICAYUNE [NEW ORLEANS]).

Upcoming stories

Here are some of the topics you will see covered in upcoming issues of the State Net Capitol Journal:

- **Nuclear power**
- **Prison health care**
- **No Child Left Behind**

STRICKLAND JUST SAYS NO TO VP TALK: Political pundits may have to stop mentioning OHIO Gov. Ted Strickland (D) as a possible running mate for Sen. Barack Obama's Democratic presidential ticket. In an interview with National Public Radio last week, Strickland responded to questions about possibly joining the campaign by echoing the words of William Tecumseh Sherman when the famed Union general was pressed to seek the White House. "If drafted I will not run, if nominated I will not accept and if elected I will not serve," Strickland said. "So, I don't know how more crystal clear I can be."

"If drafted I will not run, if nominated I will not accept and if elected I will not serve. So, I don't know how more crystal clear I can be."

Strickland has been mentioned prominently by many political handicappers, who note his popularity as both governor and a former member of Congress. More important, he hails from OHIO, the state which decided the 2004 election. Although Strickland was a passionate early supporter of NEW YORK Sen. Hillary Clinton's campaign to earn the nod that eventually went to Obama, Strickland said he is committed to helping the ILLINOIS Senator win the White House for Democrats in the fall. (ABC NEWS)

GOVERNORS IN BRIEF: State fire officials said arson is the likely cause of the fire that severely damaged the **TEXAS** governor's mansion last week. Nobody was hurt in the blaze, which happened around 2:00 a.m. The 152-year-old mansion has been unoccupied since a major renovation started last year. Gov. Rick Perry (R), who was in Europe on a trade mission at the time of the fire, said he was "heartbroken" over the damage. He also vowed that the mansion would be rebuilt, "whatever it costs" (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS). • **PENNSYLVANIA** Gov. Ed Rendell (D) signed legislation that gives Keystone State municipalities one year to adopt zoning ordinances necessary to preserve the Appalachian Trail. Those that don't will get priority listing for state grants and other help in acquiring property in an effort to protect the trail (PHILADELPHIA INQUIRER).

— Compiled by RICH EHISEN

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Hot issues

BUSINESS: The U.S. Supreme Court rules that public employees can sue their employer over a lost job only if the dismissal is rooted in discrimination based on race, gender or another federally protected category. The decision came in the case of an **OREGON** woman who claimed she was fired primarily because her boss did not like her (NEW YORK TIMES). • **MISSISSIPPI** Gov. Haley Barbour (R) signs SB 2006, legislation that requires Magnolia State scrap metal dealers to keep records of all their transactions and pay for purchases with checks or electronic transfers, which must be held for at least three days. The measure is aimed at curtailing the growing crime of copper theft (DAILY JOURNAL [TUPELO]). • Copper theft is also the issue in **MICHIGAN**, where the House endorses a package of bills that would bar scrap metal dealers from paying cash for copper. The measure, which moves to the Senate, also requires buyers to obtain a copy of the seller's driver's license or other photo ID, a thumbprint and a signed statement that the material wasn't stolen (DETROIT FREE PRESS). • The **DELAWARE** Senate approves SB 245, which would bar government agencies from taking private land unless it is strictly intended for public use, such as schools and roads. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]). • The **LOUISIANA** House endorses SB 807, which would allow cable television operators to obtain a single statewide franchise rather than negotiate individual deals with each community they serve. It moves back to the Senate (ADVOCATE [BATON ROUGE]). • The **RHODE ISLAND** Senate approves legislation that would raise the state's minimum wage by up to 3 percent annually. It moves to the House (PROVIDENCE JOURNAL). • **FLORIDA** Gov. Charlie Crist (R) vetoes SB 996, which would have created a more extensive license for cosmetologists, including separate licenses for hair stylists, nail technicians and aestheticians, who do facials (ORLANDO SENTINEL).

CRIME & PUNISHMENT: An **OHIO** court rules that the state's method of executing condemned prisoners is unconstitutional because two of three drugs used in the lethal injection process can cause pain. State officials are considering an appeal to the Buckeye State Supreme Court (CLEVELAND PLAIN DEALER). • **ALABAMA** Gov. Bob Riley (R) signs legislation that allows the state prison commissioner to furlough inmates who are permanently incapacitated or terminally ill. The releases must also be approved by both prison medical officials and outside doctors (MONTGOMERY ADVERTISER). • **OKLAHOMA** Gov. Brad Henry (D) signs legislation to create the nation's first stand-alone, long-term nursing home for high-risk sex offenders. The bill is a response to the growing number of convicted sex offenders who need long-term care, but who cannot be placed in such facilities without endangering other residents (SHAWNEE NEWS STAR). • The **LOUISIANA**

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House approves SB 144, which would allow Pelican State judges to order chemical castrations for convicted rapists and other sex offenders. It returns to the Senate (ADVOCATE [BATON ROUGE]).

EDUCATION: Education officials in **ARKANSAS** approve a statewide code of ethics for the Razorback State's 60,000 licensed teachers. The new code includes maintaining a professional relationship with each student and keeping job skills current (ARKANSAS DEMOCRAT GAZETTE). • The **LOUISIANA** House tables HB 199, which would have allowed people with a concealed-carry weapons permit to tote guns on college campuses. The author said the measure did not have enough votes to pass (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** House endorses SB 733, which would allow Pelican State science teachers to use supplemental materials when teaching subjects such as evolution, global warming, cloning and the origin of life. Those materials could only be utilized upon a request by a local school board and after approval by state education officials. The measure moves back to the Senate (TIMES-PICAYUNE NEW ORLEANS]).

ENVIRONMENT: The **OHIO** House unanimously approves the Great Lakes Compact, a measure that would prevent most diversions of water from the lakes' basin. The measure moves to Gov. Ted Strickland (D), who has said he will sign it into law. The Buckeye State will become the sixth to adopt the Compact, joining **ILLINOIS, INDIANA, MINNESOTA, NEW YORK** and **WISCONSIN**. Lawmakers in **PENNSYLVANIA** and **MICHIGAN** are still mulling similar proposals (AKRON BEACON JOURNAL). • **VERMONT** Gov. Jim Douglas (R) signs legislation that declares groundwater a public trust and requires businesses that withdraw 20,0000 gallons a day or more to file a report on that usage with the state. Businesses would need a permit for withdrawal of more than 57,000 gallons, effective July 2010. Most farming operations will be exempt (BURLINGTON FREE PRESS). • The **DELAWARE** Senate approves SB 263, which would force utilities to buy credits for each ton of carbon dioxide they release into the atmosphere. The money would be earmarked for public energy conservation programs, clean energy projects, financial assistance with energy bills for low-income residents and similar initiatives. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]).

HEALTH & SCIENCE: The **LOUISIANA** House gives final approval to HB 318, which would require health insurers to cover the cost of prosthetics up to $50,000 per limb per year. It moves to Gov. Bobby Jindal (R) for review (ADVOCATE

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at http://www.statenet.com/capitol_journal/06.09.2008.html

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[BATON ROUGE]). • Also in **LOUISIANA**, the Senate approves SB 182, which would allow judges to order people with mental illness to seek outpatient treatment. Patients would have to be older than 18 and have a history of violence before a judge could order the treatment. It also goes to Gov. Jindal, who has indicated he will sign it (TIMES-PICAYUNE [NEW ORLEANS]). • The **LOUISIANA** Senate approves HB 958, which requires health insurers to cover treatment for autism in children under age 17. Group coverage for businesses with less than 50 employees would be exempt. It too goes to Gov. Jindal (ADVOCATE [BATON ROUGE]). • The **PENNSYLVANIA** Senate approves SB 246, which bans smoking in most public places. The measure exempts certain workplaces and entertainment venues, including casinos located outside of Philadelphia. It moves to Gov. Ed Rendell (D), who has said he will sign it into law (PHILADELPHIA INQUIRER).

HOMELAND SECURITY: The **ARIZONA** House approves HB 2667, which would bar the Grand Canyon State from adhering to the federal Real ID Act, a law that requires states to verify that driver's license applicants are legal citizens. The bill moves to Gov. Janet Napolitano (D) for review (ARIZONA REPUBLIC [PHOENIX]).

SOCIAL POLICY: In **SOUTH CAROLINA,** Gov. Mark Sanford (R) signs legislation that allows the Ten Commandments and the Lord's Prayer to be included in displays at public buildings (SPARTANBURG HERALD-JOURNAL).

POTPOURRI: The **OHIO** House and Senate approve legislation that would allow three-wheeled electric vehicles to be registered as motorcycles in the Buckeye State. The measure moves to Gov. Ted Strickland (D), who is expected to sign it into law (CLEVELAND PLAIN DEALER). • A **LOUISIANA** Senate committee kills HB 1295, which would have repealed a state law requiring motorcycle riders to wear helmets (ADVOCATE [BATON ROUGE]).

— Compiled by RICH EHISEN

Once around the statehouse lightly

PUTTING THE SQUEEZE ON: Former ARKANSAS Gov. and erstwhile presidential candidate Mike Huckabee definitely knows how to work a crowd. As the *Charlotte Observer* reports, Huckabee was attending the NORTH CAROLINA Republican Party convention recently when Robert Pittenger, a fellow

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Republican running for lieutenant governor, began to choke on a piece of food. The quick-thinking Huckabee applied the Heimlich maneuver, clearing Pittenger's throat. Pittenger, who has recovered fully, called the former gov's actions "typical Mike Huckabee," adding that "He's just a decent fun guy who cares about people."

In case you missed it

Plastic bags, once considered an environmentally friendly alternative to chopping down trees to make paper ones, have become an ecological nightmare. As we reported in the June 9 issue of SNCJ, states are now aggressively looking to turn retailers and shoppers to other options

In case you missed it, the article can be found on our Web site at http://www.statenet.com/capitol_journal/06_09_2008/html

CONGRESSWOMAN DEADBEAT: It has been quite a ride for CALIFORNIA Rep. Laura Richardson, a CALIFORNIA Democrat who in less than a year's time went from being a city councilwoman to punching her ticket to Congress, with a brief stop in the state Assembly along the way. But Richardson has been better known of late for a messy default on the mortgage of a Sacramento home she bought during her very brief stay under the Capitol dome. While that made national headlines, it is far from Richardson's only recent financial fiasco. As the *Los Angeles Times* reports, she has defaulted on home loans at least six times since 2004, and has similarly run out on a variety of car repair bills and other financial obligations. Undaunted, Richardson is now trying to reclaim the Sacramento house, which has already been sold to someone else.

COPY THAT: If imitation is the sincerest form of flattery, then MICHIGAN should be downright honored by a recently released report from a GEORGIA commission that outlines a "new vision" for the Peach State's mental health care system. That's because, reports the *Atlanta Journal Constitution*, the bulk of the report was lifted directly from a similar MICHIGAN study published in 2004. The GEORGIA report also apparently kiped heavily from other works as well, though none as much as the MICHIGAN document. The plagiarism was in many cases word-for-word, often appearing to have been directly cut and pasted from other sources, all without attribution. One GEORGIA mental health official admitted she had never seen one state plagiarize another, saying such documents "usually reflect the unique characteristics of the state."

BRIDGE TO SOMEWHERE: At least that is what it the old Route 2 bridge between Middlesex and Moretown in VERMONT could be for the right person. As the *Rutland Herald* reports, state officials have deemed the 80-year-old steel truss bridge to be unsafe, meaning it has to be replaced. But the Federal Highway Administration also lists the span as "historic," meaning that the bridge has to be put up for sale for 30 days before it can be torn down and replaced. It is clearly a golden opportunity for anyone who has ever dreamed of having their very own bridge, albeit one that, given its current condition, a buyer may not want to drive, you know, actual cars on.

— By RICH EHISEN

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Editor: Rich Ehisen — capj@statenet.com
Associate Editor: Korey Clark — capj@statenet.com
Editorial Advisor: Lou Cannon
Correspondents: Richard Cox (CA), Steve Karas (CA), Bruce McKeeman (CA), Jeff Kinnison (CA), Chelsea Wolfe (CA), Linda Mendenhal (IL), Lauren King (MA) and Ben Livingood (PA)
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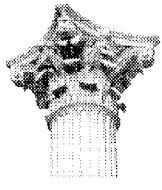

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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

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

Richardson's loan was subprime
Long Beach Press-Telegram - Long Beach,CA,USA
She is now engaged in a legal battle with the new owner of the home, after her lender, **Washington Mutual Bank**, filed to rescind the sale. **...**
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Google Blogs Alert for: **Washington Mutual**

Washington Mutual Inc (WM) is a HOLD
HOLD rating on **Washington Mutual** Inc ...
Investors Paradise - http://www.investorsparadise.com

Buyer sues Calif. congresswoman over foreclosure
Richardson's spokesman, William Marshall, said the congresswoman had not seen it and declined to comment. A spokeswoman for **Washington Mutual**, Sara Gaugl, said the company would have no comment because Richardson had not authorized it ...
Politics | AP | Huffington Post Wires - http://www.huffingtonpost.com/huff-wires/

Housing and Producer Prices Take Center Stage
By admin
Prior to joining FOX, he served as first vice president at **Washington Mutual**, where he was governor of economic analysis and research. Before that, he served as senior vice president at Dime Savings Bank of New York (which was later ...
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Google News Alert for: **Washington Mutual**

Buyer sues Calif. congresswoman, **Washington Mutual** over foreclosure
KEPR 19 - Pasco,WA,USA
By AP SACRAMENTO (AP) - An investor who bought the foreclosed home of a California congresswoman is suing her and her bank - Seattle-based **Washington Mutual ...**
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Buyer sues Calif. congresswoman over foreclosure
The Associated Press -
He claims Richardson used her influence as a congresswoman to force **Washington Mutual** Inc. and a subsidiary to later back out of the sale. **...**
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Subject: Google Alert - Washington Mutual Bank

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

Buyer sues Calif. congresswoman over foreclosure
San Jose Mercury News - CA, USA
James York claims Richardson used her influence as a congresswoman to force **Washington Mutual** Inc. and a subsidiary to back out of the sale. **...**
See all stories on this topic

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From: Wynne, Patricia <Patricia.Wynne@treasurer.ca.gov>
Sent: Thursday, June 12, 2008 11:52 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

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So glad to hear that all is well. I hope you continue to have a great time. I want to see the pictures when you return. Love to all-- T

-----Original Message-----
From: Owen, Jan L. [mailto:jan.owen@wamu.net]
Sent: Thursday, June 12, 2008 8:45 AM
To: Wynne, Patricia
Subject: Re: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

Thanks Tricia- I have been all over this even from here. One day I will be able to tell the entire story. WY is fabulous- we are all having tje time of our lives- Rudy has another passion- horse riding- he has moved up to advanced and os gone with the wranglers for the entire day. This am we woke to 2 inches of snow and it has snowed all day and Rudy is still riding all day. I have thought about Gordon a hundred times here- he would love it. Tomorrow is Yellowstone for the day. Steve and I are walking alot at 6600 ft. Elevation and. I rode all day on Monday and weather premitting i will ride friday and sat. There is not cell phone or computer or TV reception here so you will get thiis when we go to town. J

----- Original Message -----
From: twynne[redacted]
To: Owen, Jan L.
Sent: Wed Jun 11 10:42:27 2008
Subject: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

This story was sent to you by: Tricia Wynne

Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson
---

New owner had recorded his deed and begun renovations. He says she pulled strings.

By Jeff Gottlieb
Los Angeles Times Staff Writer

June 11 2008

Rep. Laura Richardson, who lost one home in foreclosure and has defaulted on two others, may get her Sacramento home back, even though the new owner had begun to renovate it.

The complete article can be viewed at:
http://www.latimes.com/news/printedition/california/la-me-richardson11-2008jun11,0,2389298.story

Visit latimes.com at http://www.latimes.com

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, June 12, 2008 11:45 AM
To: twynne[redacted]
Subject: Re: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

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http://www.latimes.com/news/printedition/california/la-me-richardson11-2008jun11,0,2389298.story

Visit latimes.com at http://www.latimes.com

From: Strom, Erik E.
Sent: Thursday, June 12, 2008 11:29:32 AM
To: Owen, Jan L.
Subject:

Give me a call when you have a moment - we have some new twists with Ms. Richardson.

Erik E. Strom
WaMu
FVP, Government & Industry Relations
WaMu Center
1301 Second Avenue
Mailstop: WMC 4201
erik.strom@wamu.net
Phone: 206-500-4945
Fax: 206-377-2441

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From: Watson, Alison <alison.watson@wamu.net>
Sent: Thursday, June 12, 2008 9:39 AM
To: Owen, Jan L. <jan.owen@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Richardson - Washington Post

Congresswoman's Financial Report: This Won't Be Pretty.

By Mary Ann Akers And Paul Kane

We may learn more about Rep. Laura Richardson 's (D-Calif.) home foreclosure problems Monday, when House members' annual financial reports are scheduled to be released. Richardson filed her report on time rather than seeking an extension, her spokesman, William Marshall, tells On the Hill. But Marshall says he can "neither confirm nor deny" whether the disclosure report will reflect the full extent of the beleaguered congresswoman's financial woes, which include foreclosure on one home and loan defaults on two others.

Marshall declined to answer questions about how Richardson, who won a special election last August, wound up in such dire straits. She lost her Sacramento home to foreclosure after failing to make payments, at the same time that she reportedly owed Sacramento County some $9,000 in property taxes and defaulted on loans six times on two other California homes.

In the meantime, however, Richardson rose in one year from Long Beach councilwoman to state assemblywoman to a member of the U.S. Congress.

According to the Long Beach Press-Telegram, Richardson also failed to pay hundreds of dollars worth of car repairs to one mechanic, then ultimately abandoned the car at another auto body shop.

Yesterday, the story took a new twist. The Los Angeles Times reported that the home Richardson lost in foreclosure could be returned to her, because the lender, Washington Mutual, filed a letter of rescission of the foreclosure sale and asked the new owner for the keys back.

"They took the property back, and they didn't even send back the money," the new owner, real estate investor James York, told the Times. "It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs," he said. "You don't have to be smart to understand what's happening."

Richardson isn't saying anything. Referring to the congresswoman's lender, her spokesman told us, "This is about Washington Mutual." He urged us to call Washington Mutual for comment. But a Washington Mutual spokeswoman told us she couldn't comment on the foreclosure sale because Congresswoman Richardson "has not provided us with authorization to publicly discuss her loan."

The left-leaning watchdog group Citizens for Responsibility and Ethics in Washington calls Richardson a "deadbeat congresswoman."

From: Gaugl, Sara C.
Sent: Wednesday, June 11, 2008 6:09:36 PM
To: Strom, Erik E.
CC: Baptista, Geri Ann S.; Owen, Jan L.
Subject: Calls from Richardson's office

Hi, Erik.
As a follow-up to my voicemail message, would please give me a call at your earliest opportunity (and I will conference in Geri Ann)? Richardson's office is calling and we need your advice and assistance.

Thank you!

Sara

Sara Gaugl
Home Loans Public Relations

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

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Wednesday, June 11, 2008 4:53 PM
To: Owen, Jan L. <jan.owen@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: FW: Loan No. [redacted] Richardson
Attach: Document.pdf

---

fyi.....

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Brignac, Deborah P.
Sent: Wednesday, June 11, 2008 4:45 PM
To: Thorn, Ann
Subject: FW: Loan No. 0729942433 - Richardson

fyi

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax
deborah.brignac@wamu.net

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From: Chiu, Huey-Jen
Sent: Wednesday, June 11, 2008 1:37 PM
To: mmcguinn@kirbymac.com
Cc: Battaglia, Paul J.; Brignac, Deborah P.
Subject: RE: Loan No. [redacted] Richardson

Good afternoon,

REDACTED

Thank you.

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775-2340 direct
huey-jen.chiu@wamu.net

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From: Chiu, Huey-Jen
Sent: Tuesday, June 03, 2008 4:45 PM
To: mmcguinn@kirbymac.com
Cc: Battaglia, Paul J.
Subject: Loan No. [redacted] Richardson

REDACTED

PARKINSON PHINNEY

916-449
916-449
Donna T. Parkinson
916.449.1441 [illegible]
donna

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.
Property Address: 3622 W. Curtis Drive, Sacramento, CA

Dear Mr. Chiu,

I am returning your check in the sum of $319,109.05. By returning this check, I am also rejecting your offer to rescind the foreclosure sale. Please refer any questions or comments to Tom Sheridan at Wagner Kirkman et al, telephone number (916) 920-5286, to whom any litigation matters relating to this has been referred.

Donna T. Parkinson

Very truly yours,

PARKINSON PHINNEY

Donna T. Parkinson

By Donna T. Parkinson
DTP:tb
Enclosures

Cc: Jim York
Tom Sheridan
Robin Klomparens

{7725/00014/DTP/A0053586.DOC}

From: twynne[redacted]
Sent: Wednesday, June 11, 2008 1:42 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

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This story was sent to you by: Tricia Wynne

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Visit latimes.com at http://www.latimes.com

From: Google Alerts <googlealerts-noreply@google.com>
Sent: Wednesday, June 11, 2008 10:25 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Update on Congresswoman Laura Richardson
By James(David)
James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, **Washington Mutual,** by the end of the week, and has every intention of keeping the house. "I'm just amazed they've done this," York **...**
Bubble Meter - http://bubblemeter.blogspot.com/

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From: The Roundup [redacted]
Sent: Wednesday, June 11, 2008 10:07 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: The Roundup for Wednesday June 11, 2008

[archives] [printer friendly] [comments and tips]

The Roundup for Wednesday June 11, 2008

Frozen

Jun 11, 2008

Well, it appears that not everyone is going to be taking a cut to help the state out of its budget quagmire this year.

"The state's independent pay commission Tuesday narrowly rejected a proposed 10 percent salary cut [for elected officials], opting instead for a one-year freeze, writes Jim Sanders in the Bee.

"'As far as I'm concerned, we didn't send a strong enough message,' commission Chairman Charles Murray said of the decision.

"Tuesday's action applies to salaries of the governor, legislators and constitutional officers from controller to attorney general.

"Gov. Arnold Schwarzenegger and incoming Senate President Pro Tem **Darrell Steinberg** said through aides Tuesday that they respect all decisions made by the independent panel.

"'Since the Legislature has no control over the commission's actions, we must focus instead on achieving a balanced, responsible budget,' Senate Republican leader **Dave Cogdill** said in a prepared statement.

"But Ted Costa, leader of People's Advocate, a political watchdog group, characterized the action as a cop-out with the state facing a projected $15.2 billion budget deficit.

"'It's the thing you do when you don't have the guts to do what you need to do,' Costa said of Tuesday's commission action."

"County officials in at least two California counties say they'll stop performing all wedding ceremonies by next week, arguing that they don't have enough resources to marry both gay and straight couples," reports Marisa Lagos in the Chron.

"Officials in Kern and Butte counties cited budget and staffing constraints as the rationale for halting the ceremonies. But clerks in other counties say that claim is specious. Some activists went further, arguing that the decision to stop the ceremonies amounts to poorly disguised discrimination against gay and lesbian couples.

"County clerks are required by law to issue marriage licenses, but the offices do not have to perform wedding ceremonies. The recent state Supreme Court decision allowing same-sex

marriages takes effect after the business day on Monday.

"In Kern County, Clerk **Ann Barnett** announced her decision only after county lawyers told her she could not refuse to marry gay couples. Butte County Clerk **Candace Grubb**, meanwhile, blamed budget constraints, telling the Chico Enterprise-Record that her decision was made long before the court ruling."

"A federal judge's ruling that California cannot demand more gaming revenue in exchange for allowing San Diego County's Rincon band to expand its casino reflects a long-standing policy of the Bureau of Indian Affairs, a federal official testified yesterday," reports James Sweeney in the Union-Tribune.

"'Whenever we see a revenue-sharing provision in a tribal-state compact, it sends up a red flag,' said **Paula Hart**, director of the BIA's Office of Indian Gaming Management, which reviews tribal-state gambling agreements, or compacts.

"The Bureau of Indian Affairs has not formally weighed in on the litigation, but its endorsement of the April 29 ruling appears to add significant new weight to Rincon's case and could make it more difficult for the state to negotiate lucrative new Indian gaming deals.

"Federal law bars states from imposing "a tax, fee, charge or other assessment upon an Indian tribe" to engage in Nevada-style gambling, Hart told the Senate Governmental Organization Committee.

"The key word in that passage is "impose," Hart said. With that in mind, she said the BIA looks for 'meaningful and significant concessions' from a state in exchange for gaming revenues for purposes other than regulatory costs."

Meanwhile, continuing the state's slow bleed, "[t]he California Highway Patrol revealed Tuesday that it will pay almost $1 million to settle a lawsuit from a former chief who said he was retaliated against for making an unwelcome bid for the top job and publicizing activities he believed to be improper," reports John Hill in the Bee.

"The $995,000 settlement was made public just as a new element of the department's treatment of former Deputy Chief **Art Acevedo** came to light. A private investigator hired by the state tailed Acevedo in early 2007 to find out whether he was leaking information to The Sacramento Bee, according to a sworn statement obtained by the newspaper.

"'The CHP has some explaining to do,' said state Sen. **Gloria Romero**, D-Los Angeles, a frequent critic of the department.

"Acevedo, now police chief of Austin, Texas, bucked the CHP establishment in 2004 when he applied to become commissioner at a time when then-Commissioner **Dwight Helmick** was considered vulnerable. Helmick was forced out a few months later by Gov. Arnold Schwarzenegger.

"In his lawsuit, Acevedo said he suffered retaliation for trying to become commissioner and reporting questionable actions by the CHP, including allowing officers to stay on past the mandatory retirement age of 60 to spike their pensions."

"The Los Angeles Board of Education voted Tuesday to slash about $400 million from the state's largest school system by cutting 507 administrative staff and clerical workers and requiring that all employees take a four-day unpaid leave. The board's action avoids the heavy teacher layoffs and class-size increases that are facing smaller school districts throughout the state," report Jason Song and Howard Blume in the Times.

"Based on the current state budget, the Los Angeles Unified School District would have to make more than $700 million in cuts over the next three years, barring restored state funding, and could be forced to pack more students in classrooms after next year, board members said.

"'I'm concerned about the viability of doing business on a day-to-day basis' in the future, said Richard Vladovic, one of six board members who voted to

approve the budget reductions.

"Board member **Marguerite Poindexter LaMotte** abstained out of concern that programs targeting minority, low-achieving students would be adversely affected.

"The cuts are a result of Gov. Arnold Schwarzenegger's latest proposed budget, which provides a $193-million increase in state education funding over last year but does not provide a cost-of-living increase and does not fully fund certain programs, which will have to be paid for with unrestricted general fund money."

And the great crusade of the San Francisco Chronicle has led to the resolution of yet another one of the major problems facing the state that keep the state's citizens up at night. "The leader of the California State Assembly has warned legislators that they may not cast "ghost votes" on bills when they are not in the chamber.

Speaker **Karen Bass**, D-Baldwin Vista (Los Angeles County), told Democratic lawmakers at a caucus Tuesday that they may cast electronic votes for other members only when they are present on the Assembly chamber's green carpet but simply away from their desks.

"We are going to enforce the existing policy, which means that there will be no voting when a member is off the floor," Bass said in an interview later Tuesday."

In related news, **Kevin De Leon** is now barred from going to the ATM.

And in the OC, it looks like there's a new sheriff in town.

"In a historic break from a male-dominated, deeply conservative past, Orange County supervisors on Tuesday named a woman and former Los Angeles County cop to lead its troubled Sheriff's Department and help bury the legacy of its indicted former sheriff," the LAt's Stuart Pfeifer and Christine Hanley report.

"**Sandra Hutchens**, a 53-year-old retired Los Angeles County sheriff's division chief, becomes the 12th sheriff of Orange County and the first woman to hold the position. She pledged to be an agent of change in a department that has suffered through scandals, criminal indictments and withering criticism.

"The vote puts her in charge of California's second-largest sheriff's department, replacing **Michael S. Carona** in what supervisors hope will signal an era free of the turmoil that marked his nine-year reign. Carona, who resigned in January, is facing federal corruption charges."

And the story of Laura Richardson's Sacramento home keeps getting stranger. The LA Times' Jeff Gottlieb reports, "Rep. Laura Richardson, who lost one home in foreclosure and has defaulted on two others, **may get her Sacramento home back, even though the new owner had begun to renovate it.**

"The Long Beach Democrat bought the three-bedroom, 1 1/2 -bath house early last year for $535,000 after being elected to the Assembly, but it wasn't long before she stopped making payments.

"She also owed Sacramento County about $9,000 in property taxes.

"Richardson's loss of the house first reported last month by Capitol Weekly , brought to light a long history of her falling behind on property payments.

"Real estate investor **James York** bought Richardson's house in an upper middle-class neighborhood on May 7 for $388,000. He recorded the deed May 19. His crew has painted it, laid tile and landscaped the house, he said.

"York said the lender, Washington Mutual, had contacted him to buy back the house and that he gave the bank a price. He said the next thing he knew, the lender filed a letter of rescission of the foreclosure sale June 2 with Sacramento County and asked him for the keys.

"They took the property back, and they didn't even send back the money," York said.

The investor says he plans to file a lawsuit by the en
the week against Washington Mutual and Richardso

"It's clear what's happening is Ms. Richardson is abusing her political power and using it for her o political needs," he said. "You don't have to be s to understand what's happening."

And for our close vote of the season, we turn to Alar County, where a parcel tax measure still hangs in the balance.

The Ch's Jill Tucker reports. "Students in Alameda are getting a real-life lesson this month on an old civics adage: Every vote counts.

A week after the election, the Alameda Unified School District was just three votes short of the two-thirds voter approval needed to pass a parcel tax on the June 3 ballot But it's not over yet for Measure H. County officials were still counting an unknown number of provisional ballots cast on election day.

As of Tuesday, there were 11,001 yes votes to 5,502 no votes - or 66.6606 percent in favor. That's not enough if it holds.

The district needs sixes to four decimal places to pass, school board President **Bill Schaff** said.

Speaking of the election, The Bee's Marcos Breton uses his column to wrap up Christopher Cabaldon's loss for sta Assembly, and go after political consultant Richie Ross.

"How did the brightest, most promising young political figure in Sacramento lose an election last week that he seer certain to win?

It's easy. **The unions got Christopher Cabaldon.**

They put a bull's-eye on the back of the popular and personable mayor of West Sacramento.

Union muscle trumped all that with a barrage of negative that made some of Cabaldon's molehills seem like mount Many of you say you hate negative campaigns. But Caba loss to **Mariko Yamada** in the Democratic primary for the Assembly District proves that going negative works.

"It's also true that Cabaldon was cursed by a political consultant in Richie Ross, whose particular song stylings spawn the Midas touch in reverse.

"Li'l Richie – a diminutive dude given to making big, statements – also ran Sacramento Mayor Heather Far disastrous primary campaign against Kevin Johnson Enough said."

Looks like the era of R.E. Graswich really *is* over at the B

And from our **There's No Business Like Monkey Business Files**, the AP report the campaign is on to get Cheet chimp a star on the Hollywood Walk of Fame.

"The animal actor, whose credits include the 1967 comedy "Dr. Doolittle" and the "Tarzan" movies, is trying for the seventh time to get a sidewalk star and become the first monkey to get the honor. His handlers have launched an petition to get supporters to urge the Hollywood Chamber of Commerce to give him a star in 2009.

"Cheeta's "inclusion on the Hollywood Walk of Fame will not only give recognition to one of the international, animal megastars of all time, but focus attention on his fellow primates

in the wilds of Africa who now face extinction," the petition reads.

Just like going to the ATM.

"He's up against really big celebrities," Ana Martinez-Holler, a spokeswoman for the Chamber of Commerce said.
This year, Cheeta will be considered along with some 200 entertainers. The chamber usually chooses about 24 a year.

"The 76-year-old chimp, who the Guinness World Records has called the oldest living, non-human primate, is retired and lives in Palm Springs. Cheeta also has a MySpace page, which lists painting "Ape-Stract Art" among his hobbies, and The Monkees his favorite band."

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Sent: Wednesday, June 11, 2008 5:20 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

I had a hunch
By Patrick Joubert Conlon(Patrick Joubert Conlon)
After her bank, **Washington Mutual**, foreclosed on the house and sold it at auction for a $187000 loss, Richardson preposterously announced that the foreclosure had never taken place, that the sale was illegitimate, and that she had, ...
Born Again Redneck - http://bornagainredneck.blogspot.com/

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Sent: Tuesday, June 10, 2008 11:01 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: PM Alert: Follow the money

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The Sacramento Bee
CapitolAlert

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PM Alert: Follow the money

In case you missed it: State revenues for the general fund met projections in May, but **income from the state's sales tax lagged behind expectations** by 3 percent, which should **"have everyone concerned,"** said State Controller **John Chiang** in his monthly cash flow report Tuesday.

Secretary of State **Debra Bowen** has certified a **10th measure for the November ballot** that would authorize $5 billion in bonds to subsidize the purchase of alternative energy cars and renewable energy research.

Dan Walters blogs about **a study** that shows the Hollywood writers' strike, which ended in February, **cost the state 37,700 jobs and $2.1 billion in economic activity.**

And indicted Republican financier **Henry T. Nicholas** has **also donated money to Democratic Attorney General Jerry Brown**.

*In tomorrow's Bee:*John Hill reports **that the California Highway Patrol will pay almost $1 million to settle a lawsuit** from a former chief who said he was retaliated against for making an unwelcome bid for the top job and publicizing activities he believed to be improper.

Andy Furillo reports a new **Bureau of State Audits** puts the projected cost of a single cell in **the proposed new condemned inmate complex at San Quentin Prison at $515,037**.

David Whitney reports a **congressional watchdog group has blasted Rep. Laura Richardson as a "deadbeat congresswoman"** following recent stories on the Long Beach Democrat's failure to pay creditors.

Jim Sanders reports the state's independent pay commission has **narrowly rejected a proposed 10 percent salary cut**, opting instead for a one-year freeze.

Andrew McIntosh reports a New Mexico consulting firm hired to help the state of California streamline its contracting methods before it was fired just months later has **settled its legal feud with the Department of General Services**.

Dan Walters is frustrated that **Capitol politicians are "regurgitating the same dreary arguments over money, as if that's the only factor affecting how well California's kids are learning."**

The Bee editorial board writes about the high-speed rail bond on the November ballot and worries taxpayers could be stuck with a large bill.

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Shane Goldmacher
Capitol Alert Coordinator

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From: Google Alerts <googlealerts-noreply@google.com>
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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - WaMu

Google Blogs Alert for: **WaMu**

In an "extremely unusual" move, **WaMU** goes to bat for Rep. Richardson
By admin
Just when you thought you were safe from news about US Rep. Laura Richardson, Democrat of Long Beach: The Daily Breeze reports that her lender, Washington Mutual, is trying to help her get her foreclosed house back (That's the house at **...**
Real Estate News Review - http://realestate.reviewnews.org

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From: Google Alerts <googlealerts-noreply@google.com>
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To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - WaMu

Google Blogs Alert for: **WaMu**

IS IT TIME TO GO YAHOO FOR **WAMU**?
By investornuts
Sooner or later a larger outfit will come in and scoop it up. The banking network **WAMU** (WM) has built has a value the question is what is it's true value. The nuts will keep watching, hopefully we will see it back to the teens.
The Nut Blog!! - http://investornuts.wordpress.com

WaMu Gives Laura Richardson Great Service!
I bank at **Wamu**. They bought my bank that had bought my original bank. When I needed to open a campaign account for school board, they told me I couldn't three different times. Bank of the West finally opened one for me. ...
The Flash Report Blog and Commentary - http://www.flashreport.org

WaMu Shares Slip After Analyst's Loss Projections
By newsdigger08
BOSTON -- Shares of Washington Mutual Inc. were off more than 11% in afternoon trading Monday after UBS analyst Eric Wasserstrom raised his forecast for mortgage losses.
Gooruze latest activity - http://www.gooruze.com

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

Google Blogs Alert for: **Washington Mutual**

CONGRESSWOMAN LAURA RICHARDSON GETS HER HOUSE BACK?
By Theo Douglas
And how the bank holding Richardson's paper, **Washington Mutual**, foreclosed, and the house was resold at an auction May 7 for $388000 to one James York of Red Rock Mortgage? Well, as the Daily Breeze's Gene Maddaus reports this morning ...
The District Weekly » District Daily - http://thedistrictweekly.com

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Tuesday, June 10, 2008 4:16 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Richardson / Long Beach Press-Telegram

As much as I love to talk with you, we're actually in okay shape at this point. Sticking to the script in terms of messaging - we've had some inquiries as a result of this article, but nothing from mainstream press (e.g. AP, LA Times etc.).

I'm so glad to hear that you are having a wonderful time!! And, given that we may not receive financials from Ms. Richardson until next week, all could be quiet on this issue until that point.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 | Seattle WA 98101
206.500.2822 direct | 206.228.[illegible] cell
sara.gaugl@wamu.net

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

-----Original Message-----
From: Owen, Jan L.
Sent: Tuesday, June 10, 2008 1:08 PM
To: Gaugl, Sara C.
Subject: Re: Richardson / Long Beach Press-Telegram

Hey, how is it going? Do we need to talk? WY is wonderful- my husband and I are in town today- my ron is on a horse somewhere. Let me know and i will call. J

----- Original Message -----
From: Gaugl, Sara C.
To: Thorn, Ann; Battaglia, Paul J.; Cook, Don; Owen, Jan L.; Champney, Steven D.; Berens, John; Elias, Alan
Sent: Tue Jun 10 07:42:16 2008
Subject: Richardson / Long Beach Press-Telegram

Good morning,
Embedded below is the article we were expecting from Gene Maddaus. York claims that we've given Ms. Richardson preferential treatment and as reported in the article, plans to file a lawsuit against Richardson and WaMu by the end of the week.

Broker alleges loan favoritism – Press- Telegram (Long Beach)

By Gene Maddaus Staff Writer

June 9, 2008

The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.

James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house.

"I'm just amazed they've done this," York said. "They never would have done this for anybody else."

York bought the Sacramento home at a foreclosure auction on May 7 for $388,000.

Richardson had not been making payments on the property for nearly a year, and had also gone into default on her two other houses in Long Beach and San Pedro.

Richardson, D-Long Beach, has said that the auction should never have been held, because she had worked out a loan modification agreement with her lender beforehand and had begun making payments.

Richardson left nearly $9,000 in unpaid property taxes on the home, which she bought in January 2007 for $535,000, shortly after being elected to the Assembly.

Washington Mutual has declined to comment on the specifics of Richardson's case, because she has not waived her privacy rights.

In a statement, spokeswoman Sara Gaugl said the company is "committed to treating all of our customers with the same level of consideration and fairness."

Washington Mutual filed a notice of rescission of the foreclosure sale on June 2.

That puts the bank squarely at odds with York, who has already put money into cleaning up the house and preparing it for resale.

"They owe me the property," York said. "The sale was a good sale."

York said an ordinary person would be unlikely to get the kind of consideration that Richardson has received from her bank.

"They wouldn't even get a phone call back," he said. "They would laugh at somebody who would call and say, 'We had some kind of agreement.' They wouldn't give you 10 cents worth of time."

Leo Nordine, a Hermosa Beach real estate broker who specializes in foreclosed homes, agreed that the rescission was out of the ordinary.

"It's extremely unusual," he said.

"Unless (the borrower) filed bankruptcy beforehand, they'd never do it."

Richardson's staff did not return a call on Monday.

Dustin Hobbs, a spokesman for the California Mortgage Bankers Association, said that while foreclosure rescissions are rarely publicized, they are becoming more common as the rate of foreclosures increases.

"Generally it is going to result in a legal battle," he said.

"Basically you're saying, 'We're willing to fight for our borrower.'"

Hobbs said a lender would be unlikely to go to bat for a borrower who has shown no ability to make future payments.

But if the foreclosure was the result of a temporary hardship or a paperwork mix-up, the lender has every incentive to restore the loan.

"Lenders are concerned about keeping borrowers in homes no matter who they are," he said.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

206.500[illegible] direct I 206.228[illegible] cell

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Tuesday, June 10, 2008 3:48 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - WaMu

Google News Alert for: **WaMu**

"Extremely unusual" -- **WAMU** goes to bat for Rep. Richardson
Los Angeles Times - CA,USA
Laura Richardson, Democrat of Long Beach: The Daily Breeze reports that her lender, **Washington Mutual**, is trying to help her get her foreclosed house back ...
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From: timothy.mcgarry
Sent: Tuesday, June 10, 2008 1:25 PM
To: Owen, Jan L. <Jan.owen@wamu.net>
Subject: Daily Breeze: WaMu giving Richardson a break?

This article link was mailed to you by: **timothy.mcgarry**
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Just in case you haven't seen already...

WaMu giving Richardson a break? - By Gene Maddaus Staff Writer

Buyer of Laura Richardson's home plans to sue bank over rescission of sale. View Full Story

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2. Classic Under Wraps
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http://www.dailybreeze.com/news/ci_9536078
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From: Capitol Alert <capitolalert@sacbee.com>
Sent: Monday, June 9, 2008 11:01 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: PM Alert: Oh Henry!

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PM Alert: Oh Henry!

In case you missed it: **Tom Hayden** is coming back to Sacramento.

Steve Wiegand has the details.

The **costs of attending a four-year college or university are far outstripping inflation** and increases in personal income, says a new report from the California Postsecondary Education Commission. Dan Walters reports **on that study**.

The **California Republican delegation** to the national convention in Minneapolis **selected its leadership** over the weekend.

The spectre of "ghost voting" returns to the Capitol as Assemblywoman **Mary Hayashi changed her vote six times on a bill in 22 seconds** - all while two floors away in a committee hearing.

Finally, **the saga of Rep. Laura Richardson's mismanaged personal finances continues to grow**, as the *Long Beach Press-Telegram* reported that the freshman congresswoman **failed to paid her car bills** to one mechanic and abandoned her damaged car with another.

In tomorrow's Bee: Before **Henry T. Nicholas III** donated millions to rewrite California's crime laws, the Republican billionaire was **entangled in his own netherworld of prostitution, drug-peddling, bribery and death threats**, federal prosecutors say.

Shane Goldmacher has the story of **the indicted Republican billionaire who is the chief financier of two tough-on-crime measures on the November 2008 ballot**.

Andy Furillo reports **California's prison medical czar now wants to build 10,500 correctional health care beds himself on a contract with Gov. Arnold Schwarzenegger**, with or without legislative approval.

Aurelio Rojas reports **privacy concerns have been raised about a bill moving through the California Legislature that would let pharmacies partner with drug companies to send out**

letters reminding patients to refill their prescriptions.

And Dan Walters writes **"sooner or later, every battle over the state budget boils down to how much money to spend on schools, and this year is no exception."**

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Shane Goldmacher
Capitol Alert Coordinator

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From: Capitol Alert <capitolalert@sacbee.com>
Sent: Monday, June 9, 2008 2:05 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Capitol Alert: Rep. Richardson didn't pay her car bills, either

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The Sacramento Bee
CapitolAlert

Rep. Richardson didn't pay her car bills, either

The saga of Rep. Laura Richardson's mismanaged personal finances continues to grow, as the Long Beach Press-Telegram reports that the freshman congresswoman failed to paid her car bills to one mechanic and abandoned her damaged car with another. **There's more**.

Other headlines on Capitol Alert:

Hayashi goes aye, no, aye, no, aye on bill. Then abstains.

CA GOP selects national convention leaders

*Hourly updates on California political **news**, **editorials**, and **blogs**.*
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From: Elias, Alan
Sent: Thursday, June 05, 2008 3:48:18 PM
To: Owen, Jan L.
Subject: RE: Local insider press on the bills we have bee working on.

Maybe we could get Richardson and Ed McMahon together as roommates to help make the payments for each other!

From: Owen, Jan L.
Sent: Thursday, June 05, 2008 10:47 AM
To: Gaspard, Scott; Gaugl, Sara C.; Hutchinson, Libby G.; Riley, Olivia; Baptista, Geri Ann S.; Strom, Erik E.; Parker, Gary L.; Watson, Alison; Elias, Alan
Subject: Local insider press on the bills we have bee working on.

'lood of mortgage bills make it to the next house

ty Malcolm Maclachlan *(published Thursday, June 05, 2008)*

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

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

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

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

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

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

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

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

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

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

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

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

We're absolutely for clarity in the industry," Hobbs said. "I don't even understand all of my mortgage ocuments."

'he trio of Machado bills each focus on a different aspect of the lender/borrower relationship. SB 1053 would

really increase the tracking and disclosure requirements on mortgage brokers as a way of cutting down on raud. SB 1054 would bar professionals who violate real estate laws from working in the field for three years, nd also address several potential conflicts of interest. SB 1055 would offer tax relief to borrowers who've ad debt forgiven by lenders, as a means of helping these borrowers afford to stay in their homes.

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

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

'he CMBA's Hobbs also praised AB 1137 by Senate Leader Don Perata, D-Oakland, calling it "the right way o do disclosure." This bill calls for new steps and communication between lenders and borrowers when the orrower is in danger of going into foreclosure.

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

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

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

<- Back

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

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, June 5, 2008 2:15 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>
Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

---

Of course- thanks, I think. J

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From: Gaspard, Scott
Sent: Thursday, June 05, 2008 11:06 AM
To: Owen, Jan L.; Watson, Alison
Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

Jan
Go ahead and handle please.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150 Seattle
202-347-9276 Washington DC

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From: Owen, Jan L.
Sent: Thursday, June 05, 2008 11:04 AM
To: Watson, Alison; Gaspard, Scott
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From: Watson, Alison
Sent: Thursday, June 05, 2008 10:51 AM
To: Owen, Jan L.; Gaspard, Scott
Subject: Fw: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

Look at what I received an invite to.

----- Original Message -----
From: Laura Richardson For Congress <[redacted]>
To: Laura Richardson For Congress <[redacted]>
Sent: Thu Jun 05 10:28:31 2008
Subject: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

*** SAVE THE DATE ***

Majority Leader Steny H. Hoyer

Cordially invites you to a fundraising reception

Honoring

Congresswoman

Laura Richardson

California's 37th Congressional District

Committee on Transportation and Infrastructure

Committee on Science and Technology

Wednesday, June 25, 2008

5:30-7:00 P.M.

425 New Jersey Avenue, SE

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R.S.V.P.

With Sam Raymond at Fraioli & Associates by phone at (202) 347-[illegible]

or email at laura.richardson[illegible]<mailto:eventsrsvp@fraioliassociates.com>

Please make checks payable to "Richardson for Congress"

And mail to: P.O. Box 75214 Washington, DC 20013

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Paid for and authorized by Laura Richardson for Congress

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From: Watson, Alison <alison.watson@wamu.net>
Sent: Thursday, June 5, 2008 1:51 PM
To: Owen, Jan L. <jan.owen@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer
Attach: 6.25.08 Richardson DC Fundraising Reception.pdf

Look at what I received an invite to.

----- Original Message -----
From: Laura Richardson For Congress <[illegible]m>
To: Laura Richardson For Congress <[illegible]>
Sent: Thu Jun 05 10:28:31 2008
Subject: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

*** SAVE THE DATE ***

Majority Leader Steny H. Hoyer

Cordially invites you to a fundraising reception

Honoring

Congresswoman

Laura Richardson

California □s 37th Congressional District

Committee on Transportation and Infrastructure

Committee on Science and Technology

Wednesday, June 25, 2008

5:30-7:00 P.M.

425 New Jersey Avenue, SE

Suggested Contribution

$5,000 Pac Sponsor * $2,500 Pac Supporter * $1,000 Pac Friend

Please help us retire our Campaign Debt.

Contributions may be designated for 2007 Primary or General Election debt. Please indicate on your contribution check to which election your contribution should be designated.

R.S.V.P.

With Sam Raymond at Fratoh & Associates by phone at (202) 347-3042

or email at laura.richardson

Please make checks payable to Richardson for Congress

And mail to: P.O. Box 75214 Washington, DC 20013

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R.S.V.P.
With Sam Raymond at Fraioli & Associates by phone at (202) 347-3042
or email at laura.richardson@fraioliassociates.com

Please make checks payable to "Richardson for Congress"
And mail to: P.O. Box 75214 Washington, DC 20013

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P.O. Box 50080 • Long Beach, CA 90815
www.laurarichardsonforcongress.com • Committee ID: C00434571
Paid for and Authorized by the Richardson for Congress Campaign

JPMC - 003788
CONFIDENTIAL
CSOC.RICH.005281

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 4, 2008 1:12 PM
To: Elias, Alan <alan.elias@wamu.net>
Subject: RE: Richardson Update.

---

yep- "let's do lunch"

From: Elias, Alan
Sent: Wed 06/04/2008 9:50 AM
To: Owen, Jan L.
Subject: RE: Richardson Update.

Hi. I'm currently scheduled to be here on the 26th, although there is an outside chance I may have to travel to the Mother Ship. You want to pencil in some time to chat or grab lunch?

AE

-----Original Message-----
From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 7:06 PM
To: Elias, Alan
Subject: Re: Richardson Update

You, my dear are evil- being situaTionally ADD- I now am concerned about Pelosi being forced into calling for an ethics commission investigation- in SF the 26th of June- around? J

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To: Owen, Jan L.
Sent: Tue Jun 03 17:54:31 2008
Subject: Re: Richardson Update.

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----- Original Message -----
From: Owen, Jan L.
To: Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Elias, Alan; Baptista, Geri Ann S.; Woodcock, Wendy A.
Cc: 'MMcguinn[redacted]>
Sent: Tue Jun 03 17:52:11 2008
Subject: Re: Richardson Update.

REDACTED

----- Original Message -----
From: Thorn, Ann
To: Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.; Woodcock, Wendy A.
Cc: 'MMeguinn[redacted]h>
Sent: Tue Jun 03 17:49:25 2008
Subject: Re: Richardson Update.

REDACTED

Sent from my BlackBerry Wireless Handheld

----- Original Message -----
From: Battaglia, Paul J.
To: Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.; Thorn, Ann; Woodcock, Wendy A.
Cc: 'Martin T. McGuinn' [redacted]n>
Sent: Tue Jun 03 16:54:18 2008
Subject: Richardson Update.

REDACTED

<<Document.pdf>>

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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

From: Gaugl, Sara C.
Sent: Monday, June 02, 2008 12:37 PM
To: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.
Cc: Thorn, Ann
Subject: Final Review: Richardson Response

REDACTED

REDACTED

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228 cell
sara.gaugl@wamu.net

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- Sara

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sara.gaugl@wamu.net

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Sent: Tuesday, June 3, 2008 8:55 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Richardson Update.

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From: Woodcock, Wendy A.
Sent: Tuesday, June 03, 2008 8:52:12 PM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Richardson Update.

I will be out of the office Tuesday and Wednesday 6/3 and 6/4/08. If you have an urgent matter that must be addressed immediately, please contact Matt Kolkowski at (818) 775[illegible], or David Whitman at (904) 886[illegible]

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 7:03:32 PM
To: vince.randazzo
Subject: FW: Richardson Media Coverage: The Hill

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

-----Original Message-----
From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:55 PM
To: Gaspard, Scott; Strom, Erik E.; Watson, Alison; Parker, Gary L.
Subject: FW: Richardson Media Coverage: The Hill

OK- here we go. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
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Sacramento, CA 95814
916-553-4961
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Mortgage non-disclosure is trouble for Richardson

By Jared Allen
6/2/08

Rep. Laura Richardson (D-Calif.) could face fines for leaving a heavily indebted mortgage off her financial disclosure statement, according to campaign finance experts.

A review of Richardson's 2007 financial disclosure shows that she failed to report her Sacramento home mortgage as a liability even though she owed $40,000 more than she paid for the home, which was purchased in January of that year. By the end of 2007, Richardson had accumulated $575,000 in total debt after failing to make payments on her original $535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item.

"On a plain reading of the law, it's not clear why this mortgage would not be included on her financial disclosure statement, given the situation," said Meredith McGehee, the Campaign Legal Center's policy director.

Lawrence Noble, former general counsel for the Federal Election Commission (FEC) and a campaign finance, ethics and lobbying expert, agreed.

"That is what the rule says," Noble said. "The reality is that at the end of the year, if she was indebted for more than what she paid for the house, then she was required to report it."

The home went into foreclosure and was sold at auction last month. Richardson is disputing the sale.

Her office did not return repeated calls seeking comment for this story. It also has not responded to questions about how Richardson was able to loan her congressional campaign $77,500 while continuing to default on

several properties.

Richardson, who is expected to cruise to a victory in Tuesday's Democratic primary, has come under increasing scrutiny since news of the foreclosure and subsequent sale at auction of her Sacramento home. Additional reports indicated Richardson has a long history of mortgage defaults that also covers homes in San Pedro and Long Beach.

Richardson's own financial statement, however, showed no indication that anything was amiss.

Under Schedule III of her 2007 Financial Disclosure Statement, filed on Feb. 22 of this year, the freshman lawmaker listed her liabilities as simply "N/A."

Yet throughout 2007, as her Sacramento home was going from newly purchased to foreclosed on, Richardson also defaulted on her Long Beach home a third and again a fourth time, when she fell $15,101 behind on her payments.

In September of that year, Richardson also let her San Pedro home slip into default when she fell $12,410 behind on her payments.

In January 2008 Richardson defaulted on the San Pedro home a second time, and in April — with Richardson owing $367,436 on an original loan of $359,000 — Wells Fargo Bank issued a notice of trustee sale of the home. Records indicate that the home is still scheduled to be sold at a July 14 auction.

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.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Tuesday, June 3, 2008 5:02 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: RE: Richardson Rescission Notice

Ahh! Sorry for the mistake! Talk to you soon. Thanks, J

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

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 2:01 PM
To: Owen, Jan L.
Subject: RE: Richardson Rescission Notice

Wendy

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 5:01 PM
To: Thorn, Ann
Subject: RE: Richardson Rescission Notice

I thought you said you were going to be out on Tuesday and Wednesday of this week. Clearly I was mistaken!

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From: Thorn, Ann
Sent: Tuesday, June 03, 2008 2:00 PM
To: Owen, Jan L.
Subject: RE: Richardson Rescission Notice

gone???? you are joking right?

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 4:59 PM
To: Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.
Subject: RE: Richardson Rescission Notice

Thanks, Ann. I realize you are gone but appreciate the forwarded email. J

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From: Thorn, Ann
Sent: Tuesday, June 03, 2008 1:28 PM
To: Battaglia, Paul J.; Owen, Jan L.; Gaugl, Sara C.
Subject: FW: Richardson Rescission Notice

fyi

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Laura Richardson[redacted]
Sent: Tuesday, June 03, 2008 3:23 PM
To: Thorn, Ann
Subject: Re: Richardson Rescission Notice

Thank you for the email...today is election day and I will follow up with you tomorrow.

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

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<<Document.pdf>>

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 1:02:27 PM
To: Owen, Jan L.
Subject: RE: Richardson Media Coverage: The Hill

Ok

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:58 PM
To: Thorn, Ann
Subject: FW: Richardson Media Coverage: The Hill

Ann: this is serious- and I am going to start rescheduling our meeting for a couple fo times a week. Jan

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

From: Gaugl, Sara C.
Sent: Tuesday, June 03, 2008 9:52 AM
To: Owen, Jan L.
Subject: Richardson Media Coverage: The Hill

Mortgage non-disclosure is trouble for Richardson

By Jared Allen
6/2/08

Rep. Laura Richardson (D-Calif.) could face fines for leaving a heavily indebted mortgage off her financial disclosure statement, according to campaign finance experts.

A review of Richardson's 2007 financial disclosure shows that she failed to report her Sacramento home mortgage as a liability even though she owed $40,000 more than she paid for the home, which was purchased in January of that year. By the end of 2007, Richardson had accumulated $575,000 in total debt after failing to make payments on her original $535,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase prices of the item.

"On a plain reading of the law, it's not clear why this mortgage would not be included on her financial disclosure statement, given the situation," said Meredith McGehee, the Campaign Legal Center's policy director.

Lawrence Noble, former general counsel for the Federal Election Commission (FEC) and a campaign finance, ethics and lobbying expert, agreed.

"That is what the rule says," Noble said. "The reality is that at the end of the year, if she was indebted for more than what she paid for the house, then she was required to report it."

The home went into foreclosure and was sold at auction last month. Richardson is disputing the sale.

Her office did not return repeated calls seeking comment for this story. It also has not responded to questions about how Richardson was able to loan her congressional campaign $77,500 while continuing to default on several properties.

Richardson, who is expected to cruise to a victory in Tuesday's Democratic primary, has come under increasing scrutiny since news of the foreclosure and subsequent sale at auction of her Sacramento home. Additional reports indicated Richardson has a long history of mortgage defaults that also covers homes in San Pedro and Long Beach.

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McGehee called Richardson's financial disclosure statement "puzzling."

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sara.gaugl@wamu.net

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From: Watson, Alison
Sent: Tuesday, June 03, 2008 1:02:11 PM
To: Owen, Jan L.
Subject: RE: Richardson Media Coverage: The Hill

Oh my gosh – it just keeps on going!

-----Original Message-----
From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:55 PM
To: Gaspard, Scott; Strom, Erik E.; Watson, Alison; Parker, Gary L.
Subject: FW: Richardson Media Coverage: The Hill

OK- here we go. Jan

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To: Gaspard, Scott; Strom, Erik E.; Watson, Alison; Parker, Gary L.
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From: Gaugl, Sara C.
Sent: Tuesday, June 03, 2008 12:52:02 PM
To: Owen, Jan L.
Subject: Richardson Media Coverage: The Hill

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From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:09:17 PM
To: Thorn, Ann
Subject: RE: Richardson

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laurarichardson[illegible]

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From: Owen, Jan L.
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From: Thorn, Ann
Sent: Tuesday, June 03, 2008 8:08 AM
To: Cook, Don; Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.; Cook, Don
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From: Thorn, Ann
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laurarichardson[redacted]

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Sent: Monday, June 02, 2008 5:02:30 PM
To: Gaugl, Sara C.
Subject: RE: Final Review: Richardson Response

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Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Gaugl, Sara C.
Sent: Monday, June 02, 2008 1:34 PM
To: Baptista, Geri Ann S.; Battaglia, Paul J.; Cook, Don; Elias, Alan; Owen, Jan L.
Cc: Thorn, Ann
Subject: RE: Final Review: Richardson Response

Many thanks to all for your quick review and input. I plan to contact Gene in about 15 minutes or so.

Best,

Sara

Sara Gaugl
Home Loans Public Relations

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

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From: Baptista, Geri Ann S.
Sent: Monday, June 02, 2008 1:28 PM
To: Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.
Cc: Thorn, Ann
Subject: RE: Final Review: Richardson Response

I'm fine with these as well.

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Battaglia, Paul J.
Sent: Monday, June 02, 2008 12:45 PM

To: Gaugl, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.
Cc: Thorn, Ann
Subject: RE: Final Review: Richardson Response

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Gaugl, Sara C.
Sent: Monday, June 02, 2008 12:37 PM
To: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.
Cc: Thorn, Ann
Subject: Final Review: Richardson Response

All:

REDACTED

Questions:

- Has Ms. Richardson allowed WaMu to discuss her case publicly? Without violating Congresswoman Laura Richardson's privacy rights, can WaMu state unequivocally that Ms. Richardson has received no preferential treatment in the handling of her loan, and will not receive any preferential treatment in the future?

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the foreclosure? Has that ever happened and if so what was the outcome?

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sara.gaugl@wamu.net

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From: Owen, Jan L.
Sent: Monday, June 02, 2008 2:03:55 PM
To: Gaspard, Scott; Strom, Erik E.; Watson, Alison
Subject: FW: Additional Richardson Coverage

Just for your information.

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

From: Gaugl, Sara C.
Sent: Monday, June 02, 2008 10:56 AM
To: Owen, Jan L.
Cc: Elias, Alan; Battaglia, Paul J.; Cook, Don
Subject: Additional Richardson Coverage

Jan -
As discussed on this morning's call, embedded below are links to articles that include comments made by both Mathews and Davis.

http://latimesblogs.latimes.com/laland/2008/06/richardsons-oth.html

http://latimesblogs.latimes.com/laland/2008/05/richardson-oppo.html

http://www.presstelegram.com/news/ci_9442767

http://www.sfgate.com/cgi-bin/article.cgi?f=/n/a/2008/05/31/politics/p105208D12.DTL&type=politics

Additionally, here are a few statements Congresswoman Richardson issued on Saturday rather than interviewing for the LA Times article:

- "As I noted in my statements earlier this week, due to multiple job changes, divorce, illness/death, and nine campaigns over the last ten years, these major life-changing moments have come at great personal expense and at challenging financial strain." Richardson said in a statement Saturday.
- "Instead of politicizing a personal housing crisis (two personal properties that are current and the third that is being challenged by my lender questioning the validity of its sale), I have been transparent with this matter and share with my constituents the anguish that the housing industry is in a severe crisis," Richardson said.
- (Other commentary) Richardson has acknowledged using her money to finance her campaigns and falling behind in mortgage payments. She claimed her Sacramento house was sold into foreclosure without her knowledge, contending she had renegotiated her loan to pay it off.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I 206.228[illegible] cell
sara.gaugl@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 2, 2008 1:36 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: FW: Richardson Statement (Draft)

REDACTED

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

-----Original Message-----
From: Elias, Alan
Sent: Sunday, June 01, 2008 12:35 PM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Subject: Re: Richardson Statement (Draft)

Perfect! And not a single mention of WaMu -- just the way this should be reported instead of taking the bait to try and blame us for her irresponsible behavior!

----- Original Message -----
From: Gaugl, Sara C.
To: Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Sent: Sun Jun 01 11:27:31 2008
Subject: RE: Richardson Statement (Draft)

Hi, Jan.
The Los Angeles Times published the article embedded below, which includes more comments made by York. It appears that Richardson initially agreed to be interviewed for the story, but then backed out.

I will forward additional coverage to you, which mostly focuses on commentary from her opponents (mainly Mathews).

Rep. Laura Richardson's foreclosure continues a pattern of financial straits

UPS, DOWNS: Rep. Laura Richardson moved from city council to Congress in a year but also lost a home to foreclosure.

By Jeff Gottlieb, Los Angeles Times Staff Writer
May 31, 2008

When news surfaced that Rep. Laura Richardson had lost her home through foreclosure, the Long Beach Democrat blamed the problem on her year-long rocket-ship rise from city councilwoman to Assembly member to congresswoman and the crumbling real estate market.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," she said in a news release.

But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from $5,742 to almost $20,000, according to documents on file with Los Angeles County.

"She has this habit of missing payments and then trying to catch up instead of doing it monthly," said Verla Saylor, who sold Richardson the Long Beach house and carried a second mortgage.

The defaults have come at a quick pace lately, five in the last 13 months and the most recent March 28. The five defaults totaled nearly $71,000. During much of that time, Richardson was bankrolling her political career, lending her campaigns for Congress and Assembly a total of $177,500.

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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.

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She might want to tell that to James York, owner of Red Rock Mortgage, who bought the three-bedroom, 1 1/2 -bath Sacramento house at a public auction for $388,000 on May 7. He recorded the deed May 19 and has had a crew at the house fixing it up.

Richardson, who bought the house in early 2007 for $535,000, owed about $9,000 in property taxes. She owes Sacramento $154.03

after the city utilities department put a lien on the house for an unpaid bill.

Asked about the congresswoman's statement that she knew nothing about the sale, York said that's an excuse he hears all the time: "She doesn't know what happened, but she's an educated woman who hasn't made her payments for 12 months and she doesn't know why she lost her house? That's the joke."

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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.

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"She obviously extremely wanted to win this race, and this was the way she invested in it," said Stern from the Center for Governmental Studies.

Many blogs have pounced on the Richardson controversy. LA.cityzine.com called it "One of the more bizarre political scandals in recent years."

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Since she has moved on to Congress, Richardson doesn't have a mortgage to worry about there. She's renting.

From: Owen, Jan L.
Sent: Sat 05/31/2008 8:14 AM
To: Gaugl, Sara C.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Subject: Re: Richardson Statement (Draft)

I like it! Short and to the point! I have not seen any print media today, have any of you? Oh by the way- hi Paul! Thanks, J

----- Original Message -----
From: Gaugl, Sara C.
To: Battaglia, Paul J.; Owen, Jan L.; Elias, Alan; Cook, Don
Sent: Fri May 30 18:18:18 2008
Subject: Richardson Statement (Draft)

REDACTED

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228[illegible]cell
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From: Gene Maddaus [illegible]
Sent: Friday, May 30, 2008 10:28 AM
To: Gaugl, Sara C.
Subject: RE: follow-up

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Gene

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Monday, June 2, 2008 11:19 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Richardson Statement (Draft)

Good morning, Jan. I just realized my email back to you has been sitting in my outbox. Sigh.

We actually were not contacted for this article, but we have been in fairly constant contact with the LA Times blogger, Peter Viles. I imagine he contributed to this story on some level.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228[illegible] cell
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-----Original Message-----
From: Owen, Jan L.
Sent: Sunday, June 01, 2008 12:07 PM
To: Gaugl, Sara C.
Subject: Re: Richardson Statement (Draft)

Great staff work, my dear. Were we contacted for the story? J

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From: Gaugl, Sara C.
To: Owen, Jan L ; Battaglia, Paul J.; Elias, Alan; Cook, Don
Sent: Sun Jun 01 11:27:31 2008
Subject: RE: Richardson Statement (Draft)

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But while the foreclosure of the two-story Sacramento home she bought shortly after being elected to the Assembly in 2006 may have been the first time she lost a house, it was not the first time Richardson had fallen behind on her payments. It continued a pattern started eight years ago.

Since then, the homes she still owns in San Pedro, where her mother lives, and Long Beach have fallen into default six times. The amount she owed ranged from $5,742 to almost $20,000, according to documents on file with Los Angeles County.

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From: Gaugl, Sara C.
To: Battaglia, Paul J.; Owen, Jan L.; Elias, Alan; Cook, Don
Sent: Fri May 30 18:18:18 2008
Subject: Richardson Statement (Draft)

Good evening.
As an update to my note from earlier this morning, Gene Maddaus is in the process of writing yet another story on Ms. Richardson's financial situation. His questions are outlined below and his deadline is 5 p.m. on Monday.

Here is a first cut at a draft (and brief) response to Gene's questions. Looking forward to your thoughts/edits/revisions.

My preference continues to be that we attempt to limit WaMu's inclusion in the coverage to the extent possible. However, given that the Notice of Rescission has been sent for recording, it is likely that we'll receive additional media inquiries related to that action on Monday or Tuesday. And at that point, I think we should be prepared to expand our current statement (as appropriate).

Response:
We aren't in a position to discuss the specifics of Ms. Richardson's loan situation as we have not received any authorization from her to do so.

More broadly, if a loan has gone to foreclosure sale in error, we will honor commitments made to the customer and take appropriate measures to rectify the situation.

As a matter of policy, we don't comment on litigation. However, as you would expect, the conditions in which a lender would seek to rescind a foreclosure sale are driven by the specific facts of each case.

Best,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 | Seattle WA 98101
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Sent: Sunday, June 1, 2008 3:06 PM
To: ssuchil[redacted]
Subject: Fw: Richardson Statement (Draft)

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Sent: Sat 05/31/2008 8:14 AM
To: Gaugl, Sara C.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Subject: Re: Richardson Statement (Draft)

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Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I 206.228[illegible] cell
sara.gaugl@wamu.net

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Gene

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Sunday, June 1, 2008 3:05 PM
To: Strom, Erik E. <erik.strom@wamu.net>; Watson, Alison <alison.watson@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>
Subject: Fw: Richardson Statement (Draft)

This is a good overview. Again we are not the focus, thank goodness!

----- Original Message -----
From: Gaugl, Sara C.
To: Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Sent: Sun Jun 01 11:27:31 2008
Subject: RE: Richardson Statement (Draft)

Hi, Jan.
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By Jeff Gottlieb, Los Angeles Times Staff Writer
May 31, 2008

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"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.

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Sent: Sunday, June 1, 2008 3:04 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson Statement (Draft)

Unbelievable we are not even mentioned. Couldn't be happier! Hope you are having a productive weekend- we are: tomates in-

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Gene

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Location: 877-709 passcode:

Start: 6/2/2008 12:30 PM
End: 6/2/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
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Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Cook, Don; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.; GM QSM DTE

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Friday, May 30, 2008 3:47 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Option ARM Info

Hi, Jan. Don and I are back. Did you have the Richardson call at 12:30?

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228 cell
sara.gaugl@wamu.net

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-----Original Message-----
From: Owen, Jan L.
Sent: Friday, May 30, 2008 12:38 PM
To: Hagan, Don; Gaugl, Sara C.
Subject: RE: Option ARM Info

Well, how did it go?

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

-----Original Message-----
From: Hagan, Don
Sent: Friday, May 30, 2008 12:54 AM
To: Gaugl, Sara C.
Cc: Owen, Jan L.
Subject: Re: Option ARM Info

Hi Sara,
Yes, of course. I'll call Jan at 7 AM and ask her to conference in the 3 of us together.
Thanks,
Don

Sent from my BlackBerry Wireless Handheld

----- Original Message -----
From: Gaugl, Sara C.
To: Hagan, Don
Cc: Owen, Jan L.
Sent: Thu May 29 18:41:24 2008
Subject: RE: Option ARM Info

Hi, Don.
Do you have a few minutes to chat this evening or tomorrow morning before your meeting with the Governor (7 a.m.)? Jan and I would like to quickly touch base with you.

I can be reached at 206-228[illegible] or you can call Jan directly at (916) 804[illegible]

Just let us know what works best for you in terms of timing.

Many thanks!

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC401 Seattle WA 98101
206.500.2822 direct I 206.228[illegible]cell sara.gaugl@wamu.net

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Sent: Thursday, May 29, 2008 4:47 PM
To: Gaugl, Sara C.
Cc: Owen, Jan L.
Subject: Re: Option ARM Info

Hi Sara,
Thanks. I did speak with Bruce today. WaMu is the only lender that did not provide the data after receiving assurances about the confidentiality. The Dept. Was briefing the Governor this afternoon.

Bruce thinks it's still a good idea to respond in writing with our position regarding not sharing our info as opposed to not providing any response at this point to the Governor's request.

Don
602-315[illegible]cell

Sent from my BlackBerry Wireless Handheld

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To: Hagan, Don
Cc: Owen, Jan L.
Sent: Thu May 29 14:29:39 2008
Subject: Option ARM Info

* Not for external distribution (hand-outs etc.).

Don,
For your reference, attached are documents the company prepared for Q1 2008 earnings that discuss the performance of Option ARMs . If you are pressed for specifics, as per our disclosure guidelines, we don't publicly provide/disclose data on a state-by-state basis.

I'd also be sure to point out, as discussed on yesterday's call, that WaMu did not offer Option ARMs through its subprime origination channel (Long Beach Mortgage, which no longer exists).

<<Prepared Remarks.pdf>> <<Q1 2008.pdf>>

Q1 2008 deck
See slides 4,5,16

Option ARMs (as outlined in attached document)
* Recent delinquency and charge-off performance in the prime portfolio is directly related to the current adverse environment, including low housing sales, declining property values, and difficult liquidity conditions.

* Option ARMs losses tend to be driven by the same attributes, leverage and FICO, that drive losses in other loans types.

* Current evidence (as of Q1 2008) does not support the conclusion that negative amortization or payment shock from loan recasts are contributing to the recent deterioration in performance.

* Further, expected recast dates have been pushed further into the future as a result of declines in Treasury yields which comprise the MTA index used for our Option ARMs.

* Although the bulk of our Option ARMs are not expected recast until 2009 and 2010, we are already working with all of our ARM borrowers, including Option ARM borrowers, in a variety of ways, such as extending recast triggers, to avoid foreclosure.

Pending Payment Increases
* We want our customers to be in the best possible position to anticipate and manage the challenges posed by payment adjustments.

* Early intervention can be instrumental to many in avoiding foreclosure.

* Accordingly, we have been very proactive in reaching out to customers prior to a rate reset on their adjustable rate mortgage (ARM).

* Notification to ARM borrowers beginning 180 days prior to reset.
* Provide various refinance offers or modification call-to-action for eligible customers.

* In 2007 alone, we sent more than 5 million pieces of outreach mail, supported by outbound calling to help ensure our customers are aware of their options.

Sara Gaugl
Home Loans Public Relations

WaMu

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

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

From: Oakley, Susan B. <susan.oakley@wamu.net>
Sent: Friday, May 30, 2008 2:58 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Richardson update

I called her and told her. Depending on where she is at the time of the meeting, she may or may not be on the call. Knowing her, she probably will be. She said she wasn't going to be on her email today either, but she has been.

Sue Robert
Executive Assistant to Ann Thorn
Washington Mutual
7255 Baymeadows Way JAXA2035
Jacksonville, FL 32256
(904) 886-5694

-----Original Message-----
From: Owen, Jan L.
Sent: Friday, May 30, 2008 2:38 PM
To: Oakley, Susan B.
Subject: FW: Richardson update

Susan: Will Ann get this? Thanks, J

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

-----Original Message-----
From: Thorn, Ann
Sent: Friday, May 30, 2008 11:07 AM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Richardson update

I will be out of the office Friday, May 30th. If you need immediate assistant, please contact Sue Oakley at susan.oakley@wamu.net

Thank you
Ann

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 30, 2008 2:38 PM
To: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: FW: Richardson update

Susan: Will Ann get this? Thanks, J

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

-----Original Message-----
From: Thorn, Ann
Sent: Friday, May 30, 2008 11:07 AM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Richardson update

I will be out of the office Friday, May 30th. If you need immediate assistant, please contact Sue Oakley at susan.oakley@wamu.net

Thank you
Ann

Subject: Declined: Updated: Richardson update
Location: 877-709 passcode

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode

Subject: Tentative: Updated: Richardson update
Location: 877-709 passcode

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode

Subject: Declined: Updated: Richardson update
Location: 877-709 passcode

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode

Jan - can we please reschedule this meeting? Don has another meeting that will run until 1:00 (and then another one starting at 1:00 that he can't miss), so he won't be able to attend. Sorry for any confusion.

Thanks,
Liza Russo
Legal Assistant

Subject: Tentative: Updated: Richardson update
Location: 877-709 passcode

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode

Don needs to leave this call at 1:00 p.m. for another meeting he must attend…this will probably be the same for Paul Battaglia.

Thanks,
Liza Russo
Legal Assistant

Subject: Accepted: Updated: Richardson update
Location: 877-709 passcode

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode

Subject: FW: Updated: Richardson update
Location: 877-709 passcode

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

When: Friday, May 30, 2008 12:30 PM-1:30 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where: 877-709 passcode #

~~*~*~*~*~*~*~*~*

Hi, I have a meeting until 1 with David S. Can we move till 1 p.m.?

From: Owen, Jan L.
Sent: Friday, May 30, 2008 11:07 AM
To: Owen, Jan L.; Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.; Oakley, Susan B.; Gaugl, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann
Subject: Updated: Richardson update
When: Friday, May 30, 2008 12:30 PM-1:30 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where: 877-709 passcode #

Subject: Accepted: Updated: Richardson update
Location: 877-709 passcode #

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

From: Thorn, Ann
Sent: Friday, May 30, 2008 2:06:50 PM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Richardson update

I will be out of the office Friday, May 30th. If you need immediate assistant, please contact Sue Oakley at susan.oakley@wamu.net

Thank you
Ann

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 30, 2008 10:17 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson Update: Daily Breeze

Ok- here is a press story from late yesterday. Interesting. J

----- Original Message -----
From: Gaugl, Sara C.
To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann
Sent: Thu May 29 17:50:16 2008
Subject: Richardson Update: Daily Breeze

All:
As an update, here's another article written by Gene Maddaus, which posted earlier today.

Gene contacted me a moment ago with follow-up questions - I'll update you after I am able to connect with him.

Best,

Sara

Representative had history of missed loan payments
By Gene Maddaus Staff Writer
Article Launched: 05/29/2008
Rep. Laura Richardson, whose housing woes have been national news for the past week, defaulted a total of eight times on three properties since 2004, a thorough review of county records indicates.

Records show she has defaulted five times on her primary residence in Long Beach - including three in the last year, as she diverted her private resources into her campaign for Congress.

Richardson's housing troubles are more extensive than previously reported, and include two defaults from 2004, when she was a Long Beach city councilwoman.

Her habit of missing payments caught up with her earlier this month, when her Sacramento home was sold at a foreclosure auction. Richardson has said she will try to reacquire that property, but the real estate broker who bought it is refusing to give it back, and the law appears to favor his position.

The newly discovered property records indicate that Richardson was already behind on her payments on her Long Beach house before Rep. Juanita Millender-McDonald died in April 2007. The veteran congresswoman's death opened up the seat for Richardson.

Richardson received a default notice on May 10, 2007, indicating she was $12,326.78 behind on her Long Beach home. She had not made a payment since January, when she bought her Sacramento home with no money down for $535,000.

The loan against the Long Beach property was issued the previous summer, when Richardson refinanced for a sum of $446,250.

The original loan, issued in 1999, was for $108,000.
Richardson took $100,000 of the proceeds from the refinancing, and lent it to her 2006 Assembly campaign. After winning the election, she raised some money to pay back the loan, but then turned around and put $77,500 into her congressional campaign.

Richardson made a payment on the Long Beach property in May, and the default was rescinded. But she immediately stopped making

payments again and a second default notice, for $15,101, was issued in October.

Once again, Richardson made a payment on the arrearage but stopped making further payments. The loan defaulted again in March, at which point she owed $19,921.74.

The default notice was withdrawn again a few days later, and Richardson says she is now current on the Long Beach loan.

Richardson also defaulted twice on the original loan on the Long Beach property in 2004, in the wake of her divorce. She was $8,376.49 behind on her payments in March 2004. She caught up, but quickly fell behind again and by September owed $5,815.73. That arrearage was later repaid, and Richardson was able to stay current on the house until 2007.

Last summer and fall, Richardson defaulted twice on her San Pedro property. The first time, in September 2007, she owed $12,410.71. She made a payment and was able to get that notice rescinded, but stopped making payments again, and a new default notice was issued in January.

That default led to a notice that an auction would be held on May 14. Before it got to that point, Richardson said she was able to negotiate a loan modification, and that auction has been put on hold until July.

Richardson has also stiff-armed smaller creditors.
In August 2007, she walked into Sir Speedy Printing in Signal Hill, and made a rush order for 380 invitations announcing her election to Congress.

The print shop dropped other orders and staffers put in overtime to meet the request. The order was filled on time the next day, but Richardson never paid the $150 invoice, said the print shop's owner, Allen McLean.

McLean said he and his wife call about once a month to try to collect the debt, but are always told by staffers that Richardson doesn't have the money.

"It's just irritating," he said. "She's not just doing this to the big guys. She's doing it to the small guys, too."

Sara Gaugl
Home Loans Public Relations

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

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From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Thursday, May 29, 2008 3:31 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: I will not be on the call

I figured you would not be on---you had other plans at this time..

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150 Seattle
202-347-9276 Washington DC

-----Original Message-----
From: Owen, Jan L.
Sent: Thursday, May 29, 2008 12:28 PM
To: Gaspard, Scott
Subject: I will not be on the call

Today if you are ok with that. Also we were on a call for much of the morning, regarding Richardson- we are instructing the trustee to file the notice of recesiion- should record on Monday. We are verbally reporting that to Richardson today and we are working on putting together a modification package for her. Call with any questions, i am on the cell. J

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 29, 2008 3:28 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: I will not be on the call

Today if you are ok with that. Also we were on a call for much of the morning, regarding Richardson- we are instructing the trustee to file the notice of recession- should record on Monday. We are verbally reporting that to Richardson today and we are working on putting together a modification package for her. Call with any questions, i am on the cell. J

Subject: Accepted: Updated: Richardson update
Location: 877-709 [illegible] passcode [illegible]

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 [illegible] passcode [illegible] #

Subject: Accepted: Updated: Richardson update
Location: 877-709 passcode

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 basscode

Subject: Accepted: Updated: Richardson update
Location: 877-709[illegible] passcode[illegible]

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] passcode[illegible]

Subject: Accepted: Updated: Richardson update
Location: 877-709[illegible] passcode[illegible]#

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] passcode[illegible]#

Subject: Accepted: Updated: Richardson update
Location: 877-709[illegible] passcode[illegible]#

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] passcode[illegible]#

Subject: Accepted: Updated: Richardson update
Location: 877-709 passcode #

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

Subject: Accepted: Updated: Richardson update
Location: 877-709[illegible] passcode[illegible]#

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] passcode[illegible]#

Subject: Accepted: Updated: Richardson update
Location: 877-709 passcode #

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

Subject: Accepted: Updated: Richardson update
Location: 877-709[illegible]passcode[illegible]#

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] passcode[illegible]#

Subject: Accepted: Updated: Richardson update
Location: 877-709-[illegible] passcode[illegible]#

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] passcode[illegible]#

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 29, 2008 10:47 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Re: New Time Proposed: Updated: Richardson update

Sure- i can do 11- Susan do you want to send a change? I am traveling today and only on Blackberry. Thanks, J

----- Original Message -----
From: Oakley, Susan B.
To: Owen, Jan L.
Sent: Thu May 29 07:45:29 2008
Subject: New Time Proposed: Updated: Richardson update

Can we make it between 2 and 4? Ann has a conflict from 12:30 - 2 she can't break.

New Meeting Time Proposed:
Thursday, May 29, 2008 3:00 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).

Subject: New Time Proposed: Updated: Richardson update
Location: 877-709[illegible] passcode [illegible]#

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] passcode [illegible]#

Can we make it between 2 and 4? Ann has a conflict from 12:30 - 2 she can't break.

New Meeting Time Proposed:
Thursday, May 29, 2008 3:00 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).

Subject: Accepted: Updated: Richardson update
Location: 877-709 passcode #

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

From: Oakley, Susan B.
Sent: Thursday, May 29, 2008 7:39:16 AM
To: Owen, Jan L.; Gaugl, Sara C.
Subject: Richardson Meeting Today

Is there a meeting about Richardson today? Ann Thorn thought maybe there was one about 1:00, but it's not on her calendar. If you could please forward it to her, we'd appreciate it.

Thanks!

Sue Robert
Executive Assistant to Ann Thorn
Washington Mutual
7255 Baymeadows Way JAXA2035
Jacksonville, FL 32256
(904) 886-5694

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 28, 2008 10:06 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson/CNN

In my opinion we are running on borrowed time-

----- Original Message -----
From: Gaugl, Sara C.
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Adams, Carolyn; Owen, Jan L.; Elias, Alan
Sent: Wed May 28 18:42:21 2008
Subject: Richardson/CNN

All:
So you are aware, I just received a call from a producer with CNN re: Congresswoman Richardson's "debacle." Apparently, CNN's Campbell Brown plans to discuss the Congresswoman's situation during tomorrow's 8 p.m Eastern broadcast.

The producer said she's been tasked with cross-checking the accuracy of Ms. Richardson's statements with WaMu, at which point I informed her that we have not received consent from Ms. Richardson that would allow us to discuss her loan situation.

At that point, she informed me that CNN has talked with a forensic accountant. Based on his/her analysis of Ms. Richardson's financial situation, the accountant has "determined" that the Congresswoman probably shouldn't have qualified for the (WaMu) loan in the first place.

I'll keep you informed as I learn more. I expect to receive an update from CNN tomorrow.

Best,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228[illegible] cell
sara.gaugl@wamu.net

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Subject: Accepted: Richardson Update
Location: 877-709[illegible] passcode: [illegible]#

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] passcode: [illegible]#

Subject: Accepted: Richardson Update
Location: 877-709 passcode: #

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode: #

Jan - Please note Ann Thorn's cell number is 414-418

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 1:38:34 PM
To: Owen, Jan L.
Subject: RE: Richardson

No, assistant

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Owen, Jan L.
Sent: Wednesday, May 28, 2008 1:33 PM
To: Thorn, Ann
Subject: RE: Richardson

Was the call from the Congresswoman? Thanks, J

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

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

Subject: Accepted: Richardson update
Location: 877-709 passcode #

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

Subject: Accepted: Richardson Update
Location: 877-709- passcode: #

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709- passcode:

Subject: Accepted: Richardson Update
Location: 877-709 passcode: #

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709- passcode: #

Subject: Richardson Update
Location: 877-709[illegible] passcode: [illegible]#

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.; Woodcock, Wendy A.; Cook, Don

---
From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 1:08:10 PM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

Subject: Accepted: Richardson update
Location: 877-709 passcode #

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

Subject: Accepted: Richardson update
Location: 877-709 passcode #

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

Subject: Accepted: Richardson update
Location: 877-709 passcode #

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

Subject: Accepted: Richardson update
Location: 877-709 passcode #

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Wednesday, May 28, 2008 12:49 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Washington Mutual/Laura Richardson

REDACTED

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I 206.228[illegible] cell
sara.gaugl@wamu.net

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From: Owen, Jan L.
Sent: Wednesday, May 28, 2008 9:43 AM
To: Gaugl, Sara C.
Subject: FW: Washington Mutual/Laura Richardson

FYI- we will need too talk about this and the recent press when you get a chance. Thanks, J

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

From: Martin T. McGuinn [illegible]
Sent: Wednesday, May 28, 2008 9:34 AM
To: Battaglia, Paul J.
Cc: Owen, Jan L.
Subject: FW: Washington Mutual/Laura Richardson

Martin T. McGuinn
Kirby & McGuinn, A P.C.
600 B Street, Ste. 1950
San Diego, CA 92101

mmcguinn
Direct Dial: (619) 525
Direct Fax: (619) 525

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From: Beth Ward
Sent: Wednesday, May 28, 2008 9:09 AM
To: donna
Subject: Washington Mutual/Laura Richardson

Good morning, Ms. Parkinson. Attached is Mr. McGuinn's letter of today's date regarding the above matter.

Beth Ward
Paralegal to Martin T. McGuinn
& Kenneth C. Noorigian
Kirby & McGuinn, A P.C.
600 B Street, Suite 1950
San Diego, CA 92101
Direct Line: (619) 398
Direct Fax: (619) 398

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11):
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Subject: Accepted: Richardson update
Location: 877-709 passcode #

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode #

Subject: Updated: Richardson update
Location: 877-709 passcode #

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.; Oakley, Susan B.; Gaugl, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann
Resources: 877-709 passcode #

From: Google Alerts <googlealerts-noreply@google.com>
Sent: Wednesday, May 28, 2008 3:17 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

Richardson faces fight for house
Daily Breeze - Torrance,CA,USA
Richardson argues that she had previously made an agreement with her lender, **Washington Mutual**, to reinstate her loan, which should make the auction invalid ...
See all stories on this topic

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Tuesday, May 27, 2008 9:57 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

MORE Conflicting Stories Over US Representative Laura Richardson's ...
By Flap
To pay for her campaign expenses and personal loan debt to HER OWN campaign she collects additional campaign contributions AFTER **Washington Mutual** forecloses on her equity strapped Sacramento property and takes the loss. ...
FullosseousFlap's Dental Blog - http://flapsblog.com

chi-esto
By D(D)
May 31 – **Washington Mutual** Theater, Seattle, WA Jun 2 – Marquee Theater, Phoenix, AZ Jun 4 – Vanguard, Los Angeles, CA Jun 5 – Vanguard, Los Angeles, CA Jun 6 – Vanguard, Los Angeles, CA Jun 7 – 4th and B, San Diego, CA ...
DANCEBLOGGA : news that makes you move - http://dancemusic.blogspot.com/

Savings Account
By Admin(Admin)
Follow the link to **Washington Mutual**. They can help you to set up an account online. All you have to do is enter your zip code to find out what is available in your area. You can easily keep up with your account online. ...
Photographic Memories - http://www.photos.raqmitch.com/

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From: Capitol Alert <capitolalert@sacbee.com>
Sent: Tuesday, May 27, 2008 6:18 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Capitol Alert: Outside spending tops $1.1 million in Migden race

To view this email as a web page, go **here.**

The Sacramento Bee
CapitolAlert

Outside spending tops $1.1 million in Migden race

Outside interest groups have poured more than $1.1 million into the Migden-Leno-Nation Senate slugfest with one week left until the June 3 primary election.

The majority of the independent expenditure spending has not focused on Sen. Carole Migden or her initial upstart challenger, Assemblyman Mark Leno, but the third entrant in the race, former Assemblyman Joe Nation. **Read more**.

Other headlines on Capitol Alert:

Memorial weekend roundup

Richardson foreclosure story grows

Walters: Jury service mystifies many

Wiegand: What 11th commandment?

*Hourly updates on California political **news**, **editorials**, and **blogs**.*
*Video and rundowns from **Capitol Television News Service**.*

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Sunday, May 25, 2008 7:41 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Google Alert - Washington Mutual

I did, Jan, but thanks for forwarding. I will add this to my coverage report (capturing key ones as there are so many). I doubt she will provide consent now.

- sara

Sent from my BlackBerry Wireless Handheld

----- Original Message -----
From: Owen, Jan L.
To: Gaugl, Sara C.
Sent: Sun May 25 08:20:33 2008
Subject: Fw: Google Alert - Washington Mutual

Did you see this , this am? My oh my!

----- Original Message -----
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Sun May 25 03:52:05 2008
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American" <http://theeprovocateur.blogspot.com/2008/05/i-had-to-figure-out-just-like-every.html>

By mike volpe(mike volpe)
Richardson provided the AP with an April letter, which appears to be from Washington Mutual Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...

The Provocateur - http://theeprovocateur.blogspot.com/ <http://theeprovocateur.blogspot.com/>

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Manage <http://www.google.com/alerts/manage?hl=en&gl=> your alerts.

From: Joe Rodota <joe[redacted]>
Sent: Sunday, May 25, 2008 5:52 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: curtis park short sale

Miss you xo

Enjoy your weekend

I need to joyride in your Mercedes still

Joseph D. Rodota
Forward Observer, Inc.
1111 L Street
Sacramento, CA 95814

(916) 444-0088
(916) 444-0818 fax (Note - this is a NEW fax number)

www.fwdobserver.com

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-----Original Message-----
From: Owen, Jan L. [mailto:jan.owen@wamu.net]
Sent: Sunday, May 25, 2008 2:49 PM
To: joe[redacted]
Subject: Re: curtis park short sale

Oh darling, i am so in the middle of this one- I was thinking about you and hoping we can get together for lunch soon. Hope all is well. J

----- Original Message -----
From: Joe Rodota <[redacted]>
To: Owen, Jan L.
Sent: Sun May 25 14:44:03 2008
Subject: curtis park short sale

In case you're not watching the news reports, WAMU took a $200,000 hit on Laura Richardson's house in Curtis Park..

Joseph D. Rodota

Forward Observer, Inc.

1111 L Street

Sacramento, CA 95814

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Sunday, May 25, 2008 5:49 PM
To: joe[illegible]
Subject: Re: curtis park short sale

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From: Joe Rodota [illegible]>
To: Owen, Jan L.
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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Sunday, May 25, 2008 11:21 AM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

Did you see this , this am? My oh my!

----- Original Message -----
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Sun May 25 03:52:05 2008
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American" <http://theeprovocateur.blogspot.com/2008/05/i-had-to-figure-out-just-like-every.html>

By mike volpe(mike volpe)
Richardson provided the AP with an April letter, which appears to be from Washington Mutual Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...

The Provocateur - http://theeprovocateur.blogspot.com/ <http://theeprovocateur.blogspot.com/>

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Manage <http://www.google.com/alerts/manage?hl=en&gl=> your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Sunday, May 25, 2008 11:20 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

A strong sentiment across the lines this am. J

----- Original Message -----
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Sun May 25 03:52:05 2008
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American" <http://theeprovocateur.blogspot.com/2008/05/i-had-to-figure-out-just-like-every.html>

By mike volpe(mike volpe)
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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Sunday, May 25, 2008 6:52 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

"I had to figure out just like every other American"
By mike volpe(mike volpe)
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The Provocateur - http://theeprovocateur.blogspot.com/

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 10:52 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Credit Crisis I opened my **Washington Mutual** credit card statement ...
By Chris Howard(Chris Howard)
I opened my **Washington Mutual** credit card statement the other day. I pay the bulk of my bills on-line so the paper copies that arrive in the mail are generally thrown, unopened, into a cardboard box. I was in the car, ...
Chris Howard's Thoughts - http://chrishowardsthoughts.blogspot.com/

Congresswoman Richardson defaulted on 3 CA properties
By Morgan
The lender, **Washington Mutual** Bank, took a loss of nearly $200000 on the deal, and. the buyer, James York, agreed to pay her property tax bill.Richardson said that she was not aware the home had sold until she was contacted by reporters ...
Blown Mortgage - http://blownmortgage.com

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 6:57 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Trust her to get our nation's finances in order?
By steross
The lender, **Washington Mutual** Bank, took a loss of nearly $200000 on the deal, and the buyer, James York, agreed to pay her property tax bill. The Long Beach home of former City Councilwoman and now 37th district Rep. ...
OrangePower.Com - http://www.orangepower.com

Housing woes mount for Mud Congresswoman
By Stan Sikorski
The lender, **Washington Mutual** Bank, took a loss of nearly $200000 on the deal, and The Long Beach home of former City Councilwoman and now 37th district Rep. Laura Richardson went into default on March 28. She had not made a payment on ...
Vanguard News Network Forum - http://www.vnnforum.com

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 6:06 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

Although this has comme from AP, the San Jose Merc says more. I have talked with Sara this am and she was not getting alot of calls - that may have changed later on in the day.

----- Original Message -----
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Sat May 24 11:25:03 2008
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

AP Interview: Calif. congresswoman says home sale 'improper' <http://www.mercurynews.com/ci_9363126?source=most_emailed>

San Jose Mercury News - CA, USA
Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her ...

See all stories on this topic <http://news.google.com/news?hl=en&ncl=http://www.mercurynews.com/ci_9363126%3Fsource%3Dmost_emailed>

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 2:25 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

AP Interview: Calif. congresswoman says home sale 'improper'
San Jose Mercury News - CA, USA
Richardson provided AP with an April letter that appears to be from **Washington Mutual** Home Loans telling her there was a hold on foreclosure sales on her **...**
See all stories on this topic

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 11:59 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Richardson says foreclosure of her home was 'improper'
By admin
The lender, **Washington Mutual**, told the AP it had not received permission from her to discuss the agreement. Analysis: There are still a number of unanswered question about the congresswoman's mortgages, and whether she received special ...
- http://realestate.reviewnews.org

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 11:20 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

I will not send all of these but I am sure this is not the spin she was looking for. J

----- Original Message -----
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Sat May 24 00:31:12 2008
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual

Richardson says foreclosure of her home was "improper" <http://latimesblogs.latimes.com/laland/2008/05/richardson-says.html>

Los Angeles Times - CA,USA
The lender, Washington Mutual, told the AP it had not received permission from her to discuss the agreement. Analysis: There are still a number of ...

See all stories on this topic <http://news.google.com/news?hl=en&ncl=http://latimesblogs.latimes.com/laland/2008/05/richardson-says.html>

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Manage <http://www.google.com/alerts/manage?hl=en&gl=> your alerts.

From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Saturday, May 24, 2008 11:03 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Confidential: Richardson Update

Thank you for the reading materials this morning!!

I was in bed early last night.

Try to have a good weekend.

Scott

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

----- Original Message -----
From: Owen, Jan L.
To: Gaspard, Scott
Sent: Fri May 23 22:38:59 2008
Subject: Fw: Confidential: Richardson Update

And trust me i am only forwrding ones that are useful- really. J

----- Original Message -----
From: Gaugl, Sara C.
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Sent: Fri May 23 22:29:17 2008
Subject: RE: Confidential: Richardson Update

REDACTED

Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Maddaus, Staff Writer

05/23/2008

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly $9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for $535,000, sold at auction on May 7 to a real estate investor for $388,000. The lender, Washington Mutual Bank, took a loss of nearly $200,000 on the deal, and the buyer, James York, agreed to pay her property tax bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by $12,410.71, and had made no payments since June.

A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was $367,436, on an original 2005 loan of $359,000.

However, the auction was put on hold.

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to July 14, pending a workout of the loan.

Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.

The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed $19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign $100,000 in the summer of 2006, borrowing against the equity in her Long Beach home After her election, she raised enough money to pay herself back, but immediately had to plow $77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes $169,300 a year. As a member of the Assembly, she made about $116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself $18,000 of the $77,500 in personal loans. She still owes $220,000 to her campaign consultant - which is unusual for a successful campaign - and about $330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."

From: Gaugl, Sara C.
Sent: Fri 05/23/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she! Is claiming that the foreclosure auction of her Sacramento home was □improper□ and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an □agreement.□

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson□s loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

****

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly $9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1½-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for $535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid $388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at $578,384.

Richardson, 46, makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around $50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than $75,000 of her own money on her campaign suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making $50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC401 Seattle WA 98101
206.500.2822 direct I 206.228 bell
sara.gaugl@wamu.net

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 7:34 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Lawmaker calls foreclosure of her home improper
By Ron Burgundy
Richardson provided the AP with an April letter, which appears to be from **Washington Mutual** Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...
The Liberty Lounge Political Forums - http://www.libertylounge.net/forums

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Sent: Saturday, May 24, 2008 3:31 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

Richardson says foreclosure of her home was "improper"
Los Angeles Times - CA,USA
The lender, **Washington Mutual**, told the AP it had not received permission from her to discuss the agreement. Analysis: There are still a number of ...
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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 1:39 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Confidential: Richardson Update

And trust me i am only forwrding ones that are useful- really. J

----- Original Message -----
From: Gaugl, Sara C.
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Sent: Fri May 23 22:29:17 2008
Subject: RE: Confidential: Richardson Update

REDACTED

Best,

Sara

Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Maddaus, Staff Writer

05/23/2008

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly $9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for $535,000, sold at auction on May 7 to a real estate investor for $388,000. The lender, Washington Mutual Bank, took a loss of nearly $200,000 on the deal, and the buyer, James York, agreed to pay her property tax bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by $12,410.71, and had made no payments since June.

A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was $367,436, on an original 2005 loan of $359,000.

However, the auction was put on hold

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to July 14, pending a workout of the loan.

Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.

The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed $19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign $100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow $77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes $169,300 a year. As a member of the Assembly, she made about $116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself $18,000 of the $77,500 in personal loans. She still owes $220,000 to her campaign consultant - which is unusual for a successful campaign - and about $330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."

From: Gaugl, Sara C.
Sent: Fri 05/23/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.

Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she□s claiming that the foreclosure auction of her Sacramento home was □improper□ and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an □agreement.□

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson □s loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

****

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

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"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC401 Seattle WA 98101
206.500.2822 direct I 206.228[illegible] cell
sara.gaugl@wamu.net

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Sent: Saturday, May 24, 2008 1:14 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

Calif. congresswoman says home sale was improper
The Associated Press -
Richardson provided the AP with an April letter, which appears to be from **Washington Mutual** Home Loans, telling her there was a hold on foreclosure sales on **...**
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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 1:09 AM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Re: Google Alert - Washington Mutual Bank

Good work, my dear. J

----- Original Message -----
From: Gaugl, Sara C.
To: Owen, Jan L.
Sent: Fri May 23 22:07:52 2008
Subject: RE: Google Alert - Washington Mutual Bank

Wow - I will, thanks. Making a few calls as well..... :)

From: Owen, Jan L.
Sent: Fri 05/23/2008 10:01 PM
To: Gaugl, Sara C.
Subject: Fw: Google Alert - Washington Mutual Bank

Well, well-you may want to share this.

----- Original Message -----
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Fri May 23 21:56:37 2008
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Congresswoman Richardson had defaulted on 3 homes, records show <http://www.presstelegram.com/ci_9363943>
Long Beach Press-Telegram - Long Beach,CA,USA
The lender, Washington Mutual Bank, took a loss of nearly $200000 on the deal, and the buyer, James York, agreed to pay her property tax bill. ...

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Saturday, May 24, 2008 1:08 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Google Alert - Washington Mutual Bank

Wow - I will, thanks. Making a few calls as well..... :)

From: Owen, Jan L.
Sent: Fri 05/23/2008 10:01 PM
To: Gaugl, Sara C.
Subject: Fw: Google Alert - Washington Mutual Bank

Well, well - you may want to share this.

----- Original Message -----
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Fri May 23 21:56:37 2008
Subject: Google Alert - Washington Mutual Bank

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Manage <http://www.google.com/alerts/manage?hl=en&gl=> your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 1:03 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual Bank

I lied- there is more. Sara, I believe is going to share this with David and others. J

----- Original Message -----
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Fri May 23 21:56:37 2008
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

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Manage <http://www.google.com/alerts/manage?hl=en&gl=> your alerts.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 1:01 AM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Fw: Google Alert - Washington Mutual Bank

Well, well - you may want to share this.

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Manage <http://www.google.com/alerts/manage?hl=en&gl=> your alerts.

From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 12:57 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

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Long Beach Press-Telegram - Long Beach,CA,USA
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See all stories on this topic

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Saturday, May 24, 2008 12:29 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Email from Richardson

I think so does. :) At any rate, I had a good chat with the AP reporter - will fill you in on Tuesday.

From: Owen, Jan L.
Sent: Fri 05/23/2008 9:04 PM
To: Gaugl, Sara C.
Subject: Re: Email from Richardson

I also do not think she fully understands. Take it easy, my dear. J

----- Original Message -----
From: Gaugl, Sara C.
To: Cook, Don; Owen, Jan L.; Elias, Alan; Baptista, Geri Ann S.; Thorn, Ann; Battaglia, Paul J.
Sent: Fri May 23 20:58:51 2008
Subject: Email from Richardson

I will limit my comments.....

FYI, below.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC401 Seattle WA 98101
206.500.2822 direct I 206.228 cell
sara.gaugl@wamu.net

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

From: RichardsonMC, Laura [mailto:laura.richardson]
Sent: Fri 05/23/2008 8:34 PM
To: Gaugl, Sara C.; Thorn, Ann; Woodcock, Wendy A.
Cc: RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)
Subject: RE: WaMu Consent Form Attached

Sara,

Thank you for your response. At this point I think the communication with the media has been adequate. We covered print, ap and television outlets today. I provided the letter of April 17th and my consent to release that letter which addresses the questions we received. If any further information is needed I will contact you. If I can be of assistance or clarify any questions feel free to contact me on my cell phone @ 562-706[redacted]

Sincerely,

Laura Richardson

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Saturday, May 24, 2008 12:04 AM
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WaMu
1301 Second Avenue I WMC401 Seattle WA 98101
206.500.2822 direct I 206.228[redacted] cell
sara.gaugl@wamu.net

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From: RichardsonMC, Laura [mailto:laura.richardson[redacted]
Sent: Fri 05/23/2008 8:34 PM
To: Gaugl, Sara C.; Thorn, Ann; Woodcock, Wendy A.
Cc: RichardsonMC, Laura; Hernandez, Rosa (Rep. Richardson)
Subject: RE: WaMu Consent Form Attached

Sara,

Thank you for your response. At this point I think the communication with the media has been adequate. We covered print, ap and television outlets today. I provided the letter of April 17th and my consent to release that letter which addresses the questions we received. If any further information is needed I will contact you. If I can be of assistance or clarify any questions feel free to contact me on my cell phone @ 562-706-[redacted]

Sincerely,

Laura Richardson

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 23, 2008 11:53 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Confidential: Richardson Update

I hope this is the last one tonight. J

----- Original Message -----
From: Gaugl, Sara C.
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Sent: Fri May 23 20:48:24 2008
Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she□s claiming that the foreclosure auction of her Sacramento home was _improper _ and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an ¬agreement.¬

Legal, HL PR , Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson□s loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

****

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly $9,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1½-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for $535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid $388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at $578,384.

Richardson, 46, makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around $50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's

funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than $75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making $50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I 206.228[illegible] cell
sara.gaugl@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 23, 2008 9:50 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Laura Richardson
Attach: ole0.bmp

This is the AP reporter that will be running a story as well.

----- Original Message -----
From: Gaugl, Sara C.
To: Owen, Jan L.
Sent: Fri May 23 18:35:37 2008
Subject: FW: Laura Richardson

Jan - FYI as an update.

From: Verdin, Tom [redacted]
Sent: Fri 05/23/2008 6:27 PM
To: Gaugl, Sara C.
Subject: Laura Richardson

Sara, thank you for calling us back earlier this evening.

As it happens, our reporter in Washington who covers California's congressional delegation was on the phone with Laura Richardson while you and I were talking. In brief, Richardson is blaming WaMu. She claims she did not know her Sacramento house was being sold at auction and says WaMu told her no action would be taken on it until sometime next month.

She also claims to have documentation to support this claim but has yet to provide it to us.

We'll be moving a story based on Richardson's comments shortly.

Because AP did not have her statement when we spoke previously, I wanted to give WaMu an opportunity to respond.

We'll be sending our story in takes (individual bites will move before the final writethru), and I can send you those so you can see exactly what Richardson claims.

Regards,

Tom

Tom Verdin

Correspondent

Sacramento bureau
916-448-[illegible]

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Associated Press

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CSOC.RICH.005449

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 23, 2008 9:41 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: Re: Laura Richardson

Hang in there, remeber what Alan said....and it is going to run on Sat which is also good. Call if you want to talk. J

----- Original Message -----
From: Gaugl, Sara C.
To: Owen, Jan L.
Sent: Fri May 23 18:35:37 2008
Subject: FW: Laura Richardson

Jan - FYI as an update.

From: Verdin, Tom [redacted]
Sent: Fri 05/23/2008 6:27 PM
To: Gaugl, Sara C.
Subject: Laura Richardson

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[IP_US_DISC]
msk dccc60c6d2c3a6438f0cf467d9a4938

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 23, 2008 8:49 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Re: No real update on Richardson

Well, things have changed, just got off the phone with Sara- it appears the congresswoman held a 90 minute interview with the local rag, Daily Breeze- she has bee counseled. We have been asked to provide general policy questions regarding the request for recission and she has made the statements that the property was improperly sold, and that she believed she had worked out an arrangement with WaMu.

Sara is attempting to get responses and is going to do a recap that I will send when i get it. Call with questions. J

----- Original Message -----
From: Gaspard, Scott
To: Owen, Jan L.
Sent: Fri May 23 17:33:34 2008
Subject: Re: No real update on Richardson

Ok--just got up. Not much more we can do.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

----- Original Message -----
From: Owen, Jan L.
To: Gaspard, Scott
Sent: Fri May 23 16:09:52 2008
Subject: No real update on Richardson

1. she has not returned calls from Ann Thorn or emails from Ann
2. she has not signed release forms to allow for discussion of her relationship with WaMu
3. she has indicated today that she will have a statement
4. WaMu still has had only 5 press requests on over 134 stories, blogs and broadcasts - still amazing
5. Politics: she has a primary race against 2 other candidates on June 3rd. Although conventional wisdom believes she will win- we are sure this is really playing into this.

Call my cell if you need. Jan

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

From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Friday, May 23, 2008 8:34 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: No real update on Richardson

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Scott Gaspard
Washington Mutual - Govt. Relations
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To: Gaspard, Scott
Sent: Fri May 23 16:09:52 2008
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801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Owen, Jan L.
Sent: Friday, May 23, 2008 7:09:52 PM
To: Gaspard, Scott
Subject: No real update on Richardson

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2. she has not signed release forms to allow for discussion of her relationship with WaMu
3. she has indicated today that she will have a statement
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5. Politics: she has a primary race against 2 other candidates on June 3rd. Although conventional wisdom believes she will win- we are sure this is really playing into this.

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801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

Subject: 3:15 p.m. Call: Richardson/Media

Start: 5/23/2008 6:15 PM
End: 5/23/2008 7:15 PM
Show Time As: Busy

Recurrence: (none)

From: Gaugl, Sara C.
Sent: Friday, May 23, 2008 3:04 PM
To: Battaglia, Paul J.; Cook, Don; Baptista, Geri Ann S.; Owen, Jan L.; Elias, Alan
Subject: 3:15 p.m. Call: Richardson/Media

Call-in number: (866) 723-[illegible]

Sara Gaugl
Home Loans Public Relations

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

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From: Gaugl, Sara C.
Sent: Friday, May 23, 2008 6:04:08 PM
To: Battaglia, Paul J.; Cook, Don; Baptista, Geri Ann S.; Owen, Jan L.; Elias, Alan
Subject: 3:15 p.m. Call: Richardson/Media

Call-in number: (866) 723[illegible]PC[illegible]

Sara Gaugl
Home Loans Public Relations

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

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Subject: Accepted: Update on Richardson
Location: 877-709 passcode: #

Start: 5/27/2008 12:00 PM
End: 5/27/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode: #

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, May 23, 2008 5:19 PM
To: Suchil, Steve <[illegible]>
Subject: RE: And?

Very tough- Richardson is now saying publicly that we didn't give her correct foreclosure info. Left dogs inside with doors shut on all but our bedroom- they were very happy to be in the house- Pepper rolls on the woods chips did you know that? Left Rudy a note that said it was ok the dogs were in the house, there are ants in their dog bowls so I told him to clean them out and feed the dogs with wet food as well, told him to pick up poop and if there is no poop when we get home (we will check) then he is done with poop for the weekend. So he has work to do. J

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

From: Suchil, Steve [illegible]
Sent: Friday, May 23, 2008 2:14 PM
To: Owen, Jan L.
Subject: And?

Saw Donna over lunch - she got badge. She's free from her family over the weekend - she said don't call her unless there's a death.....

How are things?

I've got a ton of (late) work - WA supreme court stuff.

SS.

STEVE SUCHIL
Assistant Vice President
State Affairs
Western Region
American Insurance Association
980 Ninth Street, Suite 2060
Sacramento, California 95814
916-442[illegible]
916-266[illegible] mobile

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Subject: Accepted: Update on Richardson
Location: 877-709 passcode:

Start: 5/27/2008 12:00 PM
End: 5/27/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode:

Subject: Accepted: Update on Richardson
Location: 877-709 passcode: #

Start: 5/27/2008 12:00 PM
End: 5/27/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode: #

Subject: Accepted: Update on Richardson
Location: 877-709[illegible] passcode: [illegible]#

Start: 5/27/2008 12:00 PM
End: 5/27/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] passcode: [illegible]#

Subject: Accepted: Update on Richardson
Location: 877-709 passcode: #

Start: 5/27/2008 12:00 PM
End: 5/27/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode: #

From: Gaugl, Sara C.
Sent: Friday, May 23, 2008 11:53:40 AM
To: Owen, Jan L.
Subject: FW: WaMu Consent Form Attached

Attachments: Consent Form.doc

Sara Gaugl
Home Loans Public Relations

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

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From: Gaugl, Sara C.
Sent: Thursday, May 22, 2008 6:18 PM
To: laura.richardson
Subject: WaMu Consent Form Attached

Congresswoman Richardson:

We appreciate your concern over media attention surrounding your loan situation. Please be aware that WaMu does not disclose our customers' personal financial information without written authorization from the customer.

If we are asked by the media to verify or discuss aspects of your loan situation outside of what is available in public records, we require your written consent to do so. Attached is our standard media consent form for your signature, which can be faxed to 206-377

Thank you,

Sara Gaugl

Consent Form.doc (27 kB)

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
sara.gaugl@wamu.net

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

Borrower Name _____

Loan Number _____

Address _____

_____

I, _____, give Washington Mutual Bank, FA, ("Washington Mutual") authorization to discuss with the media the facts and circumstances surrounding my loan with Washington Mutual.

I understand that by doing so, I am authorizing Washington Mutual to disclose personal, non-public information concerning me and my loan, including any requests by me to refinance or modify my loan.

I nevertheless hereby give consent to Washington Mutual not only to discuss the facts and circumstances surrounding my loan, including any requests by me to refinance or modify my loan with Washington Mutual, but also to disclose and release my personal, non-public information.

Executed this _____ day of _____, 2008, at _____, [State]

_____
(Signature)

From: The Roundup <roundup@capitolbasement.com>
Sent: Friday, May 23, 2008 10:03 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: The Roundup for Friday May 23, 2008

Click Here

[archives] [printer friendly] [comments and tips]

The Roundup for Friday May 23, 2008

Majority rules

May 23, 2008

The **Laura Richardson** saga continues, as papers around the country pick up on the story of the Congresswoman who'se house went into default.

Capitol Weekly broke the story earlier this week, and follows up after the Congresswoman's statement about the property.

"**A Long Beach congresswoman who fell behind 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.

"In a carefully written statement released Wednesday evening, she challenged Capitol Weekly's story about "the residential property that I own in Sacramento," and said that it had not been subjected to foreclosure. She also said that she renegotiated a loan in connection with the transaction, but did not provide details.

"'I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions. I fully intend to fulfill all financial obligations of this property,' she said.

"But financial records on file with the county show that Richardson does not own the home.
The house was sold on May 7 at a public foreclosure auction for $388,001.

Documents associated with the transaction can be viewed here.

"That auction originally had been scheduled for April 7, but was delayed a month, said James York, a Sacramento real estate broker who purchased the house from the trustee, the California Reconveyance Company. That transaction was officially recorded on May 9, and the deed transfer and sale were recorded on May 19.

"It was a foreclosure auction. I took possession of the house as of May 7," said York, who has conducted numerous similar purchases, according to county records."

Meanwhile, "[b]y bare majorities, Californians reject the state Supreme Court's decision to allow same-sex marriages and back a proposed constitutional amendment aimed at the November ballot that would outlaw such unions, a Los Angeles Times/KTLA Poll has found," reports Cathleen Decker in the Times.

Do you approve or disapprove of the California Supreme Court's decision last week to allow same sex marriage in California?
Strongly approve: 29%
Somewhat approve: 12%
Somewhat disapprove: 10%
Strongly disapprove: 42%

On the constitutional amendment...
For: 54%
Against: 35%
Don't Know: 10%

"But the survey also suggested that the state is moving closer to accepting nontraditional marriages, which could create openings for supporters of same-sex marriage as the campaign unfolds.

"More than half of Californians said gay relationships were not morally wrong, that they would not degrade heterosexual marriages and that all that mattered was that a relationship be loving and committed, regardless of gender.

"Overall, the proportion of Californians who back either gay marriage or civil unions for same-sex couples has remained fairly constant over the years. But the generational schism is pronounced. Those under 45 were less likely to favor a constitutional amendment than their elders and were more supportive of the court's decision to overturn the state's current ban on gay marriage. They also disagreed more strongly than their elders with the notion that gay relationships threatened traditional marriage."

"Groups that fought San Francisco's lawsuit seeking marriage for same-sex couples have asked the California Supreme Court to delay its decision to allow the marriages," writes Wyatt Buchanan in the Chron.

"The organizations, including the Proposition 22 Legal Defense Fund and the Alliance Defense Fund, filed a request with the court Thursday afternoon seeking the delay until after the November election. That's when the state's voters will likely decide a proposed constitutional amendment to limit marriage to opposite-sex couples.

"'Permitting this decision to take effect immediately - in the light of the realistic possibility that the people of California might amend their constitution to reaffirm marriage as the union of one man and one woman - risks legal havoc and uncertainty of immeasurable magnitude,' the filing states.

"A spokesman for San Francisco City Attorney **Dennis Herrera** said they would fight any delay in issuing the marriage certificates to gay couples. Lawyers for the city are expected to file a legal response next week."

"A bipartisan measure that authorizes a large group of California Indian tribes to operate up to 2,000 slot machines each sailed out of the state Senate yesterday despite late opposition from San Diego County," reports the U-T's James Sweeney.

"The legislation would redefine terms of 61 compacts negotiated in 1999 to grant each of the tribes up to 2,000 slot machines. That includes local tribes such as Rincon, San Pasqual and Jamul, which are itching to expand or build new casinos.

"'It's a truth-in-advertising measure,' said Sen. **Dennis Hollingsworth**, a Temecula Republican whose district includes the Rincon and San Pasqual reservations. 'The tribes were promised 2,000 machines in their compacts.'

"Most of the Senate agreed, voting 25-5 to approve the

bill by Sen. **Jim Battin**, R-Palm Desert.

"San Diego County, which has more tribes – 18 – than any other county in the nation, warned that the legislation would authorize gambling expansion under agreements that provided little leverage to force tribes to accept responsibility for off-reservation impacts of their casinos.

"Gov. Arnold Schwarzenegger has not taken a position but is expected to veto the legislation. The Republican governor has required tribes to pay more to the state and accept stronger environmental, employee and patron protections in compacts he has negotiated."

Dan Walters observes the annual legislative ballet, and boy, we're ready for intermission.

"The annual game ramped up again this month with the California Chamber of Commerce's release of its latest "job killer" list of 33 bills, citing the state's languishing economy.

Hey, every ballet needs a good killer, right? Or in this case, 33 of them.

"The specific bills run true to historic form – imposing new regulations on environmental or consumer protection grounds, rolling back the 2004 workers' compensation overhaul, imposing new taxes or fees, adopting union-friendly working conditions, or increasing exposure to lawsuits.

"The "job killer" ritual exemplifies the wheel-spinning that dominates the Capitol and explains why the state has serious policy issues that go begging year after year, ranging from water to education to traffic congestion to, of course, a perpetually unbalanced budget. It also explains why the Legislature is held in such disrepute by the public and why the initiative measure has become the primary policy tool.

"To those in the building, it's just a game – please your political constituents, both voters and financial backers, by introducing their pet bills, even if you know that they have little or no chance of enactment, and then complain loudly when the bills stall and vow to try again next year. While Democrats introduce their array of liberal bills, Republicans go through the same ritual with right-wing nostrums that have even less chance of making it through the process.

"It's what substitutes for policy-making in a term-limited, gerrymandered – and largely irrelevant – Legislature."

"The Sacramento mayor's race remains wide open less than two weeks before the election, thanks to a large number of undecided voters, according to a new poll commissioned by The Bee and KXJZ News," reports Mary Lynne Vellinga in the Bee.

"Two-term Mayor **Heather Fargo** led challenger **Kevin Johnson** by seven percentage points among voters surveyed over a five-day period that ended Monday. **Thirty-seven percent said they supported Fargo, while 30 percent backed Johnson, a former NBA star turned developer and educator, the poll found.**

"But 29 percent of those polled said they still hadn't decided whom to support. If neither Fargo nor Johnson wins more than 50 percent of the vote in the June 3 primary, the pair will head to a November runoff.

"'Right now it looks like it's going to be a cliffhanger,' said **Cheryl Katz**, vice president of Baldassare Associates, the firm that conducted the poll.

"The other four candidates in the race have attracted less than 5 percent of the vote among them, the poll found. Bounty hunter **Leonard Padilla** ranked highest among this group, snagging support from 2 percent of those polled."

From our **Sex, Lies and Videotape Files**, "former Sheriff **Mike Carona** had a camera recording events in

his office, which was linked to a computer located in a secret compartment in a closet," the OC Register's Peggy Lowe reports.

"In yet another revelation in a case that never ceases to astonish, the hard drive of that computer was recently found in Carona's old office, acting Sheriff **Jack Anderson** informed the Board of Supervisors this morning in a confidental email. Anderson said he has shared the revelation with federal prosecutors who have charged Carona with public corruption.

"Anderson, who never moved in to Carona's office, told supervisors that he hasn't viewed the contents of the hard drive, as it's password protected, all my sources told me.

""**It's like something out of 'Get Smart',**' said one of my sources, referring to the old TV series."

The Chronicle's Carolyn Jones reports, Vallejo officials, who are expected to file for bankruptcy today, have been quietly discussing a bailout plan with **Calvin Grigsby** , the politically connected San Francisco financier who was linked a decade ago to municipal bond scandals in Alameda County and Florida."

Not to mention Don Perata. Oh, oops. We just did.

"The City Council met in closed session this week to discuss a financial plan that Grigsby proposed, his partner said Thursday, adding that any bailout deal likely would be contingent on further cuts to salaries and benefits paid to the city's police officers and firefighters, whose compensation makes up three-quarters of the city's general fund.

"'We're talking to Vallejo about an alternative means to possibly getting out of bankruptcy,' said Grigsby's business partner, **Robert Ceresa**. "It's in discussion. But from what I understand they need more concessions from the labor unions. We're talking about a refinancing plan, and that's all I can say right now."

Speaking of refinancing, here are the top cash hogs reported on ElectionTrack yesterday:

Yes Prop. 98: $548,920

Russ Bogh Leadership Committee: $103,400

Dean Florez For Lieutenant Governor: $72,000

San Diego County Republican Central Committee: $55,000

Click Here

Bob Blumenfield For Assembly: $31,100

Isadore Hall For Assembly: $27,500

Friends of Wilmer Amina Carter 2008: $24,000

Greg Aghazarian For Senate: $22,600

Merv Dymally For State Senate: $22,100

Fran Florez For Assembly: $16,400

Karen Bass For Assembly 2008: $15,800

"After a day of chasing wind-whipped flames up and down ravines dried out by a rainless spring, firefighters in the Santa Cruz Mountains are counting on a break today," the Chronicle reports.

"The gales that pushed the Summit Fire across more than 3,000 acres of woods and brush Thursday between

Santa Cruz and Gilroy are forecast to die back to a gentle breeze, giving hope that the 500 firefighters on the lines can keep the blaze from consuming any more homes.

"It's the best we could hope for, dying winds and dropping temperatures," **George Hoyt**, a spokesman with the state Department of Forestry and Fire Protection, said Thursday night.

"At least 12 houses burned Thursday and hundreds of residents were evacuated after the fire broke out at 5:15 a.m. at Maymens Flat, off Summit Road in Santa Clara County. The area where the fire started is southeast of Highway 17 and northwest of Highway 152 near the Santa Cruz County border. The cause of the blaze remained under investigation."

And finally, from our **Leaded or Unleaded Files**: "A Missouri car dealer said on Thursday sales have soared at his auto and truck business since launching a promotion this week that promises buyers a free handgun or a $250 (126 pound) gas card with every purchase.

Click Here

"Max Motors, a small Butler, Missouri dealership that has as its logo a grimacing cowboy wielding a pistol, has sold more than 30 cars and trucks in the last three days, far more than its normal volume. And owner Mark Muller credits his decision to start offering buyers their choice of a $250 gas card or a $250 credit at a gun shop.

"'This thing has taken off. **Sales have quadrupled**,' said Muller. The store sells both used and new vehicles including General Motors and Ford products.

"Every buyer so far "except one guy from Canada and one old guy" has elected to take the gun, Muller said. Muller recommends his customers select a Kel-Tec 380 pistol."

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Subject: Accepted: Update on Congresswoman Richardson
Location: 877-709 passcode:

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode:

From: Google Alerts <googlealerts-noreply@google.com>
Sent: Friday, May 23, 2008 3:28 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Congresswoman defaults on home
By mystery-ak
The real loser in the deal was **Washington Mutual** Bank, which issued Richardson a $535000 loan with no money down in January 2007. By the time the default notice was issued, Richardson was underwater on the loan. She owed about $575000, ...
GOPachy - All Discussions - http://www.gopachy.com/forum/

Comment on Rant Corner by sms
The March 19 notice of trustee's sale also described the unpaid balance of Richardson's loan, held by **Washington Mutual**, at more than $578000 - $40000 more than the original mortgage. Tax records show $8950 in unpaid property taxes. ...
Comments for Hoboken 411 - http://hoboken411.com

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From: Villegas, Peter R. <peter.villegas@wamu.net>
Sent: Friday, May 23, 2008 12:48 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>; Owen, Jan L. <jan.owen@wamu.net>; Rodriguez, Adrian <adrian.rodriguez@wamu.net>; Kishner, Gary <gary.kishner@wamu.net>
Cc: Aghamirzadeh, Reza <reza.aghamirzadeh@wamu.net>; Wilkes, Bettye <bettye.wilkes@wamu.net>
Subject: Congresswoman Richardson

Two local LA news teams ran the story of Congresswoman Richardson's foreclosure in Sacramento.

The segment mentioned that the Congresswoman is working with her lender; there was no mention of WaMu.

Sent from my BlackBerry Wireless Handheld

Subject: Accepted: Update on Congresswoman Richardson
Location: 877-709[illegible] passcode[illegible]

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] passcode:[illegible]

Subject: Accepted: Update on Congresswoman Richardson
Location: 877-709[illegible] passcode:[illegible]#

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] passcode:[illegible]#

Subject: Accepted: Update on Congresswoman Richardson
Location: 877-709 passcode: #

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode:

Subject: Accepted: Update on Congresswoman Richardson
Location: 877-709 passcode #

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 passcode

Subject: Update on Congresswoman Richardson
Location: 877-709 passcode #

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Battaglia, Paul J.; Cook, Don; Thorn, Ann; Woodcock, Wendy A.; Baptista, Geri Ann S.
Resources: 877-709 passcode

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 6:52 PM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: FW: Google Alert - Washington Mutual Bank

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

From: Google Alerts [mailto:googlealerts-noreply@google.com]
Sent: Thursday, May 22, 2008 3:45 PM
To: Owen, Jan L.
Subject: Google Alert - Washington Mutual Bank

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

Man indicted in three Alameda County **bank** robberies
San Jose Mercury News - CA, USA
He is accused of using a semi-automatic handgun to rob a Castro Valley **Washington Mutual**, a Dublin Citibank and an Alameda Citibank between Feb. 14 and Feb. ...
See all stories on this topic

More on Rep. Richardson's Financial Woes
Washington Post - United States
The Associated Press, which reviewed her property records, reports Richardson received a default notice from her lender, **Washington Mutual** Inc. And ...
See all stories on this topic

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Thursday, May 22, 2008 6:45 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual Bank

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

Man indicted in three Alameda County **bank** robberies
San Jose Mercury News - CA, USA
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See all stories on this topic

More on Rep. Richardson's Financial Woes
Washington Post - United States
The Associated Press, which reviewed her property records, reports Richardson received a default notice from her lender, **Washington Mutual** Inc. And **...**
See all stories on this topic

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From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Thursday, May 22, 2008 6:43 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: FW: Communications regarding Richardson Loan

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I 206.228[redacted] cell
sara.gaugl@wamu.net

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

From: Richardson, Laura [redacted]
Sent: Thursday, May 22, 2008 3:35 PM
To: Thorn, Ann
Cc: Woodcock, Wendy A.; Gaugl, Sara C.
Subject: RE: Communications regarding Richardson Loan

Urgent,
Can I get Sara's phone #? It is not included and I must respond in 20 minET

From: Thorn, Ann [mailto:ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 5:53 PM
To: Richardson, Laura
Cc: Woodcock, Wendy A.; Gaugl, Sara C.
Subject: RE: Communications regarding Richardson Loan

Congresswoman Richardson, I will take this opportunity to introduce Sara Gaugl as your contact from our Communication Department. Her email contact is above.

Thank you

Ann

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Richardson, Laura [redacted]
Sent: Thursday, May 22, 2008 4:20 PM
To: Thorn, Ann
Cc: Woodcock, Wendy A.
Subject: Communications regarding Richardson Loan
Importance: High

Ann/Wendy,

Could you please forward ASAP your communications contact? Channel 9 and 2 (CBS) has shown up to film at the district office and we have received numerous calls from other affiliates; therefore a response is required.

Sincerely,

Laura Richardson

From: Google Alerts <googlealerts-noreply@google.com>
Sent: Thursday, May 22, 2008 6:40 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Conflicting Stories Over US Representative Laura Richardson Home ...
By Flap
If Flap were **Washington Mutual** (the mortgage holder) who lost over $200K on this foreclosure and Sacramento County (property tax collector), I would be suing her ass for every penny she transfers back from her campaign account. ...
FullosseousFlap's Dental Blog - http://flapsblog.com

Congresswoman Walks Away From Home
By Barbara E. Hernandez
The real loser in the deal was **Washington Mutual** Bank, which issued Richardson a $535000 loan with no money down in January 2007. By the time the default notice was issued, Richardson was underwater on the loan. She owed about $575000, ...
Property Lines - http://www.ibabuzz.com/propertylines

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Subject: call on Richardson

Start: 5/22/2008 7:30 PM
End: 5/22/2008 8:00 PM
Show Time As: Busy

Recurrence: (none)

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 5:46 PM
To: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Subject: FW: Communications regarding Richardson Loan

See below. J

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

From: Thorn, Ann
Sent: Thursday, May 22, 2008 1:40 PM
To: Gaugl, Sara C.; Owen, Jan L.; Cook, Don; Battaglia, Paul J.
Subject: FW: Communications regarding Richardson Loan
Importance: High

Sara, need you to call the Congresswoman

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Richardson, Laura [redacted]
Sent: Thursday, May 22, 2008 4:20 PM
To: Thorn, Ann
Cc: Woodcock, Wendy A.
Subject: Communications regarding Richardson Loan
Importance: High

Ann/Wendy,

Could you please forward ASAP your communications contact? Channel 9 and 2 (CBS) has shown up to film at the district office and we have received numerous calls from other affiliates; therefore a response is required.

Sincerely,

Laura Richardson

From: Owen, Jan L.
Sent: Thursday, May 22, 2008 5:38:03 PM
To: Gaspard, Scott
Subject: If that is you callingi am on a

Phone- I am on yet another call regarding Richardson- I will call when I am done or please call my cell. Thanks, Jan

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

From: Capitol Weekly <alerts@capitolweekly.net>
Sent: Thursday, May 22, 2008 5:30 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Debate intensifies over Richardson default

Capitol Weekly

Debate intensifies over Richardson default

A Long Beach congresswoman who walked away from a $535,000 mortgage in Sacramento said in a written statement distributed by her office that she owns the home, but financial documents show the house was sold at public auction and has been in the possession of the buyer for weeks.

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From: Rob Lapsley <[redacted]>
Sent: Thursday, May 22, 2008 5:10 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Interesting Articles for your Review...

ROUGH & TUMBLE

Governor garners little support for plan to use lottery to fix budget / 56% of residents say they don't like proposal, poll finds -- The vast majority of Californians are skeptical of Gov. Arnold Schwarzenegger's proposal to borrow against future state lottery sales to help close the $17.2 billion budget deficit, according to a new survey by the Public Policy Institute of California. **Matthew Yi** in the San Francisco Chronicle -- 5/22/08

Weintraub: Voters sour on governor but like his reform idea -- As Gov. Arnold Schwarzenegger grapples with a growing state budget deficit, Californians are taking an increasingly unfavorable view of the state's condition, its future and the governor's ability to cope with the fiscal mess that was the primary basis for his election more than four years ago, a new poll shows. **Daniel Weintraub** in the Sacramento Bee -- 5/22/08

California ethics panel urges new rules to better identify campaign donors -- Money spent in state elections outside voter-approved contribution limits is giving special interests undue influence, the state Fair Political Practices Commission says. **Patrick McGreevy** in the Los Angeles Times -- 5/21/08

Schwarzenegger could be a tough actor to follow -- I hope I'm not going soft, but I found myself thinking last week that we could do worse than Arnold. And unless the next governor learns from his mistakes, we probably will. **Steve Lopez** in the Los Angeles Times -- 5/21/08

Foreclosure tale shows that nobody is immune from crisis -- The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future. **Anthony York** in Capitol Weekly -- 5/21/08

You have received this message because you have subscribed to a mailing list of California Chamber of Commerce. If you do not wish to receive periodic emails from this source, please click below to unsubscribe.
http://votervoice.net/unsubscribe.aspx?id=c:cacc:68203721

From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Thursday, May 22, 2008 1:30 PM
To: Owen, Jan L. <jan.owen@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: RE: Google Alert - Washington Mutual

Two more stories :

http://www.libertypost.org/cgi-bin/readart.cgi?ArtNum=225957 (Positions WaMu as the "victim")

http://latimesblogs.latimes.com/laland/2008/05/report-lender-t.html (points out contradiction with Richardson's statement)

Geri Ann

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Thursday, May 22, 2008 10:01 AM
To: Owen, Jan L.; Gaugl, Sara C.
Cc: Hutchinson, Libby G.
Subject: RE: Google Alert - Washington Mutual

Jan and Sara,
Well if the Rep. didn't know the house was sold, she does now. There was a question yesterday as to the feasibility/difficulty of a rescission. This statement by York may be an indication of where that will go:

> But James York, the Sacramento broker who bought Richardson's house at auction, told the Long Beach Press-Telegram that he planned to resell the home. The three-bedroom, 1.5-bathroom house sits on a 1,600 square foot parcel.

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Hutchinson, Libby G.
Sent: Thursday, May 22, 2008 9:25 AM
To: Owen, Jan L.; Gaugl, Sara C.; Baptista, Geri Ann S.
Subject: FW: Google Alert - Washington Mutual

Assume all have seen this but if not.....

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu

206-500

From: Google Alerts [mailto:googlealerts-noreply@google.com]
Sent: Thursday, May 22, 2008 9:24 AM
To: Hutchinson, Libby G.
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

Congresswoman's Home Sold in Foreclosure Auction
Wall Street Journal Blogs - New York,NY,USA
The Southern California Democrat bought the house for $535000 with no money down in January 2007 and owed nearly $575000 to **Washington Mutual** when the **...**
See all stories on this topic

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From: Susan DeMars <[illegible]>
Sent: Thursday, May 22, 2008 1:24 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: WAMU customer

Well good luck - that's a tough one.

Susan DeMars
California Mortgage Bankers Association
(916) 446[illegible] www.cmba.com

-----Original Message-----
From: Owen, Jan L. [mailto:jan.owen@wamu.net]
Sent: Thursday, May 22, 2008 9:45 AM
To: susan@cmba.com
Subject: Re: WAMU customer

I can't- thanks for asking- we are working thru it.

----- Original Message -----
From: Susan DeMars <[illegible]>
To: Owen, Jan L.
Sent: Thu May 22 09:42:18 2008
Subject: WAMU customer

OK, so Ill understand if you cant but are there any details you can give me on the Laura Richardson story? The whole thing seems unbelievable and todays story where shes trying to claim that she met her financial obligations put me over the edge!!

Best Regards,

Susan DeMars

Executive Director

California Mortgage Bankers Association

"FINANCING REAL ESTATE FOR CALIFORNIA"

(916) 446-7100 VOICE

(916) 446-7105 FAX

E-MAIL: susan[illegible]

980 Ninth Street, Suite 2120

Sacramento, CA 95814

Visit our Web site at www.cmba.com <http://www.cmba.com/> for industry news and our online career center.

From: Gaugl, Sara C.
Sent: Thursday, May 22, 2008 1:12:46 PM
To: Kishner, Gary; Owen, Jan L.
Subject: RE: news of the day

Hi, Gary.
We're aware of it and have been researching this situation since yesterday morning. That said, thanks for forwarding. I'll give you a call today, however please feel free to direct any media calls to me.

Many thanks,

Sara

Sara Gaugl
Home Loans Public Relations

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

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From: Kishner, Gary
Sent: Thursday, May 22, 2008 10:10 AM
To: Gaugl, Sara C.; Owen, Jan L.
Subject: news of the day

Sara and Jan,

I'm sure you guys have already seen this, this morning. It has been circulating on the newspaper blogs. Do either of you know anything about this?

Sara- can you check into this? If we get calls, the questions will be why couldn't it be worked out? The congresswomen also issued a statement saying the house has not been repoed and that she did a loan modification with us and is making payments.

Calif. congresswoman's home threatened with repo
DON THOMPSON
21 May 2008
Associated Press Newswires

SACRAMENTO, Calif. (AP) - Rep. Laura Richardson has an unusual perspective on the housing foreclosure bills moving through Congress: One of her own homes was threatened with repossession after she failed to pay the mortgage.
Richardson, a Southern California Democrat, bought a two-story home in a leafy, upper-middle-class neighborhood of Sacramento in January 2007, just months after winning a seat in the state Assembly.
She bought the three-bedroom, 1 1/2-bath home in the state capital for $535,500. The bill collectors started knocking soon after, according to records reviewed Wednesday by The Associated Press.
The city utility department placed a lien on her property in June 2007 for $154 in unpaid bills, according to documents at the Sacramento County recorder's office. In December, she received a default notice on the mortgage from the collection agency of **Washington Mutual** Inc., her lender. At that point, she owed $18,356.
At the time, she had left the Legislature after a quick rise from the Long Beach City Council and moved to Washington after winning a special election to fill a vacant congressional seat. Richardson on Wednesday blamed the frequent job-shifting for financial problems related to the Sacramento property.
A default notice in March this year put the "unpaid balance and other expenses" at $578,384 and said her 1,639-square-foot house would be auctioned at a trustee sale.
County records show the property was sold to a company called Red Rock Mortgage Inc. of Sacramento for $388,000 – although the county assessor's office continues to list Richardson as the owner. No listing could be found for Red Rock.

That sale was officially recorded Monday, according to the records. But Richards said the home was not in foreclosure and had not been seized.
"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions," Richardson said in a statement Wednesday. "I fully intend to fulfill all financial obligations of this property."
Richardson's chief of staff, Kimberly Parker, told the AP that the mortgage on the home had been sold but that the house had not. The collection agency referred inquiries to **Washington Mutual**, which did not return a call.
A real estate agent's lock box hung Wednesday from the front door of the 1926-vintage house.
Records at a Sacramento County tax office also show Richardson is delinquent in paying $8,950 in property taxes.
Richardson moved from the Long Beach City Council to her Assembly seat in 2006, and the next year won a special election to represent a heavily Democratic congressional district that includes Long Beach.
Congressional records show Richardson did not cast votes May 8 on three bills related to the Foreclosure Prevention Act. In her statement, she said she was away from Washington because of her father's funeral.
"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," Richardson said in her statement.

http://www.huffingtonpost.com/2008/05/22/congresswomans-home-gets_n_103032.html

Gary Kishner, Vice President
National Public Relations, West Bureau
WaMu
9200 Oakdale Ave., Second Floor
Chatsworth, California 91311

Mail Stop: N110218

818.775.4234 *office*
818.775.4210 *fax*
818.618[illegible] *mobile*
gary.kishner@wamu.net

"Don't let your ego get too close to your position, so that if your position gets shot down, your ego doesn't go with it." - Colin Powell

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From: Kishner, Gary
Sent: Thursday, May 22, 2008 1:09:39 PM
To: Gaugl, Sara C.; Owen, Jan L.
Subject: news of the day

Sara and Jan,

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Sara- can you check into this? If we get calls, the questions will be why couldn't it be worked out? The congresswomen also issued a statement saying the house has not been repoed and that she did a loan modification with us and is making payments.

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21 May 2008
Associated Press Newswires

SACRAMENTO, Calif. (AP) - Rep. Laura Richardson has an unusual perspective on the housing foreclosure bills moving through Congress: One of her own homes was threatened with repossession after she failed to pay the mortgage.
Richardson, a Southern California Democrat, bought a two-story home in a leafy, upper-middle-class neighborhood of Sacramento in January 2007, just months after winning a seat in the state Assembly.
She bought the three-bedroom, 1 1/2-bath home in the state capital for $535,500. The bill collectors started knocking soon after, according to records reviewed Wednesday by The Associated Press.
The city utility department placed a lien on her property in June 2007 for $154 in unpaid bills, according to documents at the Sacramento County recorder's office. In December, she received a default notice on the mortgage from the collection agency of **Washington Mutual** Inc., her lender. At that point, she owed $18,356.
At the time, she had left the Legislature after a quick rise from the Long Beach City Council and moved to Washington after winning a special election to fill a vacant congressional seat. Richardson on Wednesday blamed the frequent job-shifting for financial problems related to the Sacramento property.
A default notice in March this year put the "unpaid balance and other expenses" at $578,384 and said her 1,639-square-foot house would be auctioned at a trustee sale.
County records show the property was sold to a company called Red Rock Mortgage Inc. of Sacramento for $388,000 -- although the county assessor's office continues to list Richardson as the owner. No listing could be found for Red Rock. That sale was officially recorded Monday, according to the records. But Richards said the home was not in foreclosure and had not been seized.
"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions," Richardson said in a statement Wednesday. "I fully intend to fulfill all financial obligations of this property."
Richardson's chief of staff, Kimberly Parker, told the AP that the mortgage on the home had been sold but that the house had not. The collection agency referred inquiries to **Washington Mutual**, which did not return a call.
A real estate agent's lock box hung Wednesday from the front door of the 1926-vintage house.
Records at a Sacramento County tax office also show Richardson is delinquent in paying $8,950 in property taxes.
Richardson moved from the Long Beach City Council to her Assembly seat in 2006, and the next year won a special election to represent a heavily Democratic congressional district that includes Long Beach.
Congressional records show Richardson did not cast votes May 8 on three bills related to the Foreclosure Prevention Act. In her statement, she said she was away from Washington because of her father's funeral.
"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," Richardson said in her statement.

http://www.huffingtonpost.com/2008/05/22/congresswomans-home-gets_n_103032.html

Gary Kishner, Vice President
National Public Relations, West Bureau
WaMu
9200 Oakdale Ave., Second Floor
Chatsworth, California 91311

Mail Stop: N110218

818.775.4234 *office*
818.775.4210 *fax*

818.618 mobile
gary.kishner@wamu.net

"Don't let your ego get too close to your position, so that if your position gets shot down, your ego doesn't go with it." - Colin Powell

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From: Baptista, Geri Ann S. <geriann.baptista@wamu.net>
Sent: Thursday, May 22, 2008 1:01 PM
To: Owen, Jan L. <jan.owen@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Cc: Hutchinson, Libby G. <libby.hutchinson@wamu.net>
Subject: RE: Google Alert - Washington Mutual

Jan and Sara,
Well if the Rep. didn't know the house was sold, she does now. There was a question yesterday as to the feasibility/difficulty of a rescission. This statement by York may be an indication of where that will go:

> But James York, the Sacramento broker who bought Richardson's house at auction, told the Long Beach Press-Telegram that he planned to resell the home. The three-bedroom, 1.5-bathroom house sits on a 1,600 square foot parcel.

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct | 206.612.[illegible] cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Hutchinson, Libby G.
Sent: Thursday, May 22, 2008 9:25 AM
To: Owen, Jan L.; Gaugl, Sara C.; Baptista, Geri Ann S.
Subject: FW: Google Alert - Washington Mutual

Assume all have seen this but if not.....

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WaMu
206-500-2770

From: Google Alerts [mailto:googlealerts-noreply@google.com]
Sent: Thursday, May 22, 2008 9:24 AM
To: Hutchinson, Libby G.
Subject: Google Alert - Washington Mutual

Google News Alert for: **Washington Mutual**

Congresswoman's Home Sold in Foreclosure Auction
Wall Street Journal Blogs - New York,NY,USA
The Southern California Democrat bought the house for $535000 with no money down in January 2007 and owed nearly $575000 to **Washington Mutual** when the ...
See all stories on this topic

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Remove this alert.
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Subject: Accepted: FW: Congresswoman Richardson Update
Location: 877-709-[illegible] #[illegible] passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709-[illegible] #[illegible] passcode

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 12:45 PM
To: susan@cmba.com
Subject: Re: WAMU customer

I can't- thanks for asking- we are working thru it.

----- Original Message -----
From: Susan DeMars <[illegible]>
To: Owen, Jan L.
Sent: Thu May 22 09:42:18 2008
Subject: WAMU customer

OK, so I□ll understand if you can□t but are there any details you can give me on the Laura Richardson story? The whole thing seems unbelievable □ and today□s story where she□s trying to claim that she met her financial obligations put me over the edge!!

Best Regards,

Susan DeMars

Executive Director

California Mortgage Bankers Association

"FINANCING REAL ESTATE FOR CALIFORNIA"

(916) 446-7100 VOICE

(916) 446-7105 FAX

E-MAIL: susan[illegible] <[illegible]>

980 Ninth Street, Suite 2120

Sacramento, CA 95814

Visit our Web site at www.cmba.com <http://www.cmba.com/> for industry news and our online career center.

From: Susan DeMars <[redacted]>
Sent: Thursday, May 22, 2008 12:42 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: WAMU customer

OK, so I'll understand if you can't but are there any details you can give me on the Laura Richardson story? The whole thing seems unbelievable – and today's story where she's trying to claim that she met her financial obligations put me over the edge!!

Best Regards,

Susan DeMars
Executive Director
California Mortgage Bankers Association
"FINANCING REAL ESTATE FOR CALIFORNIA"

(916) 446-7100 VOICE
(916) 446-7105 FAX
E-MAIL: susan[redacted]
980 Ninth Street, Suite 2120
Sacramento, CA 95814

Visit our Web site at www.cmba.com for industry news and our online career center.

From: Tim McGarry <[redacted]>
Sent: Thursday, May 22, 2008 12:40 PM
To: Owen, Jan L. <Jan.Owen@wamu.net>
Subject: L.A Land blog

There's an LAT real estate blogger who is playing close attention to the Laura Richardson matter.

Link is here: http://latimesblogs.latimes.com/laland/

BTW, Olivia knows Peter.

Good luck!

Tim

Tim McGarry
303 S. Norton Avenue
Los Angeles, CA 90020

timothy.mcgarry[redacted]

Subject: Accepted: FW: Congresswoman Richardson Update
Location: 877-709-[illegible]#[illegible] passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L[illegible]
Resources: 877-709[illegible]#[illegible] passcode

Subject: Accepted: Congresswoman Richardson Update
Location: 877-709[illegible] #[illegible] passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible] #[illegible] passcode

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 11:18 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert - Washington Mutual

I saw this on the Republican blog- her political challenge continues. J

----- Original Message -----
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Sent: Thu May 22 08:13:16 2008
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

Congresswoman's Home Gets Repossession Threat <http://www.huffingtonpost.com/2008/05/22/congresswomans-home-gets_n_103032.html>

By The Huffington Post News Editors(webmaster@huffingtonpost.com)
In December, she received a default notice on the mortgage from the collection agency of Washington Mutual Inc., her lender. At that point, she owed $18356. At the time, she had left the Legislature after a quick rise from the Long ...

- http://www.huffingtonpost.com/raw_feed_index.rdf <http://www.huffingtonpost.com/raw_feed_index.rdf>

Celebrity mortgage victims: a congresswoman
<http://weblogs.baltimoresun.com/business/hancock/blog/2008/05/new_celebrity_mortgage_victim.html>

A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than $578000 ?$40000 more than the original mortgage. Like many homes that have gone through ...

Jay Hancock's blog - http://weblogs.baltimoresun.com/business/hancock/blog/
<http://weblogs.baltimoresun.com/business/hancock/blog/>

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Remove <http://www.google.com/alerts/remove?s=EAAAAIMpWvC0JFFH9ltdb2JKDmo&hl=en&gl=> this alert.
Create <http://www.google.com/alerts?hl=en&gl=> another alert.
Manage <http://www.google.com/alerts/manage?hl=en&gl=> your alerts.

From: Hutchison, Paula J. <paula.hutchison@wamu.net>
Sent: Thursday, May 22, 2008 11:15 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: at 11:00 am pdt

None that I am aware of. Thanks for the heads up.

Paula Hutchison
Government Relations Consultant
1301 Second Avenue
Mailstop: WMC 4201
Seattle, WA 98101
Phone: 206-500-4944
Fax: 206-377-2441

The information transmitted is intended only for the person or entity to which it is addressed and may contain confidential and/or privileged material. Any review, retransmission, dissemination or other use of, or taking of any action in reliance upon, this information by persons or entities other than the intended recipient is prohibited. If you received this in error, please contact the sender and delete the material from any computer.

From: Owen, Jan L.
Sent: Thursday, May 22, 2008 7:14 AM
To: Gaspard, Scott; Watson, Alison; Parker, Gary L.; Strom, Erik E.; Hutchison, Paula J.
Subject: at 11:00 am pdt

I have scheduled a conference call with our conference line calll number. This meeting is to discuss and update on the Congresswoman Richardson challenge. Please contact me if there are conflicts. Thanks, Jan

From: Google Alerts <googlealerts-noreply@google.com>
Sent: Thursday, May 22, 2008 11:13 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: **Washington Mutual**

Congresswoman's Home Gets Repossession Threat
By The Huffington Post News Editors(webmaster@huffingtonpost.com)
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- http://www.huffingtonpost.com/raw_feed_index.rdf

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Jay Hancock's blog - http://weblogs.baltimoresun.com/business/hancock/blog/

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 10:33 AM
To: Watson, Alison <alison.watson@wamu.net>
Subject: RE: at 11:00 am pdt

---

yes the 877-709 number,

From: Watson, Alison
Sent: Thu 05/22/2008 7:30 AM
To: Owen, Jan L.
Subject: Re: at 11:00 am pdt

GIR # for the call-in number?

----- Original Message -----
From: Owen, Jan L.
To: Gaspard, Scott; Watson, Alison; Parker, Gary L.; Strom, Erik E.; Hutchison, Paula J.
Sent: Thu May 22 07:13:47 2008
Subject: at 11:00 am pdt

I have scheduled a conference call with our conference line calll number. This meeting is to discuss and update on the Congresswoman Richardson challenge. Please contact me if there are conflicts. Thanks, Jan

From: Watson, Alison <alison.watson@wamu.net>
Sent: Thursday, May 22, 2008 10:31 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: at 11:00 am pdt

GIR # for the call-in number?

----- Original Message -----
From: Owen, Jan L.
To: Gaspard, Scott; Watson, Alison; Parker, Gary L.; Strom, Erik E.; Hutchison, Paula J.
Sent: Thu May 22 07:13:47 2008
Subject: at 11:00 am pdt

I have scheduled a conference call with our conference line calll number. This meeting is to discuss and update on the Congresswoman Richardson challenge. Please contact me if there are conflicts. Thanks, Jan

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 10:25 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: RE: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

---

Scott: In a quick review of the press and blogs this am- WaMu still remains not part of this story- The Congresswoman is getting lots of political, partisan and local press- none of it good. WaMu has provided a statement to AP late yesterday. More to come. J

From: Gaspard, Scott
Sent: Thu 05/22/2008 5:43 AM
To: Owen, Jan L.
Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

I have been updating Schneider this morning so keep me posted. Told him we may have some mistakes on our side.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

----- Original Message -----
From: Owen, Jan L.
To: Gaspard, Scott; Watson, Alison
Sent: Wed May 21 22:16:44 2008
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

Shoot me now! At this point i have called the good Congresswoman and she was not returned my call. This gets more interesting which i will share on a call later. Please contact me with questions. J

----- Original Message -----
From: Battaglia, Paul J.
To: Schneider, David C.
Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan
Sent: Wed May 21 20:15:37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

David,

REDACTED

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 10:14 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>; Strom, Erik E. <erik.strom@wamu.net>; Hutchison, Paula J. <paula.hutchison@wamu.net>
Subject: at 11:00 am pdt

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 9:35 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Richardson/AP Article

I am on the New Jersey Mortgage Lending Committee meeting and will call later. Please see below. J

----- Original Message -----
From: Gaugl, Sara C.
To: Battaglia, Paul J.
Cc: Cook, Don; Owen, Jan L.; Elias, Alan
Sent: Wed May 21 23:18:55 2008
Subject: Richardson/AP Article

Good evening, Paul

REDACTED

Jan - please note that Richardson's chief of staff told the AP that the mortgage on the home had been sold but that the house had not, though county records appear to indicate the property was sold to a third-party.

Calif. congresswoman's home threatened with repo

By DON THOMPSON

SACRAMENTO, Calif. (AP) ☐ Rep. Laura Richardson has an unusual perspective on the housing foreclosure bills moving through Congress: One of her own homes was threatened with repossession after she failed to pay the mortgage.

Richardson, a Southern California Democrat, bought a two-story home in a leafy, upper-middle-class neighborhood of Sacramento in January 2007, just months after winning a seat in the state Assembly.

She bought the three-bedroom, 1 1/2-bath home in the state capital for $535,500. The bill collectors started knocking soon after, according to records reviewed Wednesday by The Associated Press.

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At the time, she had left the Legislature after a quick rise from the Long Beach City Council and moved to Washington after winning a special election to fill a vacant congressional seat. Richardson on Wednesday blamed the frequent job-shifting for financial problems related to the Sacramento property.

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That sale was officially recorded Monday, according to the records. But Richards said the home was not in foreclosure and had not been seized.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement □ with no special provisions," Richardson said in a statement Wednesday. "I fully intend to fulfill all financial obligations of this property."

Richardson's chief of staff, Kimberly Parker, told the AP that the mortgage on the home had been sold but that the house had not. The collection agency referred inquiries to Washington Mutual, which did not return a call.

A real estate agent's lock box hung Wednesday from the front door of the 1926-vintage house.

Records at a Sacramento County tax office also show Richardson is delinquent in paying $8,950 in property taxes.

Richardson moved from the Long Beach City Council to her Assembly seat in 2006, and the next year won a special election to represent a heavily Democratic congressional district that includes Long Beach.

Congressional records show Richardson did not cast votes May 8 on three bills related to the Foreclosure Prevention Act. In her statement, she said she was away from Washington because of her father's funeral.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," Richardson said in her statement.

Sara Gaugl

Home Loans Public Relations

WaMu

1301 Second Avenue I WMC40 I Seattle WA 98101

206.500.2822 direct I 206.228[illegible]cell

sara.gaugl@wamu.net

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From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Thursday, May 22, 2008 8:44 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

---

I have been updating Schneider this morning so keep me posted. Told him we may have some mistakes on our side.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

----- Original Message -----
From: Owen, Jan L.
To: Gaspard, Scott; Watson, Alison
Sent: Wed May 21 22:16:44 2008
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

Shoot me now! At this point i have called the good Congresswoman and she was not returned my call. This gets more interesting which i will share on a call later. Please contact me with questions. J

----- Original Message -----
From: Battaglia, Paul J.
To: Schneider, David C.
Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan
Sent: Wed May 21 20:15:37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

David,

REDACTED

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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Subject: Accepted: Congresswoman Richardson Update
Location: 877-709 # passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan
Resources: 877-709 # passcode

From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Thursday, May 22, 2008 6:57 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

---

Got your vm. All I can say is hang in there.
Off to the HPC meeting. Schneider and David Beck are also here.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

----- Original Message -----
From: Owen, Jan L.
To: Gaspard, Scott; Watson, Alison
Sent: Wed May 21 22:16:44 2008
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

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To: Schneider, David C.
Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan
Sent: Wed May 21 20:15:37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

David,

REDACTED

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Paul J. Battaglia
First Vice President and Senior Counsel
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1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Thursday, May 22, 2008 4:54 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: [spam] Google Alert - Washington Mutual Bank

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

Local scientists track peregrine falcons' epic migration
Seattle Times - United States
By Sandi Doughton Two of three peregrine falcon chicks have hatched in a nest box atop the **Washington Mutual** Tower in Seattle. ...
See all stories on this topic

Congresswoman defaults
Daily Breeze - Torrance,CA,USA
The real loser in the deal was **Washington Mutual Bank**, which issued Richardson a $535000 loan with no money down in January 2007. ...
See all stories on this topic

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 1:17 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

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Shoot me now! At this point i have called the good Congresswoman and she was not returned my call. This gets more interesting which i will share on a call later. Please contact me with questions. J

----- Original Message -----
From: Battaglia, Paul J.
To: Schneider, David C.
Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan
Sent: Wed May 21 20:15:37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

David,

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank

1301 2nd Avenue, WMC 3501
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Subject: Accepted: Congresswoman Richardson Update
Location: 877-709[illegible]#[illegible] passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709[illegible]#[illegible] passcode

From: Gaugl, Sara C.
Sent: Wednesday, May 21, 2008 8:38:16 PM
To: Baptista, Geri Ann S.; Owen, Jan L.
Subject: RE: Richardson Statement

http://latimesblogs.latimes.com/laland/?track=realestate-blogs

Sara Gaugl
Home Loans Public Relations

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

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From: Baptista, Geri Ann S.
Sent: Wednesday, May 21, 2008 5:33 PM
To: Owen, Jan L.; Gaugl, Sara C.
Subject: Richardson Statement
Sensitivity: Confidential

http://latimesblogs.latimes.com/laland/2008/05/report-californ.html?cid=115876464#comments

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@wamu.net

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From: Baptista, Geri Ann S.
Sent: Wednesday, May 21, 2008 8:33:00 PM
To: Owen, Jan L.; Gaugl, Sara C.
Subject: Richardson Statement

http://latimesblogs.latimes.com/laland/2008/05/report-californ.html?cid=115876464#comments

Geri Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.baptista@wamu.net

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Subject: Accepted: Congresswoman Richardson Update
Location: 877-709 # passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 # passcode

Subject: Accepted: Congresswoman Richardson Update
Location: 877-709-[illegible] # [illegible] passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L [illegible]
Resources: 877-709[illegible] # [illegible] passcode

From: Walker, Michele F.
Sent: Wednesday, May 21, 2008 8:30:53 PM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Congresswoman Richardson Update

I will be out of the office beginning the afternoon of May 21 - June 2, 2008. For any urgent matters regarding Loss Mit customer or loan level detail, please send to Christina Lopez or Julie Mathis.
On Friday Mary 23, 2008 pleae send to Matthew Kolkowski.
If you need assistance with office supplies or departmental issues, please contact Amy Norvell.

From: Kallner, Brad
Sent: Wednesday, May 21, 2008 8:30:52 PM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Congresswoman Richardson Update

I will be out of the office Thursday May 22 thru Wednesday May 28. If you have an urgent matter, please contact Wendy Woodcock at 904-886-[illegible] or Matthew Kolkowski at 818-775-[illegible]

Subject: Congresswoman Richardson Update
Location: 877-709[illegible] #[illegible] passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Woodcock, Wendy A.; Battaglia, Paul J.; Cook, Don; Baptista, Geri Ann S.; GM QSM DTE; Kallner, Brad
Optional Attendees: Thorn, Ann
Resources: 877-709[illegible] #[illegible] passcode

From: Watson, Alison <alison.watson@wamu.net>
Sent: Wednesday, May 21, 2008 6:52 PM
To: Villegas, Peter R. <peter.villegas@wamu.net>
Cc: Owen, Jan L. <jan.owen@wamu.net>
Subject: Re: Richardson

Yes. Jan is dealing with the nightmare.

----- Original Message -----
From: Villegas, Peter R.
To: Gaspard, Scott; Watson, Alison
Sent: Wed May 21 15:34:56 2008
Subject: Richardson

Did a Congresswoman Richardson just go into foreclosure?

Sent from my BlackBerry Wireless Handheld

From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Wednesday, May 21, 2008 6:47 PM
To: Villegas, Peter R. <peter.villegas@wamu.net>
Cc: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Richardson

Jan is working it----all day long!!

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150 Seattle
202-347-9276 Washington DC

-----Original Message-----
From: Villegas, Peter R.
Sent: Wednesday, May 21, 2008 3:35 PM
To: Gaspard, Scott; Watson, Alison
Subject: Richardson

Did a Congresswoman Richardson just go into foreclosure?

Sent from my BlackBerry Wireless Handheld

From: GM QSM DTE <qsmdte@wamu.net>
Sent: Wednesday, May 21, 2008 6:22 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Update from Sacto

Aww that was nice of him. Thanks Jan. I hope we can resolve that other mess with Laura Richardson.

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-
Fax (206)

" I long to accomplish great and noble tasks, but it is my chief duty to accomplish humble tasks as though they were great and noble. The world is moved along, not only by the mighty shoves of its heroes, but also by the aggregate of the tiny pushes of each honest worker." Helen Keller-

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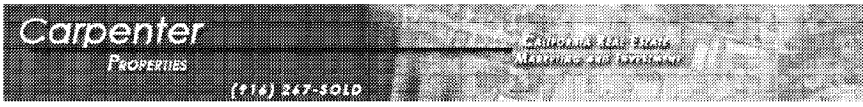
From: Owen, Jan L.
Sent: Wednesday, May 21, 2008 3:18 PM
To: GM QSM DTE
Cc: Gaspard, Scott
Subject: FW: Update from Sacto

Rosie: We thought you would like to see this. Talk to you soon. Thank you for everything. Jan

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

From: J.Scott Carpenter
Sent: Wednesday, May 21, 2008 3:09 PM
To: Gaspard, Scott
Cc: Owen, Jan L.
Subject: Update from Sacto



Dear M. Scott,

I have been nick-named "Houdini" here in Placer County.

I wish I could take credit for the magic, but that credit goes to you and your associates for the *unbelievable* speed with which I received a contact from Washington Mutual's Loss Mitigation Department. They have reviewed the file and taken the appropriate next-steps...on our way.

My heart-felt thanks for your intervention, and that of your wonderful associate, Jan Owen. The able work of Rosie Alvarez in SoCal helped, too. (*I'd like to put her up for a raise!*)

I would be honored by your request to return the favor in the future.

Kindest regards,

J.Scott Carpenter
Carpenter Properties
(916) 267-SOLD

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 5:18 PM
To: Woodcock, Wendy A. <wendy.woodcock@wamu.net>
Subject: FW: Research Needed: Congresswoman Richardson/Foreclosure

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

-----Original Message-----
From: Kallner, Brad
Sent: Wednesday, May 21, 2008 2:16 PM
To: Gaugl, Sara C.
Cc: Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan; Siedzik, Tasha A.; Smith, Kimberly
Subject: RE: Research Needed: Congresswoman Richardson/Foreclosure

I have checked with Kim, we tried to work a modification, unfortunately she had a deficit monthly of over $2,100. We placed the original foreclosure sale date on hold for 30 days in April. The loan went to sale on 5/7/08, third party outbid.

Sara, please feel free to give Kim or I a call if you need to discuss.

Brad

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From: Gaugl, Sara C.
Sent: Wednesday, May 21, 2008 1:24 PM
To: Kallner, Brad
Cc: Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan
Subject: Research Needed: Congresswoman Richardson/Foreclosure
Importance: High

Brad -
Please see the article embedded below for more detail, but long story short, Congresswoman Laura Richardson appears to have defaulted on her WaMu loan (second home) and on March 19, a notice was filed with the county that her property would be sold at auction.

Congresswoman Richardson initially declined to comment, however, Jan Owen has learned from the Congresswoman that she plans to communicate to The Washington Post that she has established a repayment plan with WaMu.

Would you please look into Congresswoman Richardson's situation as soon as possible so that we understand the facts? Her loan number is[redacted]

Many thanks,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I [redacted]ell sara.gaugl@wamu.net

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-----Original Message-----
From: Owen, Jan L.
Sent: Wednesday, May 21, 2008 8:36 AM
To: Riley, Olivia; Gaugl, Sara C.; Gaspard, Scott; Watson, Alison
Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Here we go. I am am in meeting and will call in a minute.

----- Original Message -----
From: Kevin Gould <KGould@CalBankers.com>
To: FSIR Meeting Group <FSIRMeetingGroup@CalBankers.com>
Sent: Wed May 21 08:01:35 2008
Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Foreclosure tale shows that nobody is immune from crisis

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

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for $535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly $600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign $60,000 – money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself $115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly $200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- $535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.

A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than $578,000 –$40,000 more than the original mortgage.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for $135,000. An estimate from Zillow.com puts the current value of that house at $474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson $15,000 toward closing costs, she said.

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According to documents at the Sacramento County Clerk's office , Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than $18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was $587,384.

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Sent: Wednesday, May 21, 2008 5:16 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Cc: Champney, Steven D. <steven.champney@wamu.net>; Berens, John <john.berens@wamu.net>; Owen, Jan L. <jan.owen@wamu.net>; Elias, Alan <alan.elias@wamu.net>; Siedzik, Tasha A. <tasha.siedzik@wamu.net>; Smith, Kimberly <kimberly.brown@wamu.net>
Subject: RE: Research Needed: Congresswoman Richardson/Foreclosure

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Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was $587,384.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 3:04 PM
To: Sheila <[redacted]>
Subject: RE: you guys made the loan

This is what I was working on the blackberry at the breakfast. I will call later. Jan

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

From: Sheila [[redacted]]
Sent: Wednesday, May 21, 2008 11:50 AM
To: Owen, Jan L.
Subject: you guys made the loan

Foreclosure tale shows that nobody is immune from crisis

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

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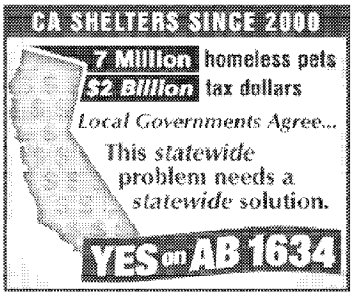

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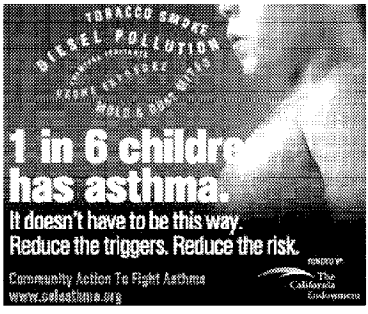

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Sheila S. Dey

Executive Director, WMA

455 Capitol Mall, Suite 800

Sacramento, CA 95814

916 448

WMA: "Advancing and Protecting the Manufactured Housing Industry"

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 3:03 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: RE:

I am on the phone with loan servicing and Sara. Will call in a minute. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
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From: Gaspard, Scott
Sent: Wednesday, May 21, 2008 11:59 AM
To: Owen, Jan L.
Subject:

Please call me in DC on the Laura Richardson issue.

Left vm.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Wednesday, May 21, 2008 2:59 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject:

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Left vm.

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150
202-347-9276 Washington DC

From: Sheila <[redacted]>
Sent: Wednesday, May 21, 2008 2:50 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: you guys made the loan

Foreclosure tale shows that nobody is immune from crisis

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

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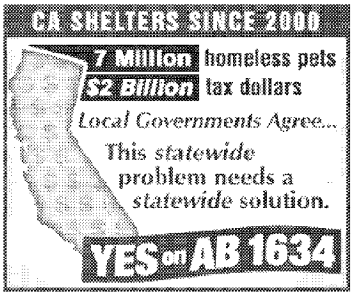
The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.



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Picture (Device Independent Bitmap)

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Sheila S. Dey

Executive Director, WMA

455 Capitol Mall, Suite 800

Sacramento, CA 95814

916 448

WMA: "Advancing and Protecting the Manufactured Housing Industry"

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Wednesday, May 21, 2008 1:26 PM
To: Woodcock, Wendy A. <wendy.woodcock@wamu.net>; Friedberg, Patricia E. <patricia.friedberg@wamu.net>
Cc: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Research Needed: Congresswoman Richardson/Foreclosure

---

Wendy and Pat -
Forwarding to you as well I received Brad's out of office.

Thanks for the help.

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I [redacted] cell
sara.gaugl@wamu.net

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

-----Original Message-----
From: Gaugl, Sara C.
Sent: Wednesday, May 21, 2008 10:24 AM
To: Kallner, Brad
Cc: Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan
Subject: Research Needed: Congresswoman Richardson/Foreclosure
Importance: High

Brad -
Please see the article embedded below for more detail, but long story short, Congresswoman Laura Richardson appears to have defaulted on her WaMu loan (second home) and on March 19, a notice was filed with the county that her property would be sold at auction.

Congresswoman Richardson initially declined to comment, however, Jan Owen has learned from the Congresswoman that she plans to communicate to The Washington Post that she has established a repayment plan with WaMu.

Would you please look into Congresswoman Richardson's situation as soon as possible so that we understand the facts? Her loan number is [redacted]

Many thanks,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I 206.228.2261 cell
sara.gaugl@wamu.net

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-----Original Message-----
From: Owen, Jan L.
Sent: Wednesday, May 21, 2008 8:36 AM
To: Riley, Olivia; Gaugl, Sara C.; Gaspard, Scott; Watson, Alison
Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Here we go. I am am in meeting and will call in a minute.

----- Original Message -----
From: Kevin Gould <[illegible]
To: FSIR Meeting Group <[illegible]
Sent: Wed May 21 08:01:35 2008
Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Foreclosure tale shows that nobody is immune from crisis

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

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From: LoFaso, Alan <alan.lofaso@boe.ca.gov>
Sent: Wednesday, May 21, 2008 12:52 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Foreclosure tale shows that nobody is immune from crisis

---

OK, Ok, this one costs at least 16-year old scotch or top shelf tequila so high I need a ladder. When I am ready to ask, I'll measure up to the price. ☺

From: Owen, Jan L. [mailto:jan.owen@wamu.net]
Sent: Wednesday, May 21, 2008 9:46 AM
To: LoFaso, Alan
Subject: RE: Foreclosure tale shows that nobody is immune from crisis

Yes, of course there is a story. J

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

From: LoFaso, Alan [redacted]
Sent: Wednesday, May 21, 2008 9:18 AM
To: Owen, Jan L.
Subject: Foreclosure tale shows that nobody is immune from crisis

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According to documents at the Sacramento County Clerk's office , Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than $18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was $587,384.

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 11:36 AM
To: Riley, Olivia <olivia.riley@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>
Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Here we go. I am am in meeting and will call in a minute.

----- Original Message -----
From: Kevin Gould <[illegible]>
To: FSIR Meeting Group <[illegible]>
Sent: Wed May 21 08:01:35 2008
Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Foreclosure tale shows that nobody is immune from crisis

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

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for $535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly $600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign $60,000 — money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself $115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly $200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- $535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.

A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than $578,000 □$40,000 more than the original mortgage.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for $135,000. An estimate from Zillow.com puts the current value of that house at $474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson $15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

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Sent: Wednesday, May 21, 2008 11:02 AM
To: FSIR Meeting Group <[redacted]>
Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

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From: The Roundup <roundup@capitolbasement.com>
Sent: Wednesday, May 21, 2008 10:25 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: [spam]:The Roundup for Wednesday May 21, 2008

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The Roundup for Wednesday May 21, 2008

Estate sale

May 21, 2008

We begin this morning with a tale from our **They're Just Like The Rest of Us Files**, Capitol Weekly reports on Rep. Laura Richardson's financial woes. "As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for $535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

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"'The neighbors are extremely unhappy with her,' said Sharon Helmar, who sold the home to Richardson. **'She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood.'**

"And Helmar is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. **You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."**

Capitol Weekly even has the documents posted here.

Of course, many of you already knew about this story because you received notice in a breaking news alert from Capitol Weekly. For those Roundup readers who still read the Roundup on our Web site instead of in your e-mail inbox, you can sign up for news updates from Capitol Weekly here.

In other signs of the difficult economy, not to mention an ever-uglier election season, the Bee's Jim Sanders reports: "Days after **[Christopher] Cabaldon**'s car got booted last month for $567 in unpaid parking tickets, he released a Yolo County lien on his boat by paying $195 in vessel taxes that were eight months overdue, records show.

"'Anybody who's elected to public office at least should pass the first test – ability to follow the law,' said **Gale Kaufman**, a Democratic strategist leading

an independent campaign against Cabaldon by the California Teachers Association and labor groups.

"'He can laugh about it, but it isn't funny,' Kaufman said.

"Cabaldon, West Sacramento mayor, blasted the controversy as "gotcha games."

"'I've been in office for a dozen years, so my record in serving the public trust, doing the public's business, is unimpeachable,' he said.

"Cabaldon, who is running for the seat of termed-out Assemblywoman **Lois Wolk**, said the two incidents really were one: He had neglected some personal business while juggling a full-time job, Assembly campaign and West Sacramento city matters.

"The booting of his Nissan 350Z apparently served as a wake-up call.

"Immediately after his vehicle was booted in downtown Sacramento, Cabaldon said he paid the 10 overdue parking tickets, went home, cleaned off his kitchen counter, discovered the delinquent vessel tax and resolved that, too.

"'**I see a continuing line of investigation into my personal life, the scrutiny of which no American citizen would survive**,' said Cabaldon, running in the Democratic primary for the 8th Assembly District in Yolo and Solano counties."

The Bee's Judy Line reports there may be a slight glitch in the governor's plan to have the lottery bail out the state budget deficit.

"California Lottery officials on Tuesday lowered revenue estimates for the year by $275 million, just as Gov. Arnold Schwarzenegger said the state could double sales in a decade."

Now, that's Hollywood!

"Citing a flagging economy and poor brand image for the games, officials said the lottery's declining performance would reduce contributions to public education by $94 million, about 8 percent less than expected in the fiscal year that ends June 30.

"Lottery officials said the numbers show the program needs to be untethered from arcane rules that are stunting its growth. Others suggested the slippage shows Schwarzenegger's reliance on improved sales to help balance the state budget is overly optimistic.

"It makes it more difficult for the lottery to meet the goals in the governor's scenario," said **Jason Dickerson** of the Legislative Analyst's Office. The revision means lottery sales will slip to levels similar to five years ago, Dickerson said.

"In the wake of the state Supreme Court's legalization of gay marriage, [Arnold Schwarzenegger] said Tuesday in San Francisco he hopes gay couples come to California for wedded bliss," reports Kevin Yamamura in the Bee.

"'You know, **I'm wishing everyone good luck with their marriages and I hope that California's economy is booming because everyone is going to come here and get married**,' said Schwarzenegger, prompting laughs and applause, according to a recording."

Well, that should appease the Republican base...

"The San Francisco Convention and Visitors Bureau anticipates a tourism boom in the city this summer, said spokeswoman **Angela Jackson**. The bureau's Web site promotes a gay travel section and now explains that same-sex couples are "officially allowed to marry in the state of California."

"'San Francisco has always welcomed same-sex couples and now they have an opportunity to legally tie the knot,' Jackson said. 'I think it only makes sense

that they will flock to San Francisco to do that and stay for an extended vacation or honeymoon.'

"The governor appeared Tuesday at an Environmental Defense Fund event to discuss practices that can help businesses become more environmentally sound. He responded to a question from a man who said he signed up to marry his partner of 22 years at San Francisco City Hall in June."

"Money spent in California elections outside voter-approved contribution limits is giving special interests undue influence, requiring new rules that better identify who is behind such efforts, the state's ethics agency said Tuesday," writes the LAT's Patrick McGreevy.

"Since 2001, such expenditures in state political campaigns have totaled $88 million, a sum not subject to fundraising limits, according to a study released Tuesday by the state Fair Political Practices Commission.

"'The emergence of independent expenditures has thwarted the will of the people, dramatically undermined California's campaign finance laws and doubtlessly influenced the outcome of numerous statewide and legislative elections,' the 66-page study concluded.

"The agency proposed banning independent expenditure campaigns unless the names of the treasurer and principal officers of the campaign committees, and their economic interests, are disclosed."

The LAT's Patrick McGreevy looks at the number of bills under recent consideration that seek to limit the behavior of drivers, including the proposal to prohibit lap dogs.

"One lawmaker wants to restrict driving by truants and high school dropouts. Another would regulate where global positioning system devices can be installed. Another wants a new state committee to study the danger that silent-running electric cars pose to blind pedestrians.

"These ideas follow new laws banning computer and cellphone use by teenagers while driving, restricting adult drivers to hands-free cellphones, and barring smoking in cars when minors are present. The blitz of existing and proposed laws regulating use of the automobile, symbol of freedom, has Messer and other Californians pounding on their steering wheels."

Dan Walters writes that the budget situation has at least put the issue of tax reform on the table . "Liberals fear that bringing more stability to a volatile revenue system might mean reducing the progressivity of the income tax, reducing the burden on the affluent and tapping more into the stable incomes of middle-income families. Conservatives fear that tax reform would be a smoke screen for raising taxes to cover the state's chronic deficits, perhaps through closing loopholes and/or changing Proposition 13, the state's landmark property tax limit ballot measure.

"'The goal of tax reform should be twofold,' **Mark Paul** of the New America Foundation, a cheerleader for tax reform, has written. 'One is to generate a more reliable revenue stream. The other is to make the tax code more reflective of California's changing economy, which in turn could stimulate more growth.'

"Would a politically appointed commission confine itself to those limited, and presumably revenue-neutral, goals, especially during a budget crisis? But even if it did, it still would face the political impediment that any change in tax law benefits some and disadvantages others, and those in the latter group will always bitterly resist change."

Well, let's go ahead and check the track recrod of most political commissions aimed at political reform...

"Assuming that a tax reform commission could keep its focus and could overcome the natural resistance to change, it would have a target-rich environment in which to operate – closing loopholes that either have outlived their purpose or didn't have any in the first place, widening the sales tax to include at least some services to reflect changes in consumer spending, and aligning tax policy with larger societal goals of expanding the economy and encouraging job-producing investment.

"Regardless of how the current fiscal crisis plays out, tax reform is a cause whose time should have come."

Speaking of which, the Bee reports that **Abel Maldonado's Myspace friends list is about to get a little smaller.**

The Santa Maria Republican presents a bill to the Senate Rules Committee to **prohibit lawmakers from receiving raises as long as the state is running budget deficits.**

"Is it really too much to ask that our salaries be based on our job performance and the fiscal solvency of the state?" Maldonado said in a statement."

That's a rhetorical question, right, Senator?

And from our **Baby Mama Drama Files** , "The teenage birthrate in California increased in 2006 for the first time in 15 years and costs taxpayers $1.7 billion a year - or $2,493 per baby," reports the Chron's Erin Allday.

San Francisco was one of a handful of counties in the state where the teen birthrate continued to decline, but even there, births to teenage parents are placing a significant burden on taxpayers to the tune of $9.3 million a year.

The financial losses cover a range of things, said the study's authors, from public assistance to foster care to diminished future taxable wages and spending power among the parents.
"The costs are really starting to climb now. That's not money we can afford to lose," said Dr. Norman Constantine, a clinical professor of public health at UC Berkeley and lead author of the Public Health Institute study.

Matier and Roiss give the post-game wrap up on the dirtiest 10K in America . "It's often called the world's longest party, but this year's Bay to Breakers race through San Francisco was anything but fun for the residents, cops and public workers who bore the brunt of the drunken young "runners" who staggered around Golden Gate Park and the city's west side, relieving themselves wherever it proved convenient.

"**The media covers this as some kind of wonderful party, but at the end, there is a lot of crap and people urinating,**" Dennis said.

Is he talking about the Bay to Breakers, or Election Night?

"Much of the problem at Sunday's 97th running of the crosstown race was blamed on the early-20s crowd, which has been growing in recent years.

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"They were stumbling around, hammered," Dennis said. "Peeing. Women with their boobs hanging out. Staggering around Balboa and 31st waiting for a bus to take them home."

Yeah, usually all the boobs hanging out happens in the Mission or the Castro…

Speaking of hanging out, here are they day's top election fundraisers. courtesy of ElectionTrack.com (hey, we don't know what that means, either…)

And judging from yesterday's fundraising numbers. **it looks like the money laundering, uh, we mean, political donations moving through the county party committees has begun...**

No 98/yes 99: $625,000

Yes Prop. 98: $148,938

California Republican Party / Victory 2006 : $116,000

Russ Bogh Leadership Committee- SD37 : $100,600

Friends of Jeff Denham Against The Recall: $39,000

Monterey County Republican Central Committee: $31,200

Ventura County Republican Party : $30,200

Friends Of Lloyd Levine - SD23 (DEM): $26,500

Californians For Neighborhood Protection: Yes On Prop 99, No On Prop 98: $25,000

Charles Calderon For Assembly 2008- AD58 (DEM) : $18,100

Dr. Ed Hernandez O.d. Democrat For Assembly 2008: $17,599

Jim Beall For Assembly 2008: $15,650

Republican Party Of Orange County: $15,000

And finally, from our **Jury Duty Was Never Quite Like This Files** , CNN's Susan Roesgen reports on the latest from the R. Kelly child pornography trial. "The judge ordered the courtroom lights to be lowered and the blinds drawn. And then, **the 25-minute sex tape at the heart of the R. Kelly child pornography case played Tuesday before a packed house**: a Chicago courtroom.

"R&B superstar Kelly sat expressionless as the tape was played. He's charged with 14 counts of child pornography and faces 15 years in prison if convicted.

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"Sketch artists were warned that if they drew any depiction of the acts on the tape, they, too, could be charged with child pornography."

But for those of you who are not reading the Roundup at work, we've obtained an exclusive copy of the tape, and have posted portions of it here

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, April 4, 2008 6:24 PM
To: Watson, Alison <alison.watson@wamu.net>
Subject: RE: Ladies

Yea, well this one is one for the books- I will share with you later. Have a good weekend. J

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

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From: Watson, Alison
Sent: Friday, April 04, 2008 10:29 AM
To: Owen, Jan L.
Subject: RE: Ladies

That's good news.

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From: Owen, Jan L.
Sent: Friday, April 04, 2008 1:25 PM
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Subject: Fw: Ladies

This is the result for Congresswoman Richardson. J

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From: Owen, Jan L.
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Sent: Fri Apr 04 10:23:52 2008
Subject: Re: Ladies

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Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3082

From: Owen, Jan L.
Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan [redacted]
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the $$ to pay the arrears and to pay this loan.

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To: Owen, Jan L. ; Smith, Kimberly
Sent: Fri Apr 04 09:56:14 2008
Subject: RE: Ladies

Hi Jan,

Just to let you know, our default area has placed the foreclosure sale date on hold for 60 days and we should have the reinstatement figures for her by Monday. She has not returned my call and I spoke to her assistant yesterday when I called her cell number. I will try again today.

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3082

From: Owen, Jan L.
Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan #
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the $$ to pay the arrears and to pay this loan.

This one is sensitive. Contact numbers are: cell, Congressional office, 310-538-1190- District office in CA. Please keep me posted. Thanks, J

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

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, April 4, 2008 1:25 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>
Subject: Fw: Ladies

This is the result for Congresswoman Richardson. J

----- Original Message -----
From: Owen, Jan L.
To: GM QSM DTE; Smith, Kimberly
Sent: Fri Apr 04 10:23:52 2008
Subject: Re: Ladies

I love you- i just called her and got her. Thanks for everything. J

----- Original Message -----
From: GM QSM DTE
To: Owen, Jan L.; Smith, Kimberly
Sent: Fri Apr 04 09:56:14 2008
Subject: RE: Ladies

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Customer Relations Manager
Washington Mutual Bank
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Fax (206) 965-3082

From: Owen, Jan L.
Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan #[redacted]
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the $$ to pay the arrears and to pay this loan.

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Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, April 4, 2008 1:24 PM
To: GM QSM DTE <qsmdte@wamu.net>; Smith, Kimberly <kimberly.brown@wamu.net>
Subject: Re: Ladies

I love you- i just called her and got her. Thanks for everything. J

----- Original Message -----
From: GM QSM DTE
To: Owen, Jan L.; Smith, Kimberly
Sent: Fri Apr 04 09:56:14 2008
Subject: RE: Ladies

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Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan [redacted]
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

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jan.owen@wanu.net

From: GM QSM DTE
Sent: Friday, April 04, 2008 12:56:14 PM
To: Owen, Jan L.; Smith, Kimberly
Subject: RE: Ladies

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Sent: Thursday, April 03, 2008 10:50 AM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

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Sacramento, CA 95818

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This one is sensitive. Contact numbers are: [redacted] cell, 202-225-7924 Congressional office, 310-538-1190- District office in CA. Please keep me posted. Thanks, J

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

From: Owen, Jan L.
Sent: Thursday, April 03, 2008 1:49:52 PM
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan #
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

Has called. She is attempting to reinstate her loan as she indicates she has the money and would like to stay with the payment plan she had before she had her problems. I understand from her that her problems began when she starting running for Congress- once she had just won the state assembly seat. The Congressional district she represents is San Pedro and Long Beach, CA. She believes there will be a foreclosure sale on the above referenced property on April 7, 2008. She wants to keep the house and again has indicated she has the $$ to pay the arrears and to pay this loan.

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801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: GM PR
Sent: Tuesday, May 27, 2008 10:51:47 AM
Subject: Breaking News: Associated Press, National Mortgage News

WaMu Focused News

1. AP Interview: Calif. congresswoman says home sale 'improper'
By ERICA WERNER
24 May 2008
Associated Press Newswires

Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.
She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.
In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.
Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.
She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.
Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly $9,000 in delinquent property taxes.
She insisted she's not getting special terms because she's a congresswoman.
"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."
Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.
The problem is that the 1,600-square-foot home she bought for $535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid $388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.
A default notice sent to Richardson in March put her unpaid balance at $578,384.
Richardson, 46, makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.
Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around $50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.
Others also don't have to depend on winning an election to ensure their livelihood, she said.
Richardson provided AP with an April letter that appears to be from **Washington Mutual** Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.
She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.
Richardson also provided an e-mail dated Thursday she said was from **Washington Mutual** that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."
She did not provide documentation of the structure of her new loan.
A **Washington Mutual** spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."
Asked later to respond to Richardson's specific comments, she reiterated that the savings and loan could not discuss the matter without the congresswoman's consent.
Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.
James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.
"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."
The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.
Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.
Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.
Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.
"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.
Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than $75,000 of her own money on her campaign -- suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.
Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making $50,000 or less are struggling to pay their debts.
"Truthfully, it's appalling," Sloan said.

2. Was Lawmaker Foreclosed On?
By Jennifer Harmon
26 May 2008
National Mortgage News

LONG BEACH, CA -- The Press-Telegram here said that Rep. Laura Richardson made only a few payments on the Sacramento house she bought in 2007, failed to pay property taxes, defaulted on the mortgage and lost the house to foreclosure. The Press-Telegram also reported that Rep. Richardson's lender, **Washington Mutual**, took a loss of nearly $200,000 when it sold the house at a public auction on May 7.
"They took a beating," James York, the Sacramento real estate broker who said he bought the house at a foreclosure auction, told the Press-Telegram.
The report is based on public documents the newspaper published on its website, and in an interview with Mr. York. It is at odds with Rep. Richardson's statement, in which the Long Beach Democrat said she had worked out a loan modification with her lender, and would "fulfill all financial obligations" on the property.
According to the Press-Telegram, "Rep. Laura Richardson lost her Sacramento home in a foreclosure auction two weeks ago, and left behind nearly $9,000 in unpaid property taxes. Rep. Richardson, D-Long Beach, appears to have made only a few payments on the house, which she bought in January 2007 for $535,000."
The newspaper's report - that the house was foreclosed and an auction took place - appears to conflict with Rep. Richardson's statement that the house "is not in foreclosure." Her office has not responded to a request from the Los Angles Times for additional information about her mortgage and loan modification. The Press-Telegram said she declined to be interviewed about the controversy.
The newspaper's report also calls into question her statement that she had worked out a loan modification with her lender and would fulfill all financial obligations related to the property. The Press-Telegram reports that the house sold for only $388,000, far below the $574,000 owed on the property, and that the new owner, Mr. York, "assumed responsibility for Ms. Richardson's unpaid property tax bill of $8,950.79."

WaMu Related News

3. IRS Rule Aids Loan Mods
By Brian Collins
26 May 2008
National Mortgage News

WASHINGTON -- Servicers of residential mortgage-backed securities no longer have to wait for a borrower to miss a payment or even ask for help before they can offer the homeowner a loan modification, according to an Internal Revenue Service ruling.
The new IRS ruling encourages servicers to identify and assist borrowers that have a high risk of eventual foreclosure.
And it allows servicers to be proactive in preventing widespread foreclosures without jeopardizing the tax status of the Real Estate Mortgage Investment Corp.
"This is an important change that will allow more homeowners who may potentially get into trouble to have their loans modified prior to default," said Anne Canfield, executive director of the Consumer Mortgage Coalition.
In an example discussed in Revenue Procedure (2008-28), the servicer can elect to reduce the interest rate and principal on a loan for a borrower who has not responded to letters or phone calls and without the benefit of updated individual information.
The IRS recognizes that servicers have developed sophisticated programs to identify borrowers likely to default by using data such as high loan-to-value ratios, declining credit scores, falling house prices or approaching interest rate resets.
"Once the servicer forms a reasonable belief that there is significant risk of foreclosure, "then they can go ahead and contact the borrower before any payment goes late," IRS associate counsel Susan Baker told this newspaper.
In December, the IRS issued a revenue ruling to facilitate a Hope Now initiative for "fast-tracking" of subprime adjustable-rate borrowers into a refinancing or loan mod.
It allowed the servicers to quickly identify borrowers facing a reset and fast-tracking them into a loan modification where the starter rate is frozen for five years.
This Hope Now "teaser freezer" initiative has had limited success and the revenue ruling addressed a very narrow set if facts.

Revenue Procedure 2008-28 is not limited to subprime ARMs or freezing the interest rate. It permits interest rate and principal reductions. It seems to build on a March 2007 IRS ruling that allows servicers to modify commercial real estate loans in REMICs if default is "reasonably foreseeable."

Washington Mutual executive William Longbrake said last week the latest IRS ruling appears to be a "clarification" of the March 2007 ruling on CMBS. "Although the IRS guidance only addresses commercial real estate REMICs, it can be reasonably inferred that comparable treatment would be given to residential real estate REMICs," Mr. Longbrake said in a publication.

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From: Elias, Alan <alan.elias@wamu.net>
Sent: Friday, June 6, 2008 11:26 AM
To: Schneider, David C. <david.schneider@wamu.net>
Subject: Re: CNBC.com Article: Evander Holyfield's Mansion Under Foreclosure

---

Well, maybe he and Richardson can hook up? Thanks for the heads up.

Alan

----- Original Message -----
From: Schneider, David C.
To: Elias, Alan; Gaugl, Sara C.
Cc: Rotella, Steve
Sent: Fri Jun 06 08:14:48 2008
Subject: FW: CNBC.com Article: Evander Holyfield's Mansion Under Foreclosure

Alan,

You may get a call.

Steve, fyi

From: Berens, John
Sent: Friday, June 06, 2008 6:53 AM
To: Schneider, David C.; White, Don
Subject: CNBC.com Article: Evander Holyfield's Mansion Under Foreclosure

Evander Holyfield's Mansion Under Foreclosure
Former heavyweight champion Evander Holyfield is facing mounting financial and legal woes.
http://www.cnbc.com/id/24998497/from/ET/

fyi, this is ours. David, I'm sure you recall, he's on the top of our large balance loans.

From: Gaugl, Sara C.
Sent: Tuesday, May 27, 2008 4:45:38 PM
To: Schneider, David C.
CC: Champney, Steven D.; Hyde, Arlene M.
Subject: RE: Richardson Coverage: Calculated Risk Blog

Absolutely. This was discussed earlier this morning and origination documents are currently being reviewed.

- Sara

Sara Gaugl
Home Loans Public Relations

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

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

From: Schneider, David C.
Sent: Tuesday, May 27, 2008 12:46 PM
To: Gaugl, Sara C.
Cc: Champney, Steven D.; Hyde, Arlene M.
Subject: RE: Richardson Coverage: Calculated Risk Blog

Can you get me the information on the original loan? Today please.

You can have this done by the channel that originated the deal.

ds

From: Gaugl, Sara C.
Sent: Tuesday, May 27, 2008 12:31 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Thorn, Ann; Owen, Jan L.; Elias, Alan
Subject: Richardson Coverage: Calculated Risk Blog

All:
As expected, coverage on Congresswoman Richardson's financial situation has continued to evolve after it was reported on Friday that she has defaulted on other loans -- including her primary residence. I'm forwarding the blog posting embedded below in particular, as it reflects the current viewpoint among other journalists and links to key articles/postings published to date.

- Sara

UPDATED: A Congressional Speculator? – Calculated Risk
by Tanta
http://calculatedrisk.blogspot.com/2008/05/congressional-speculator.html

This is an update to post below on Rep. Laura Richardson's foreclosure woes.

Gene Maddaus of the Daily Breeze kindly forwarded today's additions to the saga. There are not two, but three homes owned by Richardson in foreclosure. And yes, she appears to have cashed out her primary residence back in 2006 to fund

her campaign for State Assembly. So it looks like a pattern.

* * * * * *

I have been watching the story of Representative Laura Richardson and her foreclosure woes for a while now, while heretofore hesitating to post on it. For one thing, the original story--a member of Congress losing her expensive second home to foreclosure--had that kind of celebrity car-crash quality to it that I'm not especially interested in for the purposes of this blog. For another thing, posting about anything even tangentially related to politics invites the kind of comments that personally bore me to tears.

All that is still true, but the story has taken such an unfortunate turn that I feel obligated to weigh in on it. Specifically, Rep. Richardson is threatening us:

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

If Rep. Richardson is going to base legislative proposals on her own experience, then it matters to the rest of us what that experience was. So click the link below if you can stand to hear about it.

* * * * * * * * * *

The story was originally reported in the Sacramento Capitol Weekly, and picked up by the Wall Street Journal, and thence covered by a number of blogs, with the storyline being that Rep. Richardson "walked away" from her home, a second home she purchased in Sacramento after being elected to the State Assembly. The "walk away" part came from a remark made by the real estate investor who purchased the home at the foreclosure auction, not Rep. Richardson or anyone who could be expected to understand her financial situation, but that didn't stop the phrase "walk away" from headlining blog posts.

Rep. Richardson has variously claimed at different times that the house was not in foreclosure, that she had worked out a modification with the lender, and that the lender improperly foreclosed after having agreed to accept her payments. Frankly, unless and until Rep. Richardson gives her lender, Washington Mutual, permission to tell its side of the story--I'm not holding my breath on that--we're unlikely to be able to sort out this mess of claims to my satisfaction, at least.

It's possible that WaMu screwed this up--that it accepted payments on a workout plan with the understanding that foreclosure was "on hold" and then sold the property at auction the next week anyway. It's possible that Richardson's version of what went on is muddled, too. Without some more hard information I'm not inclined to assume the servicer did most of the screwing up, if for no other reason that we didn't find out until late yesterday, courtesy of the L.A. Land and Foreclosure Truth blogs, that Richardson's other home--her primary residence--was also in foreclosure proceedings as recently as March of this year, a detail that as far as I can tell Richardson never disclosed in all the previous discussion of the facts surrounding the foreclosure of her second home.

What part of this I am most interested in, right now, is the question of what in the hell exactly Richardson was thinking when she bought the Sacramento home in the first place. Since the story is quite complex, let's get straight on a few details. Richardson was a Long Beach City Council member who was elected to the state legislature in November of 2006. In January of 2007 she purchased a second home in Sacramento, presumably to live in during the Assembly session. In April 2007, the U.S. Congressional Representative from Richardson's district died, and Richardson entered an expensive race for that seat, winning in a special election in August of 2007. By December 2007 the Sacramento home was in default, and it was foreclosed in early May of 2008. The consensus in the published reports seems to be that Richardson spent what money she had on her campaign, not her bills.

According to the AP:
Richardson, 46, makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

It seems to me that all this focus on what happened after she bought the Sacramento home--running for the suddenly-

available Congressional seat, changing jobs, etc.--is obscuring the issue of the original transaction.

In November of 2006, Richardson already owned a home in Long Beach. As a newly-elected state representative, she would have been required to maintain her principal residence in her district, but she would also have had to make some arrangements for staying in Sacramento during Assembly sessions, given the length of the commute from L.A. County to the state capitol. She seems to have told the AP reporter that "Lawmakers are required to maintain two residences while other people don't have to," which is not exactly the way I'd have put it. Lawmakers are required to maintain one primary residence (which need not be owned) in their district. They are not required to buy a home at the capitol (of California or the U.S.); many legislators do rent. Richardson is a single woman with no children, yet she felt "required" to purchase a 3-bedroom, 1 1/2 bathroom home in what sounds like one of Sacramento's pricier neighborhoods for $535,500, with no downpayment and with $15,000 in closing cost contributions from the property seller. (The NAR median price in Sacramento in the first quarter of 2007 was $365,300.)

I have no idea what loan terms Richardson got for a 100% LTV second home purchase in January 2007, but I'm going to guess that if she got something like a 7.00% interest only loan (without additional mortgage insurance), she got a pretty darn good deal. If she got that good a deal, her monthly interest payment would have been $3123.75. Assuming taxes and insurance of 1.50% of the property value, her total payment would have been $3793.13.

The AP reports that Richardson's salary as a state representative was $113,000 in 2007, and she received $20,000 in per diem payments (which are, of course, intended to offset the additional expense of traveling to and staying in the Capitol during sessions). I assume the per diem is non-taxable, so I'll gross it up to $25,000. That gives me an annual income of $138,000 or a gross monthly income of $11,500.

The total payment on the second home, then, with my sunny assumptions about loan terms, comes to 33% of Richardson's gross income. I have no idea what the payment is for her principal residence in Long Beach. I have no idea what other debt she might have. I am ignoring her congressional race and job changes and all that because at the point she took out this mortgage, that was all in the future and Richardson didn't know that the incumbent would die suddenly and all that. I'm just trying to figure out what went through this woman's mind when she decided it was a wise financial move to spend one-third of her pre-tax income on a second home. (There's no point trying to figure out what went through the lender's mind at the time. There just isn't.)

Now, Richardson has this to say about herself:
"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Yeah, well, I'm Tanta, I'm an American, I'm a single woman, and I say you're full of it. You need to show us what your plan for affording this home was *before* the job changes, girlfriend. You might also tell me why you felt you needed such an expensive second home when you had no money to put down on it or even to pay your own closing costs. As it happens, the Mercury News/AP reported that by June of 2007--five months after purchase--you had a lien filed for unpaid utility bills. You didn't budget for the lights?

But what are we going to get? We're going to get Richardson all fired up in Congress about tinkering with foreclosure notice timing, which is last I knew a question of state, not federal, law, and which has as far as I can see squat to do with why this loan failed.

Quite honestly, if WaMu did give Richardson some loan modification deal, I'd really like to know what went through the Loss Mit Department's collective and individual minds when they signed off on that. Sure, Richardson's salary went up to $170,000 when she became a member of the U.S. Congress, but what does she need a home in Sacramento for after that? Where's she going to live in Washington, DC? And, well, her principal residence was also in the process of foreclosure at the same time. I suppose I might have offered a short sale or deed-in-lieu here, but a modification? Why would anybody do that? Because she's a Congresswoman?

I'm quite sure Richardson wants to be treated like just a plain old American and not get special treatment. Well, I was kind of hard on a plain old American the other day who wrote a "hardship letter" that didn't pass muster with me. I feel obligated to tell Richardson that she sounds like a real estate speculator who bought a home she obviously couldn't afford, defaulted on it, and now wants WaMu to basically subsidize her Congressional campaign by lowering her mortgage payment or forgiving debt. And that's . . . disgusting. At the risk of sounding like Angelo.

I know some of you are thinking that maybe poor Ms. Richardson got taken advantage of by some fast-talking REALTOR who encouraged her to buy more house than she could afford.

According to Pete Viles at L.A. Land, She likes the Realtors, and they like her. She filed financial disclosure forms with the House Ethics Committee reporting the National Assn. of Realtors flew her to Las Vegas in November to help swear in the new president of the association, Realtor Dick Gaylord of Long Beach.

In suggested remarks* at the NAR gathering, also filed with the House, Richardson's script read: "I might be one of the newest members of Congress but I am not a new member of the REALTOR Party. When I needed help to win a tough primary, REALTORS stood up and backed me even though I was the underdog."

--Real estate industry professionals have given her $39,500 in campaign contributions in the current election cycle, according to Open Secrets.

No wonder she's blaming the lender.

Sara Gaugl
Home Loans Public Relations

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

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From: Champney, Steven D.
Sent: Tuesday, May 27, 2008 3:45:30 PM
To: Schneider, David C.
Subject: Out of Office AutoReply: Richardson Coverage: Calculated Risk Blog

Thank you for contacting me. I am presently out of office 5/22 - 5/27, so if this is an urgent matter or an emergency please contact my assistant Susan Samuel at 904-886 or susan.samuel@wamu.net, otherwise I will respond once I've returned. Thank you and have a WaMu day!

From: Schneider, David C.
Sent: Tuesday, May 27, 2008 3:45:30 PM
To: Gaugl, Sara C.
CC: Champney, Steven D.; Hyde, Arlene M.
Subject: RE: Richardson Coverage: Calculated Risk Blog

Can you get me the information on the original loan? Today please.

You can have this done by the channel that originated the deal.

ds

From: Gaugl, Sara C.
Sent: Tuesday, May 27, 2008 12:31 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Thorn, Ann; Owen, Jan L.; Elias, Alan
Subject: Richardson Coverage: Calculated Risk Blog

All:
As expected, coverage on Congresswoman Richardson's financial situation has continued to evolve after it was reported on Friday that she has defaulted on other loans -- including her primary residence. I'm forwarding the blog posting embedded below in particular, as it reflects the current viewpoint among other journalists and links to key articles/postings published to date.

- Sara

UPDATED: A Congressional Speculator? – Calculated Risk
by Tanta
http://calculatedrisk.blogspot.com/2008/05/congressional-speculator.html

This is an update to post below on Rep. Laura Richardson's foreclosure woes.

Gene Maddaus of the Daily Breeze kindly forwarded today's additions to the saga. There are not two, but three homes owned by Richardson in foreclosure. And yes, she appears to have cashed out her primary residence back in 2006 to fund her campaign for State Assembly. So it looks like a pattern.

* * * * * *

I have been watching the story of Representative Laura Richardson and her foreclosure woes for a while now, while heretofore hesitating to post on it. For one thing, the original story--a member of Congress losing her expensive second home to foreclosure--had that kind of celebrity car-crash quality to it that I'm not especially interested in for the purposes of this blog. For another thing, posting about anything even tangentially related to politics invites the kind of comments that personally bore me to tears.

All that is still true, but the story has taken such an unfortunate turn that I feel obligated to weigh in on it. Specifically, Rep. Richardson is threatening us:

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

If Rep. Richardson is going to base legislative proposals on her own experience, then it matters to the rest of us what that experience was. So click the link below if you can stand to hear about it.

* * * * * * * * * *

The story was originally reported in the Sacramento Capitol Weekly, and picked up by the Wall Street Journal, and thence covered by a number of blogs, with the storyline being that Rep. Richardson "walked away" from her home, a second home she purchased in Sacramento after being elected to the State Assembly. The "walk away" part came from a remark made by the real estate investor who purchased the home at the foreclosure auction, not Rep. Richardson or anyone who could be expected to understand her financial situation, but that didn't stop the phrase "walk away" from headlining blog posts.

Rep. Richardson has variously claimed at different times that the house was not in foreclosure, that she had worked out a modification with the lender, and that the lender improperly foreclosed after having agreed to accept her payments. Frankly, unless and until Rep. Richardson gives her lender, Washington Mutual, permission to tell its side of the story--I'm not holding my breath on that--we're unlikely to be able to sort out this mess of claims to my satisfaction, at least.

It's possible that WaMu screwed this up--that it accepted payments on a workout plan with the understanding that foreclosure was "on hold" and then sold the property at auction the next week anyway. It's possible that Richardson's version of what went on is muddled, too. Without some more hard information I'm not inclined to assume the servicer did most of the screwing up, if for no other reason that we didn't find out until late yesterday, courtesy of the L.A. Land and Foreclosure Truth blogs, that Richardson's other home--her primary residence--was also in foreclosure proceedings as recently as March of this year, a detail that as far as I can tell Richardson never disclosed in all the previous discussion of the facts surrounding the foreclosure of her second home.

What part of this I am most interested in, right now, is the question of what in the hell exactly Richardson was thinking when she bought the Sacramento home in the first place. Since the story is quite complex, let's get straight on a few details. Richardson was a Long Beach City Council member who was elected to the state legislature in November of 2006. In January of 2007 she purchased a second home in Sacramento, presumably to live in during the Assembly session. In April 2007, the U.S. Congressional Representative from Richardson's district died, and Richardson entered an expensive race for that seat, winning in a special election in August of 2007. By December 2007 the Sacramento home was in default, and it was foreclosed in early May of 2008. The consensus in the published reports seems to be that Richardson spent what money she had on her campaign, not her bills.

According to the AP:
Richardson, 46, makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

It seems to me that all this focus on what happened after she bought the Sacramento home--running for the suddenly-available Congressional seat, changing jobs, etc.--is obscuring the issue of the original transaction.

In November of 2006, Richardson already owned a home in Long Beach. As a newly-elected state representative, she would have been required to maintain her principal residence in her district, but she would also have had to make some arrangements for staying in Sacramento during Assembly sessions, given the length of the commute from L.A. County to the state capitol. She seems to have told the AP reporter that "Lawmakers are required to maintain two residences while other people don't have to," which is not exactly the way I'd have put it. Lawmakers are required to maintain one primary residence (which need not be owned) in their district. They are not required to buy a home at the capitol (of California or the U.S.); many legislators do rent. Richardson is a single woman with no children, yet she felt "required" to purchase a 3-bedroom, 1 1/2 bathroom home in what sounds like one of Sacramento's pricier neighborhoods for $535,500, with no downpayment and with $15,000 in closing cost contributions from the property seller. (The NAR median price in Sacramento in the first quarter of 2007 was $365,300.)

I have no idea what loan terms Richardson got for a 100% LTV second home purchase in January 2007, but I'm going to guess that if she got something like a 7.00% interest only loan (without additional mortgage insurance), she got a pretty darn good deal. If she got that good a deal, her monthly interest payment would have been $3123.75. Assuming taxes and insurance of 1.50% of the property value, her total payment would have been $3793.13.

The AP reports that Richardson's salary as a state representative was $113,000 in 2007, and she received $20,000 in per diem payments (which are, of course, intended to offset the additional expense of traveling to and staying in the Capitol during sessions). I assume the per diem is non-taxable, so I'll gross it up to $25,000. That gives me an annual income of $138,000 or a gross monthly income of $11,500.

The total payment on the second home, then, with my sunny assumptions about loan terms, comes to 33% of Richardson's gross income. I have no idea what the payment is for her principal residence in Long Beach. I have no idea what other debt she might have. I am ignoring her congressional race and job changes and all that because at the point she took out this mortgage, that was all in the future and Richardson didn't know that the incumbent would die suddenly and all that. I'm just trying to figure out what went through this woman's mind when she decided it was a wise financial move to spend one-third of her pre-tax income on a second home. (There's no point trying to figure out what went through the lender's mind at the time. There just isn't.)

Now, Richardson has this to say about herself:
"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Yeah, well, I'm Tanta, I'm an American, I'm a single woman, and I say you're full of it. You need to show us what your plan for affording this home was *before* the job changes, girlfriend. You might also tell me why you felt you needed such an expensive second home when you had no money to put down on it or even to pay your own closing costs. As it happens, the Mercury News/AP reported that by June of 2007--five months after purchase--you had a lien filed for unpaid utility bills. You didn't budget for the lights?

But what are we going to get? We're going to get Richardson all fired up in Congress about tinkering with foreclosure notice timing, which is last I knew a question of state, not federal, law, and which has as far as I can see squat to do with why this loan failed.

Quite honestly, if WaMu did give Richardson some loan modification deal, I'd really like to know what went through the Loss Mit Department's collective and individual minds when they signed off on that. Sure, Richardson's salary went up to $170,000 when she became a member of the U.S. Congress, but what does she need a home in Sacramento for after that? Where's she going to live in Washington, DC? And, well, her principal residence was also in the process of foreclosure at the same time. I suppose I might have offered a short sale or deed-in-lieu here, but a modification? Why would anybody do that? Because she's a Congresswoman?

I'm quite sure Richardson wants to be treated like just a plain old American and not get special treatment. Well, I was kind of hard on a plain old American the other day who wrote a "hardship letter" that didn't pass muster with me. I feel obligated to tell Richardson that she sounds like a real estate speculator who bought a home she obviously couldn't afford, defaulted on it, and now wants WaMu to basically subsidize her Congressional campaign by lowering her mortgage payment or forgiving debt. And that's . . . disgusting. At the risk of sounding like Angelo.

I know some of you are thinking that maybe poor Ms. Richardson got taken advantage of by some fast-talking REALTOR who encouraged her to buy more house than she could afford.

According to Pete Viles at L.A. Land, She likes the Realtors, and they like her. She filed financial disclosure forms with the House Ethics Committee reporting the National Assn. of Realtors flew her to Las Vegas in November to help swear in the new president of the association, Realtor Dick Gaylord of Long Beach.

In suggested remarks* at the NAR gathering, also filed with the House, Richardson's script read: "I might be one of the newest members of Congress but I am not a new member of the REALTOR Party. When I needed help to win a tough primary, REALTORS stood up and backed me even though I was the underdog."

--Real estate industry professionals have given her $39,500 in campaign contributions in the current election cycle, according to Open Secrets.

No wonder she's blaming the lender.

Sara Gaugl
Home Loans Public Relations

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

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From: Schneider, David C.
Sent: Tuesday, May 27, 2008 3:37:27 PM
To: Rotella, Steve
Subject: RE: Breaking News: Associated Press, National Mortgage News

It was already assumed as part of our procedures around ASF. So, we are already taking advantage of this ruling.

ds

From: Rotella, Steve
Sent: Tuesday, May 27, 2008 10:31 AM
To: Schneider, David C.
Subject: FW: Breaking News: Associated Press, National Mortgage News

Does that last item change anything materially for us?

From: GM PR
Sent: Tuesday, May 27, 2008 7:52 AM
Subject: Breaking News: Associated Press, National Mortgage News

WaMu Focused News

1. AP Interview: Calif. congresswoman says home sale 'improper'
By ERICA WERNER
24 May 2008
Associated Press Newswires

Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.
She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.
In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.
Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.
She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.
Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly $9,000 in delinquent property taxes.
She insisted she's not getting special terms because she's a congresswoman.
"I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."
Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1 1/2-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.
The problem is that the 1,600-square-foot home she bought for $535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid $388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.
A default notice sent to Richardson in March put her unpaid balance at $578,384.
Richardson, 46, makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.
Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around $50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.
Others also don't have to depend on winning an election to ensure their livelihood, she said.
Richardson provided AP with an April letter that appears to be from **Washington Mutual** Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.
She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from **Washington Mutual** that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."
She did not provide documentation of the structure of her new loan.
A **Washington Mutual** spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."
Asked later to respond to Richardson's specific comments, she reiterated that the savings and loan could not discuss the matter without the congresswoman's consent.
Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.
James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.
"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."
The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.
Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.
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In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.
Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.
"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.
Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than $75,000 of her own money on her campaign -- suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.
Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making $50,000 or less are struggling to pay their debts.
"Truthfully, it's appalling," Sloan said.

2. Was Lawmaker Foreclosed On?
By Jennifer Harmon
26 May 2008
National Mortgage News

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"They took a beating," James York, the Sacramento real estate broker who said he bought the house at a foreclosure auction, told the Press-Telegram.
The report is based on public documents the newspaper published on its website, and in an interview with Mr. York. It is at odds with Rep. Richardson's statement, in which the Long Beach Democrat said she had worked out a loan modification with her lender, and would "fulfill all financial obligations" on the property.
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The newspaper's report - that the house was foreclosed and an auction took place - appears to conflict with Rep. Richardson's statement that the house "is not in foreclosure." Her office has not responded to a request from the Los Angles Times for additional information about her mortgage and loan modification. The Press-Telegram said she declined to be interviewed about the controversy.
The newspaper's report also calls into question her statement that she had worked out a loan modification with her lender and would fulfill all financial obligations related to the property. The Press-Telegram reports that the house sold for only $388,000, far below the $574,000 owed on the property, and that the new owner, Mr. York, "assumed responsibility for Ms. Richardson's unpaid property tax bill of $8,950.79."

WaMu Related News

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By Brian Collins
26 May 2008
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WASHINGTON -- Servicers of residential mortgage-backed securities no longer have to wait for a borrower to miss a payment or even ask for help before they can offer the homeowner a loan modification, according to an Internal Revenue Service ruling.
The new IRS ruling encourages servicers to identify and assist borrowers that have a high risk of eventual foreclosure.
And it allows servicers to be proactive in preventing widespread foreclosures without jeopardizing the tax status of the Real Estate Mortgage Investment Corp.
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"Once the servicer forms a reasonable belief that there is significant risk of foreclosure, "then they can go ahead and contact the borrower before any payment goes late," IRS associate counsel Susan Baker told this newspaper.
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This Hope Now "teaser freezer" initiative has had limited success and the revenue ruling addressed a very narrow set if facts.
Revenue Procedure 2008-28 is not limited to subprime ARMs or freezing the interest rate. It permits interest rate and principal reductions. It seems to build on a March 2007 IRS ruling that allows servicers to modify commercial real estate loans in REMICs if default is "reasonably foreseeable."
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Sent: Tuesday, May 27, 2008 1:31:12 PM
To: Schneider, David C.
Subject: FW: Breaking News: Associated Press, National Mortgage News

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From: Beck, David
Sent: Monday, May 26, 2008 10:44 PM
To: Schneider, David C. <u215416@wamu.com>
Subject: Capital Markets Report for the Week ending May 23, 2008

David, Happy Memorial Day!

WCBS Radio reported this weekend that Laura Richardson a congresswoman from Cal had been foreclosed and wanted to testify to congress about it. What the heck is this world coming to? Has she no shame?

We have a working fix for the SLiM glitch that fails to pass all locks to QRM timely. See below.

Doug's write up on credit operations is intersesting. Don't miss.

MSR and pipeline had good weeks although the lag rate update hurt.

If you haven't heard, ERM pushed a VaR update for model risk through to will end up increasing capital allocated to MSR. We should discuss briefly at staff.

I spent time with bankers last week understanding the market for loans, liquidity and prices. I feel pretty strongly that we don't have sales opportunities that make sense.

Met with Beth on my team and RESTART changes. Waiting for more feedback from her if I'm OK on pay and leveling.

RESIDENTIAL

Market Overview

o Last week, Fannie Mae and Freddie Mac informed Congress that interest rates on agency jumbo loans will be brought down. A recent national survey showed that the average rate for a conforming 30-year fixed-rate loan was 6.17% while the average rate for a corresponding agency jumbo loan was 6.61%. The 0.44% spread is about one third of the 1.30% March spread.

Pricing

o Last week lock activity reports showed a modest 10% decline in week over week volume. However, the percentage is suspect since some new rate locks are being entered into corporate databases on a delayed basis. (See the third Operations bullet below.)

o Originations of agency jumbo loans continues to grow as a percentage of overall volume. Last week agency jumbo loans represented 5% of total locks. Capital Markets continues to work with Freddie Mac to get improved execution based upon the high current credit quality of these loans.

o WaMu implemented tighter agency jumbo pricing on May 12th. Currently WaMu is quoting 6.125% for a conforming 30 year fixed rate loan compared with 6.250% for the corresponding agency jumbo loan.

Trading

o A large number of non-agency bid lists hit the Street last week as investors who purchased distressed MBS at the March lows sought to capitalize on the recent tightening in spreads. Bid lists were still predominately super senior AAA's or mezzanine classes.

o Contributing to the bid lists this week was a SIV liquidation which featured hybrid mezzanine securities. Only a few securities traded. .

o The Odyssey portfolio acquired the Luminent repo collateral last week. $19 million of market value transferred from WCC to WMB.

Market Risk

o Interest rate volatility continues in a 8-10bps daily range with the fixed income markets focused on oil prices at record levels of $130 a barrel and the Federal Reserve committed to containing inflation by maintaining the federal funds rate at 2% through year-end. The tight 20-30bps trading range and agency sponsorship of loans continues to provide stability to the P/W hedging environment as evidenced by positive hedge cost of 4bps month-to-date. In addition, the agency MBS market continues to be supported by strong dollar rolls and implied financing rates in the 2.15-2.30% range. WaMu settled $500 million of late issue pools that were financed at a 2.10-2.20% level which is approximately 100bps below internal funding levels.

Portfolio Management

o Freddie Mac indicated L+350 with 40% subordination for a proposed $7 billion trade of portfolio subprime loans, $4.4 billion of which are fixed rate loans. Capital Markets countered in the area of swaps + 200. Freddie Mac asked for a sample term sheet. Capital Markets expects to get an offer from Freddie Mac next week on $1.4 billion of seasoned hybrid loans.

o Portfolio Management concluded that the LPRM results for the Odyssey portfolio are insufficient and has begun working with the Credit Modeling team on the calibration of the LPRM model. The primary concern is that LPRM is assuming faster than expected prepayments and, therefore, lower than expected losses.

o Significant activities continue with respect to new loan modification rollouts and the Loss Mitt Optimizer. Last week, in addition to supporting development efforts for new mods, presentations were made to the OTS, Corporate Credit and McKinsey. Follow up questions by the aforementioned groups were addressed as well.

MSR

o Month to date, MSR hedging has generated a $3.2 million gain, ahead of short run forecast and weekly results by +$2.6 million, driven by carry, vega, yield curve and mortgage strength.

o The market is trading between 3.75% and 4.05% in 5y swaps. $50 million of hybrid MBS have been added to the portfolio as a first step in a multi-step larger program.

o MRC approved ERM's proposal to increase the model risk assigned to MSR which specifically impacts the new SP2 valuation scenarios as well as the weekly and monthly reports.

o Corrected origination channel data was issued in QRM and testing has confirmed the problem has been resolved.

Credit / Investor Relations

o Executed a two year, 75% market share agreement with Freddie Mac, including waivers and pricing.
o Awaiting Ameriquest's financials to determine if a $2 million payment by Ameriquest to WaMu in exchange for WaMu's release of Ameriquest from its loan representation and warranty liability is reasonable. Fremont countered WaMu's proposed $5.8 million payment to release Fremont from all loan representation and warranty liability with a $480K offer. Fremont's offer was rejected.

o The Consumer Direct retention MOD initiative, which compares MODs with non-MODs of similar seasoning and pay status, is done. Loss mit MOD tracking is on-going.

o Continuing to work with Servicing to create and populate three default history databases for all WaMu subprime and prime asset and investor loans. Received liquidated (01/01/07 to 04/30/08) and outstanding (as of 04/30) REO populations. Expect to receive all foreclosures from 01/01/06 to 04/30/08 by May 28th.

o Queried ED for all loan modifications from January 2007 to April 2008. Data will enable loss and prepayment analysis based on modification type (i.e. step rate, re-amortization, etc.). The bifurcation of performance by modification type allows the Optimizer to properly determine what loss mitigation alternative (modification type) will provide best execution to the investor or portfolio.

o Recovered $800K from former correspondent sellers for loans with breaches of representations and warranties.

Operations

o The "go-live" in production for the Lewtan Project is set for June 5th.
o As a result of the execution of the settlement agreement with Luminent, WCC books and records are now clear of all transactions, including trades, settlements & asset transfers to WMB. On or before May 30th, the Broker-Dealer Withdrawl Form will be filed with FINRA.

o Lock events are triggering in SLiM, but there is a lag in the delivery of data from SLiM to ETL with respect to a portion of the locks. ETL in turn feeds HI which feeds LLDM, QRM, ED, etc. Analysis is underway to determine root cause of this Severity 1 issue. The locks that are delayed are being identified via IDRL so that the loans can be appropriately hedged.

o Capital Markets met with the Compliance Department to discuss the respective roles and responsiblities of each group in light of the "compliance blueprint". The Compliance Department generally agreed that the responsibility for compliance rests with Capital Markets and that in the future the Compliance Department will act primarily as an observer and reporter to senior management. The Compliance Department pointed out that Treasury has 5 FTE devoted to compliance activities, but has only about one third of Capital Markets overall staff. Current Capital Markets staffing plans include a 9 member compliance unit which steps down to 7 members within 6 months.

o Conducted a call with GT Servicing last week regarding the purchase of subprime servicing. GT Servicing requested additional summary data based on deal characteristics of the loans. The additional data includes the nature and extent of advancing obligations, the reimbursement rules for advances, ownership of float, compensating interest methodology and the extent to which servicing fees are subordinated to other payments. The lawyers will review the applicable transaction documents and provide the summary dat once the deals are identified by Master Servicing and the pooling agreements are provided by Transaction Management.

David Beck
WaMu Capital Markets

From: Schneider, David C.
Sent: Thursday, May 22, 2008 6:30 PM
To: Rotella, Steve <steve.rotella@wamu.net>
Subject: Fw: Congresswoman Richards & David S

Fyi

----- Original Message -----
From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 14:17:00 2008
Subject: Fw: Congresswoman Richards & David S

----- Original Message -----
From: Thorn, Ann
To: Berens, John; Champney, Steven D.
Sent: Thu May 22 13:48:58 2008
Subject: RE: Congresswoman Richards & David S

*****attorney/client priviledged information, for internal use Only *********

Yes, it was reviewed prior to going to sale, but the notes were not real clear on the hold and LMI authorized the removal of the hold.

We are working through to see if we can tighten the process here since this was an executive complaint.

I will call you shortly as there is a lot of movement here with next steps regarding the media and jumping on a call with communications and legal in a minute. I have had several conversations with the Congresswoman and she is in damage control and wants to be on the same page with media. She is not at all blaming Wamu for what we have done----at least not to me.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----
From: Berens, John
Sent: Thursday, May 22, 2008 4:39 PM
To: Thorn, Ann; Champney, Steven D.
Subject: Fw: Congresswoman Richards & David S

Do we know if this was reviewed?

----- Original Message -----
From: Schneider, David C.
To: Berens, John
Sent: Thu May 22 13:15:37 2008
Subject: Re: Congresswoman Richards & David S

What about the process to look at all loans prior to foreclosure?

ds

----- Original Message -----
From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:58:28 2008
Subject: Re: Congresswoman Richards & David S

Human error. Loss mitigator working their exception report saw we had turned the customer down for loss mit and removed the code. They should have dug deeper. ERT letter went to customer the day after we removed the code.

I think we have a good case to rescind the sale. Customer will be put back in the same position as prior to the sale assuming she cooperates (we need her agreement to show the postponement letter to the third party). I'll send you an update when I get further info.

----- Original Message -----
From: Schneider, David C.
To: Berens, John
Sent: Thu May 22 12:41:31 2008
Subject: Re: Congresswoman Richards & David S

What went wrong in the process? ds

----- Original Message -----
From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:31:11 2008
Subject: Fw: Congresswoman Richards & David S

----- Original Message -----
From: Thorn, Ann
To: Berens, John; Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.
Sent: Thu May 22 12:26:28 2008
Subject: RE: Congresswoman Richards & David S

**********Attorney Client Information for Internal Use Only**********

REDACTED

Ann Thorn, EVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----
From: Berens, John
Sent: Thursday, May 22, 2008 2:43 PM
To: Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Subject: Re: Congresswoman Richards & David S

REDACTED

----- Original Message -----
From: Samuel, Susan L.
To: Berens, John; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Sent: Thu May 22 09:55:00 2008
Subject: Congresswoman Richards & David S

REDACTED

REDACTED

Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Baymeadows Way, JAXB3182
Jacksonville, FL 32256

904-886-6251 direct,
susan.samuel@wamu.net

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

From: Schneider, David C.
Sent: Thursday, May 22, 2008 4:16 PM
To: Berens, John <john.berens@wamu.net>
Subject: Re: Congresswoman Richards & David S

What about the process to look at all loans prior to foreclosure?

ds

----- Original Message -----
From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:58:28 2008
Subject: Re: Congresswoman Richards & David S

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From: Berens, John
Sent: Thursday, May 22, 2008 2:43 PM
To: Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Subject: Re: Congresswoman Richards & David S

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----- Original Message -----
From: Samuel, Susan L.
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Sent: Thu May 22 09:55:00 2008
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Susan Samuel
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susan.samuel@wamu.net

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From: Schneider, David C.
Sent: Thursday, May 22, 2008 3:42 PM
To: Berens, John <john.berens@wamu.net>
Subject: Re: Congresswoman Richards & David S

What went wrong in the process? ds

----- Original Message -----
From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:31:11 2008
Subject: Fw: Congresswoman Richards & David S

----- Original Message -----
From: Thorn, Ann
To: Berens, John; Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.
Sent: Thu May 22 12:26:28 2008
Subject: RE: Congresswoman Richards & David S

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Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----
From: Berens, John
Sent: Thursday, May 22, 2008 2:43 PM
To: Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Subject: Re: Congresswoman Richards & David S

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----- Original Message -----
From: Samuel, Susan L.
To: Berens, John; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Sent: Thu May 22 09:55:00 2008
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susan.samuel@wamu.net

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From: Schneider, David C.
Sent: Thursday, May 22, 2008 10:51 AM
To: Rotella, Steve <steve.rotella@wamu.net>
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

---

Fyi. I'm trying to get more info - I'll have more in a few hours.

ds

----- Original Message -----
From: Gaugl, Sara C.
To: Schneider, David C.
Sent: Wed May 21 22:47:45 2008
Subject: RE: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

David,
So far, WaMu is not a significant focus of this news cycle and we haven't been positioned in a negative light.

For your reference, embedded below is the AP article we were expecting - WaMu is only briefly mentioned as the lender consistent with earlier coverage. I placed a call to AP's newsroom but didn't receive a call back before they went to print. However, given that we don't yet have Congresswoman Richardson's consent to discuss her loan with the media (we've asked for it, though), we are limited to confirming information available in the public record - which the media has already uncovered.

Because the AP is a national wire service, expect this article to trigger additional media inquiries and news coverage tomorrow. I'll keep you informed of any new developments, including any statements we provide to the media.

Please feel free to call at any time if you'd like to further discuss. 206-228-

- Sara

From: Schneider, David C.
Sent: Wed 05/21/2008 8:51 PM
To: Gaugl, Sara C.
Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

Story doesn't seem to be too bad.

Are ther ripples with this one? ds

----- Original Message -----
From: Gaugl, Sara C.
To: Schneider, David C.
Cc: Battaglia, Paul J.; Elias, Alan; Cook, Don
Sent: Wed May 21 20:29:37 2008

David,
As a follow-up to Paul□s message, Capitol Weekly broke this story today (full-text article embedded below for your reference). This □news□ has since been reported by a LA Times blogger, and we know that the AP and Washington Post have picked up on the story as well. Additional coverage is expected tomorrow.

- Sara

Foreclosure tale shows that nobody is immune from crisis

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

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for $535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly $600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign $60,000 □ money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.

Richardson's opponent, Oropeza, loaned herself $115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly $200,000 in debt.

Richardson declined to comment for this story.

But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- $535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.

A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than $578,000 □$40,000 more than the original mortgage.

The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for $135,000. An estimate from Zillow.com puts the current value of that house at $474,000.

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came

back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson $15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson has recused herself. She did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct $2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure.

Richardson also did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments $15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent $587,000 out of her Congressional campaign committee since declaring her Congressional candidacy through March of this year. Of those expenditures, Richardson has spent $18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

According to documents at the Sacramento County Clerk's office, Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than $18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was $587,384.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC401 Seattle WA 98101
206.500.2822 direct | 206.228[illegible] cell
sara.gaugl@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, July 10, 2008 5:24 PM
To: Mathis, Julie A. <julie.mathis@wamu.net>
Subject: RE: [redacted] Richardson

What happened?

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [redacted]

For Internal Use Only

From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 12:47 PM
To: Thorn, Ann; Lyman, Daryl W.; Rogers, Savannah L.
Cc: Battaglia, Paul J.
Subject: RE: [redacted] Richardson

Calling her again at 1:30.

From: Thorn, Ann
Sent: Thursday, July 10, 2008 10:32 AM
To: Lyman, Daryl W.; Rogers, Savannah L.
Cc: Mathis, Julie A.; Battaglia, Paul J.
Subject: RE: [redacted] Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [redacted]

For Internal Use Only

From: Lyman, Daryl W.
Sent: Thursday, July 10, 2008 10:31 AM
To: Rogers, Savannah L.; Thorn, Ann
Cc: Mathis, Julie A.; Battaglia, Paul J.
Subject: RE: Richardson

REDACTED

Daryl W. Lyman
First Vice President & Senior Counsel

Washington Mutual
Legal Department
1301 Second Avenue, WMC 3501
Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax
daryl.lyman@wamu.net

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From: Rogers, Savannah L.
Sent: Thursday, July 10, 2008 6:17 AM
To: Thorn, Ann; Lyman, Daryl W.
Cc: Mathis, Julie A.
Subject: RE: Richardson

REDACTED

Without the $100,000 corporate advance the Mod terms would be adjusted to the following:

Current UPB $533,455.31
Capitalized Amount $63,875.45
Delinquent Interest 07/07-08/08 $50,856.13
Escrow (Taxes) $9,680.56
Foreclosure Fees $3,338.76
New Modified UPB $597,330.76
1st payment date 9/1/08 $4,352.32
New P&I $4,267.58
New Escrow $84.74
Amortization term 480; Maturity term 342

REDACTED

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 8:41 AM
To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Savannah, does this change your figures?

Thanks,

Julie

From: Thomas, Michelle M.
Sent: Thursday, July 10, 2008 8:39 AM
To: Mathis, Julie A.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Julie

The taxes have been paid current. The negative escrow balance is the total amount paid for taxes which is $9,087.44. Tax lines have been updated and are correct. The escrow analysis is handled in the escrow department.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 8:25 AM
To: Thorn, Ann; Thomas, Michelle M.; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: [redacted] Richardson
Importance: High

No, I had to leave a message and she has not called back yet.

Michelle, has the tax issue been resolved? We need to have a response asap please.

Thanks,

Julie

From: Thorn, Ann
Sent: Thursday, July 10, 2008 7:27 AM
To: Mathis, Julie A.; Thomas, Michelle M.; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: [redacted] Richardson

did you talk to her?

Is the tax issue resolved and the system is correct?

From: Mathis, Julie A.
Sent: Wed 07/09/2008 01:32 PM
To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: Richardson

I just left a msg for Ms. Richardson to call me so we can schedule time to dicuss the mod. We obviously need the below tax issue resolved first though.

Thanks,

Julie

From: Rogers, Savannah L.
Sent: Wednesday, July 09, 2008 2:25 PM
To: Thomas, Michelle M.
Cc: Mathis, Julie A.
Subject: FW: ichardson
Importance: High

Michelle,
Can you explain why the escrow required from ANA1 8/08 was $10,031.70 yesterday and today the required amount shows $593.12? Will it be adjusting again? I need to verify this for the Mod terms before we call the mtgr today.

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Mathis, Julie A.
Sent: Wednesday, July 09, 2008 2:17 PM
To: Rogers, Savannah L.
Cc: Coker, Darlene; Beal, Pamela S.; Thorn, Ann; Lyman, Daryl W.; Battaglia, Paul J.
Subject: RE: Richardson
Importance: High

Savannah, please bring the file over.

thanks,

Julie

From: Thorn, Ann
Sent: Wednesday, July 09, 2008 1:39 PM
To: Lyman, Daryl W.; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.
Subject: RE: [redacted] Richardson

great

Julie, plesae call Richarson today and get documents out.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [redacted]

For Internal Use Only

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:38 PM
To: Thorn, Ann; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.
Subject: RE: [redacted] Richardson

REDACTED

-Daryl

From: Thorn, Ann
Sent: Wednesday, July 09, 2008 10:31 AM
To: Lyman, Daryl W.; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell:

For Internal Use Only

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:24 PM
To: Thorn, Ann; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: Richardson

REDACTED

Daryl W. Lyman
First Vice President & Senior Counsel

Washington Mutual
Legal Department
1301 Second Avenue, WMC 3501
Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax
daryl.lyman@wamu.net

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From: Thorn, Ann
Sent: Tuesday, July 08, 2008 5:44 AM
To: Rogers, Savannah L.; Battaglia, Paul J.; Lyman, Daryl W.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell:

For Internal Use Only

From: Rogers, Savannah L.
Sent: Tuesday, July 08, 2008 8:42 AM
To: Battaglia, Paul J.
Cc: Thorn, Ann; Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

Paul,

REDACTED

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thorn, Ann
Sent: Monday, July 07, 2008 6:12 PM
To: Thomas, Michelle M.; Pound, Robert A.; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.
Subject: RE: [redacted] Richardson

thank you for your help.

Savannah, let's get our part done tomorrow and get copies of new documents out and communicated to Richardson

From: Thomas, Michelle M.
Sent: Mon 07/07/2008 05:00 PM
To: Thorn, Ann; Pound, Robert A.
Cc: Coker, Darlene
Subject: RE: [illegible]chardson

Done

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

From: Thorn, Ann
Sent: Monday, July 07, 2008 5:33 PM
To: Pound, Robert A.
Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: [illegible]Richardson

Remove the stop and pay the taxes

From: Pound, Robert A.
Sent: Mon 07/07/2008 04:16 PM
To: Thorn, Ann
Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: [illegible]Richardson

Ann,

In regards to your request, we have reached out to several people to have the disbursement stop 1 removed and have been unsuccesful. If you give me permission to remove the stop, we will be able to disburse taxes.

Thanks

Robert Pound
Washington Mutual
LS Section Manager I
843-673-4007

From: Thorn, Ann
Sent: Monday, July 07, 2008 3:50 PM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.; Coker, Darlene
Subject: RE: [illegible] Richardson

Michelle, can you please get this changed today as this is a highly escalated matter.
Thank you.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell:

For Internal Use Only

From: Rogers, Savannah L.
Sent: Monday, July 07, 2008 3:39 PM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: FW: Richardson
Importance: High

Michelle,
Please request the disbursement stop be removed so we can get this file out immediately. Ann Thorn is requesting we escalate this issue... in case you are not getting a response.

Please let us know this has been taken care of so Loss Mit can proceed.

Thank you,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Thomas, Michelle M.
Sent: Thursday, July 03, 2008 10:51 AM
To: Rogers, Savannah L.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: RE: Richardson

Savannah

There is now a disbursement stop 1 preventing me from disbursing these taxes. I am attempting to contact the appropriate person to have that stop removed. Also California tax offices are adding redemption amounts to their tax roll. I have to verify with them the new amount to be paid for the month of July after it becomes available.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726

email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 10:38 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.
Subject: FW: [redacted] Richardson

Hi Michelle,
Can you give us an idea on how long it will take for the escrow to appear? Can this be done today or will it take until Monday to see the changes in the system?

Thank you very much-

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann
Sent: Thursday, July 03, 2008 10:19 AM
To: Rogers, Savannah L.; Battaglia, Paul J.
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: [redacted] Richardson

Ok, that is probably going to be a problem…….

What are the new numbers and what changes are being made? Paul, fyi……

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 9:50 AM
To: Thorn, Ann
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: [redacted] Richardson

Yes, you are correct.

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann
Sent: Thursday, July 03, 2008 9:03 AM
To: Rogers, Savannah L.; Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [redacted] Richardson
Importance: High

Ok, I need to understand something. We already talked to Richardson and told her the terms of the Modification as I understood. Then we realized taxes/insurance were not paid by Red Rock and now need to pay 2-3 weeks later and get back to her with new figures? Is that the case?

I need to understand this because it is my impression that Richardson thinks she has a new deal.....please clarify.

**********Please note my phone number has changed to* **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:56 AM
To: Thorn, Ann
Cc: Mathis, Julie A.; Beal, Pamela S.; Thomas, Michelle M.
Subject: RE: [redacted] Richardson

Ann.
Once the taxes are disbursed and the escrow is set up I will work up the Modification terms. We will contact the mortgagor to verify the terms and have the documents sent.

Thanks,

Savannah Rogers

Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann
Sent: Thursday, July 03, 2008 8:47 AM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

What is going on with the Mod?

**********Please note my phone number has changed to* **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:36 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Mathis, Julie A.; Beal, Pamela S.
Subject: [WI] [redacted] Richardson

Hi Michelle,
Please see below, the foeclosure stop 7 has been removed. Please disburse the tax payment so we can proceed with the Mod.

Thanks

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann

Sent: Wednesday, July 02, 2008 3:39 PM
To: Mathis, Julie A.; Beal, Pamela S.; Rogers, Savannah L.
Subject: FW: [redacted] Richardson

**********Please note my phone number has changed to* **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Boulton, Elizabeth A.
Sent: Wednesday, July 02, 2008 3:37 PM
To: Thorn, Ann
Subject: RE: [redacted] Richardson

Done.

Thank you,

Beth

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 1:01 PM
To: Boulton, Elizabeth A.
Subject: FW: [redacted] Richardson
Importance: High

Can you change back to presale stop code

**********Please note my phone number has changed to* **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Mathis, Julie A.
Sent: Wednesday, July 02, 2008 12:01 PM

To: Thorn, Ann
Cc: Rogers, Savannah L.; Beal, Pamela S.
Subject: FW: [redacted] Richardson
Importance: High

Ann, do you know how we can have the FC stop 7 removed?

From: Rogers, Savannah L.
Sent: Wednesday, July 02, 2008 10:57 AM
To: Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [redacted] Richardson

I sent an email to Chrissy 6/26/08 but didn't hear anything back. Do you know how/when the fc stop 7 will be removed? That is preventing us from getting the taxes disbursed and escrow set up.

<< Message: RE: [redacted] Richardson >>
Thank you,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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

From: Mathis, Julie A.
Sent: Tuesday, July 01, 2008 9:20 PM
To: Rogers, Savannah L.
Cc: Beal, Pamela S.
Subject: FW: [redacted] Richardson

Are we ok with this one?

Thanks!

Julie

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 11:03 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; Mathis, Julie A.
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Please see tax notes on the above reference loan number indicating I will not be able to disburse tax payment until the foreclosure stop 7 has been removed. I will monitor the account for the removal of the foreclosure stop.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 9:57 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; 'Jullie.Mathis@wamu.net'
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:27 PM
To: Thomas, Michelle M.
Subject: FW: [redacted] Richardson

Michelle,

I am copying you on this email so you can respond to the original parties on the email.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@Wamu.net

"The information above shall be treated as confidential and is intended solely for the named recipient(s). Without Washington Mutual's prior written consent, this information shall not be disclosed to any person other than an officer or employee of the recipient(s) company with a need to know the information. If you are not the intended recipient(s), any review, dissemination, distribution, disclosure, or copying of this message is strictly prohibited. If you have received this communication in error, please notify the sender immediately by reply e-mail, and delete the original message."

Please refer to tax notes dated 06-26-08. I will not be able to disburse tax payment for the delinquent taxes until the foreclosure stop =7 is removed. I will monitor account for the removal of the stop.

From: Pound, Robert A.
Sent: Wednesday, June 25, 2008 2:23 PM
To: Springs, Sonya E.; Morris, Linda

Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

I have reassigned this to Michelle Thomas. But until the FCL Stop 7 is removed she will not be able to pay taxes.

Robert Pound

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:08 PM
To: Morris, Linda
Cc: Pound, Robert A.; Kirby, Louise L.
Subject: RE: [redacted] Richardson
Importance: High

Louise,
There is already a NON123 task open and its assigned to Linda Morris.

Linda,
Can you go ahead and research this loan? Then e-mail a response to the all parties the e-mail below.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>
Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@Wamu.net

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From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 12:02 PM
To: Lopez, Christina; Rogers, Savannah L.
Cc: Springs, Sonya E.
Subject: RE: [redacted] ichardson

Sonya,
Please assign this account to someone on the non/esc team to follow up and respond to Savannah and Christina.

Thanks.

LOUISE KIRBY
LS Section Manager II

Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Lopez, Christina
Sent: Wednesday, June 25, 2008 9:16 AM
To: Rogers, Savannah L.
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Louise,

Loss Mit only blocks taxes on short sales. This is not a short sale and it doesn't appear that we placed the disbursement stop. Per SAF1, processor EDC placed the block on there on 5/14/08. It appears her name is Veronica McNeil-Ellis. Can you check with her to determine if the block can be removed?

Thanks

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:56 AM
To: Lopez, Christina
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Chrissy,
This fc sale was rescinded...what should I do to get this moving? Do you know if the fc dept should remove their stops?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 8:50 AM
To: Rogers, Savannah L.
Subject: RE: [redacted] Richardson

Savannah,
Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the man code is "w" with disbursement stop 1.

So with the codes that are on the account now, we are not able to pay any tax payments.

Also there is a foreclosure code 7–conveyed, which also prevents us from paying.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:35 AM
To: Kirby, Louise L.
Subject: FW: [illegible] Richardson
Importance: High

Louise,
Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 5/20/08 saying the taxes were not going to be paid because of the mancode. Now that the mancode is W - can this be taken care of? Do you have a timeframe for completion so I can let managament know?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:39 AM
To: Johnson, Wonza L.
Cc: Haywood, Oriska S.; Mathis, Julie A.
Subject: [illegible] Richardson
Importance: High

Hi Wonza,
There were two checks returned 4/21/08 for delinquent property taxes $8109.81 + $405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, July 10, 2008 2:29 PM
To: Mathis, Julie A. <julie.mathis@wamu.net>
Subject: RE: [redacted] Richardson

Put this freakin thing to BED...

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [redacted]

For Internal Use Only

From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 12:47 PM
To: Thorn, Ann; Lyman, Daryl W.; Rogers, Savannah L.
Cc: Battaglia, Paul J.
Subject: RE: [redacted] Richardson

Calling her again at 1:30.

From: Thorn, Ann
Sent: Thursday, July 10, 2008 10:32 AM
To: Lyman, Daryl W.; Rogers, Savannah L.
Cc: Mathis, Julie A.; Battaglia, Paul J.
Subject: RE: [redacted] Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [redacted]

For Internal Use Only

From: Lyman, Daryl W.
Sent: Thursday, July 10, 2008 10:31 AM
To: Rogers, Savannah L.; Thorn, Ann
Cc: Mathis, Julie A.; Battaglia, Paul J.
Subject: RE: Richardson

REDACTED

Daryl W. Lyman
First Vice President & Senior Counsel

Washington Mutual
Legal Department
1301 Second Avenue, WMC 3501
Seattle, WA 98101

206.500.4260 direct | 206.377.2784 fax
daryl.lyman@wamu.net

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From: Rogers, Savannah L.
Sent: Thursday, July 10, 2008 6:17 AM
To: Thorn, Ann; Lyman, Daryl W.
Cc: Mathis, Julie A.
Subject: RE: Richardson

REDACTED

Current UPB $533,455.31
Capitalized Amount $63,875.45
Delinquent Interest 07/07-08/08 $50,856.13
Escrow (Taxes) $9,680.56
Foreclosure Fees $3,338.76
New Modified UPB $597,330.76
1st payment date 9/1/08 $4,352.32
New P&I $4,267.58
New Escrow $84.74
Amortization term 480; Maturity term 342

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Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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

From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 8:41 AM
To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Savannah, does this change your figures?

Thanks,

Julie

From: Thomas, Michelle M.
Sent: Thursday, July 10, 2008 8:39 AM
To: Mathis, Julie A.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Julie

The taxes have been paid current. The negative escrow balance is the total amount paid for taxes which is $9,087.44. Tax lines have been updated and are correct. The escrow analysis is handled in the escrow department.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

From: Mathis, Julie A.
Sent: Thursday, July 10, 2008 8:25 AM
To: Thorn, Ann; Thomas, Michelle M.; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: [redacted] Richardson
Importance: High

No, I had to leave a message and she has not called back yet.

Michelle, has the tax issue been resolved? We need to have a response asap please.

Thanks,

Julie

From: Thorn, Ann
Sent: Thursday, July 10, 2008 7:27 AM
To: Mathis, Julie A.; Thomas, Michelle M.; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: [redacted] Richardson

did you talk to her?

Is the tax issue resolved and the system is correct?

From: Mathis, Julie A.
Sent: Wed 07/09/2008 01:32 PM
To: Thomas, Michelle M.; Thorn, Ann; Lyman, Daryl W.
Cc: Rogers, Savannah L.
Subject: RE: [redacted] Richardson

I just left a msg for Ms. Richardson to call me so we can schedule time to dicuss the mod. We obviously need the below tax issue resolved first though.

Thanks,

Julie

From: Rogers, Savannah L.
Sent: Wednesday, July 09, 2008 2:25 PM
To: Thomas, Michelle M.
Cc: Mathis, Julie A.
Subject: FW: [redacted] Richardson
Importance: High

Michelle,
Can you explain why the escrow required from ANA1 8/08 was $10,031.70 yesterday and today the required amount shows $593.12? Will it be adjusting again? I need to verify this for the Mod terms before we call the mtgr today.

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Mathis, Julie A.
Sent: Wednesday, July 09, 2008 2:17 PM
To: Rogers, Savannah L.
Cc: Coker, Darlene; Beal, Pamela S.; Thorn, Ann; Lyman, Daryl W.; Battaglia, Paul J.
Subject: RE: [redacted] Richardson
Importance: High

Savannah, please bring the file over.

thanks,

Julie

From: Thorn, Ann
Sent: Wednesday, July 09, 2008 1:39 PM
To: Lyman, Daryl W.; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.
Subject: RE: [redacted] Richardson

great

Julie, plesae call Richarson today and get documents out.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: [redacted]
For Internal Use Only

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:38 PM
To: Thorn, Ann; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.; Battaglia, Paul J.
Subject: RE: [redacted] Richardson

REDACTED

-Daryl

From: Thorn, Ann
Sent: Wednesday, July 09, 2008 10:31 AM
To: Lyman, Daryl W.; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

REDACTED

Ann Thorn, FVP

Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell:

For Internal Use Only

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:24 PM
To: Thorn, Ann; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: Richardson

REDACTED

Daryl W. Lyman
First Vice President & Senior Counsel

Washington Mutual
Legal Department
1301 Second Avenue, WMC 3501
Seattle, WA 98101

206.500.4260 direct | 206.377.2704 fax
daryl.lyman@wamu.net

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From: Thorn, Ann
Sent: Tuesday, July 08, 2008 5:44 AM
To: Rogers, Savannah L.; Battaglia, Paul J.; Lyman, Daryl W.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: Richardson

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell:

For Internal Use Only

From: Rogers, Savannah L.
Sent: Tuesday, July 08, 2008 8:42 AM
To: Battaglia, Paul J.
Cc: Thorn, Ann; Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

REDACTED

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann
Sent: Monday, July 07, 2008 6:12 PM
To: Thomas, Michelle M.; Pound, Robert A.; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.
Subject: RE: [redacted] ichardson

thank you for your help.

Savannah, let's get our part done tomorrow and get copies of new documents out and communicated to Richardson

From: Thomas, Michelle M.
Sent: Mon 07/07/2008 05:00 PM
To: Thorn, Ann; Pound, Robert A.
Cc: Coker, Darlene
Subject: RE: [redacted] Richardson

Done

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net

From: Thorn, Ann
Sent: Monday, July 07, 2008 5:33 PM
To: Pound, Robert A.
Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: [redacted] Richardson

Remove the stop and pay the taxes

From: Pound, Robert A.
Sent: Mon 07/07/2008 04:16 PM
To: Thorn, Ann
Cc: Coker, Darlene; Thomas, Michelle M.
Subject: RE: [redacted] Richardson

Ann,

In regards to your request, we have reached out to several people to have the disbursement stop 1 removed and have been unsuccessful. If you give me permission to remove the stop, we will be able to disburse taxes.

Thanks

Robert Pound
Washington Mutual
LS Section Manager I
843-673-4007

From: Thorn, Ann
Sent: Monday, July 07, 2008 3:50 PM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.; Coker, Darlene
Subject: RE: [redacted]ichardson

Michelle, can you please get this changed today as this is a highly escalated matter.
Thank you.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell:

For Internal Use Only

From: Rogers, Savannah L.
Sent: Monday, July 07, 2008 3:39 PM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: FW: Richardson
Importance: High

Michelle,
Please request the disbursement stop be removed so we can get this file out immediately. Ann Thorn is requesting we escalate this issue... in case you are not getting a response.

Please let us know this has been taken care of so Loss Mit can proceed.

Thank you,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thomas, Michelle M.
Sent: Thursday, July 03, 2008 10:51 AM
To: Rogers, Savannah L.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.; Pound, Robert A.
Subject: RE: Richardson

Savannah

There is now a disbursement stop 1 preventing me from disbursing these taxes. I am attempting to contact the appropriate person to have that stop removed. Also California tax offices are adding redemption amounts to their tax roll. I have to verify with them the new amount to be paid for the month of July after it becomes available.

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 10:38 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.
Subject: FW: [redacted] Richardson

Hi Michelle,
Can you give us an idea on how long it will take for the escrow to appear? Can this be done today or will it take until Monday to see the changes in the system?

Thank you very much-

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann
Sent: Thursday, July 03, 2008 10:19 AM
To: Rogers, Savannah L.; Battaglia, Paul J.
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: [redacted] Richardson

Ok, that is probably going to be a problem.....

What are the new numbers and what changes are being made? Paul, fyi.....

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 9:50 AM
To: Thorn, Ann
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: [redacted] Richardson

Yes, you are correct.

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann
Sent: Thursday, July 03, 2008 9:03 AM
To: Rogers, Savannah L.; Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [redacted] Richardson
Importance: High

Ok, I need to understand something. We already talked to Richardson and told her the terms of the Modification as I understood. Then we realized taxes/insurance were not paid by Red Rock and now need to pay 2-3 weeks later and get back to her with new figures? Is that the case?

I need to understand this because it is my impression that Richardson thinks she has a new deal.....please clarify.

***********Please note my phone number has changed to* **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:56 AM
To: Thorn, Ann
Cc: Mathis, Julie A.; Beal, Pamela S.; Thomas, Michelle M.
Subject: RE: [redacted] Richardson

Ann.
Once the taxes are disbursed and the escrow is set up I will work up the Modification terms. We will contact the mortgagor to verify the terms and have the documents sent.

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual

Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann
Sent: Thursday, July 03, 2008 8:47 AM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [redacted] Richardson

What is going on with the Mod?

**********Please note my phone number has changed to **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:36 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Mathis, Julie A.; Beal, Pamela S.
Subject: FW: [redacted] Richardson

Hi Michelle,
Please see below, the foeclosure stop 7 has been removed. Please disburse the tax payment so we can proceed with the Mod.

Thanks

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann
Sent: Wednesday, July 02, 2008 3:39 PM
To: Mathis, Julie A.; Beal, Pamela S.; Rogers, Savannah L.

Subject: FW: [illegible] Richardson

***********Please note my phone number has changed to **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Boulton, Elizabeth A.
Sent: Wednesday, July 02, 2008 3:37 PM
To: Thorn, Ann
Subject: RE: [illegible] Richardson

Done.

Thank you,

Beth

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 1:01 PM
To: Boulton, Elizabeth A.
Subject: FW: [illegible] Richardson
Importance: High

Can you change back to presale stop code

***********Please note my phone number has changed to **904-462-2150**

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Mathis, Julie A.
Sent: Wednesday, July 02, 2008 12:01 PM
To: Thorn, Ann
Cc: Rogers, Savannah L.; Beal, Pamela S.

Subject: FW: [redacted] Richardson
Importance: High

Ann, do you know how we can have the FC stop 7 removed?

From: Rogers, Savannah L.
Sent: Wednesday, July 02, 2008 10:57 AM
To: Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: [redacted] Richardson

I sent an email to Chrissy 6/26/08 but didn't hear anything back. Do you know how/when the fc stop 7 will be removed? That is preventing us from getting the taxes disbursed and escrow set up.

<< Message: RE: [redacted] Richardson >>
Thank you,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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From: Mathis, Julie A.
Sent: Tuesday, July 01, 2008 9:20 PM
To: Rogers, Savannah L.
Cc: Beal, Pamela S.
Subject: FW: [redacted] Richardson

Are we ok with this one?

Thanks!

Julie

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 11:03 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; Mathis, Julie A.
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Please see tax notes on the above reference loan number indicating I will not be able to disburse tax payment until the foreclosure stop 7 has been removed. I will monitor the account for the removal of the foreclosure stop.

Michelle M. Thomas
Real Estate Tax Associate Sr.

1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Thomas, Michelle M.
Sent: Thursday, June 26, 2008 9:57 AM
To: Rogers, Savannah L.; Lopez, Christina; Haywood, Oriska S.; 'Jullie.Mathis@wamu.net'
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: [redacted] Richardson

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:27 PM
To: Thomas, Michelle M.
Subject: FW: [redacted] Richardson

Michelle,

I am copying you on this email so you can respond to the original parties on the email.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>

Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@Wamu.net

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Please refer to tax notes dated 06-26-08. I will not be able to disburse tax payment for the delinquent taxes until the foreclosure stop =7 is removed. I will monitor account for the removal of the stop.

From: Pound, Robert A.
Sent: Wednesday, June 25, 2008 2:23 PM
To: Springs, Sonya E.; Morris, Linda
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

I have reassigned this to Michelle Thomas. But until the FCL Stop 7 is removed she will not be able to pay taxes.

Robert Pound

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:08 PM
To: Morris, Linda
Cc: Pound, Robert A.; Kirby, Louise L.
Subject: RE: [redacted] Richardson
Importance: High

Louise,
There is already a NON123 task open and its assigned to Linda Morris.

Linda,
Can you go ahead and research this loan? Then e-mail a response to the all parties the e-mail below.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>
Tax Mitigation Specialist, Senior
Phone (843)673-3706
Fax (843) 673-4728
Mailstop FSC0211

Sonya.Springs@Wamu.net

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From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 12:02 PM
To: Lopez, Christina; Rogers, Savannah L.
Cc: Springs, Sonya E.
Subject: RE: [redacted] Richardson

Sonya,
Please assign this account to someone on the non/esc team to follow up and respond to Savannah and Christina.

Thanks.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Lopez, Christina
Sent: Wednesday, June 25, 2008 9:16 AM
To: Rogers, Savannah L.
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Louise,

Loss Mit only blocks taxes on short sales. This is not a short sale and it doesn't appear that we placed the disbursement stop. Per SAF1, processor EDC placed the block on there on 5/14/08. It appears her name is Veronica McNeil-Ellis. Can you check with her to determine if the block can be removed?

Thanks

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:56 AM
To: Lopez, Christina
Cc: Kirby, Louise L.
Subject: RE: [redacted] Richardson

Chrissy,
This fc sale was rescinded ...what should I do to get this moving? Do you know if the fc dept should remove their stops?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 8:50 AM
To: Rogers, Savannah L.
Subject: RE: [redacted] Richardson

Savannah,
Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the man code is "w" with disbursement stop 1.

So with the codes that are on the account now, we are not able to pay any tax payments.

Also there is a foreclosure code 7–conveyed, which also prevents us from paying.

LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:35 AM
To: Kirby, Louise L.
Subject: FW: [redacted] Richardson
Importance: High

Louise,
Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 5/20/08 saying the taxes were not going to be paid because of the mancode. Now that the mancode is W - can this be taken care of? Do you have a timeframe for completion so I can let managament know?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:39 AM
To: Johnson, Wonza L.
Cc: Haywood, Oriska S.; Mathis, Julie A.
Subject: [redacted] ichardson
Importance: High

Hi Wonza,
There were two checks returned 4/21/08 for delinquent property taxes $8109.81 + $405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual

Toll Free 866 926 8937
Direct fax 469 549 5978
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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, July 10, 2008 2:17 PM
To: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: FW: FINAL VERSION OF RICHARDSON SETTLEMENT 7-8-08.pdf - Adobe Acrobat Professional
Attach: FINAL VERSION OF RICHARDSON SETTLEMENT 7-8-08.pdf

---

print two copies for my signature

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: 414-418-[illegible]

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From: Martin T. McGuinn [[illegible]
Sent: Tuesday, July 08, 2008 3:12 PM
To: Thorn, Ann; Brignac, Deborah P.
Cc: Cook, Don; Battaglia, Paul J.
Subject: FINAL VERSION OF RICHARDSON SETTLEMENT 7-8-08.pdf - Adobe Acrobat Professional

REDACTED

Martin T. McGuinn
Kirby & McGuinn, A P.C.
600 B Street, Ste. 1950
San Diego, CA 92101
mmcguinn[illegible]
Direct Dial: (619) 525-[illegible]
Direct Fax: (619) 525-[illegible]

In Compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692e(11):
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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

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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.

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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.

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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.

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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

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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

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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:_____

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CSOC.RICH.005660

CALIFORNIA RECONVEYANCE COMPANY

By:_____
Deborah Brignac
Its:_____Vice President

RED ROCK MORTGAGE INC.

By:_____
James York, President

_____
James York

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CSOC.RICH.005661

Subject: Richardson
Location: call her

Start: 6/23/2008 4:00 PM
End: 6/23/2008 4:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Rogers, Savannah L.
Optional Attendees: Thorn, Ann
Resources: call her

When: Monday, June 23, 2008 4:00 PM-4:30 PM (GMT-05:00) Eastern Time (US & Canada).
Where: call her

~~*~*~*~*~*~*~*~*

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, June 20, 2008 6:47 AM
To: Oakley, Susan B. <susan.oakley@wamu.net>; Mathis, Julie A. <julie.mathis@wamu.net>
Subject: FW: Follow-up on Loss Mit

Julie, need you to get Sue this morning the information faxed over

From: Laura Richardson
Sent: Thu 06/19/2008 06:38 PM
To: Mathis, Julie A.
Cc: Thorn, Ann
Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.
Again, I can be reached at 202-225-7924 or cell 562-706-
Thanks, Laura

----- Forwarded Message ----
From: Laura Richardson
To: "Thorn, Ann" <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:36:01 PM
Subject: Re: Follow-up on Loss Mit

Ann,
I just sent the WaMu borrower assistance form via fax to 904-886-
sent three emails to you yesterday and none of them were replied to.
Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706-

Thanks,
Laura

----- Original Message ----
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 9:17 PM
To: Laura Richardson <[redacted] Mathis, Julie A. <julie.mathis@wamu.net>
Subject: RE: Follow-up on Loss Mit

Thank you

Julie and I will look at our schedules tomorrow and give you a call to ensure we have all the information needed.

Ann Thorn

From: Laura Richardson [redacted]
Sent: Thu 06/19/2008 06:38 PM
To: Mathis, Julie A.
Cc: Thorn, Ann
Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.
Again, I can be reached at 202-225-7924 or cell 562-706[redacted]
Thanks, Laura

----- Forwarded Message ----
From: Laura Richardson <[redacted]>
To: "Thorn, Ann" <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:36:01 PM
Subject: Re: Follow-up on Loss Mit

Ann,
I just sent the WaMu borrower assistance form via fax to 904-886-[redacted] I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706[redacted]

Thanks,
Laura

----- Original Message ----
From: "Thorn, Ann" <ann.thorn@wamu.net>

To: Laura Richardson <[redacted]>
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Laura Richardson [redacted]
Sent: Thursday, June 19, 2008 7:39 PM
To: Mathis, Julie A. <julie.mathis@wamu.net>
Cc: Thorn, Ann <ann.thorn@wamu.net>
Subject: Fw: Follow-up on Loss Mit

FYI... I am faxing you the document as well with pending clarifying questions and hope to hear from someone tomorrow.
Again, I can be reached at 202-225-7924 or cell 562-706-[redacted]
Thanks, Laura

----- Forwarded Message ----
From: Laura Richardson <[redacted]>
To: "Thorn, Ann" <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:36:01 PM
Subject: Re: Follow-up on Loss Mit

Ann,
I just sent the WaMu borrower assistance form via fax to 904-886-[redacted]. I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706-[redacted]

Thanks,
Laura

----- Original Message ----
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <[redacted]>
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Laura Richardson <[redacted]>
Sent: Thursday, June 19, 2008 7:36 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Re: Follow-up on Loss Mit

Ann,
I just sent the WaMu borrower assistance form via fax to 904-886-[redacted] I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706-[redacted]

Thanks,
Laura

----- Original Message ----
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <[redacted]>
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:21 AM
To: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: John's one/one
Attach: john one one june19.ppt

Use this versus one I sent last night.

8/19/08

Org Chart

Projects and Opportunities

- –Loss Analysis Review
- –Charge off Process
- –Bidding Strategy – McKinsey
- –Loss Mit Initiative with attorney offices
- –Government/Conventional Reserve
- –Servicing Advances
- –Richardson
- –Wells/Countrywide Lawsuit
- –Vendor Performance and Audits
- –Bankruptcy Project Plan and Best Practice
- –FNMA Initiatives
  - -New reports
  - -Designated Counsel
- –State Initiatives and changes
- –Wells indemnification
- –Document Execution
- –Additional Claim opportunities with LMT and State allowables
- –Asset Recovery Marketing Campaign

Concerns

- –Seattle and Audits
- –FNMA Program if it hits

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Subject: Updated: Richardson Update
Location: 888-595[illegible]pc[illegible]

Start: 6/19/2008 1:00 PM
End: 6/19/2008 1:30 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann; Owen, Jan L.
Resources: 888-595[illegible]pc[illegible]

changing time to accommodate schedules

From: Laura Richardson <[redacted]>
Sent: Wednesday, June 18, 2008 7:35 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Notice of Pendency of Action

Ann,
Late yesterday, Red Rock Mortgage, sent a certified letter to my district office in Torrance where my office staff unknowingly signed for which included "Notice of Pendency of Action" papers.

Who in your operation/office should I follow-up with? Please advise at your earliest convenience.

Laura Richardson

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Wednesday, June 18, 2008 5:57 PM
To: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: FW:
Attach: John June 18.ppt

Please print this and the FINAL Internal MBR Metrics for May AND the latest key weekly. Print two copies of each for John's meeting tomorrow.

From: Thorn, Ann
Sent: Wed 06/18/2008 12:53 PM
To: Thorn, Ann
Subject:

<<John June 18.ppt>>

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

8/19/08

Org Chart

Projects and Opportunities

- –Loss Analysis Review
- –Loss Mit Initiative with attorney offices
- –Government/Conventional Reserve
- –Servicing Advances
- –Richardson
- –Wells/Countrywide Lawsuit
- –Vendor Performance and Audits
- –Bankruptcy Project Plan and Best Practice
- –PMMA Initiatives
  - -New reports
  - -Designated Counsel
- –State Initiatives and changes
- –Wells Indemnification
- –Document Execution
- –Additional Claim opportunities with LMI and State allowables
- –Asset Recovery Marketing Campaign

Concerns

- –Seattle and Audits
- –PMMA Program IT Hits

JPMC - 004182
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CSOC.RICH.005675

From: Thorn, Ann
Sent: Wednesday, June 18, 2008 1:53:35 PM
To: Thorn, Ann
Subject:

Attachments: John June 18.ppt

John June 18.ppt (63 kB)

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

8/19/08

Org Chart

Projects and Opportunities

- –Loss Analysis Review
- –Loss Mit Initiative with attorney offices
- –Government/Conventional Reserve
- –Servicing Advances
- –Richardson
- –Wells/Countrywide Lawsuit
- –Vendor Performance and Audits
- –Bankruptcy Project Plan and Best Practice
- –PNMA Initiatives
  - -New reports
  - -Designated Counsel
- –State Initiatives and changes
- –Wells Indemnification
- –Document Execution
- –Additional Claim opportunities with LMI and State allowables
- –Asset Recovery Marketing Campaign

Concerns

- –Seattle and Audits
- –PNMA Program IT Hits

JPMC - 004184
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CSOC.RICH.005677

Subject: FW: Laura Richardson - Counteroffer from foreclosure purchaser
Location: Dial in at 1-866-736 Participant passcode is

Start: 6/16/2008 3:30 PM
End: 6/16/2008 4:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Thorn, Ann
Resources: Dial in at 1-866-736 Participant passcode is

When: Monday, June 16, 2008 3:30 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).
Where: Dial in at 1-866-736 Participant passcode is

~~*~*~*~*~*~*~*~*

Ann, would you please attend on behalf of Steve Champney?

Thank you,
Susan Samuel
Assistant to Steven Champney
904-886-6251

From: Battaglia, Paul J.
Sent: Monday, June 16, 2008 2:44 PM
To: Battaglia, Paul J.
Subject: Laura Richardson - Counteroffer from foreclosure purchaser
When: Monday, June 16, 2008 3:30 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).
Where: Dial in at 1-866-736 Participant passcode is

REDACTED

Seattle Participants meet in small conference room on 34.

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Saturday, June 14, 2008 8:23 AM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>; Battaglia, Paul J. <paul.battaglia@wamu.net>; Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Buyer sues Calif. congresswoman over foreclosure

---

Sorry, missed all the other emails in my in-bin that came in last night on this subject.....

From: Thorn, Ann
Sent: Sat 06/14/2008 07:19 AM
To: Gaugl, Sara C.; Battaglia, Paul J.; Owen, Jan L.
Subject: FW: Buyer sues Calif. congresswoman over foreclosure

I am sure you all have seen.....

From: Gonseth, Nancy C.
Sent: Sat 06/14/2008 04:24 AM
To: Thorn, Ann
Subject: Fw: Buyer sues Calif. congresswoman over foreclosure

Fyi

----- Original Message -----
From: Forbes.com Alerts <alerts@forbesdigital.com>
To: Alerts Recipients <alerts-rept@forbesdigital.com>
Sent: Fri Jun 13 19:46:27 2008
Subject: Buyer sues Calif. congresswoman over foreclosure

Buyer sues Calif. congresswoman over foreclosure

Click the link below to read the full story:
http://www.forbes.com/feeds/ap/2008/06/13/ap5116409.html?partner=alerts

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New York, NY 10011

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Saturday, June 14, 2008 8:19 AM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>; Battaglia, Paul J. <paul.battaglia@wamu.net>; Owen, Jan L. <jan.owen@wamu.net>
Subject: FW: Buyer sues Calif. congresswoman over foreclosure

I am sure you all have seen.....

From: Gonseth, Nancy C.
Sent: Sat 06/14/2008 04:24 AM
To: Thorn, Ann
Subject: Fw: Buyer sues Calif. congresswoman over foreclosure

Fyi

----- Original Message -----
From: Forbes.com Alerts <alerts@forbesdigital.com>
To: Alerts Recipients <alerts-rept@forbesdigital.com>
Sent: Fri Jun 13 19:46:27 2008
Subject: Buyer sues Calif. congresswoman over foreclosure

Buyer sues Calif. congresswoman over foreclosure

Click the link below to read the full story:
http://www.forbes.com/feeds/ap/2008/06/13/ap5116409.html?partner=alerts

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From: Gonseth, Nancy C. <nancy.gonseth@wamu.net>
Sent: Saturday, June 14, 2008 5:25 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Fw: Buyer sues Calif. congresswoman over foreclosure

---

Fyi

----- Original Message -----
From: Forbes.com Alerts <alerts@forbesdigital.com>
To: Alerts Recipients <alerts-rcpt@forbesdigital.com>
Sent: Fri Jun 13 19:46:27 2008
Subject: Buyer sues Calif. congresswoman over foreclosure

Buyer sues Calif. congresswoman over foreclosure

Click the link below to read the full story:
http://www.forbes.com/feeds/ap/2008/06/13/ap5116409.html?partner=alerts

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From: Mathis, Julie A. <julie.mathis@wamu.net>
Sent: Wednesday, June 11, 2008 8:13 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: FW: STORY - Richardson

More: "James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house. 'I'm just amazed they've done this,' York said. 'They never would have done this for anybody else.' "
Maddaus seeks out analysis from foreclosure expert Leo Nordine, who opines that a bank going to bat for a former homeowner in a situation such as this is "extremely unusual." "Unless [the borrower] filed bankruptcy beforehand, they'd never do it."

From: Lopez Family [redacted]
Sent: Tuesday, June 10, 2008 6:18 PM
To: Mathis, Julie A.
Subject: STORY

In an "extremely unusual" move, WaMU goes to bat for Rep. Richardson
Just when you thought you were safe from news about U.S. Rep. Laura Richardson, Democrat of Long Beach: **The Daily Breeze reports** that her lender, Washington Mutual, is trying to help her get her foreclosed house back (That's the house at right, located in Sacramento).
The Breeze's Gene Maddaus: "The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale.
Neither Richardson nor WaMu would talk to Maddaus about the situation. Richardson has yet to answer L.A. Land's questions, posed in writing on May 22, about the Sacramento mortgage, and the modification to the mortgage she says she received from WaMu.

Catching up: I must confess I failed to post a story about Richardson's car troubles. **Here's how the Long Beach Press-Telegram told it:** "In 2005, when she was still on the Long Beach City Council, she left one mechanic in a lurch with an unpaid bill, then later had her badly damaged BMW towed to an auto body shop but didn't pay for any work and abandoned the car there, owners of the businesses said this week. The next day, Richardson began using a city-owned vehicle -- putting almost 31,000 miles on it in about a year -- and continued driving the car five days after she had left the council to serve in the state Assembly, city records show."
In a terrific example of public service journalism, though, the Press-Telegram did manage to get some money for the mechanic. It reports that Richardson paid the 2-year-old, $735 bill after the newspaper called seeking an interview about the unpaid debt.
*Your thoughts? Comments? E-mail story tips to **peter.viles@latimes.com**.*
Photo: Associated Press
More: "James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house. 'I'm just amazed they've done this,' York said. 'They never would have done this for anybody else.' "
Maddaus seeks out analysis from foreclosure expert Leo Nordine, who opines that a bank going to bat for a former homeowner in a situation such as this is "extremely unusual." "Unless [the borrower] filed bankruptcy beforehand, they'd never do it."

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, June 6, 2008 12:51 PM
To: Brignac, Deborah P. <deborah.brignac@wamu.net>
Subject: RE: Congresswoman

Yep and with more than one mortgage company!!!!

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----
From: Brignac, Deborah P.
Sent: Friday, June 06, 2008 11:18 AM
To: Thorn, Ann
Subject: Congresswoman

Hi Ann,

Looks like our customer has some other mortgage problems.

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax deborah.brignac@wamu.net

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-----Original Message-----
From: Mimi Kleiss [mailto:gmercreferrals@wamu.net]
Sent: Friday, June 06, 2008 8:11 AM
To: Brignac, Deborah P.
Subject: Docs

Please open the attached document.

This document was sent to you using an HP Digital Sender.

Sent by: Mimi Kleiss <gmercreferrals@wamu.net>
Number of pages: 2
Document type: Color Document
Attachment File Format: Adobe PDF

To view this document you need to use the Adobe Acrobat Reader.
For free copy of the Acrobat reader please visit:

http://www.adobe.com

For more information on the HP Digital Sender please visit:

http://www.digitalsender.hp.com

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, June 6, 2008 10:47 AM
To: Brignac, Deborah P. <deborah.brignac@wamu.net>
Subject: RE: Congresswoman

Nothing, we are talking to her today about loss mit.....should continue to be on hold. We put Man L and Process L on it yesterday

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----
From: Brignac, Deborah P.
Sent: Friday, June 06, 2008 9:23 AM
To: Thorn, Ann
Subject: Re: Congresswoman

No, it is on hold pending instruction. What would you like done?

----- Original Message -----
From: Thorn, Ann
To: Brignac, Deborah P.
Sent: Fri Jun 06 05:44:55 2008
Subject: Congresswoman

Deborah, we have put the file on litigation hold. Was a new NOD or publication done on this file once the rescission was recorded?

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Thorn, Ann
Sent: Friday, June 06, 2008 8:44:55 AM
To: Brignac, Deborah P.
Subject: Congresswoman

Deborah, we have put the file on litigation hold. Was a new NOD or publication done on this file once the rescission was recorded?

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

Subject: Congresswoman Richardson
Location: Ann will join Wendy in her office

Start: 6/6/2008 12:00 PM
End: 6/6/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Thorn, Ann; Woodcock, Wendy A.; Mathis, Julie A.
Resources: Ann will join Wendy in her office

Subject: Updated: Richardson Update
Location: 877-709 passcode:

Start: 6/5/2008 7:00 PM
End: 6/5/2008 8:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Cook, Don; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.; GM QSM DTE
Resources: 877-709 passcode:

From: Boulton, Elizabeth A.
Sent: Wednesday, June 04, 2008 5:31:28 PM
To: Thorn, Ann
CC: Mena, Annie G.
Subject: [illegible].xls

Attachments: [illegible].xls

[illegible].xls
(17 KB)

Ann, here is the Richardson reinstatement which includes CRC's $9.00 outstanding costs.

	A	B	C	D	E	F	G	H
1								
2								
3								
4								
5								
6								
7	RE:	Loan Number:		[redacted]				
8		Borrower:		LAURA RICHARDSON				
9		Property Address:		[redacted]				
10				SACRAMENTO, CA 95808				
11		Quote Type:		Reinstatement Quote				
12		Loan Through:		[redacted]				
13		Loan Type:		Conventional/Unknown				
14		Foreclosure Sale Date:		[redacted]				
15		Next Due Date Will Be:		[redacted]				
16		Date Prepared:		[redacted]				
17								
18	[redacted]	[redacted] months at [redacted]	[redacted]					[redacted]
19	[redacted]	[redacted] months at [redacted]	[redacted]					[redacted]
20	[redacted]	[redacted] months at [redacted]	[redacted]					[redacted]
21	[redacted]	[redacted] months at [redacted]	[redacted]					[redacted]
22	[redacted]	[redacted] months at [redacted]	[redacted]					[redacted]
23	[redacted]	[redacted] months at [redacted]	[redacted]					[redacted]
24	[redacted]	[redacted] months at [redacted]	[redacted]					[redacted]
25	[redacted]	[redacted] months at [redacted]	[redacted]					[redacted]
26								
27							Subtotal of Payments Due	[redacted]
28								
29	Inspection Fees							[redacted]
30	Appraisal Fees							[redacted]
31	NSF Charges							[redacted]
32	Late Charges							[redacted]
33	Property Preservation							[redacted]
34	Suspense Balance							[redacted]
35	Restricted Escrow							[redacted]
36	Corporate Advance Balance							[redacted]
37	Liens							[redacted]
38								[redacted]
39	Other Fees							[redacted]
40	Outstanding Fees & Costs**							[redacted]
41								
42								
43	Total for Reinstatement							[redacted]
44								
45								
46								

	I	J
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18	[illegible]	[illegible]
19	[illegible]	[illegible]
20	[illegible]	[illegible]
21	[illegible]	[illegible]
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23	[illegible]	[illegible]
24	[illegible]	[illegible]
25	[illegible]	[illegible]
26	[illegible]	[illegible]
27	[illegible]	[illegible]
28	[illegible]	[illegible]
29	[illegible]	[illegible]
30	[illegible]	[illegible]
31	[illegible]	[illegible]
32	[illegible]	[illegible]
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40	[illegible]	[illegible]
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43	[illegible]	[illegible]
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	A	B	C	D	E	F	G	H
47								
48								

	I	J
47		
48		

From: Thorn, Ann
Sent: Wednesday, June 04, 2008 8:38:03 AM
To: Mathis, Julie A.
Subject: RE: Congresswoman Richardson

Just tried to call you, we need to discuss

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Mathis, Julie A.
Sent: Wednesday, June 04, 2008 8:35 AM
To: Thorn, Ann
Subject: FW: Congresswoman Richardson
Importance: High

Ann, please let me know if you need me to be doing anything on this one.

Thanks,

Julie

From: Woodcock, Wendy A.
Sent: Monday, June 02, 2008 12:56 PM
To: Thorn, Ann; Mathis, Julie A.
Subject: Congresswoman Richardson
Importance: High

Julie,

There is a chance that the foreclosure rescission will be recorded while I'm out of the office tomorrow or the next day. If so, I need you to step in to provide Richardson with the Borrower's Financial form and cover letter to obtain her current financial information, in consideration of a workout.

Ann: I'm guessing you will want Julie to be present when you talk to Richardson this week.

Wendy Woodcock, VP
Division Manager
Homeownership Preservation Dept.

Washington Mutual
7255 Baymeadows Way
Jacksonville, FL 32256

904.886.1309 direct
904.886.1325 fax
wendy.woodcock@wamu.net

WaMu – Simpler banking and more smiles.

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Subject: Updated: Richardson update
Location: 877-709 passcode

Start: 5/30/2008 3:30 PM
End: 5/30/2008 4:30 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Tentative

Required Attendees: Owen, Jan L.; Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.; Oakley, Susan B.; Gaugl, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann
Resources: 877-709 passcode

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 29, 2008 8:59 PM
To: Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: RE: Richardson Update: Daily Breeze

Sara, watching CNN and nothing has come across. Is it going to be on?

From: Gaugl, Sara C.
Sent: Thu 05/29/2008 07:50 PM
To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann
Subject: Richardson Update: Daily Breeze

All:
As an update, here's another article written by Gene Maddaus, which posted earlier today.

Gene contacted me a moment ago with follow-up questions - I'll update you after I am able to connect with him.

Best,

Sara

Representative had history of missed loan payments
By Gene Maddaus Staff Writer
Article Launched: 05/29/2008
Rep. Laura Richardson, whose housing woes have been national news for the past week, defaulted a total of eight times on three properties since 2004, a thorough review of county records indicates.

Records show she has defaulted five times on her primary residence in Long Beach - including three in the last year, as she diverted her private resources into her campaign for Congress.

Richardson's housing troubles are more extensive than previously reported, and include two defaults from 2004, when she was a Long Beach city councilwoman.

Her habit of missing payments caught up with her earlier this month, when her Sacramento home was sold at a foreclosure auction. Richardson has said she will try to reacquire that property, but the real estate broker who bought it is refusing to give it back, and the law appears to favor his position.

The newly discovered property records indicate that Richardson was already behind on her payments on her Long Beach house before Rep. Juanita Millender-McDonald died in April 2007. The veteran congresswoman's death opened up the seat for Richardson.

Richardson received a default notice on May 10, 2007, indicating she was $12,326.78 behind on her Long Beach home. She had not made a payment since January, when she bought her Sacramento home with no money down for $535,000.

The loan against the Long Beach property was issued the previous summer, when Richardson refinanced for a sum of $446,250.

The original loan, issued in 1999, was for $108,000.
Richardson took $100,000 of the proceeds from the refinancing, and lent it to her 2006 Assembly campaign.

After winning the election, she raised some money to pay back the loan, but then turned around and put $77,500 into her congressional campaign.

Richardson made a payment on the Long Beach property in May, and the default was rescinded. But she immediately stopped making payments again and a second default notice, for $15,101, was issued in October.

Once again, Richardson made a payment on the arrearage but stopped making further payments. The loan defaulted again in March, at which point she owed $19,921.74.

The default notice was withdrawn again a few days later, and Richardson says she is now current on the Long Beach loan.

Richardson also defaulted twice on the original loan on the Long Beach property in 2004, in the wake of her divorce. She was $8,376.49 behind on her payments in March 2004. She caught up, but quickly fell behind again and by September owed $5,815.73. That arrearage was later repaid, and Richardson was able to stay current on the house until 2007.

Last summer and fall, Richardson defaulted twice on her San Pedro property. The first time, in September 2007, she owed $12,410.71. She made a payment and was able to get that notice rescinded, but stopped making payments again, and a new default notice was issued in January.

That default led to a notice that an auction would be held on May 14. Before it got to that point, Richardson said she was able to negotiate a loan modification, and that auction has been put on hold until July.

Richardson has also stiff-armed smaller creditors.
In August 2007, she walked into Sir Speedy Printing in Signal Hill, and made a rush order for 380 invitations announcing her election to Congress.

The print shop dropped other orders and staffers put in overtime to meet the request. The order was filled on time the next day, but Richardson never paid the $150 invoice, said the print shop's owner, Allen McLean.

McLean said he and his wife call about once a month to try to collect the debt, but are always told by staffers that Richardson doesn't have the money.

"It's just irritating," he said. "She's not just doing this to the big guys. She's doing it to the small guys, too."

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I 206.228[illegible] cell
sara.gaugl@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 29, 2008 8:54 PM
To: Berens, John <john.berens@wamu.net>; Champney, Steven D. <steven.champney@wamu.net>
Subject: FW: Richardson Update: Daily Breeze

From: Gaugl, Sara C.
Sent: Thu 05/29/2008 07:50 PM
To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann
Subject: Richardson Update: Daily Breeze

All:
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"It's just irritating," he said. "She's not just doing this to the big guys. She's doing it to the small guys, too."

Sara Gaugl
Home Loans Public Relations

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

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From: Thorn, Ann
Sent: Thursday, May 29, 2008 4:16:41 PM
To: Owen, Jan L.; Gaugl, Sara C.
Subject:

Left her messages, she is in CA……..

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 29, 2008 6:42 AM
To: Champney, Steven D. <steven.champney@wamu.net>; Samuel, Susan L. <susan.samuel@wamu.net>
Subject: Richardson

Was on the phone last night with Richardson for about half hour and want to get with you and John this morning if you both have time to get direction/authorization before I meet with Don later today.

Thanks

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 29, 2008 6:42 AM
To: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: Calendar Today

We need some work on the calendar today and I need you to be aware when the section managers are on meetings and their Division/Dept. Managers are not included----but yet I am. This is starting to be an issue and I need you to step into it with calendar, meetings, "stop-bys", etc..... I just do not have time for a lot of this and my Division managers are fully capable.

Meeting at 10:30----Need Tracy and Erin to sit on this with Brian and John and they can report back to m

Meeting at 11:30----Not sure what this is, I believe it is the same meeting as last week that we kept moving and I thought I had indicated that I do not need to be involved---just want those guys talking about it as necessary. I believe this is on the payoff statements.

I believe there is a 1:00 or so meeting about Richardson and need you to get with Jan Owen or Sara Gaugle and see when that is today.

Also, I need you to please pick up my phone calls when I am in a meeting or if I am out of my office-----as long as you are at your desk------- I am getting a lot of attorneys looking for business or people looking to buy foreclosures, etc.....

Thanks, was there until 8 dealing with Richardson and need some time today since I am off tomorrow.

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 12:44:27 PM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so……

Just wanted to pass this along.

Let me know…

Ann

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 5:06:02 PM
To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.
CC: Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**---62 in March and April. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes------not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Brignac, Deborah P.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax
deborah.brignac@wamu.net

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From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel

Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Tuesday, May 27, 2008 12:57 PM
To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Chiu, Huey-Jen
Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.
Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775-2340 direct
huey-jen.chiu@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Tuesday, May 27, 2008 4:12 PM
To: Boulton, Elizabeth A. <elizabeth.boulton@wamu.net>
Subject: FW: WAMU: loan

Here is the other one I was talking about-----it was charged off and went to sale----------little different situation.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----
From: Mathis, Julie A.
Sent: Tuesday, May 27, 2008 11:58 AM
To: Thorn, Ann; Woodcock, Wendy A.
Subject: RE: WAMU: loan

This is the same type situation we had with the Congresswoman's loan. The loan was in loss mit, denied and then put on hold by another area for charge off committee to make a decision on 10/26. The FC workstation was suspended due to loss mit (but it wasn't loss mit), so when we worked a clean up report the FC was restarted on 11/14/07.

Thanks,

Julie

-----Original Message-----
From: Thorn, Ann
Sent: Friday, May 23, 2008 1:39 PM
To: Woodcock, Wendy A.; Mathis, Julie A.
Subject: FW: WAMU: loan

Not sure if prime or subprime, but just wanted to ensure you remind folks of charged off loans. Not sure if this was coded charged off or not, but it was documented and we restarted the foreclosure on a charged off loan.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----
From: Mena, Angie G.
Sent: Friday, May 23, 2008 1:24 PM
To: Thorn, Ann

Subject: WAMU: loan[redacted]

This is what occurred on this file:

On 11/2/07 bid team advised Fidrlity that WAMU would walk away from this property and to close file.
Before this occurred, loss mitt seemed to have been working on this file and, unfortunately , they opened a FORRST task on 11/12/07, which was after the file was closed on Process Management (Newtrak). Fidelity worked the task on 11/14/07, so file was reactivated on PM that day, atty proceed with foreclosure, and file went to sale (on 12/10/07).Let me know if you need anything else.

Thanks,

Angie.

Angie Mena
Section Manager of Foreclosure Escalation Washington Mutual
7255 Baymeadows Way
Jacksonville, FL 32256
Mail Stop: JAXA2035
Phone Number: 904-886-1407
E-mail angie.mena@wamu.net

-----Original Message-----
From: Thorn, Ann
Sent: Tuesday, May 20, 2008 3:32 PM
To: Mena, Angie G.
Cc: Boulton, Elizabeth A.
Subject: FW: WAMU: loan[redacted]

Can you validate this.....did Wamu tell them to restart when we had already charged it off?

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----
From: Bill.Newland[redacted]
Sent: Tuesday, May 20, 2008 2:04 PM
To: Thorn, Ann
Subject: FW: WAMU: loan[redacted]

Ann

I hope you are having a good day. We did the research on this loan and it was restarted due to the loan showing up on a report that we work for WAMU. Let me know if you have any questions.

Bill Newland
First Vice President - Operations Jacksonville, FL FIS Foreclosure Solutions Inc.

A Division of FIS Default Solutions
Office 904-470-7711
Cell 904-483-8208

-----Original Message-----
From: Joshua Baxley
Sent: Tuesday, May 20, 2008 1:52 PM
To: Bill Newland
Cc: Tara Engle; Eric Tate; Michael Cloin
Subject: FW: WAMU: loan [illegible]

Good afternoon Bill,

You had asked for some feedback on why the above file proceeded to sale when WAMU had provided instruction to kill/bill.

Apparently the loan ended up on a report generated by WAMU to restart the FCL (dated 11/14/07).
The file was subsequently referred out and proceeded along its normal course.

It would appear that there was a disconnect somewhere on WAMU's side between the issuing of the close/bill instruction, and a task being set up in MSP to have the foreclosure re-activated at a later date.

If there is anything additional that is needed, please let me know.

Thanks,
Joshua Baxley
Foreclosure Manager - Attorney Management FIS Foreclosure Solutions, Inc.
A Division of FIS Default Solutions
904.475[illegible]

-----Original Message-----
From: Eric Tate
Sent: Tuesday, May 20, 2008 1:36 PM
To: Joshua Baxley
Subject: FW: WAMU: loan [illegible]

We restarted per the task report generated by Wamu - please let me know if you need anything further - thanks!

Eric C. Tate
Referral Manager - Operations Minnesota
FIS Foreclosure Solutions, Inc.
A Division of FIS Default Solutions
Office: 651-234-3796

-----Original Message-----
From: Joshua Baxley
Sent: Tuesday, May 13, 2008 6:46 AM
To: Bill Newland
Cc: Michael Cloin; Tara Engle; Eric Tate
Subject: WAMU: loan [illegible]

Good morning Bill,

Initial review shows that the file was restarted due to the loan appearing on the WAMU 9000 report on 11/14/07.
I believe this to be a balancing report that the referral group handles daily, and as such have looped in Eric Tate for his input.

Eric,
WAMU had advised in November 2007 that they were walking away from the property and wanted the file charged off. On 11/14/07, the FC was restarted 'per the WAMU 900 FORRST report'.

Can you take a quick look and provide Bill with feedback?

Thank you!

Joshua Baxley
Foreclosure Manager - Attorney Management FIS Foreclosure Solutions, Inc.
A Division of FIS Default Solutions
904.475

-----Original Message-----
From: Bill Newland
Sent: Monday, May 12, 2008 5:55 PM
To: Joshua Baxley; Michael Cloin; Tara Engle
Subject: Fw: loan

Tara and Josh can you review from our side. Michael can you review from yours

Bill Newland
FVP Operations
904-483
Sent from my BlackBerry Wireless Handheld

-----Original Message-----
From: Thorn, Ann <ann.thorn@wamu.net>
To: Bill Newland
Sent: Mon May 12 16:49:57 2008
Subject: FW: loan

Would like to understand what happened on this loan. As I understand it, we sent a Kill and Bill on this loan and charged it off, but Fidelity still went to sale.

Please provide some information.

Thanks

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

</pre><FONT SIZE=2>
The information contained in this message is proprietary. If you are not the intended recipient, please: (i) delete the message and all copies; (ii) do not disclose, distribute or use the message in any manner; and (iii) notify the sender immediately. In addition, please be aware that any message addressed to our domain is subject to archiving and review by persons other than the intended recipient. Thank you.</FONT>

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Tuesday, May 27, 2008 10:10 AM
To: Berens, John <john.berens@wamu.net>; Woodcock, Wendy A. <wendy.woodcock@wamu.net>
Subject: RE: Confidential: Richardson Update

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Berens, John
Sent: Tuesday, May 27, 2008 9:58 AM
To: Thorn, Ann; Woodcock, Wendy A.
Subject: RE: Confidential: Richardson Update

So we are progressing with the rescission of the sale? Does the third party want some cash?

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 9:38 AM
To: Berens, John; Woodcock, Wendy A.
Subject: RE: Confidential: Richardson Update

Since this came out, there has been no activity that I have gotten.
We have an update call at noon today with all the players and I will see if there has been anything happening to give you prior to that meeting.

She did send back the consent to me on Friday night to rescind the sale and provide the 3rd party with the letter we sent to her.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

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From: Berens, John
Sent: Tuesday, May 27, 2008 9:16 AM

To: Thorn, Ann; Woodcock, Wendy A.
Subject: FW: Confidential: Richardson Update

I need an update this morning.

From: Gaugl, Sara C.
Sent: Saturday, May 24, 2008 1:29 AM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: RE: Confidential: Richardson Update

Thought you'd be interested in reading the article embedded below, which has appeared in the Daily Breeze. I spoke with Gene earlier this evening -- he was one of the first to break the story earlier this week.

Don/Paul: there were a few assertions made by Ms. Richardson in this article that I'd like to further discuss/clarify with you.

Best,

Sara

Congresswoman Richardson had defaulted on 3 homes, records show
By Gene Maddaus, Staff Writer
05/23/2008

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

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In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly $9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for $535,000, sold at auction on May 7 to a real estate investor for $388,000. The lender, Washington Mutual Bank, took a loss of nearly $200,000 on the deal, and the buyer, James York, agreed to pay her property tax

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Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

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Richardson loaned her Assembly campaign $100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow $77,500 in loans to her congressional campaign.

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"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

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Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself $18,000 of the $77,500 in personal loans. She still owes $220,000 to her campaign consultant - which is unusual for a successful campaign - and about $330,000 overall.

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She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

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Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: Confidential: Richardson Update

David, John and Steve:

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Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson's loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

****

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'
By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly $9,000 in delinquent property taxes.
She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1½-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for $535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid $388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at $578,384.

Richardson, 46, makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around $50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4

of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than $75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making $50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct 1 206.228[illegible] cell
sara.gaugl@wamu.net

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

From: Garbis, Ann <ann.garbis@wamu.net>
Sent: Tuesday, May 27, 2008 9:47 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: FW: (no subject)
Attach: Congresswoman Battles Foreclosure.doc

AOL article I referenced this morning.

Ann Garbis
Vice President - Asset Recovery
Loss Prevention
Washington Mutual Home Loans
904-886-5413

From: BGarbis [redacted]
Sent: Saturday, May 24, 2008 7:11 PM
To: Garbis, Ann
Subject: (no subject)

Get trade secrets for amazing burgers. Watch "Cooking with Tyler Florence" on AOL Food.

Congresswoman Battles Foreclosure

By ERICA WERNER,
AP
Posted: 2008-05-24 11:41:29
Filed Under: Nation News, Politics News
WASHINGTON (May 24) - Congresswoman Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender. But foreclosure buyer James York say the house is his now.

Richardson said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

Getty Images
Laura Richardson

Richardson said she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly $9,000 in delinquent property taxes.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

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She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

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Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly $9,000 in delinquent property taxes.
She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1¾-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for $535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid $388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at $578,384.

Richardson, 46, makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around $50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than $75,000 of her own money on her campaign _ suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making $50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct 1 206.228 [illegible] cell
sara.gaugl@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Friday, May 23, 2008 6:35 AM
To: Berens, John <john.berens@wamu.net>; Champney, Steven D. <steven.champney@wamu.net>
Subject: FW: Update York Comment Re: Sale

See below-----3rd party has now "advertised" via WSJ that he will sell back Congresswoman's house to her for the same price she bought it in 2007------$175K profit for buyer.

I am available by cell until about 11:00 and then we have another update call around 2 or 3 today. We suspect Richardson was flying back to CA last night as congress let out for the long weekend.

From: Gaugl, Sara C.
Sent: Thu 05/22/2008 09:13 PM
To: Battaglia, Paul J.; Cook, Don; Owen, Jan L.; Woodcock, Wendy A.; Thorn, Ann; Baptista, Geri Ann S.
Cc: Rodriguez, Adrian; Elias, Alan
Subject: Update York Comment Re: Sale

All -
Please see below - York has now publicly offered to resell the home for $535,000 -- the same price Richardson payed for it in 2007. I will scan recent coverage in an effort to uncover additional info and will route to the team in advance of tomorrow's meeting. It also appears that Richardson has refrained from making further comments at this time.

L.A. Land latime

Buyer of Rep. Laura Richardson's house: She "walked away"

The Wall Street Journal quotes the buyer of U.S. Rep. Laura Richardson's Sacramento house as saying she walked away from the house, and can have it back if she wants it -- for the same price she paid for it in 2007.

Richardson (pictured) has denied **a published report that her house went into foreclosure,** saying she worked with her lender to renegotiate her mortgage.

But James York, the Sacramento broker listed on public documents as the new buyer of the home, tells the Journal's "Developments" blog the congresswoman walked away from the mortgage: **'She's walked away from the property,' he said. 'I would be happy to resell her the home for the $535,000.'**

That would represent a tidy profit for York, who reportedly bought the Richardson house at auction for $388,000.

Richardson's office has not answered questions about the Sacramento home. In a statement Wednesday, the Democrat from Long Beach said the house "is not in foreclosure" and that she had reached an agreement with her lender on a loan modification.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.228 cell
sara.gaugl@wamu.net
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Subject: Update on Congresswoman Richardson
Location: 877-709-[illegible] passcode:[illegible]

Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Battaglia, Paul J.; Cook, Don; Thorn, Ann; Woodcock, Wendy A.; Baptista, Geri Ann S.
Resources: 877-709-[illegible] passcode[illegible]

When: Friday, May 23, 2008 11:30 AM-12:30 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where: 877-709[illegible] passcode[illegible]

~~*~*~*~*~*~*~*~*

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 5:48 PM
To: Battaglia, Paul J. <paul.battaglia@wamu.net>
Subject: FW: Scan from a Xerox WorkCentre
Attach: Scan001.PDF

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

-----Original Message-----
From: Oakley, Susan B.
Sent: Thursday, May 22, 2008 5:39 PM
To: Oakley, Susan B.; Thorn, Ann
Cc: Oakley, Susan B.
Subject: Scan from a Xerox WorkCentre

Please open the attached document. It was scanned and sent to you using a Xerox WorkCentre.

Sent by: u258746 [susan.oakley@wamu.net] Number of Images: 2 Attachment File Type: PDF

WorkCentre Location: machine location not set Device Name: XRX0000AA7B4173

For more information on Xerox products and solutions, please visit http://www.xerox.com

April 17, 2008

Laura Richardson
717 East Vernon Street
Long Beach, CA 90806

RE: Washington Mutual Loan Number
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-

Sincerely,

Allison Dolan
Default Specialist II - ERT
Washington Mutual Home Loans

RE: Loan Number: [redacted]
Borrower: HELMAR FAMILY REVOCAB
Property Address: 3622 W CURTIS DR
SACRAMENTO, CA 95818
Quote Type: Reinstatement Quote
Good Through: 4/7/2008
Loan Type: Conventional Uninsured
Foreclosure Sale Date: 12:00:00 AM
Next Due Date will be: 5/1/2008
Date Prepared: 4/4/2008

9 months at $ 4,227.98	$ 38,051.82
months at $	$
months at $	$
months at $	$
months at $	$
months at $	$
months at $	$
months at $	$
Subtotal of Payments Due	$ 38,051.82
Inspection Fees	$ 0.00
Appraisal Fees	$ 0.00
NSF Charges	$ 0.00
Late Charges	$ 253.68
Property Preservation	$
Suspense Balance	($ (2,486.52))
Restricted Escrow	($)
Corporate Advance Balance	$ 1,157.82
Liens	$
	$
Other Fees	$ 46.80
Outstanding Fees & Costs**	$
Total for Reinstatement	$ 37,023.60

prhoden_
[redacted]

**Please add all collectable outstanding fees and costs to the above total.

**Please review the NewTrak Fees & Cost Module for any outstanding fees and cost do to parties other than yourself. Please include these amounts in your final quote.

From: Thorn, Ann
Sent: Thursday, May 22, 2008 5:41:20 PM
To: Owen, Jan L.
Subject: FW: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Attachments: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Battaglia, Paul J.
Sent: Thursday, May 22, 2008 4:20 PM
To: Thorn, Ann; Woodcock, Wendy A.; Gaugl, Sara C.
Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc (21 kB)

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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

Borrower Name _____

Loan Number _____

Address _____

_____

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this _____ day of _____, 2008, at _____, [State]

_____
(Signature)

From: Thorn, Ann
Sent: Thursday, May 22, 2008 5:09:10 PM
To: Owen, Jan L.
Subject: FW: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Attachments: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Battaglia, Paul J.
Sent: Thursday, May 22, 2008 4:20 PM
To: Thorn, Ann; Woodcock, Wendy A.; Gaugl, Sara C.
Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc (21 kB)

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

Borrower Name _____

Loan Number _____

Address _____

_____

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this _____ day of _____, 2008, at _____, [State]

_____
(Signature)

From: Thorn, Ann
Sent: Thursday, May 22, 2008 4:50:24 PM
To: Oakley, Susan B.
Subject: FW: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Attachments: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

Send this and the PDF you just sent me back in ONE email.

Thanks

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Battaglia, Paul J.
Sent: Thursday, May 22, 2008 4:20 PM
To: Thorn, Ann; Woodcock, Wendy A.; Gaugl, Sara C.
Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc (21 kB)

REDACTED

Paul J. Battaglia
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AUTHORIZATION AND CONSENT
TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name _____

Loan Number _____

Address _____

_____

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this _____ day of _____, 2008, at _____, [State]

_____
(Signature)

From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 4:49 PM
To: Berens, John <john.berens@wamu.net>; Champney, Steven D. <steven.champney@wamu.net>
Subject: RE: Congresswoman Richards & David S

*****attorney/client priviledged information, for internal use Only*********

Yes, it was reviewed prior to going to sale, but the notes were not real clear on the hold and LMT authorized the removal of the hold.

We are working through to see if we can tighten the process here since this was an executive complaint.

I will call you shortly as there is a lot of movement here with next steps regarding the media and jumping on a call with communications and legal in a minute. I have had several conversations with the Congresswoman and she is in damage control and wants to be on the same page with media. She is not at all blaming Wamu for what we have done----at least not to me.

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

For Internal Use Only

-----Original Message-----
From: Berens, John
Sent: Thursday, May 22, 2008 4:39 PM
To: Thorn, Ann; Champney, Steven D.
Subject: Fw: Congresswoman Richards & David S

Do we know if this was reviewed?

----- Original Message -----
From: Schneider, David C.
To: Berens, John
Sent: Thu May 22 13:15:37 2008
Subject: Re: Congresswoman Richards & David S

What about the process to look at all loans prior to foreclosure?

ds

----- Original Message -----
From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:58:28 2008
Subject: Re: Congresswoman Richards & David S

Human error. Loss mitigator working their exception report saw we had turned the customer down for loss mit and removed the code.

They should have dug deeper. ERT letter went to customer the day after we removed the code.

I think we have a good case to rescind the sale. Customer will be put back in the same position as prior to the sale assuming she cooperates (we need her agreement to show the postponement letter to the third party). I'll send you an update when I get further info.

----- Original Message -----
From: Schneider, David C.
To: Berens, John
Sent: Thu May 22 12:41:31 2008
Subject: Re: Congresswoman Richards & David S

What went wrong in the process? ds

----- Original Message -----
From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:31:11 2008
Subject: Fw: Congresswoman Richards & David S

----- Original Message -----
From: Thorn, Ann
To: Berens, John; Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.
Sent: Thu May 22 12:26:28 2008
Subject: RE: Congresswoman Richards & David S

**********Attorney Client Information for Internal Use Only**********

REDACTED

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

For Internal Use Only

-----Original Message-----
From: Berens, John
Sent: Thursday, May 22, 2008 2:43 PM
To: Samuel, Susan L.; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Subject: Re: Congresswoman Richards & David S

REDACTED

----- Original Message -----
From: Samuel, Susan L.
To: Berens, John; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Sent: Thu May 22 09:55:00 2008
Subject: Congresswoman Richards & David S

REDACTED

REDACTED

Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Baymeadows Way, JAXB3182
Jacksonville, FL 32256

904-886[redacted]
susan.samuel@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 1:29 PM
To: Boulton, Elizabeth A. <elizabeth.boulton@wamu.net>
Subject: FW: Article: Calif. congresswoman's home threatened with repo

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

For Internal Use Only

From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 12:58 PM
To: Thorn, Ann
Subject: FW: Article: Calif. congresswoman's home threatened with repo

So you have one of the articles circulating thru Wamu.

From: Jenne', Kevin M.
Sent: Thursday, May 22, 2008 12:19 PM
To: Champney, Steven D.; Kallner, Brad; Johnson, Renee T.; Gaugl, Sara C.
Cc: Walser, Michael; Scharf, Will D.
Subject: Article: Calif. congresswoman's home threatened with repo

You probably already know all about this, but I never want to assume. There's some confusion about whether her home has been sold or not, and WaMu hasn't responded about it as of this report.

Calif. congresswoman's home threatened with repo

Thursday May 22, 11:49 am ET
By Don Thompson, Associated Press Writer

Calif. congresswoman's home threatened with repossession after she fails to pay mortgage

SACRAMENTO, Calif. (AP) -- Rep. Laura Richardson has an unusual perspective on the housing foreclosure bills moving through Congress: One of her own homes was threatened with repossession after she failed to pay the mortgage.

Richardson, a Southern California Democrat, bought a two-story home in a leafy, upper-middle-class neighborhood of Sacramento in January 2007, just months after winning a seat in the state Assembly.

She bought the three-bedroom, 1 1/2-bath home in the state capital for $535,500. The bill collectors started knocking soon after, according to records reviewed Wednesday by The Associated Press.

The city utility department placed a lien on her property in June 2007 for $154 in unpaid bills, according to documents at the Sacramento County recorder's office. In December, she received a default notice on the mortgage from the collection agency of Washington Mutual Inc., her lender. At that point, she owed $18,356.

At the time, she had left the Legislature after a quick rise from the Long Beach City Council and moved to Washington after winning a special election to fill a vacant congressional seat. Richardson on Wednesday blamed the frequent job-shifting for financial problems related to the Sacramento property.

A default notice in March this year put the "unpaid balance and other expenses" at $578,384 and said her 1,639-square-foot house would be auctioned at a trustee sale.

County records show the property was sold to a company called Red Rock Mortgage Inc. of Sacramento for $388,000 -- although the county assessor's office continues to list Richardson as the owner. No listing could be found for Red Rock.

That sale was officially recorded Monday, according to the records. But Richards said the home was not in foreclosure and had not been seized.

"I have worked with my lender to complete a loan modification and have renegotiated the terms of the agreement -- with no special provisions," Richardson said in a statement Wednesday. "I fully intend to fulfill all financial obligations of this property."

Richardson's chief of staff, Kimberly Parker, told the AP that the mortgage on the home had been sold but that the house had not. The collection agency referred inquiries to Washington Mutual, which did not return a call.

A real estate agent's lock box hung Wednesday from the front door of the 1926-vintage house.

Records at a Sacramento County tax office also show Richardson is delinquent in paying $8,950 in property taxes.

Richardson moved from the Long Beach City Council to her Assembly seat in 2006, and the next year won a special election to represent a heavily Democratic congressional district that includes Long Beach.

Congressional records show Richardson did not cast votes May 8 on three bills related to the Foreclosure Prevention Act. In her statement, she said she was away from Washington because of her father's funeral.

"I understand that these homeownership issues are a reflection of what many Americans are going through as they fight to keep their homes and to remain financially stable," Richardson said in her statement.

Associated Press writers Erica Werner in Washington and Samantha Young and Rich Pedroncelli in Sacramento contributed to this report.

Kevin Jenné | *FVP, Market Research Manager*
Research & *Customer* Insight
Washington Mutual
V: 206.500[illegible] | E: kevin.jenne@wamu.net

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Subject: FW: Congresswoman Richardson Update
Location: 877-709

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Owen, Jan L.
Resources: 877-709

From: Thorn, Ann
Sent: Thursday, May 22, 2008 10:26:40 AM
To: Samuel, Susan L.
Subject: RE: 5/23 & 5/23 daily by phone

I got beth on it already---------it is a freakin mess.

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

For Internal Use Only

From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 8:28 AM
To: Thorn, Ann
Subject: RE: 5/23 & 5/23 daily by phone

Not a problem. Think we could have Beth B attend? Wendy W had started on working on the congress woman thing (which is a mess) and when I spoke to her this morning she said she'd need to include Asset Recovery in the research of the issue.

Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Baymeadows Way, JAXB3182
Jacksonville, FL 32256

904-886
susan.samuel@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 22, 2008 8:22 AM
To: Samuel, Susan L.; Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Tkachik, Joyce A.
Cc: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.; Oakley, Susan B.; Latek, Debbie
Subject: RE: 5/23 & 5/23 daily by phone

I will not be there today---McKinsey

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

For Internal Use Only

From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 8:21 AM
To: Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Thorn, Ann; Tkachik, Joyce A.
Cc: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.; Oakley,

Susan B.; Latek, Debbie
Subject: 5/23 & 5/23 daily by phone

Good morning! With Steve on vacation, we'll hold the daily by phone the next couple days. We've got a couple things to discuss such as Congress woman Richardson and the Board of Directors deck.

Talk to you soon,

Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Baymeadows Way, JAXB3182
Jacksonville, FL 32256

904-886[illegible]
susan.samuel@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 22, 2008 8:22:00 AM
To: Samuel, Susan L.; Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Tkachik, Joyce A.
CC: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.; Oakley, Susan B.; Latek, Debbie
Subject: RE: 5/23 & 5/23 daily by phone

I will not be there today—McKinsey

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

For Internal Use Only

From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 8:21 AM
To: Bach, Ed; Bartell, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Thorn, Ann; Tkachik, Joyce A.
Cc: Kelble, Helen; Sutherland, Kathleen A.; Brzozowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.; Oakley, Susan B.; Latek, Debbie
Subject: 5/23 & 5/23 daily by phone

Good morning! With Steve on vacation, we'll hold the daily by phone the next couple days. We've got a couple things to discuss such as Congress woman Richardson and the Board of Directors deck.

Talk to you soon,

Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Baymeadows Way, JAXB3182
Jacksonville, FL 32256

904-886
susan.samuel@wamu.net

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From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 8:22 AM
To: Samuel, Susan L. <susan.samuel@wamu.net>; Boulton, Elizabeth A. <elizabeth.boulton@wamu.net>
Cc: Oakley, Susan B. <susan.oakley@wamu.net>
Subject: RE: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

---

Beth, I need answers this morning.....

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

For Internal Use Only

-----Original Message-----
From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 8:15 AM
To: Thorn, Ann
Cc: Oakley, Susan B.
Subject: FW: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

So you're in the loop should this issue escalate further this week.
(Brad is on vacation starting today through next Wed - I'm going to ask Wendy Woodcock to join the daily on his behalf so we have Loss Mit representation)

Susan Samuel

-----Original Message-----
From: Berens, John
Sent: Thursday, May 22, 2008 7:26 AM
To: Kallner, Brad; Champney, Steven D.
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

This is a little different than the story I heard from you yesterday. Do we know why it went to sale?

----- Original Message -----
From: Battaglia, Paul J.
To: Schneider, David C.
Cc: Berens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaugl, Sara C.; Elias, Alan
Sent: Wed May 21 20:15:37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communicaton

David,

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500[redacted]
Fax: 206-377-2784

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

From: Mathis, Julie A.
Sent: Tuesday, June 24, 2008 4:49:11 PM
To: Thorn, Ann
Subject: Out of Office AutoReply: [redacted] Richardson

I will be out of the office Wednesday, June 25th. I will return on Monday, July 7th. If you need immediate attention, please contact Nicol Peters for short sale matters and Pam Beal on modification matters.

Thank you,

Julie Mathis

From: Mathis, Julie A.
Sent: Tuesday, June 24, 2008 4:12:29 PM
To: Thorn, Ann
CC: Rogers, Savannah L.; Beal, Pamela S.
Subject: FW: [redacted] Richardson

FYI, I will be out of the office until 7/7/08.

Thanks Savannah.

Julie

From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:24 AM
To: Mathis, Julie A.
Subject: RE: [redacted] Richardson

REDACTED

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Mathis, Julie A.
Sent: Tuesday, June 24, 2008 8:56 AM
To: Rogers, Savannah L.
Subject: RE: [redacted] Richardson
Importance: High

REDACTED

From: Battaglia, Paul J.
Sent: Monday, June 23, 2008 7:01 PM
To: Mathis, Julie A.; Thorn, Ann
Cc: 'Martin T. McGuinn'
Subject: RE: [redacted] Richardson

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101

Phone: 206-500-4261
Fax: 206-377-2784

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

From: Gaugl, Sara C.
Sent: Monday, June 23, 2008 1:59 PM
To: Battaglia, Paul J.; Mathis, Julie A.; Thorn, Ann; Elias, Alan; Owen, Jan L.
Cc: Cook, Don; 'Martin T. McGuinn'
Subject: RE: [redacted] Richardson

REDACTED

Sara Gaugl
Home Loans Public Relations

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

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

From: Battaglia, Paul J.
Sent: Monday, June 23, 2008 1:54 PM
To: Mathis, Julie A.; Thorn, Ann
Cc: Gaugl, Sara C.; Cook, Don; 'Martin T. McGuinn'
Subject: RE: [redacted] Richardson

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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

From: Mathis, Julie A.
Sent: Monday, June 23, 2008 1:23 PM
To: Thorn, Ann
Cc: Gaugl, Sara C.; Battaglia, Paul J.

Subject: [redacted] Richardson
Importance: High

REDACTED

From: Mathis, Julie A.
Sent: Tuesday, June 24, 2008 9:53:52 AM
To: Thorn, Ann
Subject: FW: [redacted] Richardson

FYI

From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:39 AM
To: Johnson, Wonza L.
Cc: Haywood, Oriska S.; Mathis, Julie A.
Subject: [redacted] Richardson
Importance: High

Hi Wonza,
There were two checks returned 4/21/08 for delinquent property taxes $8109.81 + $405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978
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: AmericanBanker.com Newsroom <morningscan-abonline@list.sourcemedia.com>
Sent: Tuesday, June 24, 2008 9:12 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: American Banker's Morning Scan for Tuesday, June 24, 2008

American Banker **Morning Scan**

TUESDAY, JUNE 24, 2008

Morning Scan

The news you need from the major dailies

By **Harry Terris**, with contributions from Matt Ackermann, Joe Adler, Todd Davenport, and Marissa Fajt

Updated every business day, circa 9 a.m. ET. Links may require registration/subscription.

Breaking News This Morning ...

"OneWebster" Update: Webster Financial said it expects its ongoing cost-cutting and revenue-boosting program to **lift annual pre-tax earnings by $50 million** within two years.

Receiving Wide Coverage ...

Inflation, Growth, and Central Banks: An article in the *Times* said the European Central Bank, facing strong labor unions in search of higher wages, has so far taken the lead in fighting worries that **expectations of high long-term inflation are setting in**, with the Fed more preoccupied with recession concerns.

The *Post* said Fed policymakers, which start a two-day FOMC meeting today, are getting together "at a time of **exceptional internal disagreement** over what approach the central bank should take," unlike "the consensus that characterized the Fed for most of the past 20 years."

The *FT* said "the eurozone yesterday slid closer to **stagflation**."

Also in the *Post*, columnist Robert J. Samuelson wrote that, instead of the housing collapse, the credit crunch and higher oil prices, "**the real economic menace may be resurgent inflation**." "There are eerie parallels" between the current situation and when "inflationary psychology... took hold" in the mid-1960s. Arguments for delaying interest rate hikes were similar then, and the results were "disastrous."

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TOP STORIES ON AMERICANBANKER.COM TODAY

- **Cerberus Application May Renew ILC Tensions**
- **Debt Forgiveness: Ocwen Enters Uncharted Waters**
- **Window Open; So Is Question of Oversight**
- **Pennsylvania Court Case Could Change the Tax Rules for Bank M&A**

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Which institutions outperformed and which lagged?
Head to the **Bank Benchmark** tool for bank profiles and peer-group analyses, now updated with 2Q data. Compare Loss Given Default, Defaults to Total Loans, and a dozen other metrics. Users may compare up to 20 institutions.

Wall Street Journal

A front-page article looked at **down-payment assistance programs**, under which nonprofits arrange to provide seller funds to borrowers to cover the required 3% down-payment for FHA loans. "Home builders are again embracing the program" because of poor sales and the collapse of the private subprime loan market. D.R. Horton "is touting '100% financing'" for condos in Maui that start at $498,000. Advocates of the programs "say they help the FHA fulfill its goal of assisting first-time home buyers" and stimulate the economy, and Rep. Gary Miller, D-Calif., said problems should be addressed by regulation instead of an elimination of the practice. About a third of FHA loans involved downpayments from nonprofits so far this year, compared to less than 2% in 2000, and such loans are "two to three times as likely to default," according to the FHA.

The SEC will propose rules on Wednesday that would allow money-market funds to buy debt without regard to ratings, among other steps that would "**diminish the importance**" of rating agencies. "Regulators have grown concerned that the reliance on ratings in various market rules gives investors a sense of false comfort."

The Senate Banking Committee is scheduled to vote Wednesday on **two Democrats and a Republican nominated to the SEC** by President Bush. The five-member commission "has been without Democrats for months" and the recommendation "could clear the way" for confirmation before the July 4 holiday.

Jeff Lane, who Bear Stearns hired to lead its asset management arm last June but whose tenure was "cut short" by the firm's recent collapse, was **named chief executive of Modern Bank**, a New York private bank. "Mr. Lane says Bear Stearns's issues made it difficult for him to restore credibility to the asset-management unit, which oversaw about $40 billion when he was there."

Despite backing from "core shareholder Cerberus Group," Aozora Bank is bedeviled by "**uncertainty...about its**

strategy as neither a commercial nor a pure investment bank." The stocks of Japanese peers have gained an average 25% since a nadir in the Tokyo Stock Exchange in March, but Aozora's shares slid 14% and are now trading at less than half the price at which they were sold in an IPO 19 months ago.

Addressing the crisis roiling Wall Street in "The Game," Dennis K. Berman wrote that "the best way to protect the public may be the most ironic one of all: to **push commercial and investment banks ever closer together**." "Three or four years out, the investment-banking model is coming to an end," said one investment banker. "If it walks like a bank and quacks like a bank, it's going to have capital ratios like a bank."

"Breakingviews" looked at a mechanism that would lift TPG's $7 billion investment in WaMu **back above water**: if the thrift company sells a significant amount of additional shares in the next 18 months, it will have to make up the difference on any discount to the price of the securities TPG bought. TPG "could even end up owning most of the thrift's shares."

"Heard on the Street" column said Barclays could announce a deal to sell an $8 billion stake to Asian and Middle Eastern investors as early as Wednesday, but investor **"calls for a change in management could follow"** anyway because of a slump in its shares. Still, "a wholesale managerial shake-up, for now, doesn't appear to be in the works."

An item in Personal Journal said **an end to the housing slump is still likely a long way off** according to an annual report by Harvard's Joint Center for Housing Studies.

New York Times

American corporations repatriating overseas profits got **$265 billion in tax deductions** under a one-time tax break.

Financial Times

The paper led with a story about **short selling in U.K. banks** disclosed by hedge funds, including Harbinger's 3.29% short position in HBOS and Tiger's short position in Bradford & Bingley. The FSA's new rules on short sales forced the funds to report the positions. A **Q&A** inside the paper tackles the new disclosures and the FSA's motivation for requiring them.

The front of Companies & Markets said Daiwa SMBC is setting up a derivatives business in London and Asia, joining the **broad push by Japanese banks** to seize the advantage conferred by their relative strength in current markets. It has poached talent from Calyon and JPMorgan Cazenove for its trading desks.

Another story on the front of Companies & Markets said banks funding the $34 billion leveraged buyout of Canada's BCE want **changes to the deal**, possibly including a higher rate, more equity, and stronger covenants. The article said Toronto-Dominion "finds itself in a complicated position because it has also committed to provide equity for the deal."

An unidentified group of investors has made it known that they want to buy a **20% stake in Spain's Banco Popular**.

An incipient effort in the U.S. to establish a **Libor alternative** is running into Libor-like problems, which an article said could remove "some heat from allegations" that Libor is misleading.

A consulting shop's study found that 9 of 42 foreign banks in China expect to **double their revenues** in the country this year.

China's only legitimate global financial center is in Hong Kong, but three other cities — Beijing, Shanghai, and Shenzhen — are all **pushing plans to build themselves into hubs**. Shanghai apparently has the early edge.

The intergovernmental Financial Action Task Force warned yesterday that **financing of weapons of mass destruction** posed a "real and ongoing threat" to the international financial system. The group's report, which will be published this week, said financial institutions need to do more to reveal dealers doing business under aliases.

Dexia has set up a $5 billion **line of credit for FSA**, its bond insurance subsidiary.

An article noted the continuing **market pain of regional U.S. banks**, which it said are facing writedowns.

An analytical piece offered the latest look at **dark pools of liquidity**.

An article said banks and monolines continue to discuss the **costs of commuting credit default swaps worth billions**, and one analyst is sure that banks are going to take second-quarter charges related to monoline downgrades. "Lex" concludes that regulators are **primarily worried about municipal finance** — and will always choose Main Street over Wall Street.

"Lex" wonders **whether the U.K. needs a Fannie Mae**, and concludes that no such "Gordon Mac" is necessary. The housing market should correct itself, the column says, and it's no great loss if 25 year olds without down payments can't buy houses.

In an opinion piece, CFTC Commissioner Bart Chilton addressed the "**London loophole**" in oil commodities, which he said allows traders to arbitrage between London and New York, and effectively put half the market beyond CFTC regulation.

An editorial has the beginnings of a Goldilocks analogy in **recommending that the ECB raises rates once — but only once**.

Washington Post

The European Union **froze the assets of Bank Melli**, Iran's largest bank, as a part of a package of sanctions that reflect impatience over negotiations to stop the country's uranium enrichment program. The U.S. imposed sanctions on three Iranian banks, including Bank Melli, in October.

Financial services are among the things that are increasingly being **marketed to young people in India** as outsourced jobs bring more income. "Studies show that they are eager to put the latest iPods, brand-name sunglasses and cellphones on their credit cards, take out a loan to get an apartment or car, and worry about it all later."

"In the Loop" said 20 executives from major credit card companies descended on Washington last week as a part of the **lobbying war over interchange**. The column also tried to gauge whether Rep. Laura Richardson, D-Calif., whose financial troubles include a foreclosure of her Sacramento home, has the support of her party. House Majority Leader Steny Hoyer gave backing to the idea of an Ethics Committee investigation, but is also scheduled to host a fundraising reception "to help pay her campaign's substantial debt."

"Deals" columnist Allan Sloan offered some **observations on Lehman Brothers**: regardless of his ultimate fate as chief executive, Dick Fuld has been paid a lot of money; the Fed probably will not let the firm fail, but that doesn't make its stock attractive; and "size doesn't matter — competence does."

We missed **Sen. Kent Conrad's letter** to the *Post* in Monday's paper. Similar to the **one** he sent to the *WSJ*,

Mr. Conrad said that he "did not ask for, expect or receive preferential treatment in the pricing of my loans."

For further information please call our customer service department at (800) 221-1809, 8:30 AM - 5:30 PM (EST) or e-mail **custserv@americanbanker.com**

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SourceMedia

Subject: Richardson
Location: call her

Start: 6/23/2008 4:00 PM
End: 6/23/2008 4:30 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Mathis, Julie A.; Rogers, Savannah L.
Optional Attendees: Thorn, Ann
Resources: call her

When: Monday, June 23, 2008 4:00 PM-4:30 PM (GMT-05:00) Eastern Time (US & Canada).
Where: call her

~~*~*~*~*~*~*~*~*

Subject: Updated: Richardson Update
Location: 888-595[illegible]

Start: 6/19/2008 1:00 PM
End: 6/19/2008 1:30 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Baptista, Geri Ann S.; Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann; Owen, Jan L.
Resources: 888-595[illegible]

changing time to accommodate schedules

Subject: Richardson Update
Location: 888-595[illegible]

Start: 6/19/2008 12:00 PM
End: 6/19/2008 12:30 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann; Owen, Jan L.
Resources: 888-595[illegible]

When: Thursday, June 19, 2008 9:00 AM-9:30 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where: 888-595[illegible]

~~*~*~*~*~*~*~*~*

Subject: Updated: Richardson Update
Location: 888-595-[illegible]

Start: 6/19/2008 1:00 PM
End: 6/19/2008 1:30 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Declined

Required Attendees: Baptista, Geri Ann S.; Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann; Owen, Jan L.
Resources: 888-595-[illegible]

changing time to accommodate schedules

From: Laura Richardson <laurarichardson[redacted]
Sent: Wednesday, June 18, 2008 10:30 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Fw: Loss Mit
Attach: Borrower Assistance Form 5.08.pdf

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

----- Forwarded Message ----
From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: laurarichardson[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

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?

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CSOC.RICH.005771

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

JPMC - 004275
CONFIDENTIAL
CSOC.RICH.005772

From: Laura Richardson <laurarichardson[redacted]
Sent: Wednesday, June 18, 2008 10:28 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Re: Loss Mit

FYI---
My notice of delay AND NO REFERENCE TO TIME DEADLINES.
Laura Richardson

----- Original Message ----
From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: Laura Richardson <laurarichardson[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
904 006[redacted]
904 886-1325 fax

From: Laura Richardson [mailto:laurarichardson[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-[illegible]
904 886-1325 fax

From: Laura Richardson <laurarichardson[redacted]
Sent: Wednesday, June 18, 2008 10:24 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Re: Follow-up on Loss Mit

Ms. Thorn,
Due to the numerous issues that have surrounded my agreement and the improper sale of my property, I am working with my original broker to complete the application accurately. I am limited to his availability therefore it is taking longer than I expected. I advised Ms. Mathis of my delay via email and was told you would be notified.

I was quite surprised with your attached letter that requires submittal by Friday which I do not believe was expressed before. If you recall, it was I, that suggested we begin the process prior to the completion of the recission not WAMU.

I will meet your deadline; however, in the future clear indications of time deadlines is needed.

Laura Richardson

----- Original Message ----
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson[redacted]
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn

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

For Internal Use Only

Full Name: Laura Richardson
Last Name: Richardson
First Name: Laura

E-mail: laurarichardson[redacted]
E-mail Display As: laurarichardson[redacted]

From: Woodcock, Wendy A.
Sent: Monday, June 02, 2008 12:56:27 PM
To: Thorn, Ann; Mathis, Julie A.
Subject: Congresswoman Richardson

Julie,

There is a chance that the foreclosure rescission will be recorded while I'm out of the office tomorrow or the next day. If so, I need you to step in to provide Richardson with the Borrower's Financial form and cover letter to obtain her current financial information, in consideration of a workout.

Ann: I'm guessing you will want Julie to be present when you talk to Richardson this week.

Wendy Woodcock, VP
Division Manager
Homeownership Preservation Dept.

Washington Mutual
7255 Baymeadows Way
Jacksonville, FL 32256

904.886.[illegible]
904.886.1325 fax
wendy.woodcock@wamu.net

WaMu – Simpler banking and more smiles.

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From: Graves, Tracy A. <tracy.graves@wamu.net>
Sent: Friday, May 30, 2008 4:23 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: RE: Laura Richardson Foreclosure Rescission ([redacted]

After the last two weeks you have had, a pool day is well deserved and NEEDED!!! ENJOY!

-----Original Message-----
From: Thorn, Ann
Sent: Friday, May 30, 2008 4:22 PM
To: Battaglia, Paul J.; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'MMcguinn@kirbymac.com'; Graves, Tracy A.; Hawk, Amanda L.; Cook, Don
Subject: Re: Laura Richardson Foreclosure Rescission ([redacted]

U guys are the best. Thank u. Sorry I have been sitting by the pool all day without you!!!

Sent from my BlackBerry Wireless Handheld

----- Original Message -----
From: Battaglia, Paul J.
To: Thorn, Ann; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'MMcguinn[redacted]; Graves, Tracy A.; Hawk, Amanda L.; Cook, Don

Sent: Fri May 30 12:50:25 2008
Subject: RE: Laura Richardson Foreclosure Rescission ([redacted]

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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-----Original Message-----
From: Thorn, Ann
Sent: Friday, May 30, 2008 12:39 PM

To: Battaglia, Paul J.; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'MMcguinn[redacted]; Graves, Tracy A.
Subject: Re: Laura Richardson Foreclosure Rescission[redacted]

Beth get with amanda hawk or guy to get this cut today.

Sent from my BlackBerry Wireless Handheld

----- Original Message -----
From: Battaglia, Paul J.
To: Thorn, Ann; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'Martin T. McGuinn' <[redacted]>
Sent: Fri May 30 12:17:19 2008
Subject: Laura Richardson Foreclosure Rescission[redacted]

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Friday, May 30, 2008 4:26 AM
To: Chiu, Huey-Jen
Cc: Battaglia, Paul J.
Subject: Recission

REDACTED

Subject: Richardson Update
Location: 877-709

Start: 6/2/2008 12:30 PM
End: 6/2/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Cook, Don; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.; GM QSM DTE
Resources: 877-709

When: Monday, June 02, 2008 9:30 AM-10:00 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where: 877-709

~~*~*~*~*~*~*~*~*

From: Boulton, Elizabeth A. <elizabeth.boulton@wamu.net>
Sent: Friday, May 30, 2008 3:55 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: RE: Laura Richardson Foreclosure Rescission

Amanda, has handled.

Thank you,

Beth

-----Original Message-----
From: Thorn, Ann
Sent: Friday, May 30, 2008 3:39 PM
To: Battaglia, Paul J.; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'MMcguinn; Graves, Tracy A.
Subject: Re: Laura Richardson Foreclosure Rescission

Beth get with amanda hawk or guy to get this out today.

Sent from my BlackBerry Wireless Handheld

----- Original Message -----
From: Battaglia, Paul J.
To: Thorn, Ann; Boulton, Elizabeth A.
Cc: Chiu, Huey-Jen; Brignac, Deborah P.; 'Martin T. McGuinn' <>
Sent: Fri May 30 12:17:19 2008
Subject: Laura Richardson Foreclosure Rescission

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Friday, May 30, 2008 4:26 AM
To: Chiu, Huey-Jen
Cc: Battaglia, Paul J.
Subject: Recission

REDACTED

From: Brignac, Deborah P.
Sent: Friday, May 30, 2008 3:39:00 PM
To: Thorn, Ann
Subject: Out of Office AutoReply: Laura Richardson Foreclosure Rescission

I will be out of the office Friday, 5/30. If you require immediate assistance please contact Huey-Jen Chiu at (818) 775-2340 or huey-jen.chiu@wamu.net. Thank you.

NOTE: Please direct all DIL, Senior Lien Monitoring and TDUS inquiries to crcreferrals@wamu.net. Thank you.

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Thursday, May 29, 2008 9:16 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: RE: Richardson Update: Daily Breeze

I was just watching CNN as well, and Campbell Brown didn't end up covering the story. Odd. I'll watch for it again tomorrow night and will back.

Perhaps they weren't able to get their facts straight in time. :)

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.[redacted]
sara.gaugl@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 29, 2008 5:59 PM
To: Gaugl, Sara C.
Subject: RE: Richardson Update: Daily Breeze

Sara, watching CNN and nothing has come across. Is it going to be on?

From: Gaugl, Sara C.
Sent: Thu 05/29/2008 07:50 PM
To: Owen, Jan L.; Battaglia, Paul J.; Cook, Don; Thorn, Ann
Subject: Richardson Update: Daily Breeze

All:
As an update, here's another article written by Gene Maddaus, which posted earlier today.

Gene contacted me a moment ago with follow-up questions - I'll update you after I am able to connect with him.

Best,

Sara

Representative had history of missed loan payments
By Gene Maddaus Staff Writer
Article Launched: 05/29/2008
Rep. Laura Richardson, whose housing woes have been national news for the past week, defaulted a total of eight times on three properties since 2004, a thorough review of county records indicates.

Records show she has defaulted five times on her primary residence in Long Beach - including three in the last year, as she diverted her private resources into her campaign for Congress.

Richardson's housing troubles are more extensive than previously reported, and include two defaults from 2004, when she was a Long Beach city councilwoman.

Her habit of missing payments caught up with her earlier this month, when her Sacramento home was sold at a foreclosure auction. Richardson has said she will try to reacquire that property, but the real estate broker who bought it is refusing to give it back, and the law appears to favor his position.

The newly discovered property records indicate that Richardson was already behind on her payments on her Long Beach house before Rep. Juanita Millender-McDonald died in April 2007. The veteran congresswoman's death opened up the seat for Richardson.

Richardson received a default notice on May 10, 2007, indicating she was $12,326.78 behind on her Long Beach home. She had not made a payment since January, when she bought her Sacramento home with no money down for $535,000.

The loan against the Long Beach property was issued the previous summer, when Richardson refinanced for a sum of $446,250.

The original loan, issued in 1999, was for $108,000.
Richardson took $100,000 of the proceeds from the refinancing, and lent it to her 2006 Assembly campaign. After winning the election, she raised some money to pay back the loan, but then turned around and put $77,500 into her congressional campaign.

Richardson made a payment on the Long Beach property in May, and the default was rescinded. But she immediately stopped making payments again and a second default notice, for $15,101, was issued in October.

Once again, Richardson made a payment on the arrearage but stopped making further payments. The loan defaulted again in March, at which point she owed $19,921.74.

The default notice was withdrawn again a few days later, and Richardson says she is now current on the Long Beach loan.

Richardson also defaulted twice on the original loan on the Long Beach property in 2004, in the wake of her divorce. She was $8,376.49 behind on her payments in March 2004. She caught up, but quickly fell behind again and by September owed $5,815.73. That arrearage was later repaid, and Richardson was able to stay current on the house until 2007.

Last summer and fall, Richardson defaulted twice on her San Pedro property. The first time, in September 2007, she owed $12,410.71. She made a payment and was able to get that notice rescinded, but stopped making payments again, and a new default notice was issued in January.

That default led to a notice that an auction would be held on May 14. Before it got to that point, Richardson said she was able to negotiate a loan modification, and that auction has been put on hold until July.

Richardson has also stiff-armed smaller creditors.
In August 2007, she walked into Sir Speedy Printing in Signal Hill, and made a rush order for 380 invitations announcing her election to Congress.

The print shop dropped other orders and staffers put in overtime to meet the request. The order was filled on time the next day, but Richardson never paid the $150 invoice, said the print shop's owner, Allen McLean.

McLean said he and his wife call about once a month to try to collect the debt, but are always told by staffers that Richardson doesn't have the money.

"It's just irritating," he said. "She's not just doing this to the big guys. She's doing it to the small guys, too."

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500[illegible]
sara.gaugl@wamu.net

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Subject: Updated: Richardson update
Location: 877-709-8394 passcode 660080#

Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Battaglia, Paul J.; Woodcock, Wendy A.; GM QSM DTE; Baptista, Geri Ann S.; Oakley, Susan B.; Gaugl, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann
Resources: 877-709-

Subject: Updated: Richardson update
Location: 877-709-[redacted]

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Tentative

Required Attendees: Gaugl, Sara C.; Battaglia, Paul J.; Woodcock, Wendy A.; Cook, Don; GM QSM DTE; Baptista, Geri Ann S.; Thorn, Ann; Thorn, Ann; Oakley, Susan B.
Resources: 877-709-[redacted]

From: Champney, Steven D. <steven.champney@wamu.net>
Sent: Thursday, May 29, 2008 6:55 AM
To: Thorn, Ann <ann.thorn@wamu.net>; Samuel, Susan L. <susan.samuel@wamu.net>
Subject: RE: Richardson

Ann/Susan maybe at 9:50. Johns dailys are only lasting about 10-15 mins

Steven Champney, SVP
National Default Servicing

Washington Mutual
7301 Baymeadows Way
Mailstop: JAXB3182
Jacksonville, FL 32256

904.886.[illegible]
steven.champney@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 29, 2008 6:42 AM
To: Champney, Steven D.; Samuel, Susan L.
Subject: Richardson

Was on the phone last night with Richardson for about half hour and want to get with you and John this morning if you both have time to get direction/authorization before I meet with Don later today.

Thanks

From: Kolkowski, Matthew
Sent: Wednesday, May 28, 2008 5:06:25 PM
To: Thorn, Ann; Kallner, Brad; Woodcock, Wendy A.
Subject: RE: Sale Invalidations - Loss Mit

Right off the bat there is a 35 SP to 27 Prime spilt...Wendy FYI, im checking into the CRC stuff.

From: Berberovic, Janna E.
Sent: Wednesday, May 28, 2008 10:46 AM
To: Thorn, Ann; Kolkowski, Matthew; Kallner, Brad; Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit

Here is the loan-level list.

The largest categories by reason for LMT sale reversals are:

Short Sale	**19**
Repayment Plan	**7**
Reinstated	**13**
Modification	**15**

<< File: March - April 2008 - LMT Sale Reversals.xls >>

Thanks,

Janna Berberovic
Washington Mutual Bank
AR MIS
904-886-
janna.berberovic@wamu.net

<< OLE Object: Picture (Metafile) >>

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From: Thorn, Ann
Sent: Wednesday, May 28, 2008 1:08 PM
To: Kolkowski, Matthew; Kallner, Brad; Boulton, Elizabeth A.; Berberovic, Janna E.
Subject: RE: Sale Invalidations - Loss Mit

Beth/Janna, please send the prime/subprime reversals due to LMT to Matt and Brad

Thanks

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

For Internal Use Only

From: Kolkowski, Matthew
Sent: Wednesday, May 28, 2008 11:31 AM
To: Kallner, Brad; Thorn, Ann
Subject: RE: Sale Invalidations - Loss Mit

All sales that we rescind have to come through me, I can only think of a hand full over the last 30/60 days...not the volumes below.

Ann - when you get the detail please send it to me.

From: Kallner, Brad
Sent: Wednesday, May 28, 2008 5:33 AM
To: Kolkowski, Matthew
Subject: FW: Sale Invalidations - Loss Mit
Importance: High

Matt,

You own the subprime California stuff, are we rescinded sales, look at opportunities and discuss with your teams please.

Brad

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 5:06 PM
To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.
Cc: Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**---62 in March and April. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes------not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

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

For Internal Use Only

From: Brignac, Deborah P.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775- (818) 775-2510 fax
deborah.brignac@wamu.net

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From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Tuesday, May 27, 2008 12:57 PM
To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

REDACTED

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

For Internal Use Only

From: Chiu, Huey-Jen
Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.
Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

REDACTED

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775-[redacted]
huey-jen.chiu@wamu.net

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From: Berberovic, Janna E.
Sent: Wednesday, May 28, 2008 1:45:40 PM
To: Thorn, Ann; Kolkowski, Matthew; Kallner, Brad; Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit

Attachments: March - April 2008 - LMT Sale Reversals.xls; Picture (Metafile)

Here is the loan-level list.

The largest categories by reason for LMT sale reversals are:

Short Sale	**19**
Repayment Plan	**7**
Reinstated	**13**
Modification	**15**

March - April 2008 - LMT Sale Reversals.xls (44 kB)

Thanks,

Janna Berberovic
Washington Mutual Bank
AR MIS
904-886-
janna.berberovic@wamu.net

TheEliteGroup
BE RECOGNIZED

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Cc: Boulton, Elizabeth A.
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Washington Mutual
National Asset Recovery Manager
904-886-[redacted]

For Internal Use Only

From: Brignac, Deborah P.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

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deborah.brignac@wamu.net

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Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

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Paul J. Battaglia
First Vice President and Senior Counsel
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Importance: High

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Washington Mutual
National Asset Recovery Manager
904-886-

For Internal Use Only

From: Chiu, Huey-Jen
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To: Lyman, Daryl W.; Battaglia, Paul J.
Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775[illegible]
huey-jen.chiu@wamu.net

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	A	B
1	TOTAL LMT SALE REVERSALS - 03.08-04.08	
2		
3	BY REASON FOR SALE REVERSAL	
4		
5	Comments	Total
6	Three Month Stip MOD	1
7	Short Sale	19
8	Repayment Plan	7
9	Reinstated	13
10	Modification	15
11	Freddie Mac is requesting that this loan be rescinded so that we can complete the workout.	1
12	FNMA Special forbearance	1
13	FMAC FB	1
14	FB Plan	1
15	90-DAY SPECIAL FORBEARANCE	1
16	90 day forbearance plan was completed	1
17	????????Emailed Vanja at FIS	1
18	Grand Total	62

	A	B	C	D	E	F	G	H	I
1	LOAN NUMBER	ZONE CATEGORY	Root Cause	Comments	REESTABLISHMENT MEMO SENT ACTUAL 182	FC SALE REVERSED ACTUAL 789	NEXT PAYMENT DUE DATE	Total FIRST PRINCIPAL BALANCE	PROPERTY ALPHA STATE CODE
2		1	Loss Mitigation	Reinstated		4/28/2008	6/1/2008	231539.04	CO
3		1	Loss Mitigation	Repayment Plan		4/28/2008	8/1/2007	137412.21	CA
4		1	Loss Mitigation	Short Sale		4/4/2008	8/1/2007	315210.21	CA
5		1	Loss Mitigation	Repayment Plan		4/7/2008	9/1/2007	754833	CA
6		1	Loss Mitigation	FNMA FB		4/28/2008	6/1/2007	213750	CA
7		1	Loss Mitigation	Repayment Plan		4/29/2008	5/1/2007	202403.42	CA
8		1	Loss Mitigation	Reinstated		4/18/2008	5/1/2008	287394.9	NV
9		1	Loss Mitigation	90-DAY SPECIAL FORBEARANCE		4/4/2008	8/1/2007	39510.15	TX
10		1	Loss Mitigation	Modification		4/1/2008	1/1/2007	324047.8	CO
11		1	Loss Mitigation	Reinstated		4/25/2008	11/1/2006	88584.06	NC
12		1	Loss Mitigation	Reinstated		4/3/2008	5/1/2008	379953.77	NV
13		1	Loss Mitigation	FNMA Special forbearance		4/8/2008	6/1/2007	35944.24	MI
14		1	Loss Mitigation	Short Sale		4/11/2008	11/1/2007	231127.63	GA
15		1	Loss Mitigation	Repayment Plan		4/25/2008	10/1/2007	171587.08	NH
16		1	Loss Mitigation	Reinstated		4/24/2008	8/1/2007	184208.63	WA
17		1	Loss Mitigation	Modification		4/7/2008	6/1/2008	41682.65	MI
18		1	Loss Mitigation	FB Plan		4/11/2008	6/1/2007	78551.52	PA
19		1	Loss Mitigation	Reinstated		4/16/2008	5/1/2008	79789.79	IL
20		2	Loss Mitigation	Short Sale	4/1/2008	4/8/2008	7/1/2007	452235.03	AZ
21		2	Loss Mitigation	Modification	4/17/2008	4/17/2008	8/1/2007	372379.11	CA
22		2	Loss Mitigation	Modification	4/8/2008	4/8/2008	7/1/2007	567894.76	CA
23		2	Loss Mitigation	Modification	4/8/2008	4/8/2008	6/1/2007	88524.9	TN
24		2	Loss Mitigation	Modification	4/14/2008	4/14/2008	9/1/2007	89828.28	GA
25		2	Loss Mitigation	Trial Modif. Ship MOD	4/8/2008	4/7/2008	8/1/2007	85603.97	MO
26		2	Loss Mitigation	Short Sale	4/8/2008	4/8/2008	7/1/2007	245627.51	IN
27		2	Loss Mitigation	Short Sale	4/22/2008	4/22/2008	8/1/2007	436376.47	CA
28		2	Loss Mitigation	Short Sale	2/28/2008	4/14/2008	7/1/2007	162768.52	CO
29		2	Loss Mitigation	Short Sale	4/8/2008	4/8/2008	10/1/2007	517853.44	VA
30		2	Loss Mitigation	Modification	3/28/2008	4/25/2008	8/1/2007	258345.92	CT
31		2	Loss Mitigation	????????Emailed Vanja at RE		4/8/2008	10/1/2007	221289.64	GA
32		2	Loss Mitigation	Short Sale	4/14/2008	4/15/2008	7/1/2007	220351.41	WA
33		2	Loss Mitigation	Reinstated	4/14/2008	4/14/2008	8/1/2008	115712.43	LA
34		2	Loss Mitigation	Modification		4/28/2008	10/1/2006	112349.75	OH
35		2	Loss Mitigation	Repayment Plan	3/28/2008	4/18/2008	9/1/2007	110599.99	TX
36		1	Loss Mitigation	Reinstated		3/7/2008	5/1/2008	222208.37	NC
37		1	Loss Mitigation	Freddie Mac is requesting that this loan be reconsidered so that we can complete the workout		3/10/2008	1/1/2007	101317.68	MI
38		1	Loss Mitigation	Repayment Plan		3/28/2008	12/1/2007	47627.92	MI
39		1	Loss Mitigation	Repayment Plan		3/10/2008	9/1/2007	194288.09	GA
40		1	Loss Mitigation	Reinstated		3/28/2008	5/1/2007	54543.36	MA
41		1	Loss Mitigation	Short Sale		3/17/2008	7/1/2007	382504.43	CA
42		1	Loss Mitigation	Reinstated		3/20/2008	3/1/2008	03141.3	TN
43		1	Loss Mitigation	90 day forbearance plan was completed		3/4/2008	8/1/2007	317868.89	CA
44		1	Loss Mitigation	Reinstated		3/4/2008	4/1/2008	79139.59	MN
45		2	Loss Mitigation	Short Sale	3/4/2008	3/4/2008	8/1/2007	137022.9	GA
46		2	Loss Mitigation	Short Sale	2/25/2008	3/6/2008	7/1/2007	79776.84	TN
47		2	Loss Mitigation	Modification	3/27/2008	3/28/2008	10/1/2006	487209.49	CA

	J	K	L	M	N	O	P	Q
1	FC ATTORNEY NAME	FC Investor Category	FC STATUS CODE	MAN CODE	ZONE	FC START DATE	FC SALE DATE	FC STOP CODE
2	ARONOVITZ & FORD, LLP	FHLMC	R	F	00	4/29/2006		0
3	QUALITY LOAN SERV CORP	PRIV	S	W	00	11/9/2007		3
4	QUALITY LOAN SERV CORP	WAMU	S	W	00	11/13/2007		3
5	CALIFORNIA RECONVEYANCE	WAMU	S	W	00	8/22/2007		3
6	CALIFORNIA RECONVEYANCE	PRIV	S	W	00	9/7/2007		3
7	CALIFORNIA RECONVEYANCE	PRIV	S	W	00	6/16/2007		0
8	CALIFORNIA RECONVEYANCE	FHLMC	R	0	00	4/22/2008		0
9	CODILIS & STAWARSKI, PC	FHLMC	S	W	00	11/20/2007		3
10	CASTLE, MEINHOLD &	FNMA	U	I	00	4/9/2007		3
11	SHAPIRO & INGLE	FNMA	R	F	00	4/24/2008		0
12	CALIFORNIA RECONVEYANCE	WAMU	R	0	00	4/11/2008		0
13	ORLANS ASSOCIATES PC	FNMA	A	F	00	10/19/2007		3
14	SHAPIRO & SWERTFEGER	WAMU	A	F	00	2/28/2008		5
15	ORLANS MORAN PLLC	FHLMC	S	W	10	2/11/2008		3
16	QUALITY LOAN SERV CORP	PRIV	S	F	00	12/7/2007		3
17	TROTT & TROTT	FNMA	R	0	00	4/8/2008		9
18	PHELAN, HALLINAN& SCHMIEG	FHLMC	S	W	00	8/24/2007		3
19	PIERCE & ASSOCIATES	WAMU	C	0	00	4/17/2008		3
20	CALIFORNIA RECONV CO	WAMU	S	W	47	11/23/2007		2
21	CALIFORNIA RECONV CO	PRIV	R	W	47	12/12/2007		0
22	CALIFORNIA RECONV CO	PRIV	A	F	43	11/5/2007		4
23	SHAPIRO & KIRSCH LLP	PRIV	R	W	47	2/11/2008		0
24	MCCURDY & CANDLER LLC	PRIV	S	W	47	2/4/2008		2
25	MARTIN, FIGH & LAWS	WAMU	S	W	47	3/5/2008		2
26	ORLANS MORAN PLLC	PRIV	S	W	40	11/12/2007		2
27	CALIFORNIA RECONV CO	PRIV	S	F	47	12/26/2007		2
28	CASTLE, MEINHOLD &	PRIV	R	F	47	11/6/2007		2
29	SHAPIRO & BURSON	PRIV	S	W	47	2/13/2008		2
30	REINER, REKER AND	PRIV	S	W	43	12/20/2007		2
31	MORRIS SCHNEIDER & PRIOR	WAMU	S	W	47	2/28/2008		2
32	MCCARTHY HOLTHUS	PRIV	S	W	47	11/10/2007		2
33	CALIFORNIA RECONV CO	PRIV	C	0	47	4/14/2008		2
34	LERNER, SAMPSON &	PRIV	S	W	45	2/23/2007		3
35	CODILIS & STAWARSKI, PC	PRIV	A	F	47	9/11/2008		3
36	SHAPIRO & INGLE	FNMA	R	0	00	3/8/2008		0
37	TROTT & TROTT	FHLMC	S	F	00	4/4/2007		3
38	ORLANS ASSOCIATES PC	FNMA	R	W	00	12/4/2007		9
39	MORRIS SCHNEIDER & PRIOR	FNMA	S	F	00	12/5/2007		1
40	HANSON LAW OFFICES P.C.	WAMU	R	I	00	2/16/2007		0
41	QUALITY LOAN SERV CORP	PRIV	A	F	10	10/18/2007		4
42	MORRIS SCHNEIDER & PRIOR	FNMA	R	0	10	3/24/2008		0
43	CALIFORNIA RECONVEYANCE	FHLMC	S	W	10	8/12/2007		3
44	SHAPIRO & INGLE	FNMA	R	0	10	1/10/2008		0
45	SHAPIRO & SWERTFEGER	PRIV	R	I	47	1/14/2008		0
46	MCCURDY & CANDLER LLC	PRIV	S	W	40	1/16/2008		2
47	CALIFORNIA RECONV CO	PRIV	S	W	40	2/12/2007		3

	A	B	C	D	E	F	G	H	I
1	LOAN NUMBER	ZONE CATEGORY	Root Cause	Comments	REESTABLISHMENT MEMO SENT ACTUAL 182	FC SALE REVERSED ACTUAL 789	NEXT PAYMENT DUE DATE	Total FIRST PRINCIPAL BALANCE	PROPERTY ALPHA STATE CODE
48		2	Loss Mitigation	Modification	3/6/2006	3/6/2006	5/1/2006	136828.48	TX
49		2	Loss Mitigation	Modification	3/14/2006	3/14/2006	4/1/2007	709910.92	ND
50		2	Loss Mitigation	Modification	3/21/2006	3/28/2006	5/1/2006	762798.49	CA
51		2	Loss Mitigation	Short Sale	3/7/2006	3/7/2006	7/1/2007	562161.93	CA
52		2	Loss Mitigation	Short Sale	3/6/2006	3/14/2006	7/1/2007	46800.0	VA
53		2	Loss Mitigation	Short Sale	3/12/2006	3/12/2006	9/1/2007	137298.25	VA
54		2	Loss Mitigation	Short Sale		3/10/2006	7/1/2007	366283.35	VA
55		2	Loss Mitigation	Short Sale	3/6/2006	3/6/2006	7/1/2007	456945.5	CA
56		2	Loss Mitigation	Reinstated	3/28/2006	3/28/2006	1/1/2006	92278.5	MI
57		2	Loss Mitigation	Modification	3/13/2006	3/16/2006	9/1/2007	118528.45	AI
58		2	Loss Mitigation	Reinstated	1/9/2006	3/14/2006	4/1/2006	252139.26	MD
59		2	Loss Mitigation	Short Sale	3/10/2006	3/11/2006	5/1/2007	327493.01	CA
60		2	Loss Mitigation	Modification	2/22/2006	3/3/2006	5/1/2006	139693.5	MI
61		2	Loss Mitigation	Short Sale	2/23/2006	3/7/2006	3/1/2007	399311.67	TX
62		2	Loss Mitigation	Short Sale	3/23/2006	3/29/2006	12/1/2006	537313.91	CA
63		2	Loss Mitigation	Modification		3/10/2006	5/1/2007	210270.7	AZ

	J	K	L	M	N	O	P	Q
1	FC ATTORNEY NAME	FC Investor Category	FC STATUS CODE	MAN CODE	ZONE	FC START DATE	FC SALE DATE	FC STOP CODE
48	MCCARTHY HOLTHUS ACKERMA	PRIV	R	W	47	10/11/2007		0
49	SHAPIRO & BURSON	PRIV	S	W	47	9/6/2007		2
50	CALIFORNIA RECON CO	PRIV	S	F	47	2/22/2007		2
51	CALIFORNIA RECON CO	PRIV	R	I	47	11/6/2007		0
52	BIERMAN & GEESING LLC	PRIV	S	W	47	11/26/2007		2
53	SHAPIRO & BURSON	PRIV	S	W	47	1/18/2008		2
54	BIERMAN & GEESING LLC	PRIV	R	I	47	11/26/2007		0
55	CALIFORNIA RECON CO	PRIV	S	W	47	11/5/2007		2
56	FIDELITY NFS	PRIV	R	W	47	5/26/2008		0
57	SIROTE & PERLUTT P.C.	PRIV	A	F	47	7/11/2007		2
58	PUTROVSKY,NITKIN,SCHERR	PRIV	R	0	47	3/17/2008		0
59	CALIFORNIA RECON CO	PRIV	S	W	47	9/24/2007		2
60	TROTT & TROTT	PRIV	R	W	43	11/19/2007		0
61	CODILIS & STAWARSKI, PC	PRIV	S	W	47	6/17/2007		2
62	CALIFORNIA RECON CO	PRIV	S	W	47	7/17/2007		1
63	CALIFORNIA RECON CO	PRIV	S	W	43	10/26/2007		2

From: Owen, Jan L.
Sent: Wednesday, May 28, 2008 1:32:39 PM
To: Thorn, Ann
Subject: RE: Richardson

Was the call from the Congresswoman? Thanks, J

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

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so……

Just wanted to pass this along.

Let me know…

Ann

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

For Internal Use Only

Subject: Richardson Update
Location:

Start: 5/28/2008 6:00 PM
End: 5/28/2008 7:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Thorn, Ann; Battaglia, Paul J.; Gaugl, Sara C.; Woodcock, Wendy A.; Cook, Don
Resources:

When: Wednesday, May 28, 2008 3:00 PM-4:00 PM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where:

~~*~*~*~*~*~*~*~*

<<Richardson>>

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

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Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so……..

Just wanted to pass this along.

Let me know…

Ann

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 1:08:10 PM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so……..

Just wanted to pass this along.

Let me know…

Ann

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

To: Owen, Jan L.; Gaugl, Sara C.; Battaglia, Paul J.
Subject: RE: Richardson

I am booked right now until 5 EST so anytime after that is fine with me.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Owen, Jan L.
Sent: Wednesday, May 28, 2008 1:19 PM
To: Thorn, Ann; Gaugl, Sara C.; Battaglia, Paul J.
Subject: RE: Richardson

Ann: I will try and get a call in today- how late for you this pm tonite? That being said- I am having a tendency to agree with the new thought process. Thanks, Jan

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

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

In addition to the email I received last night, I got a phone call last night leaving me a message to please contact Congresswoman Richardson.

Any change in how you would like me to respond/handle? I have not done anything at this point in time.

Seems that the new opinion coming out of John Berens office is that we should not rescind the sale unless she comes up with the reinstatement funds in which we gave her the 60 days to do so.....

Just wanted to pass this along.

Let me know...

Ann

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

Subject: Richardson update
Location:

Start: 5/29/2008 1:00 PM
End: 5/29/2008 2:00 PM
Show Time As: Tentative

Recurrence: (none)

Meeting Status: Not yet responded

Required Attendees: Gaugl, Sara C.; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.; Cook, Don; GM QSM DTE; Baptista, Geri Ann S.
Resources:

When: Thursday, May 29, 2008 10:00 AM-11:00 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.

From: Kolkowski, Matthew
Sent: Wednesday, May 28, 2008 11:30:57 AM
To: Kallner, Brad; Thorn, Ann
Subject: RE: Sale Invalidations - Loss Mit

All sales that we rescind have to come through me, I can only think of a hand full over the last 30/60 days...not the volumes below.

Ann - when you get the detail please send it to me.

From: Kallner, Brad
Sent: Wednesday, May 28, 2008 5:33 AM
To: Kolkowski, Matthew
Subject: FW: Sale Invalidations - Loss Mit
Importance: High

Matt,

You own the subprime California stuff, are we rescinded sales, look at opportunities and discuss with your teams please.

Brad

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 5:06 PM
To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.
Cc: Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**---62 in March and April. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes-------not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Brignac, Deborah P.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company

9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax
deborah.brignac@wamu.net

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From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Tuesday, May 27, 2008 12:57 PM
To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Chiu, Huey-Jen
Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.

Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775-2340 direct
huey-jen.chiu@wamu.net

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From:
Sent: Wednesday, May 28, 2008 6:31 AM
To: Gaugl, Sara C. <u192170@wamu.com>
Subject: RE: Update: Congresswoman obtains spokesperson

All:
FYI - it appears that Congresswoman Richardson has now engaged a spokesperson -- William Marshall. Among other things, he states that Ms. Richardson is awaiting clarification from WaMu as to whether she had secured new loan terms in time, but that she is still in fact the owner of her Sacramento home (though public records state otherwise).

I'll continue to let you know of any other new developments as reported by the media.

- Sara

Rep. Richardson defaulted on three Calif. home loans – *The Hill*
By Jared Allen
05/27/08

The tale of Rep. Laura Richardson's (D) personal housing crisis got even more captivating Tuesday as her office said the freshman lawmaker defaulted on loans she took out for not just one, but three, California homes.

The news of one of Richardson's properties recently being sold at auction captured widespread attention last week in the wake of the nation's housing crisis. But that was only part of the story.

Richardson's office said Tuesday she has caught up on her payments and renegotiated the terms of loans she took out to purchase homes in San Pedro and Long Beach, Calif. Her office confirmed that the lawmaker defaulted on both of these homes and was risking foreclosure when she went months without making payments.

A third home that Richardson borrowed heavily to move into in Sacramento was sold at auction earlier this month — at a $150,000 loss to the bank that issued her the $535,000 loan.

William Marshall, a spokesman for Richardson, said on Tuesday that she was still awaiting clarification from her lender, Washington Mutual, as to whether she had secured new loan terms in time and was still, in fact, the owner of the home.

Richardson told The Associated Press on Friday that she was surprised to learn that the home was sold at the May 7 auction. She claimed that the sale never should have happened because she had renegotiated her loan to pay it off.

Even as that was happening, ethics watchdogs were crying foul over Richardson's personal finances and questioning how she was able to lend her campaign to Congress $77,500 in the midst of multiple home loan defaults.

Federal Election Commission (FEC) reports show that Richardson loaned her campaign a total of $77,500 — in three installments — between June and July of 2007.

Richardson's year-end FEC filing showed that her campaign still had $331,000 worth of debt but $116,000 cash-on-hand.

Marshall was unable to immediately answer questions about whether Richardson borrowed against any of her

home equity — from homes she defaulted on — to finance her House campaign.

But he did not dispute reports that Richardson had done the very same thing the year prior when she borrowed $100,000 against her Long Beach home — whose mortgage she later defaulted on — to loan to her campaign for the California General Assembly. She repaid that personal loan in its entirety, according to Los Angeles media outlets.

Melanie Sloan, executive director of the Citizens for Responsibility and Ethics in Washington, criticized Richardson for falling deeper into debt while choosing to spend more than $77,500 of her own money on her campaign. She suggested that Richardson's actions only demonstrated her belief that winning a seat in Congress is more important that practicing personal fiscal responsibility.

Sloan added Richardson should not be in the situation she is while making a congressional salary when homeowners around the country making $50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Meredith McGehee, policy director for the Campaign Legal Center, said it would be reasonable for the FEC to look into the timing of the loan against the timeline of Richardson's home loan defaults.

"In situations like this it's very important for whoever loaned her the money to demonstrate that they treated her equitably, not favorably," McGehee said. "Otherwise, you're getting into a situation of a corporate underwriting of a campaign."

Richardson's FEC reports do not spell out the terms of her personal loans to her campaign.

Richardson originally came under scrutiny last week when it was learned that a home she owned in Sacramento was sold at auction after it went into foreclosure.

As well as her $535,000 home in Sacramento, a home that Richardson owned in San Pedro — which she borrowed $359,000 to obtain — went into default in September 2007 when she became more than $12,000 behind in her payments.

In addition, Richardson's primary residence in Long Beach went into default just two months ago after she failed to make a payment for four months and owed nearly $20,000 on the property.

Marshall declined to give details of the new loans that he said Richardson was able to secure.

Richardson last week told reporters in California that her experience makes her particularly well-suited to help Congress legislate a solution to the nation's housing crisis, saying she hoped to testify before congressional committees on the issue.

And when Congress returns following the Memorial Day recess, reconciling the House and Senate versions of the legislation designed to help the housing market rebound will be on the top of the agenda.

Richardson did not vote on the version of the Foreclosure Prevention Act that passed the House, but said she missed the vote only because she was attending her father's funeral.

Richardson was a member of the Long Beach City Council when she won a California General Assembly seat in November 2006, months before she purchased the home in Sacramento. She won the congressional seat the following year in the special election to replace the late Rep. Juanita Millender-McDonald (D).

Sara Gaugl

Home Loans Public Relations

WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I [redacted] cell
sara.gaugl@wamu.net

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To: Woodcock, Wendy A.; Kallner, Brad; Mathis, Julie A.
CC: Boulton, Elizabeth A.
Subject: RE: Sale Invalidations - Loss Mit

Guys, this is going to get a lot of attention given the couple that have come across our desk.

LMT reversals of sales was **133 for the last 6 months**. Because we are not seeing a lot of outbids, it is not getting a lot of attention, but we are seeing more.

The above may be true deals or mistakes------not sure. Just wanted to give you a heads up as we track this information and can send you the detail.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Brignac, Deborah P.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President
Department Manager
California Reconveyance Company
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From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501

Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Thorn, Ann
Sent: Tuesday, May 27, 2008 12:57 PM
To: Chiu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Catanese, Robert; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

REDACTED

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Chiu, Huey-Jen
Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.
Cc: Brignac, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

818-775-2340 direct
huey-jen.chiu@wamu.net

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

From:
Sent:
To: Berens, John <john.berens@wamu.net>; Woodcock, Wendy A. <wendy.woodcock@wamu.net>
Subject: RE: Confidential: Richardson Update

Yes and he has not asked for any yet, but we are anticipating that he will. Seattle is working with outside counsel to discuss with him. York---the third party has not hired an attorney.

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Sara

Congresswoman Richardson had defaulted on 3 homes, records show
By Gene Maddaus, Staff Writer
05/23/2008

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In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly $9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for $535,000, sold at auction on May 7 to a real estate investor for $388,000. The lender, Washington Mutual Bank, took a loss of nearly $200,000 on the deal, and the buyer, James York, agreed to pay her property tax

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A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

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While Richardson did not apologize for her actions, she did attempt to explain them.

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As a member of Congress, Richardson makes $169,300 a year. As a member of the Assembly, she made about $116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

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Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

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Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

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We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

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AP Interview: Calif. congresswoman says home sale 'improper'
By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

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She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly $9,000 in delinquent property taxes.
She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1½-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for $535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid $388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at $578,384.

Richardson, 46, makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around $50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4

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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 recission 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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Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly $9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she

had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for $535,000, sold at auction on May 7 to a real estate investor for $388,000. The lender, Washington Mutual Bank, took a loss of nearly $200,000 on the deal, and the buyer, James York, agreed to pay her property tax bill.

Richardson said that she was not aware the home had sold until she was contacted by reporters this week. She produced correspondence from Washington Mutual Home Loans, dated April 17, which indicated that her loan was reinstated and the auction would be put on hold until June 4.

She produced an e-mail, dated Thursday, indicating that she was trying to work with the lender to have the foreclosure rescinded.

A spokeswoman for Washington Mutual Bank, Sara Gaugl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gaugl said.

County records indicate that the San Pedro home went into default in September 2007, at which point Richardson was behind on her payments by $12,410.71, and had made no payments since June.

A notice of trustee sale was issued on April 17, and an auction was scheduled for May 14 on the courthouse steps in Norwalk. The outstanding loan balance was $367,436, on an original 2005 loan of $359,000.

However, the auction was put on hold.

Richardson produced records from Wells Fargo Bank, which holds the note on her San Pedro home. That document, dated March 21, indicated that Richardson had qualified for a loan modification which would prevent the foreclosure from going forward.

Cal Western Reconveyance Corp., which was responsible for collecting the debt, confirmed that a hold had been placed on the auction, and the auction date had been postponed to July 14, pending a workout of the loan.

Again, Richardson produced no document to confirm that she took any remedial action on the San Pedro property before March.

The Long Beach home, which is Richardson's primary address, went into default on March 28.

Richardson had not made a payment on the house since November, and owed $19,921.74 on the property. Three days later, the default was rescinded, indicating that Richardson had arranged to make the payments.

While Richardson did not apologize for her actions, she did attempt to explain them.

In 2005, Richardson was a Long Beach councilwoman and a staffer for Lt. Gov. Cruz Bustamante. She was elected to the Assembly in 2006 and then to Congress in 2007, to fill a seat vacated by the death of Rep. Juanita Millender-McDonald.

Richardson loaned her Assembly campaign $100,000 in the summer of 2006, borrowing against the equity in her Long Beach home. After her election, she raised enough money to pay herself back, but immediately had to plow $77,500 in loans to her congressional campaign.

"I am not financially wealthy," she said. "I am not a millionaire. Based upon what I was going through, changing four jobs in less than one year, I think any American would understand what that does in terms of a person's financial stability."

As a member of Congress, Richardson makes $169,300 a year. As a member of the Assembly, she made about $116,000, plus a per diem for living expenses in Sacramento.

When it was pointed out that the average American makes far less than that, Richardson responded, "The average American is not responsible for maintaining several households."

Richardson said she did not make an effort to sell the Sacramento home, even after she was elected to Congress, and still hoped to rent it out.

Richardson attempted to link her situation to the plight of others facing foreclosure, and said the experience would help make her a better advocate on foreclosure issues.

"I think this is what many Americans are unfortunately facing right now," she said. "I am concerned that I can take what I have learned from this to help somebody else. Many people are one step away from issues that are life-changing moments. When a person moves across the country, that is a life-changing moment."

Richardson noted that unlike the state Legislature, the U.S. Congress does not provide for living expenses.

"On the federal level, there is no per diem," she said. "They don't pay for you to move."

Richardson is renting an apartment in the Washington, D.C., area. She declined to disclose or discuss her credit score.

She has begun to pay down her congressional campaign debt, and repaid herself $18,000 of the $77,500 in personal loans. She still owes $220,000 to her campaign consultant - which is unusual for a successful campaign - and about $330,000 overall.

Richardson said she would advise anyone in her circumstance "to seek assistance immediately" and to maintain contact with their lenders.

She said she ultimately hopes to testify about her situation in front of the Senate, and will write to the president to urge him to sign a package of foreclosure legislation.

"We need to put a better process in place, so a person's home is not being sold up underneath them," she said. "We have to improve the way we respond to this crisis."

From: Gaugl, Sara C.
Sent: Fri 05/23/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: Confidential: Richardson Update

David, John and Steve:

So you are aware, earlier this evening Congresswoman Richardson talked with a number of media outlets including the Associated Press. As outlined in the AP article embedded below, she's claiming that the foreclosure auction of her Sacramento home was "improper" and contrary to a written agreement she had with WaMu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an "agreement."

Legal, HL PR., Corp. Comm., Servicing and GIR will stay closely aligned as this situation continues to evolve. After discussing this afternoon, we unfortunately are still limited on what we can disclose about Ms. Richardson's loan situation (outside of public record) given that she's won't provide her consent. We have and will continue to emphasize that fact to the media, and will point them back to the public record, which indicates a history of default.

We'll continue to update you on new developments, however in the interim, please let us know if you have any questions.

Best,

Sara

****

*Please note that this article is in draft form - the reporter provided it to me in advance of publication.

AP Interview: Calif. congresswoman says home sale 'improper'
By ERICA WERNER Associated Press Writer

WASHINGTON (AP) _ Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement with her lender.

She said that she is like any other American suffering in the mortgage crisis and wants to testify to Congress about her experience as lawmakers craft a foreclosure-prevention bill.

In a lengthy interview with The Associated Press on Friday night, the Southern California Democrat struck back against several days of negative publicity over reports she defaulted on her mortgage, allowing the house to be sold at auction.

Richardson, elected in a special election last August, acknowledged turmoil in her life in the months after an incumbent's death in April opened up the Los Angeles-area House seat.

She used her money to finance her campaign and fell behind in mortgage payments. But Richardson said that makes her like other Americans who have to deal with a sudden death or birth that throws a wrench into their finances.

Now, Richardson said, she has renegotiated her loan to pay it off and promised to fully comply with all its terms. She also said she will pay nearly $9,000 in delinquent property taxes.
She insisted she's not getting special terms because she's a congresswoman.

I'm Laura Richardson. I'm an American, I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

Richardson was a member of the Long Beach City Council when she won a California state Assembly seat in November 2006, months before she bought the three-bedroom, 1½-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Juanita Millender-McDonald.

The problem is that the 1,600-square-foot home she bought for $535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid $388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

A default notice sent to Richardson in March put her unpaid balance at $578,384.

Richardson, 46, makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.

Although others struggling with mortgages make far less, Richardson said it was "very misleading" to compare her earnings to the national median household income of around $50,000. The reason: Lawmakers are required to maintain two residences while other people don't have to, she said.

Others also don't have to depend on winning an election to ensure their livelihood, she said.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her there was a hold on foreclosure sales on her property until June 4 of this year.

She said she got another letter asking for payments May 2 and paid them, but did not know the sale was going to happen five days later.

Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the recission of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaugl, told AP earlier in the day that the company had "not received consent from Ms. Richardson that would allow us to discuss her loan situation."

Washington Mutual did not respond to a later inquiry seeking comment on Richardson's claims.

Meanwhile, the current owner of the property told AP that his ownership of the house is not in doubt.

James York, owner of Red Rock Mortgage Inc. of Sacramento, declined to discuss any possible negotiations that might be ongoing.

"I've taken possession on the home," York said. "I've been working on it, fixing it up. It had been vacant. It was in cleaner and in better repair than most foreclosures."

The home, built in 1926, is in Sacramento's Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades old trees.

Not long after getting to Congress, Richardson voted in favor of the Mortgage Forgiveness Debt Relief Act of 2007, which subsequently became law. It allows homeowners to escape paying income taxes on debts forgiven by a lender, as happens in foreclosure.

Richardson was absent earlier this month for votes on the Foreclosure Prevention Act, which she said was because of her father's funeral. But she could have another opportunity to vote on the foreclosure package as the House is expected to bring it back up in June once agreement is reached in the Senate.

In most cases, congressional ethics rules don't prevent lawmakers from voting on legislation that might affect or help them economically. Such votes are essentially impossible to avoid.

Rather than shy away from voting on mortgage-related bills, Richardson said her experiences could help her craft legislation to make sure others don't experience what she did. For example, she sees a need to add steps to inform property owners before their property can be sold.

"We have to ensure that lenders and lendees have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Citizens for Responsibility and Ethics, criticized Richardson for falling deeper into debt while choosing to spend more than $75,000 of her own money on her campaign suggesting that it's more important to win a seat in Congress than to be fiscally responsible, a point Richardson disputed.

Sloan also said Richardson should not be in the situation she is while making a congressional salary, when homeowners around the country making $50,000 or less are struggling to pay their debts.

"Truthfully, it's appalling," Sloan said.

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC40 1 Seattle WA 98101
206.500.2822 direct 1 [redacted] cell
sara.gaugl@wamu.net

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

From: RichardsonMC, Laura <laura.richardsonmc@mail.house.gov>
Sent: Friday, May 23, 2008 10:49 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Cc: Woodcock, Wendy A. <wendy.woodcock@wamu.net>; RichardsonMC, Laura <laura.richardsonmc@mail.house.gov>; Hernandez, Rosa (Rep. Richardson) <rosahernandez@mail.house.gov>
Subject: RE: Consent
Attach: LR Auth Consent.jpg

Ann,
Well.... Attached you will find my scanned authorization to release the "attached April 17, 2008" letter to the third party purchaser to facilitate rescission of the sale on May 7, 2008. Please advise me at your earliest convenience what next steps are required of me to resolve this situation.
I can be reached at anytime on my cell at [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
904-886-5644

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 90806

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]
(Signature)

Subject: Update on Richardson
Location:

Start: 5/27/2008 12:00 PM
End: 5/27/2008 1:00 PM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Baptista, Geri Ann S.; Thorn, Ann; Woodcock, Wendy A.; Cook, Don; Battaglia, Paul J.
Resources:

When: Tuesday, May 27, 2008 9:00 AM-10:00 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
Where:
~~*~*~*~*~*~*~*

Subject: Loss Mit FC Holds on Non Loss Mit Issues
Location: Beth: We'll call you at your desk

Start: 5/22/2008 9:30 AM
End: 5/22/2008 10:00 AM
Show Time As: Busy

Recurrence: (none)

Meeting Status: Organizer

Required Attendees: Woodcock, Wendy A.; Boulton, Elizabeth A.; Mathis, Julie A.

This is a perfect example of why it is dangerous for the FC folks to put the Man Code W on a loan for which someone other than Loss Mit has requested the hold. In this case, a rep from the Executive response group asked for the hold on 4/3/08. It was set up as a Loss Mit hold, so when the loan pulled on our Man Code W clean up report, we looked at it, saw that we had denied our workout in March and removed the MC W and sent the FORRST task on 4/15/08, without the knowledge that the FC hold (initiated by Tasha's group) was good thru the 1st of June. FC/3rd party sale on 5/7. Huge mess. This process needs to be fixed, to keep this scenario from happening again and also, because I'm tired of reviewing non Loss Mit holds on a weekly basis.

From: Gaugl, Sara C. <sara.gaugl@wamu.net>
Sent: Wednesday, May 21, 2008 1:26 PM
To: Woodcock, Wendy A. <wendy.woodcock@wamu.net>; Friedberg, Patricia E. <patricia.friedberg@wamu.net>
Cc: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Research Needed: Congresswoman Richardson/Foreclosure

---

Wendy and Pat -
Forwarding to you as well I received Brad's out of office.
Thanks for the help.
Sara
Sara Gaugl
Home Loans Public Relations
WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I [redacted] cell
sara.gaugl@wamu.net
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
-----Original Message-----
From: Gaugl, Sara C.
Sent: Wednesday, May 21, 2008 10:24 AM
To: Kallner, Brad
Cc: Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan
Subject: Research Needed: Congresswoman Richardson/Foreclosure
Importance: High
Brad -
Please see the article embedded below for more detail, but long story short, Congresswoman Laura Richardson appears to have defaulted on her WaMu loan (second home) and on March 19, a notice was filed with the county that her property would be sold at auction. Congresswoman Richardson initially declined to comment, however, Jan Owen has learned from the Congresswoman that she plans to communicate to The Washington Post that she has established a repayment plan with WaMu.
Would you please look into Congresswoman Richardson's situation as soon as possible so that we understand the facts? Her loan number is [redacted]
Many thanks,
Sara
Sara Gaugl
Home Loans Public Relations
WaMu
1301 Second Avenue I WMC40 I Seattle WA 98101
206.500.2822 direct I [redacted] cell
sara.gaugl@wamu.net
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
-----Original Message-----

From: Owen, Jan L.
Sent: Wednesday, May 21, 2008 8:36 AM
To: Riley, Olivia; Gaugl, Sara C.; Gaspard, Scott; Watson, Alison
Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"
Here we go. I am am in meeting and will call in a minute.

----- Original Message -----
From: Kevin Gould <KGould@CalBankers.com>
To: FSIR Meeting Group <FSIRMeetingGroup@CalBankers.com>
Sent: Wed May 21 08:01:35 2008
Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"
Foreclosure tale shows that nobody is immune from crisis
By Anthony York (published Tuesday, May 20, 2008)
As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for $535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.
What makes this story different from the thousands like it is that the owner of this house was a member of Congress.
The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.
While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly $600,000 in unpaid loans and fees.
Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.
Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, D-Long Beach.
While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she loaned her Congressional campaign $60,000 ┬ money that has begun to be paid back to Richardson personally from her campaign account, according to records from the Center for Responsive Politics.
Richardson's opponent, Oropeza, loaned herself $115,000 for her run against Richardson. Oropeza's Congressional committee still shows nearly $200,000 in debt.
Richardson declined to comment for this story.
But tax records at the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house -- $535,000. The mortgage amount was equal to the sale price of the home, meaning she was able to buy the house without a down payment, even though the housing market was beginning to turn.
A March 19, 2008 notice of trustee's sale indicates that the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than $578,000 ┬ $40,000 more than the original mortgage.
The Curtis Park house is not Richardson's primary residence. She also owns a four-bedroom

house in Long Beach, in her Congressional district. Real estate records show she purchased that house in 1999 for $135,000. An estimate from Zillow.com puts the current value of that house at $474,000

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the home lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the home to Richardson. "She didn't mow the lawn or take out the garbage while she was there. We lived there for a long time, 30 years, and we had to hide our heads whenever we came back to the neighborhood."

Helmar and her husband, Mark, sold the Curtis Park home to Richardson because Sharon's arthritis required the couple to move into a one-story house. With the area's real estate market slowing down, the house remained on the market for months, and the Helmars, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmars wound up giving Richardson $15,000 toward closing costs, she said. And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she bested Oropeza in a June special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the spike in foreclosures around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson has recused herself. She did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct $2.7 billion in government funds to help an estimated 500,000 homeowners who are at risk of foreclosure.

Richardson also did not vote on a measure by Rep. Maxine Waters, D-Los Angeles, that would give local governments $15 billion to purchase, rehab and resell foreclosed properties.

While Richardson walked away from her bank loan, she has begun to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent $587,000 out of her Congressional campaign committee since declaring her Congressional candidacy through March of this year. Of those expenditures, Richardson has spent $18,000 of that money to begin repaying herself for the money Richardson loaned to her campaign.

According to documents at the Sacramento County Clerk's office , Richardson first received a default notice in late 2007. By December 2007, less than a year after Richardson purchased the house, she was behind in her payments by more than $18,000.

Three months later, on March 19, a notice was filed with the county that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was $587,384.

Washington Mutual Bank
Customer Service: Toll free 1.866.926.8937 Se habla español
TDD: Dial 7-1-1 for relay assistance
www.wamu.com

#BWNCLNN

LAURA RICHARDSON 10021387
717 E VERNON ST
LONG BEACH CA 90806-2726

Annual Escrow
Account Statement

Statement Date: August 17, 2009
Review Period: March 2009 to September 2009
Your Loan Number:

What is an escrow account?

A portion of each of your monthly home loan payments goes into an escrow account. This money is used to pay items such as your property taxes and insurance premiums when they are due.

In accordance with federal guidelines, we review your Escrow Account at least one time each year to ensure that we are collecting enough money to make all required payments. This document is a review of your Escrow Account activity since your last analysis.

Monthly Home Loan Payment

	Current	New Payment (effective 10/01/09) if you select Option A below	New Payment (effective 10/01/09) if you select Option B below
Principal & Interest	$ 4,267.58	$ 4,267.58	$ 4,267.58
Escrow Account Deposit	$ 617.61	$ 488.45*	$ 488.45*
Plus: Account Balancer/Shortage	$ 0.00	$ 0.00	$ 129.16**
Total Payment Amount	$ 4,885.19	$ 4,756.03	$ 4,885.19

Your new total payment includes an updated monthly escrow deposit, based on projected amounts to be paid from your Escrow Account, of $488.45* and, if applicable, an amount needed to repay the escrow shortage of $129.16**.

Please review the detailed information provided on the back of this page.

Here are your shortage repayment options. You may select one of the following options.

Option A: Pay Entire Shortage Now

* Pay the entire $3,745.53 escrow account shortage using the Escrow Account Balancer Payment Coupon below for a new total payment of $4,756.03. See chart above.
* Pay a portion of your shortage - every $12 paid reduces your total payment by $1.
* NOTE: The new payment amount will be effective the month after the shortage amount is received. Any remaining increase in the escrow payment is to cover the projected increase in your bills for the upcoming year.

Option B: Pay Shortage Over 29 Months

Pay the $3,745.53 escrow account shortage in 29 Account Balancer payments of $129.16 each. To choose this option, no action is required. The 29 payments will be automatically added to your home loan payment for October 2009 through February 2012.

If you select this option, your new monthly home loan payment (effective 10/01/09) will be $4,885.19. See chart above.

WaMu 156-E

LAURA RICHARDSON

Loan Number:

Please write your loan number on your check.
Make check payable to Washington Mutual.

⑈850628148486⑈
WASHINGTON MUTUAL
PO BOX 78148
PHOENIX AZ 85062-8148

Escrow Account Balancer/Shortage Payment Coupon

Statement Date: August 17, 2009
Total Escrow Shortage Amount: $3,745.53

To pay your entire Escrow Account Shortage and lower your payment, please return this coupon and a check for $3,745.53 to the address shown on this coupon. It is important for you to include this coupon to ensure timely processing of your escrow shortage payment.

If you choose not to pay the shortage amount, no response is needed.

Escrow Shortage Amount Enclosed _____

JPMC-004343
CONFIDENTIAL

Loan Number

Balancing Your Escrow Account

The front of this statement shows that you have an Escrow Account Shortage of $3,745.53. How was this determined?

Your previous year's activity is used to estimate the deposit and disbursement activity in your Escrow Account and project your lowest account balance for the year ahead. Your projected lowest account balance is compared to your minimum required balance as shown in the Escrow Account Balancer below these paragraphs. This determines the amount required to bring your Escrow Account into balance.

Since taxes and insurance premiums often go up, we require that you maintain a minimum required balance in your account at all times to prevent a negative balance in your account.

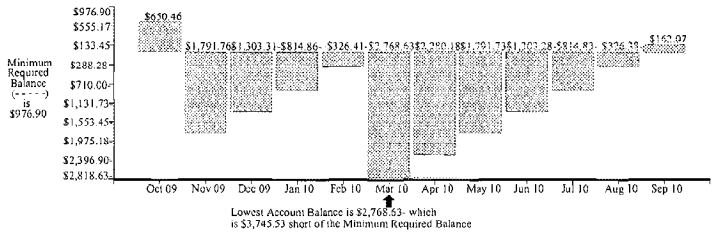
As shown in the information in the box and graph below, you will reach your lowest account balance of $2,768.63- in March 10. This is subtracted from your minimum required balance of $976.90 resulting in an Escrow Account Shortage of $3,745.53.

In order to pay your Escrow Account Shortage and bring your account into balance, you may pay the $3,745.53 shortage in full (Option A on front) or pay the shortage over 29 months (Option B on front). It's your choice.

Escrow Account Balancer		
Minimum Required Balance	$	976.90
Less: Lowest Account Balance (Mar 10)	$	2,768.63-
Annual Account Balancer/Shortage	$	3,745.53
Monthly Account Balancer/Shortage	$	129.16

Projected Escrow Account Balance

The graph below shows your projected Escrow Account Balance for the next 12 months with your new monthly Escrow Account Deposit of $488.45 and the "Anticipated Escrow Account Payments" chart shown on the next page. Your projected beginning escrow balance of $162.01 is based on anticipated deposits and disbursements.



Lowest Account Balance is $2,768.63- which is $3,745.53 short of the Minimum Required Balance

If you have questions, please call our Customer Service team toll free at 1.866.926.8937 or visit www.wamu.com .

By sending your check, you are authorizing Washington Mutual to use information on your check to make a one-time electronic debit from your account at the financial institution indicated on your check. This electronic debit will be for the exact amount of your check. Your check will not be returned to your financial institution. Please contact Customer Service toll free at 1.866.926.8937 to establish a different payment option if you prefer not to have your check used in this way.

FDIC

JPMC-004344
CONFIDENTIAL

CSOC.RICH.005846

10021387
Page 3 of 4

Loan Number

Anticipated Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

TAX			INSURANCE		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
COUNTY TAX	$ 2,930.67	November 09			
COUNTY TAX	$ 2,930.67	March 10			
TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT = $ 488.45					

JPMC-004345
CONFIDENTIAL

CSOC.RICH.005847

Loan Number

Escrow Account History for the Prior Payment Period

The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are taken from your last analysis. Your most recent monthly payment during the past year was $4,885.19, of which $4,267.58 was for principal and interest and $617.61 went into your Escrow Account.

At the time of your last analysis, your anticipated lowest balance was $976.90. In reviewing your account activity, your actual low escrow balance was $-4,161.26.

Note: An asterisk (*) in the chart below indicates a difference between what actually occurred and what was anticipated. This difference may be due to a change in Escrow items such as an increase in your insurance premium or a change in the due date of your property tax. Insurance and Tax payments may be disbursed before their due dates to allow for more mail and posting time at the insurance company or tax office. An "E" in the chart below indicates expected activity.

	Deposits to Escrow (credits to escrow)			Payments from Escrow (debits from escrow)				Escrow Balance	
Month	Anticipated	Actual		Anticipated	Actual		Description	Projected	Actual
							Starting Balance	3,419.12	1,400.07-
Mar 09	488.45	169.48	*	2,930.67	2,930.67		COUNTY TAX	976.90	4,161.26
Apr 09	488.45		*					1,465.35	4,161.26-
May 09	488.45		*					1,953.80	4,161.26-
Jun 09	488.45	617.61	*					2,442.25	3,543.65-
Jul 09	488.45		*					2,930.70	3,543.65-
Aug 09	488.45	3,088.05	E			E		3,419.15	455.60-
Sep 09	488.45	617.61	E			E		3,907.60	162.01
Oct 09	488.45		*					4,396.05	0.00
Nov 09	488.45		*	2,930.67		*	COUNTY TAX	1,953.83	0.00
Dec 09	488.45		*					2,442.28	0.00
Jan 10	488.45		*					2,930.73	0.00
Feb 10	488.45		*					3,419.18	0.00
Total	5,861.40	4,492.75		5,861.34	2,930.67				

JPMC-004346
CONFIDENTIAL

CSOC.RICH.005848

NO RECORDS DECLARATION
DECLARATION OF WITNESS THAT THERE ARE
NO DOCUMENTS OR RECORDS WITH
THE DEPARTMENT OF WATER AND POWER OF THE CITY OF LOS ANGELES
MADE UNDER PROVISIONS OF EVIDENCE CODE

Title of Court:	UNITED STATES HOUSE OF REPRESENTATIVES, COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT
Address of Court:	SUITE HT-2, THE CAPITOL, WASHINGTON, D.C. 20515
Title of Action:	NOT LISTED/re: Laura Richardson, Angela Parsons
Case Number:	UNASSIGNED
Date of Subpoena:	DECEMBER 10, 2009
Date Received:	DECEMBER 17, 2009

The undersigned declares:

1. I am an employee of the DEPARTMENT OF WATER AND POWER, and one of the persons duly authorized to have custody of the original records hereinafter described.

2. I have authority to certify and do hereby certify that the attached letter in relation to subpoena records was prepared by the personnel of the DEPARTMENT OF WATER AND POWER CUSTOMER SERVICE UNIT, in the ordinary course of business near or at the time of the facts, conditions or events recorded.

3. The attached letter was completed by the DEPARTMENT OF WATER AND POWER CUSTOMER SERVICE UNIT.

4. The attached letter is submitted in response to the subpoena received by the LOS ANGELES DEPARTMENT OF WATER AND POWER CUSTODIAN OF RECORDS.

I declare under penalty of perjury that the foregoing is true and correct.

EXECUTED ON 12-22-09, at Los Angeles, California.

CUSTODIAN OF RECORDS

CSOC.LRich.DWPLA.00000061

CITY OF LOS ANGELES
DEPARTMENT OF WATER AND POWER
INTRADEPARTMENTAL CORRESPONDENCE

Date: 12/22/2009

To: Billy Kinsey

From: Eduardo Quezada

Subject: Record Request

This memo is meant to document that after thorough investigation the information that was requested regarding 3623 S Parker St. for Laura Richardson or Angela Parsons could not be located. We were unable to retrieve any recorded conversations meeting the forwarded criteria.

EQ

DECLARATION OF WITNESS THAT DOCUMENTS ATTACHED HERETO
ARE TRUE COPIES OF BUSINESS RECORDS OF
THE DEPARTMENT OF WATER AND POWER OF THE CITY OF LOS ANGELES
MADE UNDER PROVISIONS OF EVIDENCE CODE

Title of Court:	UNITED STATES HOUSE OF REPRESENTATIVES, COMMITTEE ON STANDARDS OF OFFICIAL CONDUCT
Address of Court:	SUITE HT-2, THE CAPITOL, WASHINGTON, D.C. 20515
Title of Action:	NOT LISTED/re: Laura Richardson; Angela Parsons
Case Number:	UNASSIGNED
Date of Subpoena:	DECEMBER 10, 2009
Date Received:	DECEMBER 17, 2009

The undersigned declares:

1. I am an employee of the DEPARTMENT OF WATER AND POWER, and one of the persons duly authorized to have custody of the original records hereinafter described.

2. I have authority to certify and do hereby certify that the attached copies of the original records are true and correct copies of the original business records kept in the regular course of business by the DEPARTMENT OF WATER AND ACCOUNT CUSTOMERS SERVICE UNIT, and were prepared by the personnel of the DEPARTMENT OF WATER AND POWER ACCOUNT SERVICES UNIT, in the ordinary course of business near or at the time of the facts as conditions or events recorded.

3. The attached copies are copies or summaries of the original records of the DEPARTMENT OF WATER AND POWER ACCOUNT SERVICES UNIT.

4. The attached certified copies of the records are submitted in response to the subpoena received by the CUSTODIAN OF RECORDS, DEPARTMENT OF WATER AND POWER.

I declare under penalty of perjury that the foregoing is true and correct.

EXECUTED ON December 21, 2009, at Los Angeles, California.

CUSTODIAN-OF-RECORDS

CSOC.LRich.DWPLA.00000063

[1] Code 8701/747
Rev.9-91

MEMORANDUM

CUSTOMER SERVICES

MEMO BY V FRANCIS TO _____ DATE **December 21, 2009**

FILE TITLE LAURA RICHARDSON
ANGELA PARSONS

The records of the Department of Water and Power indicate that Maryann Richardson is the customer of record during the period of January 1, 2005 through present.

Subcriber information is summarized below:

Customer of Record:	Maryann Richardson
Service Address:	3623 S Parker St
Telephone Number:	(310) 532-
Employer:	Not Provided
Spouse's Name:	Not Provided
Social Security Number:	Not Provided
Driver's License:	

A copy of billing statements issued January 1, 2005 through present is provided as Exhibit #1-30.

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN [redacted]

MARYANN RICHARDSON
3623 S PARKER ST

ACCT# [redacted] PAGE 1

Bill Issued 02/04/05 Due Date 02/28/05
Amount Of Previous Bill $ 85.10
Payments Since 12/03/04 $ 85.10-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 12/01/04 To 02/02/05.
Energy Used 529 KWH*
Meter 02-Electric Total $ 55.48
$ 0.88 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 12/01/04 To 02/02/05.
First Tier 4 HCF**
Total Water 4 HCF
Meter 01-Water Total $ 9.90
$ 0.16 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 65.38

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	86142	0062
Previous Read	85613	0058
Constant	1	1
This Year-Use	529 KWH	4 HCF
Days Billed	63	63
Daily Average	8 KWH	47 GAL
Last Year-Use	454 KWH	4 HCF
Days Billed	62	62
Daily Average	7 KWH	48 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 066/3470
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

[redacted]

H [redacted]

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 1

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 02/04/05 Due Date 02/28/05

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 03-04 Rainy Season was 11/08/03 - 04/30/04. Your
lowest 03-04 Daily Average Winter Water Use (WWU) period
during the Rainy Season was from 02/03/04 - 04/01/04.
The WWU is calculated as:
(2 HCF/ 58 DAYS) X 0.82 *** = 0000.02827 HCF/day
Your SSC this bill is:
(0000.02827 HCF/day X 63 days = 2 HCF) X $2.330/HCF $ 4.66
Low Income Sewer Surcharge ((SSC = $ 4.66) X 0.0084) 0.04

CITY UTILITY TAX 1(800)215-6277 10.0% 9.55

SANITATION EQUIPMENT CHARGE 1(800)773-2489 22.00

STATE ENERGY SURCHARGE 1(800)342-5397 529 KWH 0.16

L.A. MUNICIPAL SERVICES SUBTOTAL $ 32.41

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 97.79

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

CONSERVING WATER SAVES YOU MONEY AND HELPS PRESERVE OUR NATURAL RESOURCES. USE A BUCKET OF SOAPY WATER TO WASH YOUR CAR. USE THE HOSE ONLY FOR THE FINAL RINSE. USE A BROOM INSTEAD OF A HOSE TO SWEEP UP DIRT AND LEAVES FROM THE SIDEWALK.

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*DID YOU KNOW AN AVERAGE FAMILY USES ALMOST 600 GALLONS
*OF WATER A DAY? LEARN MORE ABOUT USING LESS BY LOGGING
*ON TO WWW.LADWP.COM. MAKE WATER CONSERVATION A
*WAY OF LIFE AND START SAVING MONEY TODAY.

PLEASE PAY THIS AMOUNT BY 02/28/05 $ 97.79

PROJECT ANGEL DONATION $

**********AUTO** 5-DIGIT 90731 066/3470
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731 6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 1

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST

PAGE 1

ACCT#

Bill Issued 04/05/05 Due Date 04/27/05
Amount Of Previous Bill $ 97.79
Payments Since 02/04/05 $ 97.79-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 02/02/05 To 04/01/05.
Energy Used 317 KWH*
Meter 02-Electric Total $ 33.49
$ 0.58 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 02/02/05 To 04/01/05.
First Tier 3 HCF**
Total Water 3 HCF
Meter 01-Water Total $ 7.46
$ 0.13 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 40.95

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	86459	0065
Previous Read	86142	0062
Constant	1	1
This Year-Use	317 KWH	3 HCF
Days Billed	58	58
Daily Average	5 KWH	39 GAL
Last Year-Use	331 KWH	2 HCF
Days Billed	58	58
Daily Average	6 KWH	26 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 066/3561
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 2

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN [redacted]

MARYANN RICHARDSON
3623 S PARKER ST

PAGE 2

ACCT# [redacted]

Bill Issued 04/05/05 Due Date 04/27/05

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 03-04 Rainy Season was 11/08/03 - 04/30/04. Your
lowest 03-04 Daily Average Winter Water Use (WWU) period
during the Rainy Season was from 02/03/04 - 04/01/04.
The WWU is calculated as:
(2 HCF/ 58 DAYS) X 0.82 *** - 0000.02827 HCF/day
Your SSC this bill is:
(0000.02827 HCF/day X 58 days = 2 HCF) X $2.385/HCF $ 4.77
Low Income Sewer Surcharge ((SSC = $ 4.77) X 0.0084) 0.04

CITY UTILITY TAX	1(800)215-6277	10.0%	3.35
SANITATION EQUIPMENT CHARGE	1(800)773-2489		22.00
STATE ENERGY SURCHARGE	1(800)342-5397	317 KWH	0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 30.23

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 71.18

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

VOTE ON TUESDAY, MAY 17, 2005!
YOUR VOTE, YOUR VOICE, YOUR CHOICE. SUPPORT YOUR COMMUNITY
POLL WORKERS AND POLLING PLACES STILL NEEDED.
CALL (888) 873-1000 FOR INFORMATION OR TO VOLUNTEER.

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*CONSERVING WATER SAVES YOU MONEY AND
*HELPS PRESERVE OUR NATURAL RESOURCES. ***
*MAKE WATER CONSERVATION A WAY OF LIFE ***
*AND START SAVING MONEY TODAY. ***

PLEASE PAY THIS AMOUNT BY 04/27/05 $ 71.18

**********AUTO** 5-DIGIT 90731 066/3561
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

PROJECT ANGEL DONATION $_____

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 2

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

PAGE 1

Bill Issued 06/03/05 Due Date 06/27/05
Amount Of Previous Bill $ 71.18
Payments Since 04/05/05 $ 71.18-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 04/01/05 To 06/01/05.
Energy Used 288 KWH*
Meter 02-Electric Total $ 30.48
$ 0.50 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 04/01/05 To 06/01/05.
First Tier 6 HCF**
Total Water 6 HCF
Meter 01-Water Total $ 13.64
$ 0.22 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 44.12

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-127475	90 20245
Current Read	86747	0071
Previous Read	86459	0065
Constant	1	1
This Year-Use	288 KWH	6 HCF
Days Billed	61	61
Daily Average	5 KWH	74 GAL
Last Year-Use	310 KWH	10 HCF
Days Billed	61	61
Daily Average	5 KWH	123 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS. ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 067/3461
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 3

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 06/03/05

CAN
ACCT#
PAGE 2
Due Date 06/27/05

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 03-04 Rainy Season was 11/08/03 - 04/30/04. Your lowest 03-04 Daily Average Winter Water Use (WWU) period during the Rainy Season was from 02/03/04 - 04/01/04.
The WWU is calculated as:
(2 HCF/ 58 DAYS) X 0.82 *** = 0000.02827 HCF/day
Your SSC this bill is:
(0000.02827 HCF/day X 61 days = 2 HCF) X $2.490/HCF $ 4.98
Low Income Sewer Surcharge ((SSC = $ 4.98) X 0.0084) 0.04

CITY UTILITY TAX 1(800)215-6277 10.0% 3.05

SANITATION EQUIPMENT CHARGE 1(800)773-2489 22.00

STATE ENERGY SURCHARGE 1(800)342-5397 288 KWH 0.06

L.A. MUNICIPAL SERVICES SUBTOTAL $ 30.13

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 74.25

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

SIGN UP FOR GREEN POWER TO SHOW YOUR SUPPORT FOR CLEAN, RENEWABLE ENERGY. BY CHECKING THE BOX BELOW, YOUR VOLUNTARY CONTRIBUTIONS WILL BE ADDED TO YOUR BILL. THE COST FOR RESIDENTS HAS BEEN AS LOW AS $3 A MONTH, DEPENDING ON USAGE. TO LEARN MORE, CALL 1-800-GREENLA.

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
HIGH SEASON UPPER BLOCK WATER RATES EFFECTIVE JUNE 1
*THROUGH OCTOBER 31. SAVING WATER SAVES MONEY ***
*** SIGN UP FOR GREEN POWER TODAY ***
BY PLACING CHECK MARK HERE

PLEASE PAY THIS AMOUNT BY 06/27/05 $ 74.25

**********AUTO** 5-DIGIT 90731 .067/3461
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

PROJECT ANGEL DONATION $_____

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 3

CSOC.LRich.DWPLA.00000070

CSOC.RICH.005858

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030 0808 Web site at http://www.ladwp.com

CAN [redacted]

MARYANN RICHARDSON PAGE 1
3623 S PARKER ST ACCT# [redacted]
Bill Issued 08/03/05 Due Date 08/25/05
Amount Of Previous Bill $ 74.25
Payments Since 06/03/05 $ 74.25-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 06/01/05 To 08/01/05.
Energy Used 303 KWH*
Meter 02-Electric Total $ 32.04
$ 0.53 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 06/01/05 To 08/01/05.
First Tier 10 HCF**
Total Water 10 HCF
Meter 01-Water Total $ 22.04
$ 0.36 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 54.08

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	87050	0081
Previous Read	86747	0071
Constant	1	1
This Year-Use	303 KWH	10 HCF
Days Billed	61	61
Daily Average	5 KWH	123 GAL
Last Year-Use	293 KWH	12 HCF
Days Billed	59	59
Daily Average	5 KWH	152 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 069/4032
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

[redacted]

H [redacted]

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 4

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN
ACCT#
PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 08/03/05 Due Date 08/25/05

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume on this bill is based on the prior Winter Water Use (WWU). Since this bill covers a period including July 1, your SSC is proportionally based on both new and old WWUs. Your next bill will show the 04-05 WWU only.
Your SSC this bill is: 2 HCF X $2.579/HCF $ 5.16
Low Income Sewer Surcharge ((SSC = $ 5.16) X 0.0084) 0.04

CITY UTILITY TAX 1(800)215-6277 10.0% 3.20

SANITATION EQUIPMENT CHARGE 1(800)773-2489 22.00

STATE ENERGY SURCHARGE 1(800)342-5397 303 KWH 0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 30.47

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 84.55

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

ATTN: BUSINESS OWNERS: SECTION 21.03 L.A.M.C., IMPOSITION OF TAX, REQUIRES EVERY INDIVIDUAL, PARTNERSHIP AND CORPORATION TO REGISTER AND PAY BUSINESS TAX WITH THE OFFICE OF FINANCE. FOR MORE INFORMATION, PLEASE CALL 213-473-5901 OR VISIT WWW.LACITY.ORG/FINANCE. THANK YOU.

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
HIGH SEASON UPPER BLOCK WATER RATES EFFECTIVE JUNE 1
*THROUGH OCTOBER 31, SAVING WATER SAVES MONEY ***
*CONSERVING WATER SAVES YOU MONEY AND ***
*HELPS PRESERVE OUR NATURAL RESOURCES. ***

PLEASE PAY THIS AMOUNT BY 08/25/05 $ 84.55

PROJECT ANGEL DONATION $_____

**********AUTO** 5-DIGIT 90731 069/4032
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 4

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 10/03/05 Due Date 10/25/05
Amount Of Previous Bill $ 84.55
Payments Since 08/03/05 $ 84.55-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 08/01/05 To 09/29/05.
Energy Used 295 KWH*
Meter 02-Electric Total $ 31.20
$ 0.53 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 08/01/05 To 09/29/05.
First Tier 10 HCF**
Total Water 10 HCF
Meter 01-Water Total $ 21.41
$ 0.36 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 52.61

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	87345	0091
Previous Read	87050	0081
Constant	1	1
This Year-Use	295 KWH	10 HCF
Days Billed	59	59
Daily Average	5 KWH	127 GAL
Last Year-Use	302 KWH	13 HCF
Days Billed	61	61
Daily Average	5 KWH	159 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5 DIGIT 90731 067/3710
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 5

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

PAGE 2

Bill Issued 10/03/05 Due Date 10/25/05

SEWER SERVICE CHARGE (SSC) 1(800)548-0952
The sewage volume is based on the prior Winter Water Use.
The 04-05 Rainy Season was 10/16/04 - 05/08/05. Your lowest 04-05 Daily Average Winter Water Use (WWU) period during the Rainy Season was from 02/02/05 - 04/01/05.
The WWU is calculated as:
(3 HCF/ 58 DAYS) X 0.99 *** = 0000.05120 HCF/day
Your SSC this bill is:
(0000.05120 HCF/day X 59 days = 3 HCF) X $2.660/HCF $ 7.98
Low Income Sewer Surcharge ((SSC = $ 7.98) X 0.0084) 0.07

CITY UTILITY TAX	1(800)215-6277	10.0%	3.12
SANITATION EQUIPMENT CHARGE	1(800)773-2489		11.00
STATE ENERGY SURCHARGE	1(800)342-5397	295 KWH	0.05

L.A. MUNICIPAL SERVICES SUBTOTAL $ 22.23

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 74.84

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
HIGH SEASON UPPER BLOCK WATER RATES EFFECTIVE JUNE 1
*THROUGH OCTOBER 31. SAVING WATER SAVES MONEY ***
*CONSERVING WATER SAVES YOU MONEY AND ***
*HELPS PRESERVE OUR NATURAL RESOURCES. ***

PLEASE PAY THIS AMOUNT BY 10/25/05 $ 74.84

PROJECT ANGEL DONATION $_____

**********AUTO** 5-DIGIT 90731 067/3710
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 5

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN
ACCT#
PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 12/05/05 Due Date 12/28/05
Amount Of Previous Bill $ 74.84
Payments Since 10/03/05 $ 74.84

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 09/29/05 To 12/01/05.
Energy Used 347 KWH*
Meter 02-Electric Total $ 36.60
$ 0.58 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 09/29/05 To 12/01/05.
First Tier 6 HCF**
Total Water 6 HCF
Meter 01-Water Total $ 12.99
$ 0.21 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 49.59

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	87692	0097
Previous Read	87345	0091
Constant	1	1
This Year-Use	347 KWH	6 HCF
Days Billed	63	63
Daily Average	6 KWH	71 GAL
Last Year-Use	301 KWH	5 HCF
Days Billed	63	63
Daily Average	5 KWH	59 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 067/4086
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 6

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 12/05/05 Due Date 12/28/05

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 04-05 Rainy Season was 10/16/04 - 05/08/05. Your
lowest 04-05 Daily Average Winter Water Use (WWU) period
during the Rainy Season was from 02/02/05 - 04/01/05.
The WWU is calculated as:
(3 HCF/ 58 DAYS) X 0.99 *** = 0000.05120 HCF/day
Your SSC this bill is:
(0000.05120 HCF/day X 63 days = 3 HCF) X $2.660/HCF $ 7.98
Low Income Sewer Surcharge ({SSC = $ 7.98 } X 0.0084) 0.07

CITY UTILITY TAX 1(800)215-6277 10.0% 3.66

SANITATION EQUIPMENT CHARGE 1(800)773-2489 33.00

STATE ENERGY SURCHARGE 1(800)342-5397 347 KWH 0.08

L.A. MUNICIPAL SERVICES SUBTOTAL $ 44.79

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 94.38

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*NOW MORE THAN EVER LADWP DILIGENTLY ***
*MAINTAINS SAFE WATER AND RELIABLE POWER. ***
*CONSERVING WATER SAVES YOU MONEY AND ***
*HELPS PRESERVE OUR NATURAL RESOURCES. ***

PLEASE PAY THIS AMOUNT BY 12/28/05 $ 94.38

PROJECT ANGEL DONATION $_____

**********AUTO** 5 DIGIT 90731 067/4086
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 6

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN
ACCT#

MARYANN RICHARDSON
3623 S PARKER ST

Bill Issued 02/04/06 Due Date 02/28/06
Amount Of Previous Bill $ 94.38
Payments Since 12/05/05 $ 94.38-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 12/01/05 To 02/02/06.
Energy Used 545 KWH*
Meter 02-Electric Total $ 57.14
$ 0.91 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 12/01/05 To 02/02/06.
First Tier 5 HCF**
Total Water 5 HCF
Meter 01-Water Total $ 10.89
$ 0.17 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 68.03

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90_20245
Current Read	88237	0102
Previous Read	87692	0097
Constant	1	1
This Year-Use	545 KWH	5 HCF
Days Billed	63	63
Daily Average	9 KWH	59 GAL
Last Year-Use	529 KWH	4 HCF
Days Billed	63	63
Daily Average	8 KWH	47 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 065/2966
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT # 7

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 02/04/06 Due Date 02/28/06

ACCT#

PAGE 2

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 04-05 Rainy Season was 10/16/04 - 05/08/05. Your lowest 04-05 Daily Average Winter Water Use (WWU) period during the Rainy Season was from 02/02/05 - 04/01/05.
The WWU is calculated as:
(3 HCF/ 58 DAYS) X 0.99 *** = 0000.05120 HCF/day
Your SSC this bill is:
(0000.05120 HCF/day X 63 days = 3 HCF) X $2.660/HCF $ 7.98
Low Income Sewer Surcharge ((SSC = $ 7.98) X 0.0084) 0.07

CITY UTILITY TAX 1(800)215-6277 10.0% 5.71

SANITATION EQUIPMENT CHARGE 1(800)773-2489 22.00

STATE ENERGY SURCHARGE 1(800)342-5397 545 KWH 0.12

L.A. MUNICIPAL SERVICES SUBTOTAL $ 35.88

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 103.91

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*NOW MORE THAN EVER LADWP DILIGENTLY ***
*MAINTAINS SAFE WATER AND RELIABLE POWER. ***
*CONSERVING WATER SAVES YOU MONEY AND ***
*HELPS PRESERVE OUR NATURAL RESOURCES. ***

PLEASE PAY THIS AMOUNT BY 02/28/06 $ 103.91

PROJECT ANGEL DONATION $_____

**********AUTO** 5-DIGIT 90731 065/2966
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 7

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN [redacted]
PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST
ACCT# [redacted]

Bill Issued 04/05/06 Due Date 04/27/06
Amount Of Previous Bill $ 103.91
Payments Since 02/04/06 $ 103.91-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 02/02/06 To 04/03/06.
Energy Used 363 KWH*
Meter 02-Electric Total $ 38.26
$ 0.64 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 02/02/06 To 04/03/06.
First Tier 3 HCF**
Total Water 3 HCF
Meter 01-Water Total $ 6.56
$ 0.11 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 44.82

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	88600	0105
Previous Read	88237	0102
Constant	1	2
This Year-Use	363 KWH	3 HCF
Days Billed	60	60
Daily Average	6 KWH	37 GAL
Last Year-Use	317 KWH	3 HCF
Days Billed	58	58
Daily Average	5 KWH	39 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 066/3409
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

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H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 8

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 04/05/06 Due Date 04/27/06

ACCT#

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 04-05 Rainy Season was 10/16/04 - 05/08/05. Your lowest 04-05 Daily Average Winter Water Use (WWU) period during the Rainy Season was from 02/02/05 - 04/01/05.
The WWU is calculated as:
(3 HCF/ 58 DAYS) X 0.99 *** = 0000.05120 HCF/day
Your SSC this bill is:
(0000.05120 HCF/day X 60 days = 3 HCF) X $2.660/HCF $ 7.98
Low Income Sewer Surcharge ((SSC = $ 7.98) X 0.0084) 0.07

CITY UTILITY TAX 1(800)215-6277 10.0% 3.83

SANITATION EQUIPMENT CHARGE 1(800)773-2489 22.00

STATE ENERGY SURCHARGE 1(800)342-5397 363 KWH 0.08

L.A. MUNICIPAL SERVICES SUBTOTAL $ 33.96

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 78.78

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*NOW MORE THAN EVER LADWP DILIGENTLY ***
*MAINTAINS SAFE WATER AND RELIABLE POWER. ***
*CONSERVING WATER SAVES YOU MONEY AND ***
*HELPS PRESERVE OUR NATURAL RESOURCES. ***

PLEASE PAY THIS AMOUNT BY 04/27/06 $ 78.78

**********AUTO** 5-DIGIT 90731 066/3409
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

PROJECT ANGEL DONATION $_____

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 8

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

PAGE 1

Bill Issued 06/05/06 Due Date 06/27/06
Amount Of Previous Bill $ 78.78
Past Due Balance As Of 06/05/06 $ 78.78

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 04/03/06 To 06/01/06.
Energy Used 300 KWH*
Meter 02-Electric Total $ 31.72
$ 0.54 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 04/03/06 To 06/01/06.
First Tier 5 HCF**
Total Water 5 HCF
Meter 01-Water Total $ 10.91
$ 0.28 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 42.63

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	88900	0110
Previous Read	88600	0105
Constant	1	1
This Year-Use	300 KWH	5 HCF
Days Billed	59	59
Daily Average	5 KWH	63 GAL
Last Year-Use	288 KWH	6 HCF
Days Billed	61	61
Daily Average	5 KWH	74 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 067/4048
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT # 9

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 06/05/06

ACCT#

PAGE 2

Due Date 06/27/06

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 04-05 Rainy Season was 10/16/04 - 05/08/05. Your lowest 04-05 Daily Average Winter Water Use (WWU) period during the Rainy Season was from 02/02/05 - 04/01/05.
The WWU is calculated as:
(3 HCF/ 58 DAYS) X 0.99 *** = 0000.05120 HCF/day
Your SSC this bill is:
(0000.05120 HCF/day X 59 days = 3 HCF) X $2.660/HCF $ 7.98
Low Income Sewer Surcharge ((SSC = $ 7.98) X 0.0084) 0.07

CITY UTILITY TAX 1(800)215-6277 10.0% 3.17

SOLID RESOURCES FEE 1(800)773-2489 22.00

STATE ENERGY SURCHARGE 1(800)342-5397 300 KWH 0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 33.29

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 154.70

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 06/27/06 $ 154.70

**********AUTO** 5-DIGIT 90731 067/4048
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

PROJECT ANGEL DONATION $_____

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 7

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN
ACCT#

PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 08/03/06 Due Date 08/25/06
Payments Since 06/05/06 $ 154.70-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 06/01/06 To 08/01/06.
Energy Used 320 KWH*
Meter 02-Electric Total $ 33.80
$ 0.55 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 06/01/06 To 08/01/06.
First Tier 12 HCF**
Total Water 12 HCF
Meter 01-Water Total $ 26.23
$ 0.43 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 60.03

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	89220	0122
Previous Read	88900	0110
Constant	1	1
This Year-Use	320 KWH	12 HCF
Days Billed	61	61
Daily Average	5 KWH	147 GAL
Last Year-Use	303 KWH	10 HCF
Days Billed	61	61
Daily Average	5 KWH	123 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 065/3215
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT # 10

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN [redacted]

MARYANN RICHARDSON
3623 S PARKER ST

ACCT# [redacted]

PAGE 2

Bill Issued 08/03/06 Due Date 08/25/06

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume on this bill is based on the prior Winter Water Use (WWU). Since this bill covers a period including July 1, your SSC is proportionally based on both new and old WWUs.
Your next bill will show the 05-06 WWU only.
Your SSC this bill is: 4 HCF X $2.759/HCF $ 11.04
Low Income Sewer Surcharge ((SSC = $ 11.04) X 0.0084) 0.09

CITY UTILITY TAX 1(800)215-6277 10.0% 3.38

SOLID RESOURCES FEE 1(800)773-2489 22.00

STATE ENERGY SURCHARGE 1(800)342-5397 320 KWH 0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 36.58

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 96.61

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS ANE FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 08/25/06 $ 96.61

**********AUTO** 5-DIGIT 90731 065/3215
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

PROJECT ANGEL DONATION $_____

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 10

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 10/03/06 Due Date 10/25/06
Amount Of Previous Bill $ 96.61
Payments Since 08/03/06 $ 96.61-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 08/01/06 To 09/29/06.
Energy Used 323 KWH*
Meter 02-Electric Total $ 34.11
$ 0.58 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 08/01/06 To 09/29/06.
First Tier 14 HCF**
Total Water 14 HCF
Meter 01-Water Total $ 30.66
$ 0.52 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 64.77

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	89543	0136
Previous Read	89220	0122
Constant	1	1
This Year-Use	323 KWH	14 HCF
Days Billed	59	59
Daily Average	5 KWH	177 GAL
Last Year-Use	295 KWH	10 HCF
Days Billed	59	59
Daily Average	5 KWH	127 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 065/3132
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 11

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 10/03/06 Due Date 10/25/06

CAN
ACCT#
PAGE 2

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 05-06 Rainy Season was 10/15/05 - 05/03/06. Your lowest 05-06 Winter Water Use (WWU) was below the City Minimum of 4 HCF/60 days. The City Minimum Daily Sewage Volume of 0.06667 HCF/day is substituted.
Your SSC this bill is:
(0.06667 HCF/day X 59 days = 4 HCF) X $2.850/HCF $ 11.40
Low Income Sewer Surcharge ((SSC = $ 11.40) X 0.0084) 0.10

CITY UTILITY TAX 1(800)215-6277 10.0% 3.41

SOLID RESOURCES FEE 1(800)773-2489 11.00

STATE ENERGY SURCHARGE 1(800)342-5397 323 KWH 0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 25.98

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 90.75

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSSHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 10/25/06 $ 90.75

PROJECT ANGEL DONATION $_____

**********AUTO** 5-DIGIT 90731 065/3132
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 11

Los Angeles Department of Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 12/05/06 Due Date 12/28/06
Amount Of Previous Bill $ 90.75
Payments Since 10/03/06 $ 90.75-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 09/29/06 To 12/01/06.
Energy Used 368 KWH*
Meter 02-Electric Total $ 39.14
$ 0.62 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 09/29/06 To 12/01/06.
First Tier 9 HCF**
Total Water 9 HCF
Meter 01-Water Total $ 19.22
$ 0.31 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 58.36

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	89911	0145
Previous Read	89543	0136
Constant	1	1
This Year-Use	368 KWH	9 HCF
Days Billed	63	63
Daily Average	6 KWH	107 GAL
Last Year-Use	347 KWH	6 HCF
Days Billed	63	63
Daily Average	6 KWH	71 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF - 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 065/3469
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731 6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# D

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN
ACCT#
PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 12/05/06 Due Date 12/28/06

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 05-06 Rainy Season was 10/15/05 - 05/03/06. Your lowest 05-06 Winter Water Use (WWU) was below the City Minimum of 4 HCF/60 days. The City Minimum Daily Sewage Volume of 0.06667 HCF/day is substituted.
Your SSC this bill is:
(0.06667 HCF/day X 63 days = 4 HCF) X $2.850/HCF $ 11.40
Low Income Sewer Surcharge ((SSC = $ 11.40) X 0.0084) 0.10

CITY UTILITY TAX 1(800)215-6277 10.0% 3.91

SOLID RESOURCES FEE 1(800)773-2489 54.00

STATE ENERGY SURCHARGE 1(800)342-5397 368 KWH 0.08

L.A. MUNICIPAL SERVICES SUBTOTAL $ 69.49

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 127.85

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 12/28/06 $ 127.85

PROJECT ANGEL DONATION $_____

**********AUTO** 5-DIGIT 90731 065/3469
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT#_____

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MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

PAGE 1

Bill Issued 02/05/07 Due Date 02/27/07
Amount Of Previous Bill $ 127.85
Payments Since 12/05/06 $ 127.85-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 12/01/06 To 02/01/07.
Energy Used 459 KWH*
Meter 02-Electric Total $ 48.91
$ 0.79 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 12/01/06 To 02/01/07.
First Tier 4 HCF**
Total Water 4 HCF
Meter 01-Water Total $ 8.81
$ 0.14 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 57.72

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	90370	0149
Previous Read	89911	0145
Constant	1	1
This Year-Use	459 KWH	4 HCF
Days Billed	62	62
Daily Average	7 KWH	48 GAL
Last Year-Use	545 KWH	5 HCF
Days Billed	63	63
Daily Average	9 KWH	59 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 5-DIGIT 90731 065/4078
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 13

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 02/05/07 Due Date 02/27/07

ACCT#

SEWER SERVICE CHARGE (SSC)	1(800)540-0952		
The sewage volume is based on the prior Winter Water Use. The 05-06 Rainy Season was 10/15/05 - 05/03/06. Your lowest 05-06 Winter Water Use (WWU) was below the City Minimum of 4 HCF/60 days. The City Minimum Daily Sewage Volume of 0.06667 HCF/day is substituted. Your SSC this bill is:			
(0.06667 HCF/day X 62 days = 4 HCF) X $2.850/HCF			$ 11.40
Low Income Sewer Surcharge ((SSC = $ 11.40) X 0.0084)			0.10
CITY UTILITY TAX	1(800)215-6277	10.0%	4.89
SOLID RESOURCES FEE	1(800)773-2489		36.00
STATE ENERGY SURCHARGE	1(800)342-5397	459 KWH	0.10
L.A. MUNICIPAL SERVICES SUBTOTAL $ 52.49			

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 110.21

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES TO: PAY YOUR BILL; TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 02/27/07 $ 110.21

PROJECT ANGEL DONATION $_____

**********AUTO** 5-DIGIT 90731 065/4078
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-5433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 13

Los Angeles Department of Water and Power
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PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 04/04/07 Due Date 04/26/07
Amount Of Previous Bill $ 110.21
Payments Since 02/05/07 $ 110.21-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 02/01/07 To 04/02/07.
Energy Used 341 KWH*
Meter 02-Electric Total $ 36.67

$ 0.61 is your daily average cost for energy.

DWP WATER SERVICES 1(800)342-5397
This Bill Covers 02/01/07 To 04/02/07.
First Tier 3 HCF**
Total Water 3 HCF
Meter 01-Water Total $ 6.74

$ 0.11 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 43.41

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	90711	0152
Previous Read	90370	0149
Constant	1	1
This Year Use	341 KWH	3 HCF
Days Billed	60	60
Daily Average	6 KWH	37 GAL
Last Year-Use	363 KWH	3 HCF
Days Billed	60	60
Daily Average	6 KWH	37 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********ALTO**5-DIGIT 90731 066/3420
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 14

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 04/04/07 Due Date 04/26/07

ACCT#

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 05-06 Rainy Season was 10/15/05 - 05/03/06. Your
lowest 05-06 Winter Water Use (WWU) was below the City
Minimum of 4 HCF/60 days. The City Minimum Daily Sewage
Volume of 0.06667 HCF/day is substituted.
Your SSC this bill is:
(0.06667 HCF/day X 60 days = 4 HCF) X $2.850/HCF $ 11.40
Low Income Sewer Surcharge ((SSC = $ 11.40) X 0.0084) 0.10

CITY UTILITY TAX 1(800)215-6277 10.0% 3.67

SOLID RESOURCES FEE 1(800)773-2489 36.00

STATE ENERGY SURCHARGE 1(800)342-5397 341 KWH 0.08

L.A. MUNICIPAL SERVICES SUBTOTAL $ 51.25

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 94.66

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 04/26/07 $ 94.66

PROJECT
ANGEL
DONATION
$_____

**********AUTO**5-DIGIT 90731 066/3420
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 14

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

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PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 06/04/07 Due Date 06/26/07
Amount Of Previous Bill $ 94.66
Payments Since 04/04/07 $ 94.66-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 04/02/07 To 05/31/07.
Energy Used 328 KWH*
Meter 02-Electric Total $ 35.61

$ 0.60 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 04/02/07 To 05/31/07.
First Tier 11 HCF**
Total Water 11 HCF
Meter 01-Water Total $ 27.17

$ 0.46 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 62.78

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	91039	0163
Previous Read	90711	0152
Constant	1	1
This Year-Use	328 KWH	11 HCF
Days Billed	59	59
Daily Average	6 KWH	139 GAL
Last Year-Use	300 KWH	5 HCF
Days Billed	59	59
Daily Average	5 KWH	63 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 067/3820
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 15

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 06/04/07 Due Date 06/26/07

ACCT#

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 05-06 Rainy Season was 10/15/05 - 05/03/06. Your
lowest 05-06 Winter Water Use (WWU) was below the City
Minimum of 4 HCF/60 days. The City Minimum Daily Sewage
Volume of 0.06667 HCF/day is substituted.
Your SSC this bill is:
(0.06667 HCF/day X 59 days = 4 HCF) X $2.850/HCF $ 11.40
Low Income Sewer Surcharge ((SSC = $ 11.40) X 0.0084) 0.10

CITY UTILITY TAX 1(800)215-6277 10.0% 3.56

SOLID RESOURCES FEE 1(800)773-2489 18.00

STATE ENERGY SURCHARGE 1(800)342-5397 328 KWH 0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 33.13

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 95.91

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.DEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 06/26/07 $ 95.91

PROJECT ANGEL DONATION $_____

**********AUTO**5-DIGIT 90731 067/3820
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# K

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P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAM

PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 08/02/07 Due Date 08/24/07
Amount Of Previous Bill $ 95.91
Payments Since 05/04/07 $ 95.91

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 05/31/07 To 07/31/07.
Energy Used 329 KWH*
Meter 02-Electric Total $ 35.89
$ 0.59 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 05/31/07 To 07/31/07.
First Tier 14 HCF**
Total Water 14 HCF
Meter 01-Water Total $ 35.57
$ 0.58 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 71.46

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	91368	0177
Previous Read	91039	0163
Constant	1	1
This Year-Use	329 KWH	14 HCF
Days Billed	61	61
Daily Average	5 KWH	172 GAL
Last Year-Use	320 KWH	12 HCF
Days Billed	61	61
Daily Average	5 KWH	147 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 065/3050
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 16

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 08/02/07 Due Date 08/24/07

ACCT#

PAGE 2

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume on this bill is based on the prior Winter Water Use (WWU). Since this bill covers a period including July 1, your SSC is proportionally based on both new and old WWUs. Your next bill will show the 06-07 WWU only.
Your SSC this bill is: 3 HCF X $2.951/HCF $ 8.85
Low Income Sewer Surcharge ((SSC = $ 8.85) X 0.0084) 0.07

CITY UTILITY TAX 1(800)215-6277 10.0% 3.59

SOLID RESOURCES FEE 1(800)773-2489 40.00

STATE ENERGY SURCHARGE 1(800)342-5397 329 KWH 0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 52.58

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 124.04

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 08/24/07 $ 124.04

PROJECT ANGEL DONATION $_____

**********AUTO**5-DIGIT 90731 065/3050
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 16

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

PAGE 1

Bill Issued 10/02/07 Due Date 10/25/07
Amount Of Previous Bill $ 124.04
Past Due Balance As Of 10/02/07 $ 124.04

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 07/31/07 To 09/28/07.
Energy Used 314 KWH*
Meter 02-Electric Total $ 34.43
$ 0.58 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 07/31/07 To 09/28/07.
First Tier 11 HCF**
Total Water 11 HCF
Meter 01-Water Total $ 28.70
$ 0.49 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 63.13

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	91682	0188
Previous Read	91368	0177
Constant	1	1
This Year-Use	314 KWH	11 HCF
Days Billed	59	59
Daily Average	5 KWH	139 GAL
Last Year-Use	323 KWH	14 HCF
Days Billed	59	59
Daily Average	5 KWH	177 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 065/3177
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 17

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 10/02/07 Due Date 10/25/07

ACCT#

PAGE 2

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 06-07 Rainy Season was 11/12/06 - 05/05/07. Your
lowest 06-07 Daily Average Winter Water Use (WWU) period
during the Rainy Season was from 02/01/07 - 04/02/07.
The WWU is calculated as:
(3 HCF/ 60 DAYS) X 0.75 *** = 0000.03750 HCF/day
Your SSC this bill is:
(0000.03750 HCF/day X 59 days = 2 HCF) X $3.050/HCF $ 6.10
Low Income Sewer Surcharge ((SSC = $ 6.10) X 0.0084) 0.05

CITY UTILITY TAX	1(800)215-6277	10.0%	3.44
SOLID RESOURCES FEE	1(800)773-2489		48.00
STATE ENERGY SURCHARGE	1(800)342-5397	314 KWH	0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 57.66

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 244.83

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.DEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 10/25/07 $ 244.83

**********AUTO**5-DIGIT 90731 065/3177
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-5433

PROJECT
ANGEL
DONATION
$_____

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT # 17

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN [redacted]
PAGE 1
ACCT# [redacted]

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 12/05/07 Due Date 12/27/07
Payments Since 10/02/07 $ 124.04-
Past Due Balance As Of 12/05/07 $ 120.79

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 09/28/07 To 12/03/07.
Energy Used 413 KWH*
Meter 02-Electric Total $ 45.50
$ 0.69 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 09/28/07 To 12/03/07.
First Tier 7 HCF**
Total Water 7 HCF
Meter 01-Water Total $ 18.10
$ 0.27 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 63.60

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	92095	0195
Previous Read	91682	0188
Constant	1	1
This Year-Use	413 KWH	7 HCF
Days Billed	66	66
Daily Average	6 KWH	79 GAL
Last Year-Use	368 KWH	9 HCF
Days Billed	63	63
Daily Average	6 KWH	107 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 067/3496
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

[redacted]

H [redacted]

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 18

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 12/05/07 Due Date 12/27/07

ACCT#

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 06-07 Rainy Season was 11/12/06 - 05/05/07. Your
lowest 06-07 Daily Average Winter Water Use (WWU) period
during the Rainy Season was from 02/01/07 - 04/02/07.
The WWU is calculated as:
(3 HCF/ 60 DAYS) X 0.75 *** = 0000.03750 HCF/day
Your SSC this bill is:
(0000.03750 HCF/day X 66 days = 2 HCF) X $3.050/HCF $ 6.10
Low Income Sewer Surcharge ((SSC = $ 6.10) X 0.0084) 0.05

CITY UTILITY TAX 1(800)215-6277 10.0% 4.55

SOLID RESOURCES FEE 1(800)773-2489 78.00

STATE ENERGY SURCHARGE 1(800)342-5397 413 KWH 0.09

L.A. MUNICIPAL SERVICES SUBTOTAL $ 88.79

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 273.18

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 12/27/07 $ 273.18

**********AUTO**5 DIGIT 90731 067/3496
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 18

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST

PAGE 1

ACCT#

Bill Issued 02/05/08 Due Date 02/28/08
Payments Since 12/05/07 $ 273.18-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 12/03/07 To 02/01/08.
Energy Used 392 KWH*
Meter 02-Electric Total $ 43.44
$ 0.72 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 12/03/07 To 02/01/08.
First Tier 3 HCF**
Total Water 3 HCF
Meter 01-Water Total $ 7.97
$ 0.13 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 51.41

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	92487	0198
Previous Read	92095	0195
Constant	1	1
This Year-Use	392 KWH	3 HCF
Days Billed	60	60
Daily Average	7 KWH	37 GAL
Last Year-Use	459 KWH	4 HCF
Days Billed	62	62
Daily Average	7 KWH	48 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 066/3516
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 19

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
ACCT#

Bill Issued 02/05/08 Due Date 02/28/08

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 06-07 Rainy Season was 11/12/06 - 05/05/07. Your
lowest 06-07 Daily Average Winter Water Use (WWU) period
during the Rainy Season was from 02/01/07 - 04/02/07.
The WWU is calculated as:
(3 HCF/ 60 DAYS) X 0.75 *** = 0000.03750 HCF/day
Your SSC this bill is:
(0000.03750 HCF/day X 60 days = 2 HCF) X $3.050/HCF $ 6.10
Low Income Sewer Surcharge ((SSC = $ 6.10) X 0.0084) 0.05

CITY UTILITY TAX 1(800)215-6277 10.0% 4.34

SOLID RESOURCES FEE 1(800)773-2489 52.00

STATE ENERGY SURCHARGE 1(800)342-5397 392 KWH 0.09

L.A. MUNICIPAL SERVICES SUBTOTAL $ 62.58

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 113.99

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 02/28/08 $ 113.99

**********AUTO**5-DIGIT 90731 066/3516
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 19

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 04/04/08 Due Date 04/28/08
Amount Of Previous Bill $ 113.99
Payments Since 02/05/08 $ 113.99-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 02/01/08 To 04/02/08.
Energy Used 410 KWH*
Meter 02-Electric Total $ 45.61
$ 0.75 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 02/01/08 To 04/02/08.
First Tier 4 HCF**
Total Water 4 HCF
Meter 01-Water Total $ 10.90
$ 0.18 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 56.51

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	92897	0202
Previous Read	92487	0198
Constant	1	1
This Year-Use	410 KWH	4 HCF
Days Billed	61	61
Daily Average	7 KWH	49 GAL
Last Year-Use	341 KWH	3 HCF
Days Billed	60	60
Daily Average	6 KWH	37 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 068/3303
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 20

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 04/04/08 Due Date 04/28/08

ACCT# PAGE 2

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 06-07 Rainy Season was 11/12/06 - 05/05/07. Your
lowest 06-07 Daily Average Winter Water Use (WWU) period
during the Rainy Season was from 02/01/07 - 04/02/07.
The WWU is calculated as:
(3 HCF/ 60 DAYS) X 0.75 *** = 0000.03750 HCF/day
Your SSC this bill is:
(0000.03750 HCF/day X 61 days = 2 HCF) X $3.050/HCF $ 6.10
Low Income Sewer Surcharge ((SSC = $ 6.10) X 0.0004) 0.05

CITY UTILITY TAX 1(800)215-6277 10.0% 4.56

SOLID RESOURCES FEE 1(800)773-2489 52.00

STATE ENERGY SURCHARGE 1(800)342-5397 410 KWH 0.09

L.A. MUNICIPAL SERVICES SUBTOTAL $ 62.80

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 119.31

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 04/28/08 $ 119.31

**********AUTO**5-DIGIT 90731 068/3303
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 20

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808. Web site at http://www.ladwp.com

CAN
ACCT#
PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

Bill Issued 06/04/08	Due Date 06/26/08	
Amount Of Previous Bill	$	119.31
Payments Since 04/04/08	$	119.31-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 04/02/08 To 06/02/08.
Energy Used 283 KWH*
Meter 02-Electric Total $ 32.19
$ 0.53 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 04/02/08 To 06/02/08.
First Tier 5 HCF**
Total Water 5 HCF
Meter 01-Water Total $ 13.91
$ 0.23 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 46.10

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	93180	0207
Previous Read	92897	0202
Constant	1	1
This Year-Use	283 KWH	5 HCF
Days Billed	61	61
Daily Average	5 KWH	61 GAL
Last Year-Use	328 KWH	11 HCF
Days Billed	59	59
Daily Average	6 KWH	139 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 067/3550
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 21

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 06/04/08 Due Date 06/26/08

ACCT#

PAGE 2

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 06-07 Rainy Season was 11/12/06 - 05/05/07. Your
lowest 06-07 Daily Average Winter Water Use (WWU) period
during the Rainy Season was from 02/01/07 - 04/02/07.
The WWU is calculated as:
(3 HCF/ 60 DAYS) X 0.75 *** = 0000.03750 HCF/day
Your SSC this bill is:
(0000.03750 HCF/day X 61 days = 2 HCF) X $3.050/HCF $ 6.10
Low Income Sewer Surcharge ((SSC - $ 6.10) X 0.0084) 0.05

CITY UTILITY TAX	1(800)215-6277	10.0%	3.22
SOLID RESOURCES FEE	1(800)773-2489		52.00
STATE ENERGY SURCHARGE	1(800)342-5397	283 KWH	0.06

L.A. MUNICIPAL SERVICES SUBTOTAL $ 61.43

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 107.53

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 06/26/08 $ 107.53

**********AUTO**5-DIGIT 90731 067/3550
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 21

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 08/04/08 Due Date 08/26/08
Amount Of Previous Bill $ 107.53
Payments Since 06/04/08 $ 107.53-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 06/02/08 To 07/31/08.
Energy Used 325 KWH*
Meter 02-Electric Total $ 38.51
$ 0.65 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 06/02/08 To 07/31/08.
First Tier 15 HCF**
Total Water 15 HCF
Meter 01-Water Total $ 43.26
$ 0.73 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 81.77

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	93505	0222
Previous Read	93180	0207
Constant	1	1
This Year-Use	325 KWH	15 HCF
Days Billed	59	59
Daily Average	6 KWH	150 GAL
Last Year-Use	329 KWH	14 HCF
Days Billed	61	61
Daily Average	5 KWH	172 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 066/3350
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 22

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 08/04/08 Due Date 08/26/08

ACCT#

PAGE 2

SEWER SERVICE CHARGE (SSC) 1(800)543-0952
The sewage volume on this bill is based on the prior Winter Water Use (WWU). Since this bill covers a period including July 1, your SSC is proportionally based on both new and old WWUs. Your next bill will show the 07-08 WWU only.
Your SSC this bill is: 3 HCF X $3.165/HCF $ 9.50
Low Income Sewer Surcharge ((SSC = $ 9.50) X 0.0084) 0.08

CITY UTILITY TAX 1(800)215-6277 10.0% 3.85

SOLID RESOURCES FEE 1(800)773-2489 26.00

STATE ENERGY SURCHARGE 1(800)342-5397 325 KWH 0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 39.50

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 121.27

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 08/26/08 $ 121.27

**********AUTO**5-DIGIT 90731 066/3350
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT#

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 10/02/08 Due Date 10/27/08
Amount Of Previous Bill $ 121.27
Payments Since 08/04/08 $ 121.27-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 07/31/08 To 09/30/08.
Energy Used 369 KWH*
Meter 02-Electric Total $ 44.42
$ 0.73 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 07/31/08 To 09/30/08.
First Tier 13 HCF**
Total Water 13 HCF
Meter 01-Water Total $ 38.69
$ 0.63 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 83.11

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	93874	0235
Previous Read	93505	0222
Constant	1	1
This Year-Use	369 KWH	13 HCF
Days Billed	61	61
Daily Average	6 KWH	159 GAL
Last Year-Use	314 KWH	11 HCF
Days Billed	59	59
Daily Average	5 KWH	139 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 067/3970
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 23

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 10/02/08 Due Date 10/27/08

ACCT#

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 07-08 Rainy Season was 09/21/07 - 04/14/08. Your
lowest 07-08 Winter Water Use (WWU) was below the City
Minimum of 4 HCF/60 days. The City Minimum Daily Sewage
Volume of 0.06667 HCF/day is substituted.
Your SSC this bill is:
(0.06667 HCF/day X 61 days = 4 HCF) X $3.270/HCF $ 13.08
Low Income Sewer Surcharge ((SSC = $ 13.08) X 0.0084) 0.11

CITY UTILITY TAX 1(800)215-6277 10.0% 4.44

SOLID RESOURCES FEE 1(800)773-2489 62.32

STATE ENERGY SURCHARGE 1(800)342-5397 369 KWH 0.08

L.A. MUNICIPAL SERVICES SUBTOTAL $ 80.03

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 163.14

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEN IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 10/27/08 $ 163.14

**********AUTO**5-DIGIT 90731 067/3970
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 23

Los Angeles Departmentof Water and Power

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 12/05/08 Due Date 12/29/08
Amount Of Previous Bill $ 163.14
Payments Since 10/02/08 $ 163.14-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 09/30/08 To 12/03/08.
Energy Used 397 KWH*
Meter 02-Electric Total $ 48.14
$ 0.75 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 09/30/08 To 12/03/08.
First Tier 9 HCF**
Total Water 9 HCF
Meter 01-Water Total $ 26.74
$ 0.42 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 74.88

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120215
Current Read	94271	0244
Previous Read	93874	0235
Constant	1	1
This Year-Use	397 KWH	9 HCF
Days Billed	64	64
Daily Average	6 KWH	105 GAL
Last Year-Use	413 KWH	7 HCF
Days Billed	66	66
Daily Average	6 KWH	79 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 068/4072
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 24

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 12/05/08 Due Date 12/29/08

ACCT#

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 07-08 Rainy Season was 09/21/07 - 04/14/08. Your
lowest 07-08 Winter Water Use (WWU) was below the City
Minimum of 4 HCF/60 days. The City Minimum Daily Sewage
Volume of 0.06667 HCF/day is substituted.
Your SSC this bill is:
(0.06667 HCF/day X 64 days = 4 HCF) X $3.270/HCF $ 13.08
Low Income Sewer Surcharge ((SSC = $ 13.08) X 0.0084) 0.11

CITY UTILITY TAX 1(800)215-6277 10.0% 4.81

SOLID RESOURCES FEE 1(800)773-2489 108.96

STATE ENERGY SURCHARGE 1(800)342-5397 397 KWH 0.09

L.A. MUNICIPAL SERVICES SUBTOTAL $ 127.05

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 201.93

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 12/29/08 $ 201.93

**********AUTO**5-DIGIT 90731 068/4072
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 24

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Website at http://www.ladwp.com

CAN

PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 02/05/09 Due Date 02/27/09
Amount Of Previous Bill $ 201.93
Payments Since 12/05/08 $ 201.93-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 12/03/08 To 02/03/09.
Energy Used 458 KWH*
Meter 02-Electric Total $ 55.70
$ 0.90 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 12/03/08 To 02/03/09.
First Tier 4 HCF**
Total Water 4 HCF
Meter 01-Water Total $ 11.77
$ 0.19 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 67.47

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	94729	0248
Previous Read	94271	0244
Constant	1	1
This Year-Use	458 KWH	4 HCF
Days Billed	62	62
Daily Average	7 KWH	48 GAL
Last Year-Use	392 KWH	3 HCF
Days Billed	60	60
Daily Average	7 KWH	37 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF - 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 066/4142
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 25

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 02/05/09 Due Date 02/27/09

ACCT#

PAGE 2

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 07-08 Rainy Season was 09/21/07 - 04/14/08. Your
lowest 07-08 Winter Water Use (WWU) was below the City
Minimum of 4 HCF/60 days. The City Minimum Daily Sewage
Volume of 0.06667 HCF/day is substituted.
Your SSC this bill is:
(0.06667 HCF/day X 62 days = 4 HCF) X $3.270/HCF $ 13.08
Low Income Sewer Surcharge ((SSC = $ 13.08) X 0.0084) 0.11

CITY UTILITY TAX	1(800)215-6277	10.0%	5.57
SOLID RESOURCES FEE	1(800)773-2489		72.64
STATE ENERGY SURCHARGE	1(800)342-5397	458 KWH	0.10

L.A. MUNICIPAL SERVICES SUBTOTAL $ 91.50

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 158.97

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 02/27/09 $ 158.97

**********AUTO**5-DIGIT 90731 066/4142
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 25

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN
ACCT#
PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

Bill Issued 04/06/09	Due Date	04/28/09
Amount Of Previous Bill	$	158.97
Payments Since 02/05/09	$	158.97-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 02/03/09 To 04/02/09.
Energy Used 348 KWH*
Meter 02-Electric Total $ 42.63
$ 0.74 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 02/03/09 To 04/02/09.
First Tier 4 HCF**
Total Water 4 HCF
Meter 01-Water Total $ 11.68
$ 0.20 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 54.31

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	95077	0252
Previous Read	94729	0248
Constant	1	1
This Year-Use	348 KWH	4 HCF
Days Billed	58	58
Daily Average	6 KWH	52 GAL
Last Year-Use	410 KWH	4 HCF
Days Billed	61	61
Daily Average	7 KWH	49 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 068/4199
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 26

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 04/06/09

ACCT#

PAGE 2

Due Date 04/28/09

SEWER SERVICE CHARGE (SSC)	1(800)540-0952		
The sewage volume is based on the prior Winter Water Use. The 07-08 Rainy Season was 09/21/07 - 04/14/08. Your lowest 07-08 Winter Water Use (WWU) was below the City Minimum of 4 HCF/60 days. The City Minimum Daily Sewage Volume of 0.06667 HCF/day is substituted. Your SSC this bill is:			
(0.06667 HCF/day X 58 days = 4 HCF) X $3.270/HCF			$ 13.08
Low Income Sewer Surcharge ((SSC = $ 13.08) X 0.0084)			0.11
CITY UTILITY TAX	1(800)215-6277	10.0%	4.26
SOLID RESOURCES FEE	1(800)773-2489		72.64
STATE ENERGY SURCHARGE	1(800)342-5397	348 KWH	0.08
L.A. MUNICIPAL SERVICES SUBTOTAL $ 90.17			

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON RRVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 144.48

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 04/28/09 $ 144.48

**********AUTO**5-DIGIT 90731 068/4199
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT#

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

ACCT#

Bill Issued 06/04/09 Due Date 06/26/09
Amount Of Previous Bill $ 144.48
Payments Since 04/06/09 $ 144.48-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 04/02/09 To 06/02/09.
Energy Used 328 KWH*
Meter 02-Electric Total $ 40.53
$ 0.66 is your daily average cost for energy.

DWP WATER SERVICES 1(800)342-5397
This Bill Covers 04/02/09 To 06/02/09.
First Tier 8 HCF**
Total Water 8 HCF
Meter 01-Water Total $ 23.86
$ 0.39 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 64.39

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	95405	0260
Previous Read	95077	0252
Constant	1	1
This Year-Use	328 KWH	8 HCF
Days Billed	61	61
Daily Average	5 KWH	98 GAL
Last Year-Use	283 KWH	5 HCF
Days Billed	61	61
Daily Average	5 KWH	61 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 067/3867
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT # 27

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN
ACCT#
PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 05/04/09 Due Date 06/26/09

SEWER SERVICE CHARGE (SSC)	1(800)540-0952		
The sewage volume is based on the prior Winter Water Use. The 07-08 Rainy Season was 09/21/07 - 04/14/08. Your lowest 07-08 Winter Water Use (WWU) was below the City Minimum of 4 HCF/60 days. The City Minimum Daily Sewage Volume of 0.06667 HCF/day is substituted.			
Your SSC this bill is:			
(0.06667 HCF/day X 61 days = 4 HCF) X $3.270/HCF			$ 13.08
Low Income Sewer Surcharge ((SSC = $ 13.08) X 0.0084)			0.11
CITY UTILITY TAX	1(800)215-6277	10.0%	4.05
SOLID RESOURCES FEE	1(800)773-2489		72.64
STATE ENERGY SURCHARGE	1(800)342-5397	328 KWH	0.07
L.A. MUNICIPAL SERVICES SUBTOTAL $ 89.95			

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 154.34

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 06/26/09 $ 154.34

**********AUTO**5-DIGIT 90731 067/3867
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 27

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN [redacted]

MARYANN RICHARDSON
3623 S PARKER ST

PAGE 1

ACCT# [redacted]

Bill Issued 08/04/09 Due Date 08/26/09
Amount Of Previous Bill $ 154.34
Payments Since 06/04/09 $ 154.34-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 06/02/09 To 07/31/09.
Meter 02-Electric Total $ 35.87
$ 0.61 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 06/02/09 To 07/31/09.
First Tier 10 HCF**
Total Water 10 HCF
Meter 01-Water Total $ 32.14
$ 0.54 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 68.01

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	95695	0270
Previous Read	95405	0260
Constant	1	1
This Year-Use	290 KWH	10 HCF
Days Billed	59	59
Daily Average	5 KWH	127 GAL
Last Year-Use	325 KWH	15 HCF
Days Billed	59	59
Daily Average	6 KWH	190 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 067/3808
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

[redacted]

[redacted]

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 28

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

PAGE 2

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 08/04/09 Due Date 08/26/09

ACCT#

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume on this bill is based on the prior Winter Water Use (WWU). Since this bill covers a period including July 1, your SSC is proportionally based on both new and old WWUs. Your next bill will show the 08-09 WWU only.
Your SSC this bill is: 4 HCF X $3.270/HCF $ 13.08
Low Income Sewer Surcharge ((SSC = $ 13.08) X 0.0084) 0.11

CITY UTILITY TAX 1(800)215-6277 10.0% 3.59

SOLID RESOURCES FEE 1(800)773-2489 36.32

STATE ENERGY SURCHARGE 1(800)342-5397 0.06

L.A. MUNICIPAL SERVICES SUBTOTAL $ 53.16

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 121.17

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*THEM IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.BEWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 08/26/09 $ 121.17

**********AUTO**5-DIGIT 90731 067/3808
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 28

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST

PAGE 1

ACCT#

Bill Issued 10/02/09 Due Date 10/27/09
Amount Of Previous Bill $ 121.17
Payments Since 08/04/09 $ 121.17-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 07/31/09 To 09/30/09.
Tier One Energy 331 KWH
Total Energy Used 331 KWH*
Meter 02 Electric Total $ 40.91
$ 0.67 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 07/31/09 To 09/30/09.
First Tier 9 HCF**
Total Water 9 HCF
Meter 01 Water Total $ 30.80
$ 0.50 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 71.71

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	96026	0279
Previous Read	95695	0270
Constant	1	1
This Year-Use	331 KWH	9 HCF
Days Billed	61	61
Daily Average	5 KWH	110 GAL
Last Year-Use	369 KWH	13 HCF
Days Billed	61	61
Daily Average	6 KWH	159 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 065/3685
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT # 29

City of Los Angeles Municipal Services

P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 10/02/09 Due Date 10/27/09

ACCT#

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 08-09 Rainy Season was 10/04/08 - 04/10/09. Your lowest 08-09 Daily Average Winter Water Use (WWU) period during the Rainy Season was from 12/03/08 - 02/03/09.
The WWU is calculated as:
(4 HCF/ 62 DAYS) X 0.90 *** = 0000.05807 HCF/day
Your SSC this bill is:
(0000.05807 HCF/day X 61 days = 4 HCF) X $3.270/HCF $ 13.08
Low Income Sewer Surcharge ((SSC = $ 13.08) X 0.0084) 0.11

CITY UTILITY TAX	1(800)215-6277	10.0%	4.09
SOLID RESOURCES FEE	1(800)773-2489		72.84
STATE ENERGY SURCHARGE	1(800)342-5397	331 KWH	0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 90.19

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 161.90

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*LADWP OFFERS YOU CHOICES.
*CHOOSE PAPERLESS BILLING AT
*WWW.LADWP.COM/PAPERLESS.

PLEASE PAY THIS AMOUNT BY 10/27/09 $ 161.90

**********AUTO**5-DIGIT 90731 065/3685
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 29

Los Angeles Department of Water and Power
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN
ACCT#
PAGE 1

MARYANN RICHARDSON
3623 S PARKER ST

Bill Issued 12/05/09 Due Date 12/29/09
Amount Of Previous Bill $ 161.90
Payments Since 10/02/09 $ 161.90-

DWP ENERGY SERVICES- 1(800)342-5397
This Bill Covers 09/30/09 To 12/03/09.
Tier One Energy 339 KWH
Total Energy Used 339 KWH*
Meter 02-Electric Total $ 42.24
$ 0.66 is your daily average cost for energy.

DWP WATER SERVICES- 1(800)342-5397
This Bill Covers 09/30/09 To 12/03/09.
First Tier 5 HCF**
Total Water 5 HCF
Meter 01-Water Total $ 17.47
Your First Tier Water Allotment is 25 HCF
$ 0.27 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 59.71

METERING INFORMATION	02-ELECTRIC	01-WATER
Meter Number	9-327475	90120245
Current Read	96365	0284
Previous Read	96026	0279
Constant	1	1
This Year-Use	339 KWH	5 HCF
Days Billed	64	64
Daily Average	5 KWH	58 GAL
Last Year-Use	397 KWH	9 HCF
Days Billed	64	64
Daily Average	6 KWH	105 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO**5-DIGIT 90731 065/3344
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

H

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 30

City of Los Angeles Municipal Services
P.O. Box 30808, Los Angeles CA 90030-0808 Web site at http://www.ladwp.com

CAN

MARYANN RICHARDSON
3623 S PARKER ST
Bill Issued 12/05/09 Due Date 12/29/09

ACCT#

PAGE 2

SEWER SERVICE CHARGE (SSC) 1(800)540-0952
The sewage volume is based on the prior Winter Water Use.
The 08-09 Rainy Season was 10/04/08 - 04/10/09. Your
lowest 08-09 Daily Average Winter Water Use (WWU) period
during the Rainy Season was from 12/03/08 - 02/03/09.
The WWU is calculated as:
(4 HCF/ 62 DAYS) X 0.90 *** = 0000.05807 HCF/day
Your SSC this bill is:
(0000.05807 HCF/day X 64 days = 4 HCF) X $3.270/HCF $ 13.08
Low Income Sewer Surcharge ((SSC = $ 13.08) X 0.0084) 0.11

CITY UTILITY TAX 1(800)215-6277 10.0% 4.22

SOLID RESOURCES FEE 1(800)773-2489 76.42

STATE ENERGY SURCHARGE 1(800)342-5397 339 KWH 0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 93.90

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS **1 HCF = 748 GALLONS
***DRY WINTER COMPENSATION FACTOR, DEFINITION ON REVERSE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 153.61

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LADWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.
*LADWP OFFERS YOU CHOICES.
*CHOOSE PAPERLESS BILLING AT
*WWW.LADWP.COM/PAPERLESS.

PLEASE PAY THIS AMOUNT BY 12/29/09 $ 153.61

**********AUTO**5-DIGIT 90731 065/3344
MARYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 30

DECLARATION OF CUSTODIAN OF RECORDS

REGARDING: Laura Richardson

LOCATION: Long Beach, CA

The undersigned declares:

1. I am the duly authorized custodian of the records or other qualified witness and have authority to certify these records.

2. These documents are a true copy of the records described in the Subpoena Duces Tecum or Authorization.

3. The records were prepared by the personnel of the business in the ordinary course of business at or near the time of the act, condition or event.

4. The records described in the Subpoena Duces Tecum or Authorization were delivered to the attorney or his/her representative for copying at the custodian's or witness' place of business, pursuant to Evidence Code, Section 1560(e).

5. No documents, records or other things have been withheld in order to avoid their being photocopied.

6. Certain records were omitted because: 1. Marjorie Washington - No records available. 2. Deborah Washington - No records available.

7. I declare under penalty of perjury that the foregoing is true.

Executed on December 18, 2009, at Long Beach, CA.

Maribel Nieves

Signature

Maribel Nieves

Print Name

DECLARATION OF NO RECORDS

A thorough search has been made for the documents, records or other things called for in the Subpoena Duces Tecum or Authorization, and based upon the information provided no such items were found.

I declare under penalty of perjury that the foregoing is true.

Executed on _____, at Long Beach, CA.

Signature

Print Name

THIS FORM MUST BE SIGNED IN BLACK INK

Billing Register

1. Account number
2. Account holder Name
3. Service Address
4. Total Due: total balance
5. Bill Type
    a. R = Regular Bill
    b. B = Balance Forward Bill
6. Bill Date

All other data is billing information

See attached billing register sample for item numbers

1. [illegible] 2. 3.

4. ID: 0 NAME: RICHARDSON, LAURA 5. 6. SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 64.66 BILL TYPE: R BILL DATE: 12/07/09 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 00) 12/07/09 15 GWSR S. EST 64.66 00) 11/25/09 PA RCC BANK 182.47-
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 0 NOTICE DATE: 11/25/09 NOTICE AMT: .00 TAX CD: 0
PRIOR CREDIT HIST: 11/04/09 BAL FWD 129.02 RATE: 6 ACT: 3 111809 R 112509
WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=00 300=00 OWNER BIN= 00 CITY BINS: 00 2-YARD BIN: 00 3-YARD BIN: 00 RECYCLE: 001 ROLL: UNITS: 001
GAS THERM FACTOR: 1.0210 COMMODITY RATE: 0.46299 SWR ALLOC: 0.048 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001

SVC	ST	WY	DELINQ	BAL FWD	CURRENT	TOTAL	RT	CD	DAYS	CC	USE	THRM/BNK	SVC CHG	SALES	COST	#M
GAS	0		.00	.00	12.97	12.97	1	0	033	3	10	10	5.43	2.91	4.63	1
WTR	0		.00	.00	18.18	18.18	1	0	033	3	2	0	13.79	4.39		1
SWR	0		.00	.00	7.80	7.80	1	0	033	1	2		7.19	.61	SWR SIZE: 00	
REF	0		.00	.00	24.15	24.15	01	0	033				4.03	20.12		
TAX			.00	.00	1.56	1.56										

GAS TAX: .65 WTR TAX: .91

SVC	MTR NBR/SIZE	ON DATE	CUR DATE	CD	ES	READ	FACTOR	PV-1 DATE	CD	ES	READ	FACTOR	PV-2 DATE	CD	ES	READ	FACTOR
GAS:	0275 028621	07/23/99	12/02/09	1	SE	0000951	1.000	10/30/09	1		0000941	1.000	09/30/09	1	SE	0000935	1.000
WTR:	N51321832 00	07/23/99	12/02/09	1	SE	0000157		10/30/09	1		0000155		09/30/09	1	SE	0000131	
SWR:	00	07/23/99	12/02/09	1				10/30/09	1				09/30/09	1			
REF:		07/23/99	12/02/09	1				10/30/09	1				09/30/09	1			

PAYMENTS: NO PAYMENTS
DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
MAIL: 1) 1212 S VICTORY BLVD 2) BURBANK CA 915022551
CUSTOMER COMMENTS: 08/26/09 PSVMLB DB RESD CALLED TO REPORT DUMPED ITEMS IN FRONT OF HER PROPERTY.
08/28/08 C18SLA DB CHG M/A P/NOTE BL STUB
05/06/08 C07DXG PM WR CMP 050308 12:00 SCE READ: 0000004
10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
10/08/07 C05DSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
10/02/07 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT

5032

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                    ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          53.30  BILL TYPE: R   BILL DATE: 01/06/05   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 01/06/05 15 GWSR                  53.30                02) 12/15/04 50          MAIL        150.59-
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 0  NOTICE DATE: 12/15/04  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 12/06/04  BAL FWD        83.29   RATE: 6 · ACT: R 121504
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0230  COMMODITY RATE: 0.60500  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD     CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0          .00         .00       14.52       14.52   1  0 029  0        11        11       4.77        3.09       6.66   1
WTR  0          .00         .00       15.32       15.32   1  0 029  0         5         0       8.03        7.29              1
SWR  0          .00         .00        3.99        3.99   1  0 029  1         5                 3.22         .77  SWR SIZE: 00
REF  0          .00         .00       17.98       17.98  01  0 029                           2.99       14.99
TAX             .00         .00        1.49        1.49      GAS TAX:        .73    WTR TAX:        .76
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99   12/30/04 1    0000477  1.000    12/01/04 1    0000466  1.000    10/29/04 1    0000454  1.000
WTR: N48152152  00   07/23/99   12/30/04 1    0000691           12/01/04 1    0000686           10/29/04 1    0000670
SWR:            00   07/23/99   12/30/04 1                      12/01/04 1                      10/29/04 1
REF:                 07/23/99   12/30/04 1                      12/01/04 1                      10/29/04 1
PAYMENTS:  NO PAYMENTS
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CSOC.RICH.006121

5033

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          119.55  BILL TYPE: B   BILL DATE: 02/07/05   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 02/07/05 15 GWSR                  62.25                02) 02/04/05 FM 39        LT CHG        4.00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 1  NOTICE DATE: 01/06/05  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 01/06/05  REGULAR          53.30   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       16  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0211  COMMODITY RATE: 0.59047  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC     USE   THRM/BNK     SVC CHG       SALES        COST  #M
GAS  0        14.52          .00        16.59       31.11   1  0 032  0        13        13        5.26        3.65        7.68   1
WTR  0        15.32          .00        19.39       34.71   1  0 032  0         7         0        8.86       10.53                1
SWR  0         3.99          .00         4.63        8.62   1  0 032  1         7                  3.55        1.08  SWR SIZE: 00
REF  0        17.98          .00        19.84       37.82  01  0 032                             3.30       16.54
TAX            1.49          .00         1.80        3.29      GAS TAX:        .83    WTR TAX:        .97
SPEC HND        .00          .00         4.00        4.00
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99    01/31/05 1    0000490  1.000    12/30/04 1    0000477  1.000    12/01/04 1    0000466  1.000
WTR: N48152152  00   07/23/99    01/31/05 1    0000698           12/30/04 1    0000691           12/01/04 1    0000686
SWR:            00   07/23/99    01/31/05 1                      12/30/04 1                      12/01/04 1
REF:                 07/23/99    01/31/05 1                      12/30/04 1                      12/01/04 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
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CASH 100.00-

2-15-08

CSOC.RICH.006123

CSOC.RICH.006124

5035

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WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0258  COMMODITY RATE: 0.58216  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ       BAL FWD     CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0        16.59         .00       14.42       31.01   1  0 030  0       11        11       4.93        3.09       6.40   1
WTR  0         2.96         .00       12.68       15.64   1  0 030  0        3         0       8.31        4.37                1
SWR  0          .00         .00        3.79        3.79   1  0 030  1        3                 3.33         .46  SWR SIZE: 00
REF  0          .00         .00       18.60       18.60  01  0 030                           3.09       15.51
TAX             .00         .00        1.36        1.36      GAS TAX:       .73     WTR TAX:       .63
SPEC HND        .00         .00        4.00        4.00
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621    07/23/99    03/02/05 1     0000501  1.000    01/31/05 1     0000490  1.000    12/30/04 1     0000477  1.000
WTR: N48152152  00   07/23/99    03/02/05 1     0000701           01/31/05 1     0000698           12/30/04 1     0000691
SWR:            00   07/23/99    03/02/05 1                       01/31/05 1                       12/30/04 1
REF:                 07/23/99    03/02/05 1                       01/31/05 1                       12/30/04 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 03/08/05 39       4.00
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CSOC.RICH.006125

5036

[redacted] ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 74.40 BILL TYPE: R BILL DATE: 03/09/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 03/09/05 15 GWSR 50.85 02) 03/08/05 FM 39 LT CHG 4.00
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 02/15/05 NOTICE AMT: .00 TAX CD: 0
PRIOR CREDIT HIST: 02/07/05 BAL FWD 66.25 RATE: 6 ACT: R 021505
+

5037

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                    ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          133.09  BILL TYPE: B   BILL DATE: 04/07/05   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01] 04/07/05 15 SWSR                 54.69                02) 04/06/05 FM 39        LT CHG        4.00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 1  NOTICE DATE: 03/09/05  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 03/09/05  REGULAR          54.85   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0240  COMMODITY RATE: 0.55680  SWR ALLOC:   0.247  LOW INCOME DISCOUNT:        .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD     CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0        31.01         .00       12.31       43.32   1  0 029  0        9        9       4.77        2.53       5.01   1
WTR  0        15.64         .00       18.56       34.20   1  0 029  0        7        0       8.03       10.53              1
SWR  0         3.79         .00        4.30        8.09   1  0 029  1        7                3.22        1.08  SWR SIZE: 00
REF  0        18.60         .00       17.98       36.58  01  0 029                          2.99       14.99
TAX            1.36         .00        1.54        2.90      GAS TAX:        .62    WTR TAX:        .92
SPEC HND       4.00         .00        4.00        8.00
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99   03/31/05 1    0000510  1.000    03/02/05 1    0000501  1.000    01/31/05 1    0000490  1.000
WTR: N48152152  00   07/23/99   03/31/05 1    0000708           03/02/05 1    0000701           01/31/05 1    0000698
SWR:            00   07/23/99   03/31/05 1                      03/02/05 1                      01/31/05 1
REF:                 07/23/99   03/31/05 1                      03/02/05 1                      01/31/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 04/06/05 39       4.00
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5038

PY A UB0271 UB0271 00/00/00 BATCH DATE: 04/14/05 BATCH NBR: 05 PAYMENT AMOUNT: 133.09

CASH DATE: 04/14/05	MAIL DATE: 04/14/05	CASH IND:	CARRYBACK:	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
DO NOT PAY:	DOC NBR: 136			04/13/05	1511	ADDED	UB0271	UB0271

FILLER:

CSOC.RICH.006127

5039

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[illegible] ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          53.86  BILL TYPE: R   BILL DATE: 05/06/05   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 05/06/05 15 GWSR                 53.86                 02) 05/02/05 FM SWR      ALLOC          .00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 0  NOTICE DATE: 04/14/05  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 04/07/05  BAL FWD        58.69   RATE: 6  ACT: R 041405
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:     R-UNITS: 001
GAS THERM FACTOR:  1.0269  COMMODITY RATE: 0.66571  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES        COST  #M
GAS  0          .00          .00        13.29       13.29   1  0 029  0         9         9       4.77        2.53        5.99   1
WTR  0          .00          .00        16.94       16.94   1  0 029  0         6         0       8.03        8.91               1
SWR  0          .00          .00         4.14        4.14   1  0 029  1         6                 3.22         .92  SWR SIZE: 00
REF  0          .00          .00        17.98       17.98  01  0 029                           2.99       14.99
TAX             .00          .00         1.51        1.51      GAS TAX:        .66    WTR TAX:        .85
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621     07/23/99   04/29/05 1    0000519  1.000    03/31/05 1    0000510  1.000    03/02/05 1    0000501  1.000
WTR: N48152152  00    07/23/99   04/29/05 1    0000714           03/31/05 1    0000708           03/02/05 1    0000701
SWR:            00    07/23/99   04/29/05 1                      03/31/05 1                      03/02/05 1
REF:                  07/23/99   04/29/05 1                      03/31/05 1                      03/02/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
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5040

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          162.92  BILL TYPE: B   BILL DATE: 06/07/05   NAICS: 000001   PREBILL CDS: G-3  W-3  R  3  S-3   READ DAY: 25
PRIOR TRANS: 01) 06/07/05 15 GWSR      S. EST      105.06                02) 06/06/05 FM 39        LT CHG        4.00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 1  NOTICE DATE: 05/06/05  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 05/06/05  REGULAR        53.86   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  1  PERIOD ALLOC:       16  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0251  COMMODITY RATE: 0.68329  SWR ALLOC:   0.281  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC     USE   THRM/BNK     SVC CHG       SALES        COST  #M
GAS  0        13.29          .00        35.22       48.51   1  0 032  3        28        29        5.26       10.14       19.82   1
WTR  0        16.94          .00        41.24       58.18   1  0 032  3        19         0        8.86       32.38               1
SWR  0         4.14          .00         4.94        9.08   1  0 032  1         9                  3.55        1.39  SWR SIZE: 00
REF  0        17.98          .00        19.84       37.82  01  0 032                             3.30       16.54
TAX            1.51          .00         3.82        5.33       GAS TAX:      1.76    WTR TAX:      2.06
SPEC HND        .00          .00         4.00        4.00
SVC   MTR NBR/SIZE     ON DATE    CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621     07/23/99    05/31/05 1 SE 0000547  1.000    04/29/05 1    0000519  1.000    03/31/05 1    0000510  1.000
WTR: N48152152  00    07/23/99    05/31/05 1 SE 0000733           04/29/05 1    0000714           03/31/05 1    0000708
SWR:            00    07/23/99    05/31/05 1                      04/29/05 1                      03/31/05 1
REF:                  07/23/99    05/31/05 1                      04/29/05 1                      03/31/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 06/06/05 39        4.00
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5041

CR A YB01 UBC07KMB 00/00/00 EFFECTIVE DATE: 07/11/05 RESET PREBILL: UPDATE CODE: 2

CANCEL BILL DATE G W R S
(01) 06/07/05 X
X REBILL SVC: G MTR: 1

DATE	RC	EC	READ	FACTOR
062905	1	RB	0000537	01.000
053105	D	SE	0000547	01.000
042905	1		0000519	01.000
033105	1		0000510	01.000
030205	1		0000501	01.000
013105	1		0000490	01.000
123004	1		0000477	01.000

CANCEL BILL DATE G W R S
(02) 05/06/05
REBILL SVC: W MTR: 1

DATE	RC	EC	READ	FACTOR
062905	1		0000743	
053105	1	SE	0000733	
042905	1		0000714	
033105	1		0000708	
030205	1		0000701	
013105	1		0000698	
123004	1		0000691	

CANCEL BILL DATE G W R S
(03) 04/07/05
REBILL SVC: R MTR:

DATE	RC	EC	READ	FACTOR
062905	1			
053105	1			
042905	1			
033105	1			
030205	1			
013105	1			
123004	1			

CANCEL BILL DATE G W R S
(04) 03/09/05
REBILL SVC: S MTR:

DATE	RC	EC	READ	FACTOR
062905	1			
053105	1			
042905	1			
033105	1			
030205	1			
013105	1			
123004	1			

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
07/11/05	0822	ADDED	YB01	UBC07KMB

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* * * CANCELLED SERVICE ORDER * * *
[ - - - - - ] CT  H  UB0260    UB0260    07/12/05  EFFECTIVE DATE: 07/22/05  POST DAYS:      FNP DATE:                RESET:
                                                                AUDIT DATE  TIME  FUNCTION    TERMINAL  OPERATOR
                                                                 07/12/05   2029  CANCELLED   UB0260    UB0260
                                                                 06/29/05   1927  ADDED       UB0260    UB0260
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5043

PA A Y174 CEC10JAS 00/00/00 PAYMENT DATE: 07/12/05 TIME: 08:31:16 WNDW: 5 TELLER: CHB RECPT: 00022

CASH AMOUNT:	132.46	NEW ACCT:	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR	CANCEL:	BY:
TOTAL PYMT:	132.46		07/12/05	0824	ADDED	Y174	CEC10JAS		

CSOC.RICH.006132

5044

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[illegible] ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                    ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          207.51  BILL TYPE: P   BILL DATE: 07/12/05   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 07/12/05 15 GWSR                  75.05                 02) 07/11/05 CR REBL     C07KMB      36.98-
             06) 07/06/05 FM 39        LT CHG        6.52                 07) 06/07/05 15 GWSR     S. EST     105.06
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 4  NOTICE DATE: 06/29/05  NOTICE AMT:        53.86   TAX CD: 0
PRIOR CREDIT HIST: 06/07/05  BAL FWD        109.06   RATE: 6  ACT: 3 062105  4 062905  A 071105
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0260  COMMODITY RATE: 0.63644  SWR ALLOC:   0.298  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0        13.29         .00        26.54       39.83   1  7 061  0       18        18      10.03        5.05      11.46   1
WTR  0        58.18         .00        23.42       81.60   1  0 029  0       10         0       8.03       15.39                1
SWR  0         9.08         .00         4.61       13.69   1  0 029  1        9                  3.22        1.39  SWR SIZE: 00
REF  0        37.82         .00        17.98       55.80  01  0 029                            2.99       14.99
TAX            3.57         .00         2.50        6.07      GAS TAX:      1.33    WTR TAX:      1.17
SPEC HND       4.00        6.52          .00       10.52
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99    06/29/05 1 RB 0000537  1.000    04/29/05 1    0000519  1.000    03/31/05 1    0000510  1.000
WTR: N48152152  00   07/23/99    06/29/05 1    0000743           05/31/05 1 SE 0000733            04/29/05 1    0000714
SWR:             00  07/23/99    06/29/05 1                      05/31/05 1                       04/29/05 1
REF:                 07/23/99    06/29/05 1                      05/31/05 1                       04/29/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
ADJSTMTS: 1) 9 07/11/05 12      36.98-     29-   2) 1 07/06/05 39       6.52            3) 1 06/06/05 39       4.00
CUSTOMER COMMENTS: 07/11/05 C07KMB DB C/R DUE TO INCORR MAY SE RD.
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CSOC.RICH.006133

5045

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[illegible] ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          153.81  BILL TYPE: B   BILL DATE: 08/05/05   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 08/05/05 15 GWSR     S. EST      74.76                02) 08/04/05 FM 39       LT CHG        4.00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: 1  NOTICE PENDING: 0  NOTICE DATE: 07/12/05  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 07/12/05  PENDTRM        81.57   RATE: 6  ACT: R 071205
WTR ADDL ALLOC:        0  EXCESS USE CNT:  1  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0289  COMMODITY RATE: 0.64541  SWR ALLOC:   0.298  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY    DELINQ      BAL FWD     CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0        26.54          .00       12.34       38.88   1  0 030  3        8         8       4.93        2.25       5.16   1
WTR  0        23.42          .00       36.65       60.07   1  0 030  3       17         0       8.31       28.34              1
SWR  0         4.61          .00        4.72        9.33   1  0 030  1        9                 3.33        1.39  SWR SIZE: 00
REF  0        17.98          .00       18.60       36.58  01  0 030                           3.09       15.51
TAX            2.50          .00        2.45        4.95      GAS TAX:       .62    WTR TAX:      1.83
SPEC HND        .00          .00        4.00        4.00
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99   07/29/05 1 SE 0000545  1.000    06/29/05 1 RB 0000537  1.000    04/29/05 1    0000519  1.000
WTR: N48152152  00   07/23/99   07/29/05 1 SE 0000760           06/29/05 1    0000743           05/31/05 1 SE 0000733
SWR:            00   07/23/99   07/29/05 1                      06/29/05 1                      05/31/05 1
REF:                 07/23/99   07/29/05 1                      06/29/05 1                      05/31/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 08/04/05 39       4.00
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5046

PA A Y174 CEC10JAS 00/00/00 PAYMENT DATE: 08/16/05 TIME: 15:04:55 WNDW: 5 TELLER: CHB RECPT: 00064

CASH AMOUNT:	153.81	NEW ACCT:	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR	CANCEL:	BY:
TOTAL PYMT:	153.81		08/16/05	1457	ADDED	Y174	CEC10JAS		

CSOC.RICH.006135

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GAS: 0275  028621     07/23/99    08/29/05 1    0000554  1.000    07/29/05 1 SE 0000545  1.000    06/29/05 1 RB 0000537  1.000
WTR: N48152152  00    07/23/99    08/29/05 1    0000808           07/29/05 1 SE 0000760           06/29/05 1    0000743
SWR:            00    07/23/99    08/29/05 1                      07/29/05 1                      06/29/05 1
REF:                  07/23/99    08/29/05 1                      07/29/05 1                      06/29/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
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CSOC.RICH.006136

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[illegible] ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          155.87  BILL TYPE: R   BILL DATE: 09/06/05   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 09/06/05 15 GWSR                 155.87                 02) 09/06/05 15  W   021                .00
             06) 08/16/05 M2          C07LMM          .00                 07) 08/16/05 M1          C07LMM          .00
SPEC HAND: 3  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 0  NOTICE DATE: 08/16/05  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 08/05/05  BAL FWD        78.76   RATE: 6  ACT: R 081605
WTR ADDL ALLOC:        0  EXCESS USE CNT:  2  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0290  COMMODITY RATE: 0.63699  SWR ALLOC:   0.298  LOW INCOME DISCOUNT:        .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0          .00          .00        13.36       13.36   1  0 031  0        9         9       5.10        2.53       5.73   1
WTR  0          .00          .00       112.19      112.19   1  0 031  0       48         0       8.59      103.60              1
SWR  0          .00          .00         4.83        4.83   1  0 031  1        9                 3.44        1.39  SWR SIZE: 00
REF  0          .00          .00        19.21       19.21  01  0 031                           3.19       16.02
TAX             .00          .00         6.28        6.28      GAS TAX:       .67    WTR TAX:       5.61
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
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5049

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          233.51  BILL TYPE: B   BILL DATE: 10/05/05   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 10/05/05 15 GWSR     S. EST      77.64              02) 09/13/05 15 GWSR                  155.87
SPEC HAND: 3  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 1  NOTICE DATE: 09/13/05  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 09/13/05  REGULAR       155.87   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  3  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0254  COMMODITY RATE: 0.82217  SWR ALLOC:   0.298  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT        TOTAL  RT CD DAYS CC     USE   THRM/BNK     SVC CHG        SALES        COST  #M
GAS  0          .00       13.36        12.66        26.02   1  0 030  3        7         7        4.93         1.97        5.76   1
WTR  0          .00      112.19        39.07       151.26   1  0 030  3       18         0        8.31        30.76                1
SWR  0          .00        4.83         4.72         9.55   1  0 030  1        9                  3.33         1.39  SWR SIZE: 00
REF  0          .00       19.21        18.60        37.81  01  0 030                                3.09        15.51
TAX             .00        6.28         2.59         8.87      GAS TAX:       .63    WTR TAX:       1.96
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR   PV-1 DATE CD ES   READ  FACTOR   PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99    09/28/05 1 SE 0000561  1.000    08/29/05 1    0000554  1.000    07/29/05 1 SE 0000545  1.000
WTR: N48152152  00   07/23/99    09/28/05 1 SE 0000826           08/29/05 1    0000808           07/29/05 1 SE 0000760
SWR:            00   07/23/99    09/28/05 1                      08/29/05 1                      07/29/05 1
REF:                 07/23/99    09/28/05 1                      08/29/05 1                      07/29/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
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PY  A  UB0271    UB0271    00/00/00  BATCH DATE: 10/19/05   BATCH NBR: 10   PAYMENT AMOUNT:          155.87
CASH DATE: 10/19/05   MAIL DATE: 10/19/05   CASH IND:      CARRYBACK:          AUDIT DATE  TIME  FUNCTION    TERMINAL  OPERATOR
DO NOT PAY:                       DOC NBR: 238                                  10/19/05   1101  ADDED       UB0271    UB0271
FILLER:
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SPEC HND          .00          .00          4.00         4.00
SVC   MTR NBR/SIZE    ON DATE    CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621     07/23/99   10/29/05 1    0000572  1.000   09/28/05 1 SE 0000561  1.000   08/29/05 1    0000554  1.000
WTR: N48152152  00    07/23/99   10/29/05 1    0000857         09/28/05 1 SE 0000826          08/29/05 1    0000808
SWR:            00    07/23/99   10/29/05 1                    09/28/05 1                     08/29/05 1
REF:                  07/23/99   10/29/05 1                    09/28/05 1                     08/29/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 11/02/05 39       4.00
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CSOC.RICH.006140

CSOC.RICH.006141

5052

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 203.75 BILL TYPE: B BILL DATE: 11/03/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 11/03/05 15 GWSR 122.11 02) 11/02/05 FM 39 LT CHG 4.00
06) 10/05/05 15 GWSR S. EST 77.64
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 0 NOTICE DATE: 10/19/05 NOTICE AMT: .00 TAX CD: 0
PRIOR CREDIT HIST: 10/05/05 BAL FWD 233.51 RATE: 6 ACT: R 101905
WTR ADDL ALLOC: 0 EXCESS USE CNT: 4 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
GAS THERM FACTOR: 1.0232 COMMODITY RATE: 1.01126 SWR ALLOC: 0.298 LOW INCOME DISCOUNT: 00 GAS LIFELINE: 130001

SVC	ST	WY	DELINQ	BAL FWD	CURRENT	TOTAL	RT	CD	DAYS	CC	USE	THRM/BNK	SVC CHG	SALES	COST	#M
GAS	0		12.66	.00	19.31	31.97	1	0	031	0	11	11	5.10	3.09	11.12	1
WTR	0		39.07	.00	73.47	112.54	1	0	031	0	31	0	8.90	64.57		1
SWR	0		4.72	.00	4.83	9.55	1	0	031	1	9		3.44	1.39	SWR SIZE: 00	
REF	0		18.60	.00	19.86	38.46	01	0	031				3.30	16.56		
TAX			2.59	.00	4.64	7.23			GAS TAX:		.97	WTR TAX:	3.67			

CSOC.RICH.006142

5053

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 297.25 BILL TYPE: P BILL DATE: 12/06/05 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 12/06/05 15 GWSR S. EST 85.35 02) 12/05/05 PM 39 LT CHG 8.15
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 4 NOTICE DATE: 11/29/05 NOTICE AMT: 77.64 TAX CD: 0
PRIOR CREDIT HIST: 11/03/05 BAL FWD 126.11 RATE: 6 ACT: 3 111705 4 112905
WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
GAS THERM FACTOR: 1.0239 COMMODITY RATE: 0.97721 SWR ALLOC: 0.298 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001

SVC	ST	WY	DELINQ	BAL FWD	CURRENT	TOTAL	RT	CD	DAYS	CC	USE	THRM/BNK	SVC CHG	SALES	COST	#M
GAS	0		31.97	.00	20.53	52.50	1	0	033	3	12	12	5.43	3.37	11.73	1
WTR	0		112.54	.00	35.59	148.13	1	0	033	3	16	0	9.50	26.09		1
SWR	0		9.55	.00	5.20	14.75	1	0	033	1	10		3.66	1.54	SWR SIZE: 00	
REF	0		38.46	.00	21.22	59.68	01	0	033				3.53	17.69		
TAX			7.23	.00	2.81	10.04					GAS TAX:	1.03	WTR TAX: 1.78			
SPEC HND			4.00	.00	8.15	12.15										

SVC	MTR NBR/SIZE	ON DATE	CUR DATE	CD	ES	READ	FACTOR	PV-1 DATE	CD	ES	READ	FACTOR	PV-2 DATE	CD	ES	READ	FACTOR
GAS: 0275	028621	07/23/99	12/01/05	1	SE	0000584	1.000	10/29/05	1		0000572	1.000	09/28/05	1	SE	0000561	1.000
WTR: N48152152	00	07/23/99	12/01/05	1	SE	0000873		10/29/05	1		0000857		09/28/05	1	SE	0000826	
SWR:	00	07/23/99	12/01/05	1				10/29/05	1				09/28/05	1			
REF:		07/23/99	12/01/05	1				10/29/05	1				09/28/05	1			

PAYMENTS: NO PAYMENTS
DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 12/05/05 39 8.15

5054

PA A Z154 CEC1OAHG 00/00/00 PAYMENT DATE: 12/14/05 TIME: 09:07:58 WNDW: 3 TELLER: AIG RECPT: 00416

CASH AMOUNT:	298.00	NEW ACCT:	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR	CANCEL:	BY:
TOTAL PYMT:	298.00		12/14/05	0906	ADDED	Z154	CEC1OAHG		

CSOC.RICH.006143

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[illegible] ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          71.56 BILL TYPE: R   BILL DATE: 01/06/06   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 01/06/06 15 GWSR                 72.31                 02) 12/14/05 PA          C10AHG      298.00-
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 0  NOTICE DATE: 12/14/05  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 12/06/05  PENDTRM        93.50   RATE: 6  ACT: R 121405
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0210  COMMODITY RATE: 0.86050  SWR ALLOC:   0.298  LOW INCOME DISCOUNT:        .00   GAS LIFELINE: 130001
SVC ST WY    DELINQ       BAL FWD      CURRENT       TOTAL  RT CD DAYS CC     USE   THRM/BNK     SVC CHG       SALES        COST  #M
GAS  0          .00          .75-       17.33       16.58   1  0 029  0        11        11        4.77        3.09        9.47   1
WTR  0          .00          .00        29.39       29.39   1  0 029  0        13         0        8.35       21.04                1
SWR  0          .00          .00         4.61        4.61   1  0 029  1         9                  3.22        1.39  SWR SIZE: 00
REF  0          .00          .00        18.64       18.64  01  0 029                             3.10       15.54
TAX             .00          .00         2.34        2.34       GAS TAX:        .87    WTR TAX:       1.47
SVC   MTR NBR/SIZE     ON DATE    CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621     07/23/99    12/30/05 1     0000595  1.000    12/01/05 1 SE 0000584  1.000    10/29/05 1     0000572  1.000
WTR: N48152152  00    07/23/99    12/30/05 1     0000886           12/01/05 1 SE 0000873           10/29/05 1     0000857
SWR:            00    07/23/99    12/30/05 1                       12/01/05 1                       10/29/05 1
REF:                  07/23/99    12/30/05 1                       12/01/05 1                       10/29/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
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5056

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          160.43- BILL TYPE: R   BILL DATE: 02/07/06   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 02/07/06 15 GWSR      S. EST      65.26                (02) 01/11/06 50          MAIL        297.25
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 1  NOTICE DATE: 01/06/06  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 01/06/06  REGULAR          71.56   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       16  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0238  COMMODITY RATE: 0.87513  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY    DELINQ       BAL FWD      CURRENT        TOTAL  RT CD DAYS CC     USE   THRM/BNK     SVC CHG       SALES        COST  #M
GAS  0          .00       225.69-       17.98       207.71-  1  0 032  3        11        11        5.26        3.09        9.63   1
WTR  0          .00           .00       20.17        20.17   1  0 032  3         7         0        9.22       10.95                1
SWR  0          .00           .00        4.63         4.63   1  0 032  1         7                  3.55        1.08  SWR SIZE: 00
REF  0          .00           .00       20.57        20.57  01  0 032                            3.42       17.15
TAX             .00           .00        1.91         1.91      GAS TAX:        .90    WTR TAX:      1.01
SVC    MTR NBR/SIZE     ON DATE    CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621      07/23/99    01/31/06 1 SE 0000606  1.000    12/30/05 1    0000595  1.000    12/01/05 1 SE 0000584  1.000
WTR: N48152152  00     07/23/99    01/31/06 1 SE 0000893           12/30/05 1    0000886           12/01/05 1 SE 0000873
SWR:            00     07/23/99    01/31/06 1                      12/30/05 1                      12/01/05 1
REF:                   07/23/99    01/31/06 1                      12/30/05 1                      12/01/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
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CSOC.RICH.006145

5057

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                                ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          105.81  BILL TYPE: R   BILL DATE: 03/09/06  NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 03/09/06 15 GWSR                 54.62                02) 02/07/06 JE 29        SVCADJ          .00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 1  NOTICE DATE: 02/07/06  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 02/07/06  REGULAR      160.43-  RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0305  COMMODITY RATE: 0.71233  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:        .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD     CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0          .00      160.43-      16.85      143.58-  1  0 030  0        12        12       4.93        3.37       8.55   1
WTR  0          .00          .00      13.19       13.19   1  0 030  0         3         0       8.64        4.55              1
SWR  0          .00          .00       3.79        3.79   1  0 030  1         3                 3.33         .46  SWR SIZE: 00
REF  0          .00          .00      19.29       19.29  01  0 030                           3.21       16.08
TAX             .00          .00       1.50        1.50      GAS TAX:        .84    WTR TAX:        .66
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99   03/02/06 1    0000618  1.000    01/31/06 1 SE 0000606  1.000    12/30/05 1    0000595  1.000
WTR: N48152152  00   07/23/99   03/02/06 1    0000896           01/31/06 1 SE 0000893           12/30/05 1    0000886
SWR:            00   07/23/99   03/02/06 1                      01/31/06 1                      12/30/05 1
REF:                 07/23/99   03/02/06 1                      01/31/06 1                      12/30/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
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5058

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[illegible] ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          45.33- BILL TYPE: R   BILL DATE: 04/07/06   NAICS: 000001   PREBILL CDS: G-2  W-9  R- 2  S-2   READ DAY: 25
PRIOR TRANS: 01) 05/08/06 15  W   022                .00                02) 05/08/06 15                          .00
             06) 03/09/06 JE 29        SVCADJ        .00                07) 03/09/06 15 GWSR                   54.62
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 1  NOTICE DATE: 04/07/06  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 04/07/06  REGULAR        45.33-  RATE: 5  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:        0  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  0.0000  COMMODITY RATE: 0.00000  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0          .00       45.33-         .00       45.33-  1  0 031  0         7         7        .00         .00        .00   1
WTR  0          .00          .00         .00         .00   1  0 000  0         0         0        .00         .00              1
SWR  0          .00          .00         .00         .00   1  0 031  1         0                  .00         .00  SWR SIZE: 00
REF  0          .00          .00         .00         .00  01  0 031                            .00         .00
TAX             .00          .00         .00         .00      GAS TAX:       .00    WTR TAX:       .00
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99    05/01/06 1    0000637  1.000    03/31/06 1 SE 0000630  1.000    03/02/06 1    0000618  1.000
WTR: N48152152  00   07/23/99    05/01/06 1    0000901           03/31/06 1 SE 0000903           03/02/06 1    0000896
SWR:            00   07/23/99    05/01/06 1                      03/31/06 1                      03/02/06 1
REF:                 07/23/99    05/01/06 1                      03/31/06 1                      03/02/06 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
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CSOC.RICH.006147

5059

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[illegible] ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:            4.84- BILL TYPE: R   BILL DATE: 05/10/06   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 05/10/06 15 GWSR                100.97                02) 05/09/06 CR REBL     C07KMB      60.48-
             06) 04/07/06 JE 29        SVCADJ        .00                07) 04/07/06 15 GWSR     S. EST      60.48
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 1  NOTICE DATE: 04/07/06  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 04/07/06  REGULAR          45.33-  RATE: 5  ACT: A 050906
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       30  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0290  COMMODITY RATE: 0.60015  SWR ALLOC:    0.000  LOW INCOME DISCOUNT:       .00  GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC     USE   THRM/BNK     SVC CHG       SALES        COST  #M
GAS  0          .00       61.78-       27.48       34.30-  1  7 060  0        19        20        9.86        5.62       12.00   1
WTR  0          .00       19.30-       24.86        5.56   1  7 060  0         5         0       17.28        7.58                1
SWR  0          .00        4.30-        7.43        3.13   1  7 060  1         5                  6.66         .77  SWR SIZE: 00
REF  0          .00       18.64-       38.58       19.94  01  7 060                                6.42       32.16
TAX             .00        1.79-        2.62         .83      GAS TAX:      1.38    WTR TAX:      1.24
SVC   MTR NBR/SIZE     ON DATE   CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621     07/23/99    05/01/06 1    0000637  1.000    03/02/06 1    0000618  1.000    01/31/06 1 SE 0000606  1.000
WTR: N48152152  00    07/23/99    05/01/06 1 RB 0000901           03/02/06 1    0000896           01/31/06 1 SE 0000893
SWR:            00    07/23/99    05/01/06 1                      03/02/06 1                      01/31/06 1
REF:                  07/23/99    05/01/06 1                      03/02/06 1                      01/31/06 1
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CSOC.RICH.006148

5060

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 66.20 BILL TYPE: R BILL DATE: 06/07/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 06/07/06 15 GWSR $. EST 71.04 02) 05/10/06 JE 29 SVCADJ .00

CSOC.RICH.006149

5061

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SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 1  NOTICE DATE: 05/10/06  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 05/10/06  REGULAR          4.84-  RATE: 5  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0240  COMMODITY RATE: 0.63050  SWR ALLOC:   0.383  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT        TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0          .00        4.84-       13.13         8.29   1  0 030  3        9         9       4.93        2.53       5.67   1
WTR  0          .00         .00        31.37        31.37   1  0 030  3       14         0       8.64       22.73              1
SWR  0          .00         .00         5.02         5.02   1  0 030  1       11                 3.33        1.69  SWR SIZE: 00
REF  0          .00         .00        19.29        19.29  01  0 030                            3.21       16.08
TAX             .00         .00         2.23         2.23      GAS TAX:       .66    WTR TAX:      1.57
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99    05/31/06 1 SE 0000646  1.000    05/01/06 1    0000637  1.000    03/02/06 1    0000618  1.000
WTR: N48152152  00   07/23/99    05/31/06 1 SE 0000915           05/01/06 1 RB 0000901           03/02/06 1    0000896
SWR:            00   07/23/99    05/31/06 1                      05/01/06 1                      03/02/06 1
REF:                 07/23/99    05/31/06 1                      05/01/06 1                      03/02/06 1
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CSOC.RICH.006150

CSOC.RICH.006151

5062

[redacted] ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 118.08 BILL TYPE: B BILL DATE: 07/07/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 07/07/06 15 GWSR 47.88 02) 07/06/06 FM 39 LT CHG 4.00
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 06/07/06 NOTICE AMT: .00 TAX CD: 0
PRIOR CREDIT HIST: 06/07/06 REGULAR 65.20 RATE: 5 ACT:
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5063

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WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0269  COMMODITY RATE: 0.55741  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:        00   GAS LIFELINE: 130001
SVC ST WY   DELINQ       BAL FWD      CURRENT        TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG        SALES        COST  #M
GAS  0        8.29          .00         8.12        16.41   1  0 029  0       4          4       4.77         1.12        2.23   1
WTR  0       31.37          .00        15.93        47.30   1  0 029  0       5          0       8.35         7.58                1
SWR  0        5.02          .00         3.99         9.01   1  0 029  1       5                  3.22          .77  SWR SIZE: 00
REF  0       19.29          .00        18.64        37.93  01  0 029                          3.10        15.54
TAX           2.23          .00         1.20         3.43      GAS TAX:        .41    WTR TAX:          .79
SPEC HND       .00          .00         4.00         4.00
SVC   MTR NBR/SIZE     CN DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD RS   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621     07/23/99    06/29/06 1    0000650  1.000   05/31/06 1 SE 0000646  1.000   05/01/06 1    0000637  1.000
WTR: N48152152  00    07/23/99    06/29/06 1    0000920         05/31/06 1 SE 0000915          05/01/06 1 RB 0000901
SWR:             00   07/23/99    06/29/06 1                    05/31/06 1                     05/01/06 1
REF:                  07/23/99    06/29/06 1                    05/31/06 1                     05/01/06 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 07/06/06 39        4.00
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5064

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                    ZIP: 90805-2726  COUNCIL: 06
TOTAL DUE:          134.75  BILL TYPE: R   BILL DATE: 08/07/06   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 08/07/06 15 GWSR      S. EST      134.75                02) 07/31/06 PA          C10AXC      118.08-
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 0  NOTICE DATE: 07/31/06  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 07/07/06  BAL FWD          51.88   RATE: 6  ACT: 3 072106  R 073106
WTR ADDL ALLOC:        0  EXCESS USE CNT:  1  PERIOD ALLOC:       16  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0279  COMMODITY RATE: 0.96833  SWR ALLOC:    0.383  LOW INCOME DISCOUNT:        .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ       BAL FWD      CURRENT        TOTAL  RT CD DAYS CC     USE   THRM/BNK     SVC CHG       SALES        COST  #M
GAS  0          .00          .00        15.26        15.26   1  0 032  3         8         8        5.26        2.25        7.75   1
WTR  0          .00          .00        88.34        88.34   1  0 032  3        37         0        9.22       79.12                1
SWR  0          .00          .00         5.40         5.40   1  0 032  1        12                  3.55        1.85  SWR SIZE: 00
REF  0          .00          .00        20.57        20.57  01  0 032                            3.42       17.15
TAX             .00          .00         5.18         5.18      GAS TAX:       .76    WTR TAX:      4.42
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99    07/31/06 1 SE 0000658  1.000    06/29/06 1    0000650  1.000    05/31/06 1 SE 0000646  1.000
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WTR: N48152152  00   07/23/99    07/31/06 1 SE 0000957          06/29/06 1    0000920          05/31/06 1 SE 0000915
SWR:            00   07/23/99    07/31/06 1                     06/29/06 1                     05/31/06 1
REF:                 07/23/99    07/31/06 1                     06/29/06 1                     05/31/06 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
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5066

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 182.38 BILL TYPE: B BILL DATE: 09/06/06 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 09/06/06 15 GWSR 42.24 02) 09/06/06 15 W 021 .00
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: I NOTICE PENDING: 1 NOTICE DATE: 08/07/06 NOTICE AMT: .00 TAX CD: 0

CSOC.RICH.006155

CSOC.RICH.006156

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PRIOR CREDIT HIST: 08/07/06  REGULAR        134.75   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0270  COMMODITY RATE: 0.64600  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:        .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT        TOTAL  RT CD DAYS CC    USE   THRM/BNK     SVC CHG       SALES        COST  #M
GAS  0        15.26         .00         9.40        24.66   1  0 029  0        5         5        4.77        1.40        3.23   1
WTR  0        88.34         .00         9.87        98.21   1  0 029  0        1         0        8.35        1.52                1
SWR  0         5.40         .00         3.37         8.77   1  0 029  1        1                  3.22         .15  SWR SIZE: 00
REF  0        20.57         .00        18.64        39.21  01  0 029                           3.10       15.54
TAX            5.18         .00          .96         6.14      GAS TAX:        .47     WTR TAX:        .49
SPEC HND        .00         .00         5.39         5.39
SVC   MTR NBR/SIZE    ON DATE    CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621    07/23/99    08/29/06 1    0000663  1.000    07/31/06 1 SE 0000658  1.000    06/29/06 1    0000650  1.000
WTR: N48152152  00   07/23/99    08/29/06 1    0000958           07/31/06 1 SE 0000957           06/29/06 1    0000920
SWR:            00   07/23/99    08/29/06 1                      07/31/06 1                      06/29/06 1
REF:                 07/23/99    08/29/06 1                      07/31/06 1                      06/29/06 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 09/05/06 39        5.39
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5067

5068

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          102.10  BILL TYPE: R   BILL DATE: 10/05/06   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 10/05/06 15 GWSR     S. EST     102.10                02) 10/03/06 PA          C10JAS     182.38-
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 0  NOTICE DATE: 10/03/06  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 09/06/06  BAL FWD        47.63   RATE: 6  ACT: 3 092006  4 092806  R 100306
WTR ADDL ALLOC:        0  EXCESS USE CNT:  1  PERIOD ALLOC:      15  BANK ALLOC:       0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0225  COMMODITY RATE: 0.64403  SWR ALLOC:   0.383  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD     CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES        COST  #M
GAS  0          .00         .00       13.26       13.26   1  0 030  3        9         9       4.93        2.53        5.80   1
WTR  0          .00         .00       60.83       60.83   1  0 030  3       26         0       8.64       52.19                1
SWR  0          .00         .00        5.02        5.02   1  0 030  1       11                 3.33        1.69  SWR SIZE: 00
REF  0          .00         .00       19.29       19.29  01  0 030                            3.21       16.08
TAX             .00         .00        3.70        3.70      GAS TAX:       .66    WTR TAX:      3.04
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99    09/28/06 1 SE 0000672  1.000    08/29/06 1    0000663  1.000    07/31/06 1 SE 0000658  1.000
WTR: N48152152  00   07/23/99    09/28/06 1 SE 0000984           08/29/06 1    0000958           07/31/06 1 SE 0000957
SWR:            00   07/23/99    09/28/06 1                      08/29/06 1                      07/31/06 1
REF:                 07/23/99    09/28/06 1                      08/29/06 1                      07/31/06 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
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5069

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          155.16  BILL TYPE: 8   BILL DATE: 11/03/06   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 11/03/06 15 GWSR                48.98                02) 11/03/06 15  W   021                .00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 1  NOTICE DATE: 10/05/06  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 10/05/06  REGULAR       102.10   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       16  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0274  COMMODITY RATE: 0.55240  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD     CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK     SVC CHG       SALES        COST  #M
GAS  0        13.26         .00       11.93       25.19   1  0 032  0         8         8        5.26        2.25        4.42   1
WTR  0        60.83         .00       10.74       71.57   1  0 032  0         1         0        9.22        1.52               1
SWR  0         5.02         .00        3.70        8.72   1  0 032  1         1                  3.55         .15  SWR SIZE: 00
REF  0        19.29         .00       21.48       40.77  01  0 032                              3.57       17.91
TAX            3.70         .00        1.13        4.83      GAS TAX:        .59    WTR TAX:        .54
SPEC HND        .00         .00        4.08        4.08
SVC   MTR NBR/SIZE     ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621     07/23/99    10/30/06 1    0000680  1.000    09/28/06 1 SE 0000672  1.000    08/29/06 1    0000663  1.000
WTR: N48152152  00    07/23/99    10/30/06 1    0000985           09/28/06 1 SE 0000984           08/29/06 1    0000958
SWR:             00   07/23/99    10/30/06 1                      09/28/06 1                      08/29/06 1
REF:                  07/23/99    10/30/06 1                      09/28/06 1                      08/29/06 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
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5070

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[illegible] ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                    ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          327.79  BILL TYPE: G   BILL DATE: 12/06/06   NAICS: 000001   PREBILL CDS: G-0  W-0  R- 3  S-0   READ DAY: 25
PRIOR TRANS: 01) 12/06/06 15     R      S. EST       20.89                02) 12/05/06 FM 39        LT CHG        9.61
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 9  NOTICE DATE: 12/04/06  NOTICE AMT:       187.10   TAX CD: 0
PRIOR CREDIT HIST: 12/05/06  SVC OFF        110.19   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:        0  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  0.0000  COMMODITY RATE: 0.00000  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC     USE   THRM/BNK     SVC CHG       SALES        COST  #M
GAS  1 F      25.19       16.09          .00       41.28   1    000            0        0          .00          .00         .00   1
WTR  1 F      71.57       31.85          .00      103.42   1    000            0        0          .00          .00               1
SWR  1 F       8.72        6.79          .00       15.51   1    000  0         0                   .00          .00  SWR SIZE: 00
REF  0        40.77         .00        20.89       61.66  01  0 031                              3.47        17.42
TAX            4.83        2.40          .00        7.23      GAS TAX:       .00    WTR TAX:        .00
SPEC HND       4.08         .00         9.61       13.69
MISC GAS      50.00         .00          .00       50.00
MISC WTR      35.00         .00          .00       35.00
SVC   MTR NBR/SIZE     ON DATE    CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621     07/23/99    12/04/06 1 SE 0000690  1.000    12/04/06 9 F  0000690  1.000    10/30/06 1    0000680  1.000
WTR: N48152152  00    07/23/99    12/04/06 1 SE 0000998           12/04/06 9 F  0000998           10/30/06 1    0000985
SWR:             00   07/23/99    12/04/06 1                      12/04/06 9                      10/30/06 1
REF:                  07/23/99    11/30/06 1                      10/30/06 1                      09/28/06 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 12/05/06 39        9.61
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5071

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                                ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          48.09  BILL TYPE: R   BILL DATE: 01/08/07   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 01/08/07 15 GWSR                 48.09                02) 12/08/06 TN GWS       C08TCN          .00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 0  NOTICE DATE: 12/07/06  NOTICE AMT:           .00   TAX CD: 0
PRIOR CREDIT HIST: 12/06/06  REMNANT        87.63   RATE: 6  ACT: R 120706
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       11  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:   R-UNITS: 001
GAS THERM FACTOR:  1.0330  COMMODITY RATE: 0.73360  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD     CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0          .00         .00       12.75       12.75   1  6 022  0        9         9       3.62        2.53       6.60   1
WTR  0          .00         .00       11.21       11.21   1  6 022  0        3         0       6.53        4.68              1
SWR  0          .00         .00        3.38        3.38   1  6 022  1        3                 2.84         .54  SWR SIZE: 00
REF  0          .00         .00       19.55       19.55  01  0 029                           3.25       16.30
TAX             .00         .00        1.20        1.20      GAS TAX:        .64    WTR TAX:        .56
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99   12/29/06 1    0000699  1.000    12/07/06 2    0000690  1.000    12/04/06 1 SE 0000690  1.000
WTR: N48152152  00   07/23/99   12/29/06 1    0001001           12/07/06 2    0000998           12/04/06 1 SE 0000998
SWR:            00   07/23/99   12/29/06 1                      12/07/06 2                      12/04/06 1
REF:                 07/23/99   12/29/06 1                      11/30/06 1                      10/30/06 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
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CSOC.RICH.006160

CSOC.RICH.006161

5072

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                    ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          67.15  BILL TYPE: R   BILL DATE: 02/07/07   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 02/07/07 15 GWSR     S. EST      67.15                02) 01/26/07 50                MAIL        48.09
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:     NOTICE PENDING: 1  NOTICE DATE: 01/08/07  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 01/08/07  REGULAR          48.09    RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      16  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0321  COMMODITY RATE: 0.66427  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:      .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD     CURRENT       TOTAL  RT CD DAYS CC   USE   THRM/BNK    SVC CHG       SALES        COST  HM
GAS  0          .00          .00       19.43       19.43   1  0 032  3      15        15       5.26        4.21        9.96   1
WTR  0          .00          .00       19.04       19.04   1  0 032  3       6         0       9.50        9.54                1
SWR  0          .00          .00        5.20        5.20   1  0 032  1       6                4.13        1.07  SWR SIZE: 00
REF  0          .00          .00       21.56       21.56  01  0 032                        3.58       17.98
TAX             .00          .00        1.92        1.92        GAS TAX:        .97     WTR TAX:        .95
SVC   MTR NBR/SIZE     ON DATE    CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR   PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621     07/23/99    01/30/07 1 SE 0000714  1.000    12/29/06 1    0000639  1.000    12/07/06 2    0000650  1.000
WTR: N48152152  00    07/23/99    01/30/07 1 SE 0001007           12/29/06 1    0001001           12/07/06 2    0000958
SWR:            00    07/23/99    01/30/07 1                      12/29/06 1                      12/07/06 2
REF:                  07/23/99    01/30/07 1                      12/29/06 1                      11/30/06 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
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5073

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          17.64  BILL TYPE: R   BILL DATE: 03/09/07   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 03/09/07 15 GWSR                50.49                02) 03/07/07 50          MAIL        100.00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 1  NOTICE DATE: 02/07/07  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 02/07/07  REGULAR          67.15   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0264  COMMODITY RATE: 0.73877  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ       BAL FWD      CURRENT       TOTAL  RT CD DAYS CC   USE   THRM/BNK     SVC CHG       SALES        COST  #M
GAS  0          .00        32.85-       11.04       21.81-  1  0 030  0         6         6       4.93        1.68        4.43   1
WTR  0          .00          .00        13.59       13.59   1  0 030  0         3         0       8.91        4.68               1
SWR  0          .00          .00         4.41        4.41   1  0 030  1         3                 3.87         .54  SWR SIZE: 00
REF  0          .00          .00        20.22       20.22  01  0 030                           3.36       16.86
TAX             .00          .00         1.23        1.23      GAS TAX:       .55    WTR TAX:       .68
SVC   MTR NBR/SIZE     ON DATE    CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621     07/23/99    03/01/07 1     0000720  1.000    01/30/07 1 SE 0000714  1.000    12/29/06 1     0000699  1.000
WTR: N48152152  00    07/23/99    03/01/07 1     0001010           01/30/07 1 SE 0001007           12/29/06 1     0001001
SWR:            00    07/23/99    03/01/07 1                       01/30/07 1                      12/29/06 1
REF:                  07/23/99    03/01/07 1                       01/30/07 1                      12/29/06 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
CUSTOMER COMMENTS: 12/08/06 C08TCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN
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5074

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 71.91 BILL TYPE: R BILL DATE: 04/09/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 04/09/07 15 GWSR S. EST 50.27 02) 04/06/07 FM 39 LT CHG 4.00
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 1 NOTICE DATE: 03/09/07 NOTICE AMT: .00 TAX CD: 0
PRIOR CREDIT HIST: 03/09/07 REGULAR 17.64 RATE: 6 ACT:

CSOC.RICH.006163

CSOC.RICH.006164

5075

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WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      15  BANK ALLOC:       0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0270  COMMODITY RATE: 0.73600  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:      .00   GAS LIFELINE: 130001
SVC ST WY    DELINQ       BAL FWD      CURRENT        TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES        COST  #M
GAS  0          .00          .00        11.89        11.89   1  0 029  3        7         7       4.77        1.97        5.15   1
WTR  0        13.59          .00        13.29        26.88   1  0 029  3        3         0       8.61        4.68               1
SWR  0         4.05          .00         4.28         8.33   1  0 029  1        3                 3.74         .54  SWR SIZE: 00
REF  0          .00          .00        19.55        19.55  01  0 029                          3.25       16.30
TAX             .00          .00         1.26         1.26      GAS TAX:       .59     WTR TAX:        .67
SPEC HND        .00          .00         4.00         4.00
SVC   MTR NBR/SIZE     ON DATE    CUR DATE CD ES    READ   FACTOR  PV-1 DATE CD ES   READ   FACTOR  PV-2 DATE CD ES   READ   FACTOR
GAS: 0275  028621    07/23/99    03/30/07 1 SE 0000727  1.000    03/01/07 1    0000720  1.000    01/30/07 1 SE 0000714  1.000
WTR: N48152152  00   07/23/99    03/30/07 1 SE 0001013           03/01/07 1    0001010          01/30/07 1 SE 0001007
SWR:            00   07/23/99    03/30/07 1                      03/01/07 1                     01/30/07 1
REF:                 07/23/99    03/30/07 1                      03/01/07 1                     01/30/07 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 04/06/07 39        4.00
CUSTOMER COMMENTS: 12/08/06 C08TCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN
                   12/07/06 C07PFL D6 PER PW FOR TN FOLLOW BUREAU'S POLICY
                   12/04/06 0260   PP TF ORDERED 12/01/06 19:17 BY CREDIT
                   11/28/06 C07LKN PQ REM I HOLD NO LONGER ON COUNCIL
                   09/12/05 C07LMM DB C/R 2GIVE NEW BILL DATE
                   09/07/05 C05AXC PM WR CMP 083105 12:00 SCE READ: 0000809
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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2725  COUNCIL: 06
TOTAL DUE:          158.62  BILL TYPE: B   BILL DATE: 05/08/07   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 05/08/07 15 GWSR                  82.71                02) 05/08/07 15  W   021                .00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 1  NOTICE DATE: 04/09/07  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 04/09/07  REGULAR        54.27   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  1  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0261  COMMODITY RATE: 0.64750  SWR ALLOC:   0.383  LOW INCOME DISCOUNT:      .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD     CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0        11.89         .00       13.46       25.35   1  0 031  0        9         9       5.10        2.53       5.83   1
WTR  0        26.88         .00       39.56       66.44   1  0 031  0       17         0       9.21       30.35              1
SWR  0         8.33         .00        6.15       14.48   1  0 031  1       12                 4.00        2.15  SWR SIZE: 00
REF  0        19.55         .00       20.89       40.44  01  0 031                            3.47       17.42
TAX            1.26         .00        2.65        3.91      GAS TAX:       .67    WTR TAX:      1.98
SPEC HND       4.00         .00        4.00        8.00
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99    04/30/07 1    0000736  1.000    03/30/07 1 SE 0000727  1.000    03/01/07 1    0000720  1.000
WTR: N48152152  00   07/23/99    04/30/07 1    0001030           03/30/07 1 SE 0001013           03/01/07 1    0001010
SWR:            00   07/23/99    04/30/07 1                      03/30/07 1                      03/01/07 1
REF:                 07/23/99    04/30/07 1                      03/30/07 1                      03/01/07 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 05/07/07 39        4.00
CUSTOMER COMMENTS: 12/08/06 C08TCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN
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6-6-07

CSOC.RICH.006166

5077

PA A UB0272 UB0272 00/00/00 PAYMENT DATE: 06/06/07 TIME: 08:45:12 WNDW: C TELLER: C1 RECPT: 005

CASH AMOUNT:	243.62	NEW ACCT:	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR	CANCEL:	BY:
TOTAL PYMT:	243.62		06/06/07	0845	ADDED	UB0272	CREDIT		

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                    ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          66.06  BILL TYPE: R   BILL DATE: 06/07/07   NAICS: 000001  PREBILL CDS: G-0  W-0  R- 3  S-0   READ DAY: 25
PRIOR TRANS: 01) 06/07/07 15    R     S. EST      20.22              02) 06/06/07 PA RCC      BANK        243.62
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 0  NOTICE DATE: 06/06/07  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 06/06/07  SVC OFF       132.55   RATE: 6  ACT: R 060607
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:        0  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  0.0000  COMMODITY RATE: 0.00000  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00  GAS LIFELINE: 130001
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CSOC.RICH.006168

5079

SVC	ST	WY	DELINQ	BAL FWD	CURRENT	TOTAL	RT	CD	DAYS	CC	USE	THRM/BNK	SVC CHG	SALES	COST	#M
GAS	1	F	.00	14.85	.00	14.85	1		000		0	0	.00	.00	.00	1
WTR	1	F	.00	23.53	.00	23.53	1		000		0	0	.00	.00		1
SWR	1	F	.00	5.54	.00	5.54	1		000	0	0		.00	.00	SWR SIZE: 00	
REF	0		.00	.00	20.22	20.22	01	0	030				3.36	16.86		
TAX			.00	1.92	.00	1.92			GAS TAX:		.00	WTR TAX:	.00			

SVC	MTR NBR/SIZE	ON DATE	CUR DATE	CD	ES	READ	FACTOR	PV-1 DATE	CD	ES	READ	FACTOR	PV-2 DATE	CD	ES	READ	FACTOR
GAS:	0275 028621	07/23/99	06/05/07	1	SE	0000745	1.000	06/05/07	9	F	0000745	1.000	04/30/07	1		0000736	1.000
WTR:	N48152152 00	07/23/99	06/05/07	1	SE	0001038		06/05/07	9	F	0001038		04/30/07	1		0001030	
SWR:	00	07/23/99	06/05/07	1				06/05/07	9				04/30/07	1			
REF:		07/23/99	05/30/07	1				04/30/07	1				03/30/07	1			

PAYMENTS: NO PAYMENTS

DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00

CUSTOMER COMMENTS: 06/05/07 0260 PP TP ORDERED 06/04/07 19:19 BY CREDIT

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          116.99  BILL TYPE: B   BILL DATE: 07/09/07   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 07/09/07 15 GWSR                 46.93                02) 07/06/07 FM 39        LT CHG        4.00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 1  NOTICE DATE: 06/07/07  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 06/07/07  REGULAR          66.06   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       11  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0260  COMMODITY RATE: 0.73490  SWR ALLOC:   0.145  LOW INCOME DISCOUNT:        .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES        COST  #N
GAS  0        14.85          .00         8.36       23.21   1  6 020  0        5         5       3.29        1.40        3.67   1
WTR  0        23.53          .00        14.50       38.03   1  6 022  0        5         0       6.53        7.97               1
SWR  0         5.54          .00         3.38        8.92   1  6 022  1        3                 2.84         .54  SWR SIZE: 00
REF  0        20.22          .00        19.55       39.77  01  0 029                           3.25       16.30
TAX            1.92          .00         1.14        3.06      GAS TAX:        .42    WTR TAX:        .72
SPEC HND        .00          .00         4.00        4.00
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99    06/28/07 1    0000750  1.000    06/08/07 2    0000745  1.000    06/05/07 1 SE 0000745  1.000
WTR: N48152152  00   07/23/99    06/28/07 1    0001043           06/06/07 2    0001038           06/05/07 1 SE 0001038
SWR:             00   07/23/99    06/28/07 1                      06/06/07 2                      06/05/07 1
REF:                  07/23/99    06/28/07 1                      05/30/07 1                      04/30/07 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 07/06/07 39        4.00
CUSTOMER COMMENTS: 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
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7-27-07

PA A UB0272 UB0272 00/00/00 PAYMENT DATE: 07/27/07 TIME: 09:45:12 WNDW: C TELLER: C1 RECPT: 007

CASH AMOUNT:	116.99	NEW ACCT:	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR	CANCEL:	BY:
TOTAL PYMT:	116.99		07/27/07	0945	ADDED	UB0272	CREDIT		

5081

CSOC.RICH.006170

CSOC.RICH.006171

5082

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 97.34 BILL TYPE: R BILL DATE: 08/07/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 08/07/07 15 GWSR S. EST 97.34 02) 07/27/07 PAYRCC BANK 116.99#
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 0 NOTICE DATE: 07/27/07 NOTICE AMT: .00 TAX CD: 0
PRIOR CREDIT HIST: 07/09/07 BAL FWD 50.93 RATE: 6 ACT: 3 072307 R 072707
WTR ADDL ALLOC: 0 EXCESS USE CNT: 1 PERIOD ALLOC: 16 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
GAS THERM FACTOR: 1.0224 COMMODITY RATE: 0.79462 SWR ALLOC: 0.145 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001

SVC	ST	WY	DELINQ	BAL FWD	CURRENT	TOTAL	RT	CD	DAYS	CC	USE	THRM/BNK	SVC CHG	SALES	COST	#M
GAS	0		.00	.00	12.79	12.79	1	0	032	3	7	7	5.26	1.97	5.56	1
WTR	0		.00	.00	54.59	54.59	1	0	032	3	23	0	9.50	45.09		1
SWR	0		.00	.00	5.03	5.03	1	0	032	1	5		4.13	.90	SWR SIZE: 00	
REF	0		.00	.00	21.56	21.56	01	0	032				3.58	17.98		
TAX			.00	.00	3.37	3.37			GAS TAX:		.64	WTR TAX:	2.73			

SVC	MTR NBR/SIZE	ON DATE	CUR DATE	CD	ES	READ	FACTOR	PV-1 DATE	CD	ES	READ	FACTOR	PV-2 DATE	CD	ES	READ	FACTOR
GAS: 0275	028621	07/23/99	07/30/07	1	SE	0000757	1.000	06/28/07	1		0000750	1.000	06/08/07	2		0000745	1.000
WTR: N48152152	00	07/23/99	07/30/07	1	SE	0001066		06/28/07	1		0001043		06/06/07	2		0001038	
SWR:	00	07/23/99	07/30/07	1				06/28/07	1				06/06/07	2			
REF:		07/23/99	07/30/07	1				06/28/07	1				05/30/07	1			

PAYMENTS: NO PAYMENTS
DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
CUSTOMER COMMENTS: 06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN

CSOC.RICH.006172

5083

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                    ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:        172.15  BILL TYPE: R   BILL DATE: 09/06/07   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 09/06/07 15 CWSR                70.81                02) 09/05/07 FM 39        LT CHG          4.00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:     NOTICE PENDING: 1  NOTICE DATE: 08/07/07  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 08/07/07  REGULAR        97.34   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0211  COMMODITY RATE: 0.58182  SWR ALLOC:   0.145  LOW INCOME DISCOUNT:        .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES        COST  #M
GAS  0        12.79          .00        10.81       23.60   1  0 029  0        7         7       4.77        1.97        4.07   1
WTR  0        54.59          .00        33.76       88.35   1  0 029  0       15         0       8.61       25.15                1
SWR  0         5.03          .00         4.46        9.49   1  0 029  1        4                 3.74         .72  SWR SIZE: 00
REF  0        21.56          .00        19.55       41.11  01  0 029                           3.25       16.30
TAX            3.37          .00         2.23        5.60       GAS TAX:       .54    WTR TAX:       1.69
SPEC HND        .00          .00         4.00        4.00
SVC   MTR NBR/SIZE    ON DATE    CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621     07/23/99    08/28/07 1     0000764  1.000    07/30/07 1 SE 0000757  1.000    06/28/07 1    0000750  1.000
WTR: N48152152  00    07/23/99    08/28/07 1     0001081           07/30/07 1 SE 0001066           06/28/07 1    0001043
SWR:            00    07/23/99    08/28/07 1                       07/30/07 1                      06/28/07 1
REF:                  07/23/99    08/28/07 1                       07/30/07 1                      06/28/07 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0       15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 09/05/07 39        4.00
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CSOC.RICH.006173

5084

SERVICE off Bill
10/5/07 - Rec/Remnant Bill

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 304.83 BILL TYPE: F BILL DATE: 10/03/07 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 0 S-3 READ DAY: 25
PRIOR TRANS: 01) 10/03/07 15 GWS 47.68 02) 10/02/07 TF FFF 0260 85.00
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 9 NOTICE DATE: 10/02/07 NOTICE AMT: 182.34 TAX CD: 0
PRIOR CREDIT HIST: 09/06/07 BAL FWD 74.81 RATE: 6 ACT: 3 092007 8 092807 9 100207
WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 18 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
GAS THERM FACTOR: 1.0184 COMMODITY RATE: 0.57719 SWR ALLOC: 0.145 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001

SVC	ST	WY	DELINQ	BAL FWD	CURRENT	TOTAL	RT	CD	DAYS	CC	USE	THERM/BNK	SVC CHG	SALES	COST	#M
GAS	0	F	12.79	10.81	11.76	35.36	1	8	035	0	7	7	5.75	1.97	4.04	1
WTR	0	F	54.59	33.76	28.47	116.82	1	8	035	0	11	0	10.41	18.06		1
SWR	0	F	5.03	4.46	5.44	14.93	1	8	035	9	5		4.54	.90	SWR SIZE: 00	
RSP	0		21.56	19.55	.00	41.11	01		000				.00	.00		
TAX			3.37	2.23	2.01	7.61			GAS TAX:		.59	WTR TAX:	1.42			
SPEC HND			.00	4.00	.00	4.00										
MISC GAS			50.00	.00	.00	50.00										
MISC WTR			35.00	.00	.00	35.00										

SVC	MTR NBR/SIZE	ON DATE	CUR DATE	CD	ES	READ	FACTOR	PV-1 DATE	CD	ES	READ	FACTOR	PV-2 DATE	CD	ES	READ	FACTOR
GAS:	0275 028621	07/23/99	10/02/07	9	F	0000771	1.000	08/28/07	1		0000764	1.000	07/30/07	1	SE	0000757	1.000
WTR:	N48152152 00	07/23/99	10/02/07	9	F	0001092		08/28/07	1		0001081		07/30/07	1	SE	0001066	
SWR:	00	07/23/99	10/02/07	9				08/28/07	1				07/30/07	1			
REF:		07/23/99	08/28/07	1				07/30/07	1				06/28/07	1			

PAYMENTS: NO PAYMENTS
DEPOSITS: 1) R 0 15.00 09/24/99 00/00/00 2) G 0 35.00 09/24/99 00/00/00 3) W 0 25.00 09/24/99 00/00/00
ADJSTMTS: 1) 9 10/02/07 11 50.00 2) 7 10/02/07 11 35.00
CUSTOMER COMMENTS: 10/02/07 0260 PP TF ORDERED 10/02/07 19:20 BY CREDIT

CSOC.RICH.006174

5085

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2725 COUNCIL: 06
TOTAL DUE: 20.22 BILL TYPE: R BILL DATE: 10/05/07 NAICS: 000001 PREBILL CDS: G-0 W-0 R- 3 S-0 READ DAY: 25
PRIOR TRANS: 01) 10/05/07 15 R S. EST 20.22 02) 10/04/07 PA RCC BANK 304.83-
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 0 NOTICE DATE: 10/04/07 NOTICE AMT: .00 TAX CD: 0
PRIOR CREDIT HIST: 10/03/07 SVC OFF 122.49 RATE: 6 ACT: R 100407

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WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:        0  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  0.0000  COMMODITY RATE: 0.00000  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:      .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ       BAL FWD      CURRENT        TOTAL  RT CD DAYS CC     USE   THRM/BNK    SVC CHG       SALES        COST  #M
GAS  1 F        .00          .00          .00          .00   1    000            0         0        .00          .00         .00   1
WTR  1 F        .00          .00          .00          .00   1    000            0         0        .00          .00               1
SWR  1 F        .00          .00          .00          .00   1    000  0         0                  .00          .00  SWR SIZE: 00
REF  0          .00          .00        20.22        20.22  01  0 030                              3.36        16.86
TAX             .00          .00          .00          .00      GAS TAX:       .00     WTR TAX:       .00
SVC   MTR NBR/SIZE     ON DATE    CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621     07/23/99    10/02/07 1 SE 0000771  1.000    10/02/07 9 F  0000771  1.000    08/28/07 1    0000764  1.000
WTR: N48152152  00    07/23/99    10/02/07 1 SE 0001092           10/02/07 9 F  0001092           08/28/07 1    0001081
SWR:            00    07/23/99    10/02/07 1                      10/02/07 9                      08/28/07 1
REF:                  07/23/99    09/27/07 1                      08/28/07 1                      07/30/07 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
CUSTOMER COMMENTS: 10/02/07 0260   PP TF ORDERED 10/02/07 19:20 BY CREDIT
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:16 BY FNP TN
                   06/05/07 0260   PP TF ORDERED 06/04/07 19:19 BY CREDIT
                   12/08/06 C08TCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN
                   12/04/06 0260   PP TF ORDERED 12/01/06 19:17 BY CREDIT
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10-4-07

CSOC.RICH.006176

5087

PA A UB0272 UB0272 00/00/00 PAYMENT DATE: 10/04/07 TIME: 16:15:13 WNDW: C TELLER: C1 RECPT: 010

CASH AMOUNT:	304.83	NEW ACCT:	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR	CANCEL:	BY:
TOTAL PYMT:	304.83		10/04/07	1615	ADDED	UB0272	CREDIT		

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          81.29  BILL TYPE: R   BILL DATE: 11/05/07   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 11/05/07 15 GWSR                 57.07                02) 11/02/07 PM 39        LT CHG        4.00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 1  NOTICE DATE: 10/05/07  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 10/05/07  REGULAR        20.22   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       12  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0190  COMMODITY RATE: 0.56620  SWR ALLOC:   0.145  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ       BAL FWD      CURRENT        TOTAL  RT CD DAYS CC     USE   THRM/BNK    SVC CHG        SALES        COST   #M
GAS  0          .00          .00         9.03         9.03   1  6 024  0        6         6        3.95         1.68        3.40   1
WTR  0          .00          .00        19.90        19.90   1  6 025  0        7         0        7.83        12.07                1
SWR  0          .00          .00         4.56         4.56   1  6 025  1        4                  3.73          .83  SWR SIZE: 00
REF  0        20.22          .00        22.13        42.35  01  0 032                              3.70        18.43
TAX             .00          .00         1.45         1.45      GAS TAX:        .45    WTR TAX:      1.00
SPEC HND        .00          .00         4.00         4.00
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99   10/29/07 1    0000777  1.000   10/05/07 2    0000771  1.000   10/02/07 1 SE 0000771  1.000
WTR: N48152152  00   07/23/99   10/29/07 1    0001099          10/04/07 2    0001092          10/02/07 1 SE 0001092
SWR:            00   07/23/99   10/29/07 1                     10/04/07 2                     10/02/07 1
REF:                 07/23/99   10/29/07 1                     09/27/07 1                     08/28/07 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 11/02/07 39        4.00
CUSTOMER COMMENTS: 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          182.70  BILL TYPE: B   BILL DATE: 12/06/07   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 12/06/07 15 GWSR      S. EST      97.41          02) 12/05/07 FM 39        LT CHG        4.00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 1  NOTICE DATE: 11/05/07  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 11/05/07  REGULAR          61.07   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0190  COMMODITY RATE: 0.69599  SWR ALLOC:   0.145  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0         9.03          .00        36.36       45.39   1  0 031  3       31        32       5.10        8.99      22.27   1
WTR  0        19.90          .00        30.73       50.63   1  0 031  3       12         0       9.70       21.03              1
SWR  0         4.56          .00         5.45       10.01   1  0 031  1        4                  4.62         .83  SWR SIZE: 00
REF  0        42.35          .00        21.52       63.87  01  0 031                            3.60       17.92
TAX            1.45          .00         3.35        4.80      GAS TAX:      1.81    WTR TAX:      1.54
SPEC HND       4.00          .00         4.00        8.00
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99    11/29/07 1 SE 0000808  1.000    10/29/07 1    0000777  1.000    10/05/07 2    0000771  1.000
WTR: N48152152  00   07/23/99    11/29/07 1 SE 0001111           10/29/07 1    0001099           10/04/07 2    0001092
SWR:            00   07/23/99    11/29/07 1                      10/29/07 1                      10/04/07 2
REF:                 07/23/99    11/29/07 1                      10/29/07 1                      09/27/07 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 12/05/07 39        4.00
CUSTOMER COMMENTS: 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
                   10/08/07 C05DSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
                   10/02/07 0260   PP TF ORDERED 10/02/07 19:20 BY CREDIT
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:16 BY FNP TN
                   06/05/07 0260   PP TF ORDERED 06/04/07 19:19 BY CREDIT
```

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          6.49  BILL TYPE: R   BILL DATE: 01/10/08   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 01/10/08 15 GWSR                 121.20                 02) 01/09/08 CR REBL      C07DXG       97.41-
             06) 12/18/07 50          MAIL        100.00-                07) 12/06/07 15 GWSR      S. EST       97.41
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 0  NOTICE DATE: 12/18/07  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 12/06/07  BAL FWD        101.41    RATE: 6  ACT: R 121807  A 010908
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       31  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0204  COMMODITY RATE: 0.69258  SWR ALLOC:    0.145  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ       BAL FWD      CURRENT       TOTAL  RT CD DAYS CC     USE    THRM/BNK     SVC CHG       SALES        COST  #M
GAS  0          .00        53.66-       26.90       26.76-  1  7 063  0        17          17      10.36        4.77       11.77   1
WTR  0          .00        30.73-       36.18        5.45   1  7 063  0        10           0      19.72       16.46               1
SWR  0          .00         5.45-       11.25        5.80   1  7 063  1         9                  9.39        1.86  SWR SIZE: 00
REF  0          .00        21.52-       43.72       22.20  01  7 063                             7.31       36.41
TAX             .00         3.35-        3.15         .20-      GAS TAX:       1.35     WTR TAX:       1.80
SVC   MTR NBR/SIZE     ON DATE    CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621     07/23/99    12/31/07 1 RB 0000794  1.000    10/29/07 1    0000777  1.000    10/05/07 2    0000771  1.000
WTR: N48152152  00    07/23/99    12/31/07 1 RB 0001109           10/29/07 1    0001099           10/04/07 2    0001092
SWR:            00    07/23/99    12/31/07 1                      10/29/07 1                      10/04/07 2
REF:                  07/23/99    12/31/07 1                      10/29/07 1                      09/27/07 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
ADJSTMTS: 1) 3 01/09/08 12       21.52-          2) 5 01/09/08 12        5.45-      4-   3) 7 01/09/08 12       32.27-      12-
          4) 3 01/09/08 12       38.17-          5) 5 12/05/07 12        4.00       4-
CUSTOMER COMMENTS: 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
                   10/08/07 C05DSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
                   10/02/07 0260   PP TF ORDERED 10/02/07 19:20 BY CREDIT
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:16 BY FNP TN
                   06/05/07 0260   PP TF ORDERED 06/04/07 19:19 BY CREDIT
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5091

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          68.57  BILL TYPE: R   BILL DATE: 02/07/08  NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 02/07/08 15 GWSR     S. EST      58.08                02) 02/06/08 FM 39       LT CHG        4.00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 1  NOTICE DATE: 01/10/08  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 01/10/08  REGULAR          6.49   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0220  COMMODITY RATE: 0.77848  SWR ALLOC:   0.145  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ       BAL FWD      CURRENT        TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES        COST  #M
GAS  0          .00          .00        14.47        14.47   1  0 030  3          9         9       4.93        2.53        7.01   1
WTR  0         5.45          .00        15.97        21.42   1  0 030  3          4         0       9.39        6.58               1
SWR  0         1.04          .00         5.30         6.34   1  0 030  1          4                 4.47         .83  SWR SIZE: 00
REF  0          .00          .00        20.82        20.82  01  0 030                           3.48       17.34
TAX             .00          .00         1.52         1.52      GAS TAX:        .72    WTR TAX:        .80
SPEC HND        .00          .00         4.00         4.00
SVC   MTR NBR/SIZE     ON DATE    CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621     07/23/99    01/30/08 1 SE 0000803  1.000    12/31/07 1 RB 0000794  1.000    10/29/07 1    0000777  1.000
WTR: N48152152  00    07/23/99    01/30/08 1 SE 0001113           12/31/07 1 RB 0001109           10/29/07 1    0001099
SWR:             00   07/23/99    01/30/08 1                      12/31/07 1                      10/29/07 1
REF:                  07/23/99    01/30/08 1                      12/31/07 1                      10/29/07 1
PAYMENTS:  NO PAYMENTS
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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                    ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          40.30  BILL TYPE: R   BILL DATE: 03/12/08   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 03/12/08 15 GWSR                  62.37                 02) 03/12/08 15  W   021                .00
             06) 02/29/08-50          MAIL         68.57-                07) 02/20/08 EW OLD  289 WSDNXP          .00
             11) 01/10/08 15 GWSR                 121.20
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 1  NOTICE DATE: 02/07/08  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 02/07/08  REGULAR        62.08   RATE: 6  ACT: A 031108
WTR ADDL ALLOC:       0  EXCESS USE CNT:  0  PERIOD ALLOC:      30  BANK ALLOC:       0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0239  COMMODITY RATE: 0.76816  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:      .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD     CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0          .00         .00       12.28       12.28   1  0 030  0         7         7       4.93        1.97       5.38   1
WTR  0          .00       15.97-      18.78        2.81   1  7 060  4         0         0      18.78         .00              2
SWR  0          .00        5.30-       8.94        3.64   1  7 060  1         0                 8.94         .00  SWR SIZE: 00
REF  0          .00         .00       20.82       20.82  01  0 030                                3.48       17.34
TAX             .00         .80-       1.55         .75      GAS TAX:       .61    WTR TAX:       .94
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99   02/29/08 1    0000810  1.000    01/30/08 1 SE 0000803  1.000    12/31/07 1 RB 0000794  1.000
WTR: N51321832  00   07/23/99   02/29/08 1 RB 0000000           02/19/08 4    0000000           02/19/08 6 00 0001109
     N48152152  00   07/23/99   02/19/08 6 00 0001108           01/30/08 1 SE 0001113           12/31/07 1 RB 0001109
SWR:            00   07/23/99   02/29/08 1                      12/31/07 1                      10/29/07 1
REF:                 07/23/99   02/29/08 1                      01/30/08 1                      12/31/07 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
ADJSTMTS: 1) 5 03/11/08 12       5.30-      4-   2) 7 03/11/08 12      16.77-      4-   3) 1 02/06/08 39       4.00
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5093

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 119.29 BILL TYPE: R BILL DATE: 04/08/08 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 04/08/08 15 GWSR S. EST 74.99 02) 04/07/08 FM 39 LT CHG 4.00

CSOC.RICH.006182

CSOC.RICH.006183

5094

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SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 1  NOTICE DATE: 03/12/08  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 03/12/08  REGULAR          40.30   RATE: 6  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      16  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0250  COMMODITY RATE: 0.85778  SWR ALLOC:   0.145  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ       BAL FWD      CURRENT        TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG        SALES        COST  #M
GAS  0        12.28          .00        15.51        27.79   1  0 032  3        9         9       5.26         2.53        7.72   1
WTR  0         2.81          .00        29.22        32.03   1  0 032  3       11         0      10.02        19.20                2
SWR  0         3.64          .00         5.81         9.45   1  0 032  1        5                 4.77         1.04  SWR SIZE: 00
REF  0        20.82          .00        22.21        43.03  01  0 032                           3.71        18.50
TAX            .75          .00         2.24         2.99      GAS TAX:       .78    WTR TAX:     1.46
SPEC HND       .00          .00         4.00         4.00
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES    READ  FACTOR  PV-1 DATE CD ES    READ  FACTOR  PV-2 DATE CD ES    READ  FACTOR
GAS: 0275  028621    07/23/99    04/01/08 1 SE C000819  1.000    02/29/08 1    C000810  1.000    01/30/08 1 SE 0000803  1.000
WTR: N51321832  00    07/23/99    04/01/08 1 SE C000011           02/29/08 1 RB C000000           02/19/08 4    0000000
     N48152152  00    07/23/99    02/19/08 6 00 C001108           01/30/08 1 SE C001113           12/31/07 1 RB 0001109
SWR:            00    07/23/99    04/01/08 1                      02/29/08 1                      12/31/07 1
REF:                  07/23/99    04/01/08 1                      02/29/08 1                      01/30/08 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
ADJSTMTS: 1) 1 04/07/08 39        4.00
CUSTOMER COMMENTS: 10/08/07 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
                   10/08/07 C05DSC PP TN ORDERED 10/04/07 15:48 BY FNP TN
                   10/02/07 0260   PP TF ORDERED 10/02/07 19:20 BY CREDIT
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
                   06/08/07 C18DSC PP TN ORDERED 06/06/07 08:16 BY FNP TN
                   06/05/07 0260   PP TF ORDERED 06/04/07 19:19 BY CREDIT
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5095

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          87.47- BILL TYPE: R   BILL DATE: 05/09/08   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 05/09/08 15 GWSR                 106.81                 02) 05/08/08 50          MAIL        119.29-
             06) 05/06/08 WR VR        C07DXG        .00                 07) 05/01/08 FM SWR      ALLOC          .00
             11) 03/12/08 15 GWSR                  62.37                 12) 03/12/08 15  W   021                .00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 1  NOTICE DATE: 04/08/08  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 04/08/08  REGULAR        78.99   RATE: 6  ACT: A 050808
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:       30  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0245  COMMODITY RATE: 0.87980  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD     CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
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GAS  0          .00      194.28-      26.28      168.00-  1  7 061  0        14       14      10.03        3.93       12.32   1
WTR  0          .00          .00      25.67       25.67   1  7 061  0         4        0      19.09        6.58                 2
SWR  0          .00          .00       9.92        9.92   1  7 061  1         4               9.09         .83  SWR SIZE: 00
REF  0          .00          .00      42.34       42.34  01  7 061                           7.08       35.26
TAX             .00          .00       2.60        2.60        GAS TAX:      1.32     WTR TAX:      1.28
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99   04/30/08 1    0000824  1.000   02/29/08 1    0000810  1.000   01/30/08 1 SE 0000803  1.000
WTR: N51321832  00   07/23/99   04/30/08 1 RB 0000004         02/29/08 1 RB 0000000          02/19/08 4    0000000
     N48152152  00   07/23/99   02/19/08 6 00 0001103         01/30/08 1 SE 0001113          12/31/07 1 RB 0001109
SWR:            00   07/23/99   04/30/08 1                    02/29/08 1                     12/31/07 1
REF:                 07/23/99   04/30/08 1                    02/29/08 1                     01/30/08 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0      15.00 09/24/99 00/00/00 2) G 0      35.00 09/24/99 00/00/00 3) W 0      25.00 09/24/99 00/00/00
ADJSTMTS: 1) 3 05/08/08 12       22.21-          2) 5 05/08/08 12       5.81-      5-   3) 7 05/08/08 12       30.68-      11-
          4) 3 05/08/08 12       16.29-          5) 5 04/07/08 12       4.00       5-
CUSTOMER COMMENTS: 05/06/08 CO7DXG PM WR CMP 050308 12:00 SCE READ: 0000004
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CSOC.RICH.006185

5097

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ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          33.51  BILL TYPE: R   BILL DATE: 06/06/08   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 06/06/08 15 GWSR      S. EST      53.96                02) 05/09/08 JE 29        SVCADJ        .00
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD:    NOTICE PENDING: 1  NOTICE DATE: 05/09/08  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 05/09/08  REGULAR        87.47-  RATE: 5  ACT:
WTR ADDL ALLOC:        0  EXCESS USE CNT:  0  PERIOD ALLOC:      15  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0221  COMMODITY RATE: 1.03760  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0          .00       87.47-       14.23       73.24-  1  0 030  3         7         7       4.93        2.04       7.26   1
WTR  0          .00          .00       12.68       12.68   1  0 030  3         2         0       9.39        3.29              2
SWR  0          .00          .00        4.88        4.88   1  0 030  1         2                 4.47         .41  SWR SIZE: 00
REF  0          .00          .00       20.82       20.82  01  0 030                           3.48       17.34
TAX             .00          .00        1.35        1.35      GAS TAX:       .72    WTR TAX:       .63
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99   05/30/08 1 SE 0000831  1.000    04/30/08 1    0000824  1.000    02/29/08 1    0000810  1.000
WTR: N51321832  00   07/23/99   05/30/08 1 SE 0000006           04/30/08 1 RB 0000004           02/29/08 1 RB 0000000
     N48152152  00   07/23/99   02/19/08 6 00 0001108           01/30/08 1 SE 0001113           12/31/07 1 RB 0001109
SWR:            00   07/23/99   05/30/08 1                      04/30/08 1                      02/29/08 1
REF:                 07/23/99   05/30/08 1                      04/30/08 1                      02/29/08 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
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CSOC.RICH.006187

5098

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 46.46 BILL TYPE: R BILL DATE: 07/08/08 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 07/08/08 15 GWSR 79.97 02) 06/06/08 JE 29 SVCADJ .00
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 1 NOTICE DATE: 06/06/08 NOTICE AMT: .00 TAX CD: 0
PRIOR CREDIT HIST: 06/06/08 REGULAR 33.51- RATE: 5 ACT:
WTR ADDL ALLOC: 0 EXCESS USE CNT: 0 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
GAS THERM FACTOR: 1.0211 COMMODITY RATE: 1.10375 SWR ALLOC: 0.000 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001

SVC	ST	WY	DELINQ	BAL FWD	CURRENT	TOTAL	RT	CD	DAYS	CC	USE	THRM/BNK	SVC CHG	SALES	COST	#M
GAS	0		.00	33.51-	12.08	21.43-	1	0	031	0	5	5	5.10	1.46	5.52	1
WTR	0		.00	.00	36.22	36.22	1	0	031	0	15	0	9.70	26.52		1
SWR	0		.00	.00	7.73	7.73	1	0	031	1	15		4.62	3.11	SWR SIZE: 00	
REF	0		.00	.00	21.52	21.52	01	0	031				3.60	17.92		
TAX			.00	.00	2.42	2.42			GAS TAX:		.60	WTR TAX:	1.82			

CSOC.RICH.006188

5099

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SVC   MTR NBR/SIZE     CN DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621     07/23/99   06/30/08 1    0000836  1.000   05/30/08 1 SE 0000831  1.000   04/30/08 1    0000824  1.000
WTR: N51321832  00    07/23/99   06/30/08 1    0000021         05/30/08 1 SE 0000006          04/30/08 1 RB 0000004
SWR:              00  07/23/99   06/30/08 1                    05/30/08 1                     04/30/08 1
REF:                  07/23/99   06/30/08 1                    05/30/08 1                     04/30/08 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
CUSTOMER COMMENTS: 05/06/08 C07DXG PM WR CMP 050308 12:00 SCR READ: 0000004
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CSOC.RICH.006189

5100

ID: 0 NAME: RICHARDSON, LAURA SVC ADDR: 717 VERNON ST ZIP: 90806-2726 COUNCIL: 06
TOTAL DUE: 94.29 BILL TYPE: R BILL DATE: 08/06/08 NAICS: 000001 PREBILL CDS: G-3 W-3 R- 3 S-3 READ DAY: 25
PRIOR TRANS: 01) 08/06/08 15 GWSR S. EST 94.29 02) 07/29/08 50 MAIL 46.46-
SPEC HAND: 0 DEPOSIT HOLD: 0 CREDIT HOLD: NOTICE PENDING: 1 NOTICE DATE: 07/08/08 NOTICE AMT: .00 TAX CD: 0
PRIOR CREDIT HIST: 07/08/08 REGULAR 46.46 RATE: 5 ACT:
WTR ADDL ALLOC: 0 EXCESS USE CNT: 1 PERIOD ALLOC: 15 BANK ALLOC: 0 WTR SIZE: 00 W-DWEL: 1 W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00 OWNER BIN= 00 CITY BINS: 00 RENTAL BINS: 00 RECYCLE BINS: 001 ROLLOUT: R-UNITS: 001
GAS THERM FACTOR: 1.0171 COMMODITY RATE: 1.24324 SWR ALLOC: 0.529 LOW INCOME DISCOUNT: .00 GAS LIFELINE: 130001

SVC	ST	WY	DELINQ	BAL FWD	CURRENT	TOTAL	RT	CD	DAYS	CC	USE	THRM/BNK	SVC CHG	SALES	COST	#M
GAS	0		.00	.00	15.67	15.67	1	0	030	3	7	7	4.93	2.04	8.70	1
WTR	0		.00	.00	46.89	46.89	1	0	030	3	19	0	9.39	37.50		1
SWR	0		.00	.00	7.78	7.78	1	0	030	1	16		4.47	3.31	SWR SIZE: 00	
REF	0		.00	.00	20.82	20.82	01	0	030				3.48	17.34		
TAX			.00	.00	3.13	3.13			GAS TAX:		.78	WTR TAX:	2.35			

SVC	MTR NBR/SIZE	ON DATE	CUR DATE	CD	ES	READ	FACTOR	PV-1 DATE	CD	ES	READ	FACTOR	PV-2 DATE	CD	ES	READ	FACTOR
GAS:	0275 028621	07/23/99	07/30/08	1	SE	0000843	1.000	06/30/08	1		0000836	1.000	05/30/08	1	SE	0000831	1.000
WTR:	N51321832 00	07/23/99	07/30/08	1	SE	0000040		06/30/08	1		0000021		05/30/08	1	SE	0000006	
SWR:	00	07/23/99	07/30/08	1				06/30/08	1				05/30/08	1			
REF:		07/23/99	07/30/08	1				06/30/08	1				05/30/08	1			

8908

$53.74

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:
PAST DUE ON: 09/20/08 * A 4.0% LATE CHARGE ($4.00 MIN.) APPLIES ON 10/03/08 *

BILL PREPARED: 09/05/08
NEXT METER READ: 10/30/08
BUSINESS OFFICE: (562) 570-5700

GAS READ:	07/30/08	08/28/08	29	0843	0847	4 X	1.0179	4
WATER READ:	07/30/08	08/28/08	29	0040	0045	5		
REFUSE:	07/30/08	08/28/08	29					
SEWER:	07/30/08	08/28/08	29			5		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	29 DAYS	@	0.16440 =	4.77	
BASELINE USAGE:	4 THERMS	@	0.29190 =	1.17	
COST OF GAS:	4 THERMS	@	0.91580 =	3.66	$9.60
WATER SERVICE CHARGE:	29 DAYS	@	0.31300 =	9.08	
TIER I USAGE:	5 USAGE	@	1.64600 =	8.23	$17.31
UTILITY USE TAX:	($9.60 + $17.31)	@	0.05000 =		$1.35
REFUSE SERVICE CHARGE:	29 DAYS	@	0.69380 =		$20.12
SEWER SERVICE CHARGE:	29 DAYS	@	0.14900 =	4.32	
SEWER USAGE:	5 USAGE	@	0.20700 =	1.04	$5.36

TOTAL AMOUNT DUE: $53.74

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

~~ THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
~~ OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
~~ WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

5101

6374

$43.77

CORRECTED, REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:
PAST DUE ON: 11/22/08 * A 6.0% LATE CHARGE ($6.00 MIN.) APPLIES ON 12/04/08 *

BILL PREPARED: 11/07/08
NEXT METER READ: 12/31/08
BUSINESS OFFICE: (562) 570-5700

GAS READ:	08/28/08	10/30/08	63	0847	0858	11 X	1.0185	11
WATER READ:	08/28/08	10/30/08	63	0045	0053	8		
REFUSE:	08/28/08	10/30/08	63					
SEWER:	08/28/08	10/30/08	63			8		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	63 DAYS	@	0.16440 =	10.36	
BASELINE USAGE:	11 THERMS	@	0.28504 =	3.14	
COST OF GAS:	11 THERMS	@	0.73634 =	8.10	$21.60
WATER SERVICE CHARGE:	63 DAYS	@	0.33460 =	21.08	
TIER I USAGE:	8 USAGE	@	1.75970 =	14.08	$35.16
UTILITY USE TAX:	($21.60 + $35.16)	@	0.05000 =		$2.84
REFUSE SERVICE CHARGE:	63 DAYS	@	0.71140 =		$44.82
SEWER SERVICE CHARGE:	63 DAYS	@	0.16280 =	10.26	
SEWER USAGE:	8 USAGE	@	0.22587 =	1.81	$12.07
CURRENT BILL SUBTOTAL:					$116.49

PRIOR AMOUNT DUE:	09/05/08	=	53.74	
PAYMENT RECEIVED:	10/16/08	=	132.46-	
LATE PAYMENT CHARGE:	10/03/08	=	6.00	$72.72-

TOTAL AMOUNT DUE: $43.77

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

YOUR GAS/REFUSE RATE REFLECTS A RATE CHANGE EFFECTIVE 10/01/08.
YOUR WATER/SEWER RATE REFLECTS A RATE CHANGE EFFECTIVE 10/01/08.

-- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS

5102

CSOC.RICH.006192

5103

8409

$70.07

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:
PAST DUE ON: 12/20/08 * A 6.0% LATE CHARGE ($6.00 MIN.) APPLIES ON 01/06/09 *

BILL PREPARED: 12/05/08
NEXT METER READ: 12/31/08
BUSINESS OFFICE: (562) 570-5700

*GAS READ:	10/30/08	12/02/08	33	0858	0866	8 X	1.0190	8
*WTR READ:	10/30/08	12/02/08	33	0053	0059	6		
REFUSE:	10/30/08	12/02/08	33					
SEWER:	10/30/08	12/02/08	33			6		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	33 DAYS	@	0.16440 =	5.43	
BASELINE USAGE:	8 THERMS	@	0.27700 =	2.22	
COST OF GAS:	8 THERMS	@	0.69861 =	5.59	$13.24
WATER SERVICE CHARGE:	33 DAYS	@	0.36000 =	11.88	
TIER I USAGE:	5 USAGE	@	1.89300 =	9.47	
TIER II USAGE:	1 USAGE	@	2.10300 =	2.10	$23.45
UTILITY USE TAX:	($13.24 + $23.45)	@	0.05000 =		$1.83
REFUSE SERVICE CHARGE:	33 DAYS	@	0.73180 =		$24.15
SEWER SERVICE CHARGE:	33 DAYS	@	0.17900 =	5.91	
SEWER USAGE:	6 USAGE	@	0.24800 =	1.49	$7.40

TOTAL AMOUNT DUE: $70.07

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

-- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
-- OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
-- WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

+

6277

$45.73

CORRECTED, REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:
PAST DUE ON: 01/27/09 * A 6.0% LATE CHARGE ($6.00 MIN.) APPLIES ON 02/05/09 *

BILL PREPARED: 01/12/09
NEXT METER READ: 03/03/09
BUSINESS OFFICE: (562) 570-5700

GAS READ:	10/30/08	12/31/08	62	0858	0874	16 X	1.0195	16
WATER READ:	10/30/08	12/31/08	62	0053	0057	4		
REFUSE:	10/30/08	12/31/08	62					
SEWER:	10/30/08	12/31/08	62			4		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	62 DAYS	@ 0.16440	=	10.19	
BASELINE USAGE:	16 THERMS	@ 0.27700	=	4.43	
COST OF GAS:	16 THERMS	@ 0.69089	=	11.05	$25.67
WATER SERVICE CHARGE:	62 DAYS	@ 0.36000	=	22.32	
TIER I USAGE:	4 USAGE	@ 1.89300	=	7.57	$29.89
UTILITY USE TAX:	($25.67 + $29.89)	@ 0.05000	=		$2.78
REFUSE SERVICE CHARGE:	62 DAYS	@ 0.73180	=		$45.37
SEWER SERVICE CHARGE:	62 DAYS	@ 0.17900	=	11.10	
SEWER USAGE:	4 USAGE	@ 0.24800	=	.99	$12.09
CURRENT BILL SUBTOTAL:					$115.80

PRIOR AMOUNT DUE:	11/07/08	=	43.77	
PAYMENT RECEIVED:	12/02/08	=	43.77-	
PAYMENT RECEIVED:	12/15/08	=	70.07-	$70.07-

TOTAL AMOUNT DUE: $45.73

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

5104

8493

$103.85

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

30 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:
PAST DUE ON: 02/21/09 * A 6.0% LATE CHARGE ($6.00 MIN.) APPLIES ON 03/09/09 *

BILL PREPARED: 02/06/09
NEXT METER READ: 03/03/09
BUSINESS OFFICE: (562) 570-5700

*GAS READ:	12/31/08	01/30/09	30	0874	0882	8 X	1.0210	8
*WTR READ:	12/31/08	01/30/09	30	0057	0057	0		
REFUSE:	12/31/08	01/30/09	30					
SEWER:	12/31/08	01/30/09	30			0		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	30 DAYS	@ 0.16440	=	4.93	
BASELINE USAGE:	8 THERMS	@ 0.27700	=	2.22	
COST OF GAS:	8 THERMS	@ 0.70897	=	5.67	$12.82
WATER SERVICE CHARGE:	30 DAYS	@ 0.36000	=	10.80	$10.80
UTILITY USE TAX:	($12.82 + $10.80)	@ 0.05000	=		$1.18
REFUSE SERVICE CHARGE:	30 DAYS	@ 0.73170	=		$21.95
SEWER SERVICE CHARGE:	30 DAYS	@ 0.17900	=	5.37	$5.37
CURRENT BILL SUBTOTAL:					$52.12
PRIOR AMOUNT DUE:		01/12/09	=	45.73	
LATE PAYMENT CHARGE:		02/05/09	=	6.00	$51.73
TOTAL AMOUNT DUE:					$103.85

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

5105

8376

$173.81

DELINQUENT BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

30 80 71-8

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:

BILL PREPARED: 03/10/09
NEXT METER READ: 05/01/09
BUSINESS OFFICE: (562) 570-5700

GAS READ:	01/30/09	03/03/09	32	0882	0892	10 X	1.0256	10
WATER READ:	01/30/09	03/03/09	32	0057	0060	3		
REFUSE:	01/30/09	03/03/09	32					
SEWER:	01/30/09	03/03/09	32			3		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	32 DAYS	@	0.16440 =	5.26	
BASELINE USAGE:	10 THERMS	@	0.27785 =	2.78	
COST OF GAS:	10 THERMS	@	0.70027 =	7.00	$15.04
WATER SERVICE CHARGE:	32 DAYS	@	0.36000 =	11.52	
TIER I USAGE:	3 USAGE	@	1.89300 =	5.68	$17.20
UTILITY USE TAX:	($15.04 + $17.20)	@	0.05000 =		$1.61
REFUSE SERVICE CHARGE:	32 DAYS	@	0.73160 =		$23.41
SEWER SERVICE CHARGE:	32 DAYS	@	0.17900 =	5.73	
SEWER USAGE:	3 USAGE	@	0.24800 =	.74	$6.47
CURRENT BILL SUBTOTAL:					$63.73

DELINQUENT AMOUNT DUE:	02/06/09	=	103.85	
LATE PAYMENT CHARGE:	03/09/09	=	6.23	$110.08

TOTAL AMOUNT DUE: $173.81

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 03/31/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS NOT PAID BEFORE 04/07/09 A 6.0% LATE CHG $6.00 MIN. WILL BE APPLIED.

5106

CSOC.RICH.006196

* * * * * * * EVALUATE YOUR CONSERVATION EFFORTS * * * * * * *

	WATER USAGE	DAYS	DAILY USAGE IN 100 CU FT	DAILY USAGE IN GALLONS	GAS USAGE	DAYS	DAILY USAGE IN THERMS
LAST YEAR:					16	60	.27
THIS YEAR:					18	62	.29

YOUR GAS RATE REFLECTS A RATE CHANGE EFFECTIVE 03/01/09.

-- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
-- OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
-- WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

8640

$53.32

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:
PAST DUE ON: 04/23/09 * A 6.0% LATE CHARGE ($6.00 MIN.) APPLIES ON 05/06/09 *

BILL PREPARED: 04/08/09
NEXT METER READ: 05/01/09
BUSINESS OFFICE: (562) 570-5700

*GAS READ:	03/03/09	04/01/09	29	0892	0899	7 X	1.0250	7
*WTR READ:	03/03/09	04/01/09	29	0060	0062	2		
REFUSE:	03/03/09	04/01/09	29					
SEWER:	03/03/09	04/01/09	29			2		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	29 DAYS	@	0.16440 =	4.77	
BASELINE USAGE:	7 THERMS	@	0.29060 =	2.03	
COST OF GAS:	7 THERMS	@	0.58800 =	4.12	$10.92
WATER SERVICE CHARGE:	29 DAYS	@	0.36000 =	10.44	
TIER I USAGE:	2 USAGE	@	1.89300 =	3.79	$14.23
UTILITY USE TAX:	($10.92 + $14.23)	@	0.05000 =		$1.26
REFUSE SERVICE CHARGE:	29 DAYS	@	0.73170 =		$21.22
SEWER SERVICE CHARGE:	29 DAYS	@	0.17900 =	5.19	
SEWER USAGE:	2 USAGE	@	0.24800 =	.50	$5.69

TOTAL AMOUNT DUE: $53.32

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

-- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
-- OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
-- WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

5108

8595

$132.86

DELINQUENT BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:

BILL PREPARED: 05/07/09
NEXT METER READ: 07/01/09
BUSINESS OFFICE: (562) 570-5700

GAS READ:	04/01/09	05/01/09	30	0899	0905	6	X	1.0200	6
WATER READ:	04/01/09	05/01/09	30	0062	0073	11			
REFUSE:	04/01/09	05/01/09	30						
SEWER:	04/01/09	05/01/09	30			11			

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	30 DAYS	@	0.16440 =	4.93	
BASELINE USAGE:	6 THERMS	@	0.29060 =	1.74	
COST OF GAS:	6 THERMS	@	0.30950 =	1.86	$8.53
WATER SERVICE CHARGE:	30 DAYS	@	0.36000 =	10.80	
TIER I USAGE:	5 USAGE	@	1.89300 =	9.47	
TIER II USAGE:	6 USAGE	@	2.10300 =	12.62	$32.89
UTILITY USE TAX:	($8.53 + $32.89)	@	0.05000 =		$2.07
REFUSE SERVICE CHARGE:	30 DAYS	@	0.73170 =		$21.95
SEWER SERVICE CHARGE:	30 DAYS	@	0.17900 =	5.37	
SEWER USAGE:	11 USAGE	@	0.24800 =	2.73	$8.10
CURRENT BILL SUBTOTAL:					$73.54

DELINQUENT AMOUNT DUE:	04/08/09	=	53.32	
LATE PAYMENT CHARGE:	05/06/09	=	6.00	$59.32

TOTAL AMOUNT DUE: $132.86

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 05/29/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS NOT PAID BEFORE 06/05/09 A 6.0% LATE CHG $6.00 MIN. WILL BE APPLIED.

MADE IN OUR OFFICE AT 333 W OCEAN BLVD BY 3:00 PM ON MONDAY 06/01/09.
DO NOT MAIL YOUR PAYMENT OR PAY AT A PAYSTATION. FAILURE TO PAY AT OUR OFFICE MAY RESULT IN TERMINATION OF YOUR SERVICE AFTER PAYMENT HAS BEEN RECEIVED.

IF YOUR SERVICE IS TERMINATED FOR NON-PAYMENT, YOU WILL BE REQUIRED TO PAY THE TOTAL AMOUNT DUE, PLUS RECONNECTION CHARGES, AN ADDITIONAL DEPOSIT, AND/OR ANY ADDITIONAL CHARGES AUTHORIZED BY THE CITY OF LONG BEACH MUNICIPAL CODE BEFORE SERVICE IS RESTORED.

CSOC.RICH.006199

5110

634 * $132.86

SHUTOFF NOTICE

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 8S 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERMON ST
YOUR ACCOUNT:

NOTICE PREPARED: 05/21/09
NEXT METER READ: 07/01/09
BUSINESS OFFICE: (562) 570-5700

* * * SEE NOTICE BELOW * * TO AVOID SERVICE TERMINATION PAY BY 06/01/09 * * *

GAS READ:	04/01/09	05/01/09	30	0899	0905	6 X	1.0200	6
WATER READ:	04/01/09	05/01/09	30	0062	0073	11		
REFUSE:	04/01/09	05/01/09	30					
SEWER:	04/01/09	05/01/09	30			11		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	30 DAYS	@	0.16440 =	4.93	
BASELINE USAGE:	6 THERMS	@	0.29060 =	1.74	
COST OF GAS:	6 THERMS	@	0.30950 =	1.86	$8.53
WATER SERVICE CHARGE:	30 DAYS	@	0.36000 =	10.80	
TIER I USAGE:	5 USAGE	@	1.89300 =	9.47	
TIER II USAGE:	6 USAGE	@	2.10300 =	12.62	$32.89
UTILITY USE TAX:	($8.53 + $32.89)	@	0.05000 =		$2.07
REFUSE SERVICE CHARGE:	30 DAYS	@	0.73170 =		$21.95
SEWER SERVICE CHARGE:	30 DAYS	@	0.17900 =	5.37	
SEWER USAGE:	11 USAGE	@	0.24800 =	2.73	$8.10
CURRENT BILL SUBTOTAL:					$73.54
DELINQUENT AMOUNT DUE:			04/08/09	53.32	
LATE PAYMENT CHARGE:			05/06/09	6.00	$59.32

TOTAL AMOUNT DUE: $132.86

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

SEE ENCLOSED NOTICE OF RIGHTS AND REMEDIES

YOUR SERVICE HAS BEEN SCHEDULED FOR TERMINATION IF A PAYMENT IN FULL IS NOT

5111

5112

8768

$68.88

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:
PAST DUE ON: 06/23/09 * A 6.0% LATE CHARGE ($6.00 MIN.) APPLIES ON 07/07/09 *

BILL PREPARED: 06/08/09
NEXT METER READ: 07/01/09
BUSINESS OFFICE: (562) 570-5700

*GAS READ:	05/01/09	06/02/09	32	0905	0910	5	X	1.0161	5
*WTR READ:	05/01/09	06/02/09	32	0073	0082	9			
REFUSE:	05/01/09	06/02/09	32						
SEWER:	05/01/09	06/02/09	32	X	0.048 =	2 (AVG WINTER USAGE)			

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	32 DAYS	@	0.16440 =	5.26	
BASELINE USAGE:	5 THERMS	@	0.29060 =	1.45	
COST OF GAS:	5 THERMS	@	0.27268 =	1.36	$8.07
WATER SERVICE CHARGE:	32 DAYS	@	0.36000 =	11.52	
TIER I USAGE:	5 USAGE	@	1.89300 =	9.47	
TIER II USAGE:	4 USAGE	@	2.10300 =	8.41	$29.40
UTILITY USE TAX: ($8.07 + $29.40)		@	0.05000 =		$1.87
REFUSE SERVICE CHARGE:	32 DAYS	@	0.73160 =		$23.41
SEWER SERVICE CHARGE:	32 DAYS	@	0.17900 =	5.73	
SEWER USAGE:	2 USAGE	@	0.24800 =	.50	$6.23
CURRENT BILL SUBTOTAL:					$68.98

PRIOR AMOUNT DUE:	05/07/09	=	132.86	
PAYMENT RECEIVED:	06/03/09	=	132.96-	$.10-

TOTAL AMOUNT DUE: $68.88

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

8633

$174.49

DELINQUENT BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:

BILL PREPARED: 07/08/09
NEXT METER READ: 08/31/09
BUSINESS OFFICE: (562) 570-5700

GAS READ:	06/02/09	07/01/09	29	0910	0918	8	X	1.0190	8
WATER READ:	06/02/09	07/01/09	29	0082	0103	21			
REFUSE:	06/02/09	07/01/09	29						
SEWER:	06/02/09	07/01/09	29	X	0.048 =				1 (AVG WINTER USAGE)

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	29 DAYS	@	0.16440 =	4.77	
BASELINE USAGE:	8 THERMS	@	0.29060 =	2.32	
COST OF GAS:	8 THERMS	@	0.31540 =	2.52	$9.61
WATER SERVICE CHARGE:	29 DAYS	@	0.36000 =	10.44	
TIER I USAGE:	5 USAGE	@	1.89300 =	9.47	
TIER II USAGE:	10 USAGE	@	2.10300 =	21.03	
TIER III USAGE:	6 USAGE	@	3.15500 =	18.93	$59.87
UTILITY USE TAX:	($9.61 + $59.87)	@	0.05000 =		$3.47
REFUSE SERVICE CHARGE:	29 DAYS	@	0.73170 =		$21.22
SEWER SERVICE CHARGE:	29 DAYS	@	0.17900 =	5.19	
SEWER USAGE:	1 USAGE	@	0.24800 =	.25	$5.44
CURRENT BILL SUBTOTAL:					$99.61

DELINQUENT AMOUNT DUE:	06/08/09	-	68.88	
LATE PAYMENT CHARGE:	07/07/09	=	6.00	$74.88

TOTAL AMOUNT DUE: $174.49

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 07/29/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS

5113

NOT PAID BEFORE 08/05/09 A 6.0% LATE CHG $6.00 MIN. WILL BE APPLIED.

* * * * * * * EVALUATE YOUR CONSERVATION EFFORTS * * * * * * *

	WATER USAGE	DAYS	DAILY USAGE IN 100 CU FT	DAILY USAGE IN GALLONS	GAS USAGE	DAYS	DAILY USAGE IN THERMS
LAST YEAR:	17	61	.28	209.44	12	61	.20
THIS YEAR:	30	61	.49	367.00	13	61	.21

~~ CITY HALL AND THE UTILITY CUSTOMER SERVICE CALL CENTER WILL BE
~~ CLOSED FRIDAY JULY 31ST, 2009, DUE TO MANDATORY WORK FURLOUGH.
~~

CSOC.RICH.006203

455 * $174.49

SHUTOFF NOTICE

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 8S 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:

NOTICE PREPARED: 07/22/09
NEXT METER READ: 08/31/09
BUSINESS OFFICE: (562) 570-5700

* * * SEE NOTICE BELOW * * TO AVOID SERVICE TERMINATION PAY BY 07/29/09 * * *

GAS READ:	06/02/09	07/01/09	29	0910	0918	8	X	1.0190	8
WATER READ:	06/02/09	07/01/09	29	0082	0103	21			
REFUSE:	06/02/09	07/01/09	29						
SEWER:	06/02/09	07/01/09	29	X	0.048 =	1	(AVG WINTER USAGE)		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	29 DAYS	@	0.16440 =	4.77	
BASELINE USAGE:	8 THERMS	@	0.29060 =	2.32	
COST OF GAS:	8 THERMS	@	0.31540 =	2.52	$9.61
WATER SERVICE CHARGE:	29 DAYS	@	0.36000 =	10.44	
TIER I USAGE:	5 USAGE	@	1.89300 =	9.47	
TIER II USAGE:	10 USAGE	@	2.10300 =	21.03	
TIER III USAGE:	6 USAGE	@	3.15500 =	18.93	$59.87
UTILITY USE TAX:	($9.61 + $59.87)	@	0.05000 =		$3.47
REFUSE SERVICE CHARGE:	29 DAYS	@	0.73170 =		$21.22
SEWER SERVICE CHARGE:	29 DAYS	@	0.17900 =	5.19	
SEWER USAGE:	1 USAGE	@	0.24800 =	.25	$5.44
CURRENT BILL SUBTOTAL:					$99.61

DELINQUENT AMOUNT DUE:	06/08/09	68.88	
LATE PAYMENT CHARGE:	07/07/09	6.00	$74.88

TOTAL AMOUNT DUE: $174.49

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

SEE ENCLOSED NOTICE OF RIGHTS AND REMEDIES

5115

8632

$73.35

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:
PAST DUE ON: 08/21/09 * A 6.0% LATE CHARGE ($6.00 MIN.) APPLIES ON 09/03/09 *

BILL PREPARED: 08/06/09
NEXT METER READ: 08/31/09
BUSINESS OFFICE: (562) 570-5700

*GAS READ:	07/01/09	07/31/09	30	0918	0924	6	X	1.0220	6
*WTR READ:	07/01/09	07/31/09	30	0103	0115	12			
REFUSE:	07/01/09	07/31/09	30						
SEWER:	07/01/09	07/31/09	30	X	0.048 =	1	(AVG WINTER USAGE)		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	30 DAYS	@	0.16440 =	4.93	
BASELINE USAGE:	6 THERMS	@	0.29060 =	1.74	
COST OF GAS:	6 THERMS	@	0.32260 =	1.94	$8.61
WATER SERVICE CHARGE:	30 DAYS	@	0.36000 =	10.80	
TIER I USAGE:	5 USAGE	@	1.89300 =	9.47	
TIER II USAGE:	7 USAGE	@	2.10300 =	14.72	$34.99
UTILITY USE TAX:	($8.61 + $34.99)	@	0.05000 =		$2.18
REFUSE SERVICE CHARGE:	30 DAYS	@	0.73170 =		$21.95
SEWER SERVICE CHARGE:	30 DAYS	@	0.17900 =	5.37	
SEWER USAGE:	1 USAGE	@	0.24800 =	.25	$5.62

TOTAL AMOUNT DUE: $73.35

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

-- CITY HALL AND THE UTILITY CUSTOMER SERVICE CALL CENTER WILL BE
-- CLOSED FRIDAY AUGUST 28, 2009, DUE TO MANDATORY WORK FURLOUGH.
--

5116

5117

8572
CREDIT BALANCE - NO PAYMENT DUE:

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 8Z 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:

BILL PREPARED: 09/04/09
NEXT METER READ: 10/30/09
BUSINESS OFFICE: (562) 570-5700

GAS READ:	07/31/09	08/31/09	31	0924	0930	6	X	1.0220	6
WATER READ:	07/31/09	08/31/09	31	0115	0127	12			
REFUSE:	07/31/09	08/31/09	31						
SEWER:	07/31/09	08/31/09	31	X	0.048	=		1	(AVG WINTER USAGE)

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	31 DAYS	@	0.16440 =	5.10	
BASELINE USAGE:	6 THERMS	@	0.29060 =	1.74	
COST OF GAS:	6 THERMS	@	0.34447 =	2.07	$8.91
WATER SERVICE CHARGE:	31 DAYS	@	0.36000 =	11.16	
TIER I USAGE:	5 USAGE	@	1.89300 =	9.47	
TIER II USAGE:	7 USAGE	@	2.10300 =	14.72	$35.35
UTILITY USE TAX:	($8.91 + $35.35)	@	0.05000 =		$2.21
REFUSE SERVICE CHARGE:	31 DAYS	@	0.73160 =		$22.68
SEWER SERVICE CHARGE:	31 DAYS	@	0.17900 =	5.55	
SEWER USAGE:	1 USAGE	@	0.24800 =	.25	$5.80
CURRENT BILL SUBTOTAL:					$74.95
PRIOR AMOUNT DUE:			08/06/09 =	73.35	
PAYMENT RECEIVED:			08/13/09 =	150.00-	$76.65-

CREDIT BALANCE - NO PAYMENT DUE: $1.70-

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

* * * * * * * EVALUATE YOUR CONSERVATION EFFORTS * * * * * * *

WATER	DAILY USAGE	DAILY USAGE	GAS	DAILY USAGE

	USAGE	DAYS	IN 100 CU FT	IN GALLONS	USAGE	DAYS	IN THERMS
LAST YEAR:	24	59	.41	306.68	11	59	.19
THIS YEAR:	24	61	.39	292.00	12	61	.20

~~ FREE FORECLOSURE COUNSELING FAIR, SEPTEMBER 12TH, 10AM - 3PM.
~~ JORDAN HIGH SCHOOL, 6500 ATLANTIC AVE. CALL (562) 570-5855.
~~

~~ THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
~~ OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
~~ WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

CSOC.RICH.006207

5118

8531

$53.45

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 30 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:
PAST DUE ON: 10/21/09 * A 6.1% LATE CHARGE ($6.50 MIN.) APPLIES ON 11/03/09 *

BILL PREPARED: 10/06/09
NEXT METER READ: 10/30/09
BUSINESS OFFICE: (562) 570-5700

*GAS READ:	08/31/09	09/30/09	30	0930	0935	5 X	1.0259	5	
*WTR READ:	08/31/09	09/30/09	30	0127	0131	4			
REFUSE:	08/31/09	09/30/09	30						
SEWER:	08/31/09	09/30/09	30	X	0.048	=	1 (AVG WINTER USAGE)		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	30 DAYS	@	0.16440 =	4.93	
TIER I USAGE:	5 THERMS	@	0.29050 =	1.45	
COST OF GAS:	5 THERMS	@	0.30363 =	1.52	$7.90
WATER SERVICE CHARGE:	30 DAYS	@	0.36000 =	10.80	
TIER I USAGE:	4 USAGE	@	1.89300 =	7.57	$18.37
UTILITY USE TAX:	($7.90 + $18.37)	@	0.05000 =		$1.31
REFUSE SERVICE CHARGE:	30 DAYS	@	0.73170 =		$21.95
SEWER SERVICE CHARGE:	30 DAYS	@	0.17900 =	5.37	
SEWER USAGE:	1 USAGE	@	0.24800 =	.25	$5.62
CURRENT BILL SUBTOTAL:					$55.15
PRIOR CREDIT BALANCE:			09/04/09 =		$1.70-
TOTAL AMOUNT DUE:				$53.45	

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

-- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS

5119

8544

$182.47

DELINQUENT BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71 E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:

BILL PREPARED: 11/04/09
NEXT METER READ: 12/31/09
BUSINESS OFFICE: (562) 570-5700

GAS READ:	09/30/09	10/30/09	30	0935	0941	6	X	1.0221	6
WATER READ:	09/30/09	10/30/09	30	0131	0155	24			
REFUSE:	09/30/09	10/30/09	30						
SEWER:	09/30/09	10/30/09	30	X	0.048 =	1	(AVG WINTER USAGE)		

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	30 DAYS	@	0.16440 =	4.93	
TIER I USAGE:	6 THERMS	@	0.29060 =	1.74	
COST OF GAS:	6 THERMS	@	0.35943 =	2.16	$8.83
WATER SERVICE CHARGE:	30 DAYS	@	0.41600 =	12.48	
TIER I USAGE:	5 USAGE	@	2.18590 =	10.93	
TIER II USAGE:	10 USAGE	@	2.42780 =	24.28	
TIER III USAGE:	9 USAGE	@	3.64220 =	32.78	$30.47
UTILITY USE TAX:	($8.83 + $80.47)	@	0.05000 =		$4.47
REFUSE SERVICE CHARGE:	30 DAYS	@	0.73170 =		$21.95
SEWER SERVICE CHARGE:	30 DAYS	@	0.21670 =	6.50	
SEWER USAGE:	1 USAGE	@	0.30117 =	.30	$6.80
CURRENT BILL SUBTOTAL:					$122.52

DELINQUENT AMOUNT DUE:	10/06/09	=	53.45	
LATE PAYMENT CHARGE:	11/03/09	=	6.50	$59.95

TOTAL AMOUNT DUE: $182.47

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

THIS BILL INCLUDES A DELINQUENT AMOUNT THAT MUST BE PAID BEFORE 11/25/09 TO AVOID TERMINATION OF SERVICE. IN ADDITION, IF THE TOTAL AMOUNT DUE IS

5120

NOT PAID BEFORE 12/04/09 A 6.1% LATE CHG $6.50 MIN. WILL BE APPLIED.

YOUR WATER/SEWER RATE REFLECTS A RATE CHANGE EFFECTIVE 10/01/09.

-- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
-- OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
-- WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

549 * $182.47

SHUTOFF NOTICE

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 8S 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:

NOTICE PREPARED: 11/18/09
NEXT METER READ: 12/31/09
BUSINESS OFFICE: (562) 570-5700

* * * SEE NOTICE BELOW * * TO AVOID SERVICE TERMINATION PAY BY 11/25/09 * * *

GAS READ:	09/30/09	10/30/09	30	0935	0941	6 X	1.0221	6
WATER READ:	09/30/09	10/30/09	30	0131	0155	24		
REFUSE:	09/30/09	10/30/09	30					
SEWER:	09/30/09	10/30/09	30	X 0.048 =		1	(AVG WINTER USAGE)	

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	30 DAYS	@	0.16440 =	4.93	
TIER I USAGE:	6 THERMS	@	0.29060 =	1.74	
COST OF GAS:	6 THERMS	@	0.35943 =	2.16	$8.83
WATER SERVICE CHARGE:	30 DAYS	@	0.41600 =	12.48	
TIER I USAGE:	5 USAGE	@	2.18590 =	10.93	
TIER II USAGE:	10 USAGE	@	2.42780 =	24.28	
TIER III USAGE:	9 USAGE	@	3.64220 =	32.78	$80.47
UTILITY USE TAX:	($8.83 + $80.47)	@	0.05000 =		$4.47
REFUSE SERVICE CHARGE:	30 DAYS	@	0.73170 =		$21.95
SEWER SERVICE CHARGE:	30 DAYS	@	0.21670 =	6.50	
SEWER USAGE:	1 USAGE	@	0.30117 =	.30	$6.80
CURRENT BILL SUBTOTAL:					$122.52

DELINQUENT AMOUNT DUE:	10/06/09	53.45	
LATE PAYMENT CHARGE:	11/03/09	6.50	$59.95

TOTAL AMOUNT DUE: $182.47

YOUR BILL FOR THIS PERIOD IS BASED ON AN ACTUAL METER READ.

SEE ENCLOSED NOTICE OF RIGHTS AND REMEDIES

5122

YOUR SERVICE HAS BEEN SCHEDULED FOR TERMINATION IF A PAYMENT IN FULL IS NOT MADE IN OUR OFFICE AT 333 W OCEAN BLVD BY 3:00 PM ON WEDNESDAY 11/25/09. DO NOT MAIL YOUR PAYMENT OR PAY AT A PAYSTATION. FAILURE TO PAY AT OUR OFFICE MAY RESULT IN TERMINATION OF YOUR SERVICE AFTER PAYMENT HAS BEEN RECEIVED.

IF YOUR SERVICE IS TERMINATED FOR NON-PAYMENT, YOU WILL BE REQUIRED TO PAY THE TOTAL AMOUNT DUE, PLUS RECONNECTION CHARGES, AN ADDITIONAL DEPOSIT, AND/OR ANY ADDITIONAL CHARGES AUTHORIZED BY THE CITY OF LONG BEACH MUNICIPAL CODE BEFORE SERVICE IS RESTORED.

8336

$64.66

REGULAR BILL

LAURA RICHARDSON
1212 S VICTORY BLVD
BURBANK CA 91502-2551

80 80 71-E

NAME: RICHARDSON, LAURA
ADDRESS: 717 VERNON ST
YOUR ACCOUNT:
PAST DUE ON: 12/22/09 * A 6.1% LATE CHARGE ($6.50 MIN.) APPLIES ON 01/06/10 *

BILL PREPARED: 12/07/09
NEXT METER READ: 12/31/09
BUSINESS OFFICE: (562) 570-5700

*GAS READ:	10/30/09	12/02/09	33	0941	0951	10	X	1.0210	10
*WTR READ:	10/30/09	12/02/09	33	0155	0157	2			
REFUSE:	10/30/09	12/02/09	33						
SEWER:	10/30/09	12/02/09	33	X	0.048	=			2 (AVG WINTER USAGE)

********** CALCULATION OF TOTAL AMOUNT DUE **********

GAS SERVICE CHARGE:	33 DAYS	@	0.16440 =	5.43	
TIER I USAGE:	10 THERMS	@	0.29060 =	2.91	
COST OF GAS:	10 THERMS	@	0.46299 =	4.63	$12.97
WATER SERVICE CHARGE:	33 DAYS	@	0.41800 =	13.79	
TIER I USAGE:	2 USAGE	@	2.19600 =	4.39	$18.18
UTILITY USE TAX: ($12.97 + $18.18)		@	0.05000 =		$1.56
REFUSE SERVICE CHARGE:	33 DAYS	@	0.73180 =		$24.15
SEWER SERVICE CHARGE:	33 DAYS	@	0.21800 =	7.19	
SEWER USAGE:	2 USAGE	@	0.30300 =	.61	$7.80

TOTAL AMOUNT DUE: $64.66

* YOUR USAGE FOR THIS BILLING PERIOD HAS BEEN ESTIMATED BASED ON YOUR HISTORICAL USAGE. YOUR NEXT BILLING PERIOD WILL REFLECT AN ACTUAL METER READ AND CONSERVATION INFORMATION.

-- THE TYPICAL SINGLE FAMILY RESIDENCE USES APPROXIMATELY 14 BILLING UNITS
-- OF WATER EACH MONTH; GENERALLY USING MORE IN THE SUMMER AND LESS IN THE
-- WINTER. 1 BILLING UNIT EQUALS 748 GALLONS OF WATER.

5124

Customer Comments

1. TC=cc	Customer Comment Inquiry
2. Acct:	Account Number
3. Addr:	Service Address
3. Name:	Primarily Account Holder Name
4. Date:	The date the comment was entered or last changed.
5. UserId	The user identification code of the service representative that added or last changed the comment entry.
6. CD=comment code	It provides the retention for the comment entry
7. Customer Comments	A user can add a free form note of a specific customer contact or special notes for future account follow up. This field also stores unique information of specific work orders such as inspections, meter reads, turn on/turn off orders, etc.

HL:	Hi-Lo failure report
WR:	Water re-read
REM I HOLD:	Special credit hold removed
TF by Credit:	Service turned off due to no payment
TN by FNP TN:	Restored service after payment made
CHG M/A:	Changed mailing address per bill stub request

Page: 1 Document Name: untitled

```
Z19L      UBC07MXN  12/21/09  07:59    CUSTOMER COMMENT INQUIRY          1 OF 0
TC: CC  ACCT: [redacted]  ADDR: 717 VERNON,ST
NAME: RICHARDSON, LAURA                 METER:                 ROUTE:

 DATE  USERID CD CUSTOMER COMMENTS     (OCCURS: 31)
082609 PSVMLB DB RESD CALLED TO REPORT DUMPED ITEMS IN FRONT OF HER PROPERTY.
082808 C18SLA DB CHG M/A P/NOTE BL STUB
050608 C07DXG PM WR CMP 050308 12:00 SCE READ: 0000004
100807 C05DSC PP TN ORDERED 10/04/07 15:49 BY FNP TN
               PP TN ORDERED 10/04/07 15:48 BY FNP TN
100207 0260    PP TF ORDERED 10/02/07 19:20 BY CREDIT
060807 C18DSC PP TN ORDERED 06/06/07 08:17 BY FNP TN
               PP TN ORDERED 06/06/07 08:16 BY FNP TN
060507 0260    PP TF ORDERED 06/04/07 19:19 BY CREDIT
120806 C08TCN PP TN ORDERED 12/07/06 16:26 BY CUST\TCN
120406 0260    PP TF ORDERED 12/01/06 19:17 BY CREDIT
112806 C07LKN PQ REM I HOLD NO LONGER ON COUNCIL
090105 C05AXC PM WR CMP 083105 12:00 SCE READ: 0000809
               PM HL CMP 090105 10:21 DXG W RD: 0000809


CC RECORD MISSING          PA1 FOR NEXT PAGE
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Date: 12/21/2009 Time: 7:59:32 AM

```
CC  A  Y833        UBC07PFL  00/00/00   EFFECTIVE DATE: 12/07/06   SEGMENT CODE:
NEW  COMMENT DATE   USERID  CODE  COMMENT
 01)   12/07/06     C07PFL   D6   PER PW FOR TN FOLLOW BUREAU'S POLICY
        AUDIT DATE  TIME  FUNCTION   TERMINAL  OPERATOR
         12/07/06   0841  CHANGE     Y833      UBC07PFL
         12/07/06   0839  ADD        Y833      UBC07PFL
```


CSOC.RICH.006216

```
CC  A  YA79      UBC18CXM  00/00/00  EFFECTIVE DATE: 03/31/09   SEGMENT CODE:
NEW  COMMENT DATE   USERID  CODE  COMMENT
 01)   03/31/09     C18CXM   D1   CST UNABLE TO PY IVR DOWN ADV CN MAKE PYMT 4/1
        AUDIT DATE  TIME  FUNCTION    TERMINAL  OPERATOR
         03/31/09   1625  ADD         YA79      UBC18CXM
```

5129

```
TOTAL PYMT:          74.55                    04/02/09   1253   ADDED      X538      CEC10SXG
[illegible]   CC  A  YA85      UBC18KAD  00/00/00  EFFECTIVE DATE: 04/02/09   SEGMENT CODE:
NEW  COMMENT DATE   USERID  CODE  COMMENT
 01)   04/02/09     C18KAD   D2   CUST TO PY NOFC 2DY
        AUDIT DATE  TIME  FUNCTION     TERMINAL  OPERATOR
         04/02/09   0807  ADD          YA85      UBC18KAD
```


CSOC.RICH.006218

5130

```
CC  A  YA95       UBC07LMM  00/00/00  EFFECTIVE DATE: 02/04/05   SEGMENT CODE:
NEW  COMMENT DATE   USERID  CODE  COMMENT
01)   02/04/05      C07LMM   RQ   020805-CK NEW BILL
       AUDIT DATE   TIME  FUNCTION    TERMINAL  OPERATOR
        02/04/05    1041  ADD         YA95      UBC07LMM
```


CSOC.RICH.006219

Transaction History

1. TC: th	All Transactions
2. Acct:	Account Number
3. Addr:	Service Address
3. Name:	Primarily Account Holder Name
4. Date:	Date a specific transaction occurred on account
5. Transaction	Description of transaction. Some transactions are computer generated
6. UserId	(Who//What) produced the transaction
7. Type	Detail of the type of transaction
8. EIR	Billing file maintenance error report
9. Trans Amt	Billing and/or credit dollar amount
10. Acct Bal	Account balance

Z021 UBC07YXG 12/17/09 14:41 TRANSACTION HISTORY 1 OF
TC: TH ACCT: [redacted] ADDR: 717 VERNON,ST
NAME: RICHARDSON, LAURA METER: ROUTE:

DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
12/07/09	15 REGULAR BILL	S. EST	GWSR		64.66	64.66
11/25/09	FM RESET DELINQ					
11/25/09	PA CASHIER PAYMENT	BANK	RCC		182.47-	
11/24/09	M9 WTR MTR MISC CHNG	WEGLEO			.00	182.47
11/24/09	M8 WTR SVC MISC CHNG	WEGLEO			.00	182.47
11/18/09	FM SHUTOFF NOTICE					182.47
11/04/09	15 BAL FWD BILL		GWSR		122.52	182.47
11/03/09	FM LATE CHARGE	LT CHG	39		6.50	59.95
10/06/09	15 REGULAR BILL	S. EST	GWSR		55.15	53.45
09/04/09	JE INTER SERVICE ADJ	SVCADJ	29		.00	1.70-
09/04/09	15 REGULAR BILL		GWSR		74.95	1.70-
08/26/09	CC CUSTOMER COMMENT	PSVMLB			.00	76.65-
08/13/09	50 REMITTANCE PYMT	MAIL			150.00-	76.65-
08/06/09	15 REGULAR BILL	S. EST	GWSR		73.35	73.35
07/29/09	FM RESET DELINQ					
07/29/09	50 REMITTANCE PYMT	MAIL			174.49-	
07/22/09	FM SHUTOFF NOTICE					174.49
07/08/09	15 BAL FWD BILL		GWSR		99.61	174.49
07/07/09	FM LATE CHARGE	LT CHG	39		6.00	74.88

PA1 FOR NEXT PAGE *C*

Z021 UBC07YXG 12/17/09 14:41 TRANSACTION HISTORY 2 OF
TC: TH ACCT: [redacted] ADDR: 717 VERNON,ST
NAME: RICHARDSON, LAURA METER: ROUTE:

DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
06/08/09	15 REGULAR BILL	S. EST	GWSR		68.98	68.88
06/03/09	FM RESET DELINQ					.10-
06/03/09	50 REMITTANCE PYMT	MAIL			132.96-	.10-
06/01/09	FM POST 10 ISSUED					132.86
05/21/09	FM SHUTOFF NOTICE					132.86
05/07/09	15 BAL FWD BILL		GWSR		73.54	132.86
05/06/09	FM LATE CHARGE	LT CHG	39		6.00	59.32
05/01/09	FM RE-CALC DLY SWR	ALLOC	SWR		.00	53.32
04/08/09	15 REGULAR BILL	S. EST	GWSR		53.32	53.32
04/02/09	FM RESET DELINQ					
04/02/09	PA CASHIER PAYMENT	C10SXG			173.81-	
04/02/09	CC CUSTOMER COMMENT	C18KAD			.00	173.81
04/01/09	FM POST 10 ISSUED					173.81
03/31/09	CC CUSTOMER COMMENT	C18CXM			.00	173.81
03/24/09	FM SHUTOFF NOTICE					173.81
03/10/09	15 BAL FWD BILL		GWSR		63.73	173.81
03/09/09	FM LATE CHARGE	LT CHG	39		6.23	110.08
02/06/09	15 REGULAR BILL	S. EST	GWSR		52.12	103.85
02/05/09	FM LATE CHARGE	LT CHG	39		6.00	51.73

PA1 FOR NEXT PAGE *C*

Z021 UBC07YXG 12/17/09 14:41 TRANSACTION HISTORY 3 OF
TC: TH ACCT: [illegible] ADDR: 717 VERNON,ST
NAME: RICHARDSON, LAURA METER: ROUTE:

DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
01/12/09	15 REGULAR BILL		GWSR		115.80	45.73
01/09/09	CR CANCEL/REBILL	C07KMB	REBL		70.07-	70.07-
01/07/09	15 BILLING		W	022	.00	
01/07/09	15 BILLING				.00	
12/15/08	50 REMITTANCE PYMT	MAIL			70.07-	
12/05/08	15 REGULAR BILL	S. EST	GWSR		70.07	70.07
12/02/08	50 REMITTANCE PYMT	MAIL			43.77-	
11/07/08	15 REGULAR BILL		GWSR		116.49	43.77
11/06/08	CR CANCEL/REBILL	C07KMB	REBL		72.72-	72.72-
11/04/08	15 BILLING		W	022	.00	
11/04/08	15 BILLING				.00	
10/23/08	M1 CUSTOMER MISC CHG	C07LKN			.00	
10/16/08	FM RESET DELINQ					
10/16/08	50 REMITTANCE PYMT	MAIL			132.46-	
10/06/08	15 BAL FWD BILL	S. EST	GWSR		72.72	132.46
10/03/08	FM LATE CHARGE	LT CHG	39		6.00	59.74
09/05/08	15 REGULAR BILL		GWSR		53.74	53.74
08/28/08	M1 CUSTOMER MISC CHG	C18SLA			.00	
08/28/08	CC CUSTOMER COMMENT	C18SLA			.00	

PA1 FOR NEXT PAGE *C*

Z021 UBC07YXG 12/17/09 14:41 TRANSACTION HISTORY 4 OF
TC: TH ACCT: [redacted] ADDR: 717 VERNON,ST
NAME: RICHARDSON, LAURA METER: ROUTE:

DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
08/18/08	50 REMITTANCE PYMT	MAIL			94.29-	
08/06/08	15 REGULAR BILL	S. EST	GWSR		94.29	94.29
07/29/08	50 REMITTANCE PYMT	MAIL			46.46-	
07/08/08	JE INTER SERVICE ADJ	SVCADJ	29		.00	46.46
07/08/08	15 REGULAR BILL		GWSR		79.97	46.46
06/06/08	JE INTER SERVICE ADJ	SVCADJ	29		.00	33.51-
06/06/08	15 REGULAR BILL	S. EST	GWSR		53.96	33.51-
05/09/08	JE INTER SERVICE ADJ	SVCADJ	29		.00	87.47-
05/09/08	15 REGULAR BILL		GWSR		106.81	87.47-
05/08/08	50 REMITTANCE PYMT	MAIL			119.29-	194.28-
05/08/08	CR CANCEL/REBILL	C07RMM	REBL		74.99-	74.99-
05/07/08	15 BILLING		W	022	.00	
05/07/08	15 BILLING				.00	
05/06/08	WR WATER REREAD	C07DXG	VR		.00	
05/01/08	FM RE-CALC DLY SWR	ALLOC	SWR		.00	
04/30/08	50 REMITTANCE PYMT	MAIL			119.29-	
04/08/08	15 REGULAR BILL	S. EST	GWSR		74.99	119.29
04/07/08	FM LATE CHARGE	LT CHG	39		4.00	44.30
03/12/08	15 REGULAR BILL		GWSR		62.37	40.30

PA1 FOR NEXT PAGE *C*

Z021 UBC07YXG 12/17/09 14:41 TRANSACTION HISTORY 5 OF
TC: TH ACCT: [redacted] ADDR: 717 VERNON,ST
NAME: RICHARDSON, LAURA METER: ROUTE:

DATE	TRANSACTION	USERID	TYPE	EIR	TRANS AMT	ACCT BAL
03/12/08	15 REGULAR BILL		W	021	.00	22.07-
03/11/08	CR CANCEL/REBILL	C07RMM	REBL		22.07-	22.07-
03/10/08	15 BILLING		W	022	.00	
03/10/08	15 BILLING				.00	
02/29/08	50 REMITTANCE PYMT	MAIL			68.57-	
02/20/08	EW EXCHANGE WTR MTR	WSDNXP	OLD	289	.00	68.57
02/07/08	15 REGULAR BILL	S. EST	GWSR		58.08	68.57
02/06/08	FM LATE CHARGE	LT CHG	39		4.00	10.49
01/10/08	JE INTER SERVICE ADJ	SVCADJ	29		.00	6.49
01/10/08	15 REGULAR BILL		GWSR		121.20	6.49
01/09/08	CR CANCEL/REBILL	C07DXG	REBL		97.41-	114.71-

PA1 FOR NEXT PAGE *C*

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M1  A  YA95      UBC07LMM  00/00/00  EFFECTIVE DATE: 08/16/05   ID:      EIR REQUEST:      USE TAX:      NAICS:
 NBR EXTRA BILLS: 1   FAMIS INDEX:                EQUIFAX CODE:      DATE:            EQUIFAX SCORE:
                                                    AUDIT DATE  TIME  FUNCTION     TERMINAL  OPERATOR
                                                     08/16/05   1156  ADDED        YA95      UBC07LMM

M2  A  YA95      UBC07LMM  00/00/00  EFFECTIVE DATE: 08/16/05   CREDIT RATE:      PAY PLAN TYPE:      STOP CHECK CD:
 DEPOSIT HOLD:    SPEC HNDLNG: 3  CREDIT HOLD:     BY:        DELINQ NOTICE:    NOTICE DATE:            NOTICE AMT:
                                                    AUDIT DATE  TIME  FUNCTION     TERMINAL  OPERATOR
                                                     08/16/05   1730  ADDED        YA95      UBC07LMM

PA  A  Y174      CEC10JAS  00/00/00  PAYMENT DATE: 08/16/05  TIME: 15:04:55  WNDW: 5  TELLER: CHB  RECPT: 00064
 CASH AMOUNT:       153.81    NEW ACCT:      AUDIT DATE  TIME   FUNCTION   TERMINAL  OPERATOR   CANCEL:     BY:
 TOTAL PYMT:        153.81                    08/16/05   1457   ADDED      Y174      CEC10JAS
```

5138

WR F YA88 UBC05AXC 00/00/00 REC DATE: 08/30/05 ORDERED BY: EDIT 40
REREAD REASON: VERIFY METER/READ SPECIAL INSTR:

METER NBR	SIZE	READ				AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
N48152152	3/4	0000809	COMP DATE: 08/31/05	TIME: 1200	BY: SCB	09/01/05	1216	UPDATED	YA88	UBC05AXC
						08/30/05	1245	FO PRINTED	YA88	UBC05AXC

CSOC.RICH.006227

5139

CS F YA88 UBC05AXC 00/00/00 REQUEST TYPE: HL WANT DATE: 09/01/05 ALL DAY REC DATE: 08/30/05 1245
ORDR BY: EDIT 41 ADDR: POINTS: 001 DIST: 207 DISP TIME: RD: 71
READ: 0000809 H/L: X HI RD: 0000559 MTR FND: N HOWOFF: LN EQ: BYPASS: T REG: LA1 FLOW: LOCKUP:
MTR OBS: VOL PASSED: CFPH: 100%: FORM ISSUED: NOTIFY FD: ISSUE WC:
COMP DATE: 09/01/05 TIME: 1021 BY: DXG DEPT: C SUPV REVIEW BY: NORM ADJ: RADIO DISP: CD2: CNDMN CD:
UCAD DEPT: 0001 DIV: 01 SECT: 60 WORK CD: CSHLW ORDER #: 0000000000 JOB CDS: CSHLW PRIORITY: 40

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
09/01/05	1026	UCAD CMPLT	00000000	CSHLW
09/01/05	1025	ARRIVED	00818147	DAGILBE
09/01/05	1020	ENROUTE	00818147	DAGILBE
09/01/05	0220	DISPATCHED	00818147	DAGILBE
08/31/05	1334	UNASSIGNED	00818147	UCAD
08/30/05	1246	ADDED	YA88	UBC05AXC

CSOC.RICH.006228

5140

PA A Y174 CEC10JAS 00/00/00 PAYMENT DATE: 07/12/05 TIME: 08:31:16 WNDW: 5 TELLER: CHE RECPT: 00022

CASH AMOUNT:	132.46	NEW ACCT:	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR	CANCEL:	BY:
TOTAL PYMT:	132.46		07/12/05	0824	ADDED	Y174	CEC10JAS		

CSOC.RICH.006229

5141

M2 A YA95 UBC07LMM 00/00/00 EFFECTIVE DATE: 10/06/05 CREDIT RATE: PAY PLAN TYPE: STOP CHECK CD:
DEPOSIT HOLD: SPEC HNDLNG: 0 CREDIT HOLD: BY: DELINQ NOTICE: 2 NOTICE DATE: NOTICE AMT: 155.87

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
10/06/05	1023	CHANGED	YA95	UBC07LMM
10/06/05	1019	ADDED	YA95	UBC07LMM

M3 A YA95 UBC07LMM 00/00/00 EFFECTIVE DATE: 10/06/05 ACCOUNT BALANCE:

OCCUR	AMOUNT	DATE	FND SVC DLNQ	OCCUR	AMOUNT	DATE	FND SVC DLNQ	OCCUR	AMOUNT	DATE	FND SVC DLNQ
1)			3	2)			3	3)			3
4)			3	5)			3				

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
10/06/05	1019	ADDED	YA95	UBC07LMM

5143

CR A YB01 UBC07KMB 00/00/00 EFFECTIVE DATE: 05/09/06 RESET PREBILL: UPDATE CODE: 2

CANCEL BILL DATE G W R S
(01) 04/07/06 X X X X
X REBILL SVC: G MTR: 1

DATE	RC	EC	READ	FACTOR
050106	1		0000637	01.000
033106	D	SE	0000630	01.000
030206	1		0000618	01.000
013106	1	SE	0000605	01.000
123005	1		0000595	01.000
120105	1	SE	0000584	01.000
102905	1		0000572	01.000

CANCEL BILL DATE G W R S
(02) 03/09/06
X REBILL SVC: W MTR: 1

DATE	RC	EC	READ	FACTOR
050106	1	RB	0000901	
033106	D	SE	0000903	
030206	1		0000896	
013106	1	SE	0000893	
123005	1		0000886	
120105	1	SE	0000873	
102905	1		0000857	

CANCEL BILL DATE G W R S
(03) 02/07/06
X REBILL SVC: R MTR:

DATE	RC	EC	READ	FACTOR
050106	1			
033106	D			
030206	1			
013106	1			
123005	1			
120105	1			
102905	1			

CANCEL BILL DATE G W R S
(04) 01/06/06
X REBILL SVC: S MTR:

DATE	RC	EC	READ	FACTOR
050106	1			
033106	D			
030206	1			
013106	1			
123005	1			
120105	1			
102905	1			

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
05/09/06	1526	ADDED	YB01	UBC07KMB

5144

PA A X182 CEC10AXC 00/00/00 PAYMENT DATE: 07/31/06 TIME: 09:13:11 WNDW: 6 TELLER: ARC RECPT: 00263

CASH AMOUNT:	118.08	NEW ACCT:	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR	CANCEL:	BY:
TOTAL PYMT:	118.08		07/31/06	0913	ADDED	X182	CEC10AXC		

CSOC.RICH.006233

5145

```
M2  A  CRCHGA5I  UBC07LKN  00/00/00  EFFECTIVE DATE: 11/28/06   CREDIT RATE:      PAY PLAN TYPE:      STOP CHECK CD:
DEPOSIT HOLD:     SPEC HNDLNG:     CREDIT HOLD: *  BY: *       DELINQ NOTICE:     NOTICE DATE:            NOTICE AMT:
                                                               AUDIT DATE  TIME  FUNCTION     TERMINAL  OPERATOR
                                                                11/28/06   1655  ADDED        CRCHGA5I  UBC07LKN
```

5146

PA A X625 CEC10AXK 00/00/00 PAYMENT DATE: 12/07/06 TIME: 16:30:10 WNDW: 5 TELLER: ANK RECPT: 00870

CASH AMOUNT:	327.79	NEW ACCT:	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR	CANCEL:	BY:
TOTAL PYMT:	327.79		12/07/06	1630	ADDED	X625	CEC10AXK		

CSOC.RICH.006235

5147

M1 A YA83 UBC18SLA 00/00/00 EFFECTIVE DATE: 08/28/08 ID: EIR REQUEST: USE TAX: NAICS:

MAIL ADDRESS: L1: 1212 S VICTORY BLVD
L2: BURBANK CA
ZIP: 91502-2551

THIRD PARTY MAIL: L1:
L2:
ZIP:

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
08/28/08	1313	ADDED	YA83	UBC18SLA

CSOC.RICH.006236

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M1  A  CRCHGA5I  UBC07LKN  00/00/00  EFFECTIVE DATE: 10/23/08   ID:      EIR REQUEST:      USE TAX:      NAICS:
NBR EXTRA BILLS: 0   FAMIS INDEX:                EQUIFAX CODE:      DATE:            EQUIFAX SCORE:
                                                        AUDIT DATE  TIME  FUNCTION     TERMINAL  OPERATOR
                                                         10/23/08   0821  ADDED        CRCHGA5I  UBC07LKN
```

CASH	297.25-

CSOC.RICH.006238

5150

```
ID: 0  NAME: RICHARDSON, LAURA                SVC ADDR: 717 VERNON ST                          ZIP: 90806-2726  COUNCIL: 06
TOTAL DUE:          160.43- BILL TYPE: R   BILL DATE: 02/07/06   NAICS: 000001   PREBILL CDS: G-3  W-3  R- 3  S-3   READ DAY: 25
PRIOR TRANS: 01) 02/07/06 15 GWSR      S. EST      65.26                02) 01/11/06 50          MAIL        297.25-
SPEC HAND: 0  DEPOSIT HOLD: 0  CREDIT HOLD: I  NOTICE PENDING: 1  NOTICE DATE: 01/06/06  NOTICE AMT:          .00   TAX CD: 0
PRIOR CREDIT HIST: 01/06/06  REGULAR        71.56   RATE: 6  ACT:
WTR ADDL ALLOC:          0  EXCESS USE CNT:  0  PERIOD ALLOC:      16  BANK ALLOC:        0   WTR SIZE: 00  W-DWEL: 1  W-UNITS: 001
REF CONTAINERS: 64=00 100=01 300=00  OWNER BIN= 00  CITY BINS: 00  RENTAL BINS: 00  RECYCLE BINS: 001  ROLLOUT:    R-UNITS: 001
GAS THERM FACTOR:  1.0238  COMMODITY RATE: 0.87513  SWR ALLOC:   0.000  LOW INCOME DISCOUNT:       .00   GAS LIFELINE: 130001
SVC ST WY   DELINQ      BAL FWD      CURRENT       TOTAL  RT CD DAYS CC    USE   THRM/BNK    SVC CHG       SALES       COST  #M
GAS  0          .00      225.69-       17.98      207.71-  1  0 032  3        11        11       5.26        3.09       9.63   1
WTR  0          .00          .00       20.17       20.17   1  0 032  3         7         0       9.22       10.95              1
SWR  0          .00          .00        4.63        4.63   1  0 032  1         7                 3.55        1.08  SWR SIZE: 00
REF  0          .00          .00       20.57       20.57  01  0 032                           3.42       17.15
TAX             .00          .00        1.91        1.91      GAS TAX:       .90    WTR TAX:      1.01
SVC   MTR NBR/SIZE    ON DATE   CUR DATE CD ES   READ  FACTOR  PV-1 DATE CD ES   READ  FACTOR  PV-2 DATE CD ES   READ  FACTOR
GAS: 0275  028621    07/23/99   01/31/06 1 SE 0000606  1.000    12/30/05 1    0000595  1.000    12/01/05 1 SE 0000584  1.000
WTR: N48152152  00   07/23/99   01/31/06 1 SE 0000893           12/30/05 1    0000886           12/01/05 1 SE 0000873
SWR:            00   07/23/99   01/31/06 1                      12/30/05 1                      12/01/05 1
REF:                 07/23/99   01/31/06 1                      12/30/05 1                      12/01/05 1
PAYMENTS:  NO PAYMENTS
DEPOSITS: 1) R 0     15.00 09/24/99 00/00/00 2) G 0     35.00 09/24/99 00/00/00 3) W 0     25.00 09/24/99 00/00/00
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CSOC.RICH.006239

5151

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CR  A  YB02      UBC07RMM  00/00/00  EFFECTIVE DATE: 03/11/08  RESET PREBILL:    UPDATE CODE: 2
CANCEL BILL DATE  G W R S        CANCEL BILL DATE  G W R S        CANCEL BILL DATE  G W R S        CANCEL BILL DATE  G W R S
 (01)  02/07/08     X   X         (02)  01/10/08                    (03)  12/06/07                    (04)  11/05/07
 REBILL SVC: G  MTR: 1            X REBILL SVC: W  MTR: 1           REBILL SVC: R  MTR:              X REBILL SVC: S  MTR:
 DATE  RC  EC   READ  FACTOR       DATE  RC  EC   READ  FACTOR      DATE  RC  EC   READ  FACTOR      DATE  RC  EC   READ  FACTOR
022908  1      0000810 01.000     022908  1  RB 0000000            022908  1                        022908  1
013008  1  SE 0000803 01.000     021908  4     0000000            013008  1                        013008  D
123107  1  RB 0000794 01.000     021908  6  00 0001109            123107  1                        123107  1
102907  1      0000777 01.000     013008  D  SE 0001113            102907  1                        102907  1
100507  2      0000771 01.000     123107  1  RB 0001109            092707  1                        100407  2
100207  1  SE 0000771 01.000     102907  1     0001099            082807  1                        100207  1
100207  9  F  0000771 01.000     100407  2     0001092            073007  1                        100207  9  F
                                                              AUDIT DATE  TIME  FUNCTION    TERMINAL  OPERATOR
                                                               03/11/08   1236  ADDED       YB02      UBC07RMM
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CSOC.RICH.006241

5152

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                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            
CR A YB02 UBC07RMM 00/00/00 EFFECTIVE DATE: 05/08/08 RESET PREBILL: UPDATE CODE: 2 05/06/08 0834 ADDED Y548 UBC18JXD
CANCEL BILL DATE G W R S CANCEL BILL DATE G W R S CANCEL BILL DATE G W R S CANCEL BILL DATE G W R S
(01) 04/08/08 X X X X (02) 03/12/08 (03) 02/07/08 (04) 01/10/08
X REBILL SVC: G MTR: 1 X REBILL SVC: W MTR: 1 X REBILL SVC: R MTR: X REBILL SVC: S MTR:
DATE RC EC READ FACTOR DATE RC EC READ FACTOR DATE RC EC READ FACTOR DATE RC EC READ FACTOR
043008 1 0000824 01.000 043008 1 RB 0000004 043008 1 043008 1
040108 D SE 0000819 01.000 040108 D SE 0000011 040108 D 040108 D
022908 1 0000810 01.000 022908 1 RB 0000000 022908 1 022908 1
013008 1 SE 0000803 01.000 021908 4 0000000 013008 1 123107 1
123107 1 RB 0000794 01.000 021908 6 00 0001109 123107 1 102907 1
102907 1 0000777 01.000 123107 1 RB 0001109 102907 1 100407 2
100507 2 0000771 01.000 102907 1 0001099 092707 1 100207 1
AUDIT DATE TIME FUNCTION TERMINAL OPERATOR
05/08/08 1353 ADDED YB02 UBC07RMM
```

TOTAL PMT: 100.00 11/06/08 0817 ADDED X673 CSC10RXA

CR A YB01 UBC07KMB 00/00/00 EFFECTIVE DATE: 11/06/08 RESET PREBILL: UPDATE CODE: 2

CANCEL BILL DATE G W R S					CANCEL BILL DATE G W R S					CANCEL BILL DATE G W R S					CANCEL BILL DATE G W R S				
(01) 10/06/08 X X X X					(02) 09/05/08					(03) 08/06/08					(04) 07/08/08				
X REBILL SVC: G MTR: 1					X REBILL SVC: W MTR: 1					X REBILL SVC: R MTR:					X REBILL SVC: S MTR:				
DATE	RC	EC	READ	FACTOR	DATE	RC	EC	READ	FACTOR	DATE	RC	EC	READ	FACTOR	DATE	RC	EC	READ	FACTOR
103008	1		0000858	01.000	103008	1	RB	0000053		103008	1				103008	1			
092908	D	SE	0000853	01.000	092908	D	SE	0000056		092908	D				092908	D			
082808	1		0000847	01.000	082808	1		0000045		082808	1				082808	1			
073008	1	SE	0000843	01.000	073008	1	SE	0000040		073008	1				073008	1			
063008	1		0000836	01.000	063008	1		0000021		063008	1				063008	1			
053008	1	SE	0000831	01.000	053008	1	SE	0000006		053008	1				053008	1			
043008	1		0000824	01.000	043008	1	RB	0000004		043008	1				043008	1			

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
11/06/08	1558	ADDED	YB01	UBC07KMB

5154

CITY OF LONG BEACH
COMMERCIAL SERVICES
GAS - WATER - REFUSE - SEWER

SERVICE ORDER TRANSACTION AUDIT

UB0229 RUN 01/09/09
PAGE 667

ACCOUNT NBR TC ST TERMINAL OPERATOR POSTED

CR A YB01 UBC07KMB 00/00/00 EFFECTIVE DATE: 01/09/09 RESET PREBILL: UPDATE CODE: 2

CANCEL BILL DATE G W R S
(01) 12/05/08 X X X X
X REBILL SVC: G MTR: 1

DATE	RC	EC	READ	FACTOR
123108	1		0000874	01.000
120208	D	SE	0000866	01.000
103008	1		0000858	01.000
082808	1		0000847	01.000
073008	1	SE	0000843	01.000
063008	1		0000836	01.000
053008	1	SE	0000831	01.000

CANCEL BILL DATE G W R S
(02) 11/07/08
X REBILL SVC: W MTR: 1

DATE	RC	EC	READ	FACTOR
123108	1	RB	0000057	
120208	D	SE	0000059	
103008	1	RB	0000053	
082808	1		0000045	
073008	1	SE	0000040	
063008	1		0000021	
053008	1	SE	0000006	

CANCEL BILL DATE G W R S
(03) 10/06/08
X REBILL SVC: R MTR:

DATE	RC	EC	READ	FACTOR
123108	1			
120208	D			
103008	1			
082808	1			
073008	1			
063008	1			
053008	1			

CANCEL BILL DATE G W R S
(04) 09/05/08
X REBILL SVC: S MTR:

DATE	RC	EC	READ	FACTOR
123108	1			
120208	D			
103008	1			
082808	1			
073008	1			
063008	1			
053008	1			

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
01/09/09	1506	ADDED	YB01	UBC07KMB

CSOC.RICH.006244

5155

```
M8  A  YD49      UBWEGLEO  00/00/00  EFFECTIVE DATE: 11/24/09   WTR STATUS:        RATE:      DWEL:      UNITS:
SVC. INFO:                                                   MAIN LOC:    TAP LOC: SAME AS METER                IRREG USER:
OCCURRENCES  BILLED   BILL CONS    USE   DAYS  ALLOC    BANK            AUDIT DATE  TIME  FUNCTION    TERMINAL  OPERATOR
                                                                          11/24/09   1457  ADDED       YD49      UBWEGLEO
```

5156

M9 A YD49 UBWEGLEO 00/00/00 EFFECTIVE DATE: 11/24/09 WATER MTR OCCUR: 1 MTR STATUS: SEAL CD:
MTR LOCATION: 152'E FIELD REPAIR DATE:

OCCURRENCE	READ	DATE	EST CD	READ CD	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
					11/24/09	1457	ADDED	YD49	UBWEGLEO

CSOC.RICH.006245

CSOC.RICH.006246

```
CC  A  YA85        UBC18KAD  00/00/00  EFFECTIVE DATE: 04/02/09   SEGMENT CODE:
 NEW   COMMENT DATE   USERID  CODE  COMMENT
 01)   04/02/09       C18KAD   D2   CUST TO PY NOFC 2DY
        AUDIT DATE  TIME  FUNCTION    TERMINAL  OPERATOR
         04/02/09   0807  ADD         YA85      UBC18KAD

PA  A  X538        CEC10SXG  00/00/00  PAYMENT DATE: 04/02/09  TIME: 08:32:51  WNDW: 4  TELLER: SUG  RECPT: 282
 CASH AMOUNT:        173.81    NEW ACCT:      AUDIT DATE  TIME   FUNCTION   TERMINAL  OPERATOR   CANCEL:    BY:
 TOTAL PYMT:         173.81                    04/02/09   0832   ADDED      X538      CEC10SXG
+
```

Service Orders

CSOC.RICH.006247

5159

TF F UB0260 UB0260 00/00/00 TURN OFF: GAS: F WATER: F SEWER: F REFUSE: WANT DATE: 12/04/06 ALL DAY
ORDER BY: CREDIT TRANSFER TO: LEAVE 3-DAY NOTIFY: PRINT FO: G DIST: 207 POINTS: 010
SPEC INSTR 1): AMOUNT OWED = 102.10 PHONE NBR: CD:
COMPLETION DATE: 12/04/06 TIME: 1301 BY: RGA DEPT: G FORM ISSUED: CATCH KEY:
UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TFNPB ORDER #: 0001053516 PRIORITY: 40 JOB CODES: TFNPB
BYPASS: T REG: LA1 CONDEMNED: ISSUE WORK CODES: SUPV REVIEW BY:

SERVICE	METER NUMBER	READ	EST-HI	HI-LO	FND	HOWOFF	AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
G	0275 028521	690	704		N	ML	12/04/06	1301	UCAD CMPLT	01053516	TFNPB
W	N48152152	998	1026		N	PN	12/04/06	1301	ARRIVED	01053516	ROANDER
							12/04/06	1258	ENROUTE	01053516	ROANDER
							12/04/06	0445	DISPATCHED	01053516	ROANDER
							12/01/06	1337	UNASSIGNED	01053516	TFNPB
							11/29/06	1916	ADDED	UB0260	UB0260

5160

[redacted] TN F YB02 UBC08TCN 00/00/00 SERVICES: GAS: G WTR: W SWR: S REF: WANT DATE: 12/07/06 PM
ORDER BY: CUST\TCN PREV ACCT: BILL RECON: TRANSFER FROM: CREDIT RATE: X
CUST NAME: RICHARDSON, LAURA CO NAMED: DBA:
PHONE1: (562) 426-[redacted] CD: 1 PHONE2: (562) 570-[redacted] CD: 2 PHONE3: N/A CD: BUSINESS APPL:
CUST SSN: [redacted] DRIVERS LIC: STATE: OTHER ID: CD: SCORE:
GAS DEPOSIT: 0 WTR DEPOSIT: 0 REF DEPOSIT: 0 NAICS: 000001 LL: 130001 APPLIANCE: 1234
EMPLOYMENT: CITY OF LONG BEACH STREET: CITY: DIST: 207 POINTS: 020
SPEC INSTR: OK FOR TN THIS EVE, 8:30 P.M. OK PER PH PREMIUM CD: PREMIUM TIME:
FIELD REMARKS: RELITE WH, ELEC IGN RNGE, LEFT F/F OFF PER OWNER, SHE STATES
THAT IT HAS BEEN TURN OFF AT SHUT/OFF VALVE UNDER HOUSE/ ALSO TURN WATER BA
CK ON
MTR OBS: 120 VOL PASSED: 000.00 CFPH: 00000.0 100%?: N
PRESSURE FLOW: 07.500 LOCKUP: 08.000 BYPASS: T REGULATOR: LA1
PRINT FO: G SUPERVISOR REVIEW BY: KEY: EQ: CONDEMNED MTR: CL&SH:
COMPLETION DATE: 12/07/06 TIME: 2041 BY: JXM DEPT: G FORM ISSUED: ISSUE WORK CODES:
UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPB ORDER #: 0001057296 JOB CDS: TNNPB PRIORITY: 20

SVC	METER NUMBER	HI READ	READ	HI/LO	FND	HOWOFF
G	0275 028621	695	690		F	LN
W	N48152152	1003	998		F	LN

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
12/07/06	2041	UCAD CMPLT	01057296	TNNPB
12/07/06	2021	ARRIVED	01057296	JCMACIA
12/07/06	2010	ENROUTE	01057296	JCMACIA
12/07/06	1848	DISPATCHED	01057296	JCMACIA
12/07/06	1626	UNASSIGNED	01057296	UCAD
12/07/06	1626	ADDED	YB02	UBC08TCN

5161

[redacted] TF F UB0260 UB0260 00/00/00 TURN OFF: GAS: F WATER: F SEWER: F REFUSE: WANT DATE: 06/05/07 ALL DAY
ORDER BY: CREDIT TRANSFER TO: LEAVE 3-DAY NOTIFY: PRINT FO: G DIST: 207 POINTS: 010
SPEC INSTR 1): AMOUNT OWED = 71.91 PHONE NBR: CD:
COMPLETION DATE: 06/05/07 TIME: 1554 BY: BAT DEPT: G FORM ISSUED: CATCH KEY:
UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TFNPB ORDER #: [redacted] PRIORITY: 40 JOB CODES: TFNPB
BYPASS: T REG: LA1 CONDEMNED: ISSUE WORK CODES: SUPV REVIEW BY:

SERVICE	METER NUMBER	READ	EST-HI	HI-LO	FND	HOWOFF
G	0275 028621	745	752		N	ML
W	N48152152	1038	1059		N	PN

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
06/05/07	1554	UCAD CMPLT	01146485	TFNPB
06/05/07	1546	ARRIVED	01146485	BETHOMA
06/05/07	1545	ENROUTE	01146485	BETHOMA
06/05/07	0430	DISPATCHED	01146485	BETHOMA
06/04/07	1333	UNASSIGNED	01146485	TFNPB
05/31/07	1918	ADDED	UB0260	UB0260

CSOC.RICH.006250

5162

[redacted] TN F YB00 UBC18DSC 00/00/00 SERVICES: GAS: G WTR: SWR: REF: WANT DATE: 06/08/07 PM
ORDER BY: FNP TN PREV ACCT: BILL RECON: TRANSFER FROM: CREDIT RATE: X
CUST NAME: RICHARDSON, LAURA CO NAMED: DBA:
PHONE1: (562) 426-[redacted] CD: 1 PHONE2: (562) 570-[redacted] CD: 2 PHONE3: N/A CD: BUSINESS APPL:
CUST SSN: [redacted] DRIVERS LIC: STATE: OTHER ID: CD: SCORE:
GAS DEPOSIT: 0 WTR DEPOSIT: 0 REF DEPOSIT: 0 NAICS: 000001 LL: 130001 APPLIANCE: 1234
EMPLOYMENT: CITY OF LONG BEACH STREET: CITY: DIST: 207 POINTS: 020
FIELD REMARKS: LIT RA WH LF FF PER CUST. REQ
MTR OBS: 120 VOL PASSED: 000.00 CFPH: 00000.0 100%?: N
PRESSURE FLOW: LOCKUP: BYPASS: T REGULATOR: LA1
PRINT FO: G SUPERVISOR REVIEW BY: KEY: EQ: CONDEMNED MTR: CL&SH:
COMPLETION DATE: 06/08/07 TIME: 1349 BY: ARG DEPT: G FORM ISSUED: ISSUE WORK CODES:
UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPG ORDER #: [redacted] JOB CDS: TNNPG PRIORITY: 20

SVC	METER NUMBER	HI READ	READ	HI/LO	FND	HOWOFF
G	0275 028621	6707	745		F	LN
W	N48152152	6707	000			

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
06/08/07	1349	UCAD CMPLT	01148347	TNNPG
06/08/07	1334	ARRIVED	01148347	ALGRIFF
06/08/07	1334	ENROUTE	01148347	ALGRIFF
06/08/07	0500	DISPATCHED	01148347	ALGRIFF
06/07/07	1332	UNASSIGNED	01148347	UCAD
06/06/07	0817	ADDED	YB00	UBC18DSC

CSOC.RICH.006252

5163

TF F UB0260 UB0260 00/00/00 TURN OFF: GAS: F WATER: F SEWER: F REFUSE: WANT DATE: 10/02/07 ALL DAY
ORDER BY: CREDIT TRANSFER TO: LEAVE 3-DAY NOTIFY: PRINT FO: G DIST: 207 POINTS: 010
SPEC INSTR 1): AMOUNT OWED = 97.34 PHONE NBR: CD:
COMPLETION DATE: 10/02/07 TIME: 0832 BY: RST DEPT: G FORM_ISSUED: CATCH KEY:
UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TFNPB ORDER #: PRIORITY: 40 JOB CODES: TFNPB
BYPASS: T REG: LA1 CONDEMNED: ISSUE WORK CODES: SUPV REVIEW BY:

SERVICE	METER NUMBER	READ	EST-HI	HI-LO	FND	HOWOFF
G	0275 028621	771	782	X	N	ML
W	N48152152	1092	1117	X	N	PN

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
10/02/07	0833	UCAD CMPLT	01201343	TFNPB
10/02/07	0822	ARRIVED	01201343	ROTRUST
10/02/07	0817	ENROUTE	01201343	ROTRUST
10/02/07	0454	DISPATCHED	01201343	ROTRUST
10/01/07	1335	UNASSIGNED	01201343	TFNPB
09/28/07	1919	ADDED	UB0260	UB0260

5164

[redacted] TN F YA86 UBC05DSC 00/00/00 SERVICES: GAS: G WTR: SWR: REF: WANT DATE: 10/05/07 AM
ORDER BY: FNP TN PREV ACCT: BILL RECON: TRANSFER FROM: CREDIT RATE: X
CUST NAME: RICHARDSON, LAURA CO NAMED: DBA:
PHONE1: (562) 426[redacted] CD: 1 PHONE2: (562) 570[redacted] CD: 2 PHONE3: N/A CD: BUSINESS APPL:
CUST SSN: [redacted] DRIVERS LIC: STATE: OTHER ID: CD: SCORE:
GAS DEPOSIT: 0 WTR DEPOSIT: 0 REF DEPOSIT: 0 NAICS: 000001 LL: 130001 APPLIANCE: 1234
EMPLOYMENT: CITY OF LONG BEACH STREET: CITY: DIST: 207 POINTS: 020
FIELD REMARKS: LIT RA WH LF FF
MTR OBS: 120 VOL PASSED: 000.00 CFPH: 00000.0 100%?: N
PRESSURE FLOW: LOCKUP: BYPASS: T REGULATOR: LA1
PRINT FO: G SUPERVISOR REVIEW BY: KEY: EQ: CONDEMNED MTR: CL&SH:
COMPLETION DATE: 10/05/07 TIME: 0856 BY: ARG DEPT: G FORM ISSUED: ISSUE WORK CODES:
UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPG ORDER #: 0001203252 JOB CDS: TNNPG PRIORITY: 20

SVC	METER NUMBER	HI READ	READ	HI/LO	FND	HOWOFF
G	0275 028621	776	771		F	LN
W	N48152152	1097	000			

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
10/05/07	0856	UCAD CMPLT	01203252	TNNPG
10/05/07	0856	ARRIVED	01203252	ALGRIFF
10/05/07	0855	ENROUTE	01203252	ALGRIFF
10/05/07	0455	DISPATCHED	01203252	ALGRIFF
10/04/07	1549	UNASSIGNED	01203252	UCAD
10/04/07	1549	ADDED	YA86	UBC05DSC

[redacted] TN F YA86 UBC05DSC 00/00/00 SERVICES: GAS: WTR: W SWR: S REF: WANT DATE: 10/04/07 PM
ORDER BY: FNP TN PREV ACCT: BILL RECON: TRANSFER FROM: CREDIT RATE: X
CUST NAME: RICHARDSON, LAURA CO NAMED: DBA:
PHONE1: (562) 426-[redacted] CD: 1 PHONE2: (562) 570[redacted] CD: 2 PHONE3: N/A CD: BUSINESS APPL:
CUST SSN: [redacted] DRIVERS LIC: STATE: OTHER ID: CD: SCORE:
GAS DEPOSIT: 0 WTR DEPOSIT: 0 REF DEPOSIT: 0 NAICS: 000001 LL: APPLIANCE:
EMPLOYMENT: CITY OF LONG BEACH STREET: CITY: DIST: 207 POINTS: 020
PRESSURE FLOW: LOCKUP: BYPASS: T REGULATOR: LA1
PRINT FO: W SUPERVISOR REVIEW BY: KEY: EQ: CONDEMNED MTR: CL&SH:
COMPLETION DATE: 10/04/07 TIME: 1722 BY: JAC DEPT: G FORM ISSUED: ISSUE WORK CODES:
UCAD DEPT: 0001 DIV: 01 SECT: 01 WORK CD: TNNPW ORDER #: 0001203250 JOB CDS: TNNPB PRIORITY: 20

SVC	METER NUMBER	HI READ	READ	HI/LO	FND	HOWOFF
G	0275 028621	776	000			
W	N48152152	1097	1092		F	LN

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
10/08/07	1107	UPDATED	YD78	UBWSDJGE
10/05/07	0855	UCAD CMPLT	01203250	TNNPB
10/05/07	0852	ARRIVED	01203250	ALGRIFF
10/05/07	0825	ENROUTE	01203250	ALGRIFF
10/05/07	0455	DISPATCHED	01203250	ALGRIFF
10/04/07	1549	FO PRINTED	WTR DISP	UBC05DSC
10/04/07	1549	CHANGED	GAS DISP	UBC05DSC
10/04/07	1548	UNASSIGNED	01203250	UCAD
10/04/07	1548	ADDED	YA86	UBC05DSC

CSOC.RICH.006254

5165

EW F YD51 UBWSDNXP 00/00/00 ORDERED BY: PRINT ORDER REQUEST MTR WAS: ON MTR WAS LEFT: ON
ORDER PRINT DATE: 02/11/08 REASON FOR EXCHANGE: OLD AGE COMPLETION DATE: 02/19/08 TIME: 1515 BY: CXM

********** REMOVED METER **********							********** INSTALLED METER **********					
METER NBR	READ	SIZE	HI RD	HI/LO	CHG	DIAL	METER NBR	READ	TYPE	SIZE	POS	LOCATION
N48152152	1108	3/4	1118		X		N51321832	000	DISC	3/4	4	

AUDIT DATE	TIME	FUNCTION	TERMINAL	OPERATOR
02/20/08	1610	UPDATED	YD78	UBWSDJGE
02/11/08	0925	FO PRINTED	YD51	UBWSDNXP
02/11/08	0925	ADDED	YD51	UBWSDNXP

LENDER: Washington Mutual Bank

BORROWER(S): Laura Richardson

PROPERTY ADDRESS: 3622 West Curtis Drive, Sacramento, CA 95818

LOAN NO.:

ERROR AND OMISSIONS / COMPLIANCE AGREEMENT

STATE OF California
COUNTY OF SACRAMENTO

The undersigned borrower(s) for and in consideration of the above-referenced Lender funding the closing of this loan agrees, if requested by Lender or Closing Agent for Lender, to fully cooperate and adjust for clerical errors, any or all loan closing documentation if deemed necessary or desirable in the reasonable discretion of Lender to enable Lender to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 30 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period.

The undersigned borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said borrower(s).

DATED effective this 4th day of January, 2007

Laura Richardson (Borrower)

(Borrower)

(Borrower)

(Borrower)

Sworn to and subscribed before me this day of

Notary Public
State/Commonwealth of
Acting in the County/Parish of

My Commission Expires:

OCCUPANCY AGREEMENT

DATE: January 4, 2007
BORROWER: Laura Richardson

LOAN #: [illegible]
PROPERTY ADDRESS: 3622 West Curtis Drive
Sacramento, CA 95818

The undersigned Borrower(s) of the above captioned property understand that one of the conditions of the loan is that Borrower(s) occupy the subject property and Borrower(s) do hereby certify as follows:

1. Borrower intends to occupy the property as Borrower's primary residence.
2. Borrower intends to occupy the property during the 12 month period immediately following the loan closing as the primary residence of the Borrower (i.e., the property will be "owner occupied").
3. If Borrower's intention changes prior to the loan closing, Borrower agrees to notify Lender immediately of that fact.
4. Borrower understands that Lender may not make the loan in connection with subject property without this Occupancy Agreement.
5. Borrower acknowledges Lender has relied upon the Borrower's representation of occupancy in securing said loan, the interest rate or funding said loan.

THE UNDERSIGNED BORROWER(S) ACKNOWLEDGES AND AGREES THAT:

1. **ANY MISREPRESENTATION OF OCCUPANCY BY BORROWER(S);**
2. **BORROWER(S) FAILURE TO OCCUPY THE PROPERTY AS THE PRIMARY RESIDENCE (i.e. OWNER-OCCUPIED) DURING THE 12 MONTH PERIOD FOLLOWING THE LOAN CLOSING;**

SHALL CONSTITUTE A DEFAULT UNDER THE NOTE AND SECURITY INSTRUMENT EXECUTED IN CONNECTION WITH SAID LOAN AND, UPON THE OCCURRENCE OF SAID DEFAULT, THE WHOLE SUM OF PRINCIPAL AND INTEREST PAYABLE PURSUANT TO SAID NOTE PLUS COSTS AND FEES SHALL BECOME IMMEDIATELY DUE AT THE OPTION OF THE HOLDER THEREOF AND/OR LENDER MAY ADJUST THE INTEREST RATE TO BE EQUIVALENT TO THAT OF A NON-OWNER OCCUPIED LOAN.

Borrower(s) understand that it is a Federal Crime punishable by fine or imprisonment or both to knowingly make any false statement concerning any of the above facts, as applicable under the provisions of Title 18 U.S.C., Sec. 1014.

I declare that the foregoing Agreement is true and correct and agree to said terms of Agreement allowing Lender discretion to call loan due and/or adjust the interest rate based upon any misrepresentation of occupancy.

Borrower Laura Richardson	1/4/07 Date	Borrower	Date
Borrower	Date	Borrower	Date

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

(Borrower's Signature) Laura Richardson 1/4/07 (Date) (Social Security Number)

(Borrower's Signature) (Date) (Social Security Number)

CREDIT SCORE DISCLOSURE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806
	Date: January 04, 2007

Property Address:
3622 West Curtis Drive, Sacramento, CA 95818

Credit information provided by:

CBA Information Solutions
4 Executive Campus
Cherry Hill, NJ 08002
1-866-366-8308

Your current Credit Score(s) or most recent Credit Score(s) and the key factors that adversely affect your Credit Score(s) in the model used is/are attached.

The range of possible Credit Scores under the model used is

300 - 850

Your Credit Score was created on the same date noted at the top of your Credit Score report.

The information and credit scoring model may be different than the Credit Score that may be used by the lender.

CALIFORNIA CREDIT SCORE NOTICE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806 (714) 939-5200
	Date: January 04, 2007

NOTICE TO THE HOME LOAN APPLICANT

In connection with your application for a home loan, the lender must disclose to you the score that a credit bureau distributed to users and the lender used in connection with your home loan, and the key factors affecting your credit scores.

The credit score is a computer generated summary calculated at the time of the request and based on information a credit bureau or lender has on file. The scores are based on data about your credit history and payment patterns. Credit scores are important because they are used to assist the lender in determining whether you will obtain a loan. They may also be used to determine what interest rate you may be offered on the mortgage. Credit scores can change over time, depending on your conduct, how your credit history and payment patterns change, and how credit scoring technologies change.

Because the score is based on information in your credit history, it is very important that you review the credit-related information that is being furnished to make sure it is accurate. Credit records may vary from one company to another.

If you have questions about your credit score or the credit information that is furnished to you, contact the credit bureau at the address and telephone number provided with this notice, or contact the lender, if the lender developed or generated the credit score. The credit bureau plays no part in the decision to take any action on the loan application and is unable to provide you with specific reasons for the decision on a loan application.

If you have questions concerning the terms of the loan, contact the lender.

Credit information gathered by:
CBA Information Solutions, 4 Executive Campus Cherry Hill, NJ 08002 1-866-366-8308

One or more of the following credit bureaus will provide the credit score:

Experian	Equifax Credit Information Services	Trans Union
P.O. Box 2002 Allen, TX 75013 1-888-397-3742	P.O. Box 740241 Atlanta, GA 30374 1-800-685-1111	P.O. Box 4000 Chester, PA 19016 1-866-887-2673

Your acknowledgment below signifies that this written notice was provided to you.

Borrower Laura Richardson 1/4/07 Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

APPRAISAL DISCLOSURE

Borrower Name(s):	Lender:
Laura Richardson	Washington Mutual Bank 1400 South Douglass Road, Suite 100 Anaheim, CA 92806
Property Address: 3622 West Curtis Drive Sacramento, CA 95818	Date: January 04, 2007

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Contact: National Post Closing Operations
Lender/Broker: Washington Mutual Bank
Address: Mail Stop SC00140
2210 Enterprise Drive
Florence, SC 29501
Telephone:

In your letter, give us the following information:

Borrower Name(s): Laura Richardson

Loan Number:
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818
Closing Date: January 4, 2007

Borrower Laura Richardson 1/4/07 Date	Borrower Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date
Borrower Date	Borrower Date

Washington Mutual
Long Beach Mortgage

REL

Dear Customer:

We want to provide you with important information regarding the servicing of your new home loan. Please make a note of the important information outlined below.

Billing Statement

Approximately 15 days prior to your first payment due, you will receive your Washington Mutual Bank billing statement. Enclosed with your billing statement will be a brochure explaining the various features of your statement.

Loan Payments

Washington Mutual Bank will begin accepting payments March 1, 2007 . If you do not receive your billing statement by your first payment due date, you may send your payment to:

Washington Mutual Bank
P.O. Box 3139
Milwaukee, WI 53201-3139

Please note that loan payments cannot be made through Automated Teller Machines (ATMs).

Note: One way to ensure timely receipt of your loan payment is to have the monthly payment automatically deducted from your checking or savings account. For details regarding this service, please contact Washington Mutual's Customer Service Department at the number referenced below.

Customer Service

You may call the Washington Mutual Customer Service Department at **1-866-926-8937** to obtain information about your loan. You may use our Self Service Telephone Banking 24-hours a day, 7 days a week; or speak with a customer service representative, 5:00 a.m. to 8:00 p.m., Pacific Time, Monday through Friday. Or write to Washington Mutual Bank at, P.O. Box 3139, Milwaukee, WI 53201-3139

You can also visit our Washington Mutual Bank website at www.wamumortgage.com.

Sincerely
Washington Mutual Bank

Washington Mutual
Long Beach Mortgage

Auto Pay - Enrollment Form

YES, please sign me/us up for Auto Pay, the convenient service that automatically deducts my/our mortgage loan payment from the designated Bank account each month in accordance with the Terms and Conditions on page 2, and other provisions of this Enrollment Form.

My/Our Washington Mutual Loan Number is: [redacted]

The name(s) on the account is/are as follows:

Laura Richardson
Borrower Name

Co-Borrower Name (if applicable)

(562) 706[redacted]
Daytime Phone Number

Evening Phone Number

Select a payment date

Your payment will automatically be deducted from your Bank account each month on the Deduction Date you choose below. The Deduction Date must be at least one day prior to the last day of your late-charge grace period under the terms of your loan documents. If you choose a Deduction Date that is on or after the last day of your late-charge grace period, or if you do not choose a Deduction Date at all, the deduction will occur on the payment due date. If the Deduction Date falls on a weekend or a legal or business holiday, the deduction will occur on the following business day. If you would like additional information about your available draft dates, please call us toll free at 1-866-926-8937.

☐ I choose the following Deduction Date: The _____ day of each month.

Choose a Payment Option

If you have a fixed-rate loan or an adjustable rate loan (other than an Option ARM), please choose from the following payment options:

☐ Minimum Monthly Payment Only

☐ Minimum Monthly Payment, together with an additional amount of $ _____, for a total payment of $ _____.

This additional amount will be deducted from the designated Bank account and applied each month to pay down the principal balance of your loan. If you have an adjustable rate loan, see the Terms and Conditions regarding changes in your monthly payments.

If you have an Option ARM loan, please choose from the following payment options:

Option 1: Minimum Payment
This amount pays the interest and, if applicable, principal that is currently due under your loan note. This amount may not be sufficient to pay all of the accrued interest for the previous month or to pay the loan in full over the remaining scheduled term. Negative amortization may result, which means that any unpaid interest will be added to the principal loan balance and will accrue additional interest.

Option 2: Interest Only Payment
This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment). However, no portion of the payment will be applied to reduce the principal balance of your loan.

Option 3: Full Principal and Interest Payment (based on the remaining scheduled term of your loan)
This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment) and a sufficient amount of principal to pay off your loan based on the remaining scheduled term under your loan documents.

Option 4: Full Principal and Interest Payment (based on a 15-year term)
This amount pays all of the accrued interest for the previous month (including the amount that exceeds the Minimum Payment) and a sufficient amount of principal to pay off your loan based on a 15-year term.

The Minimum Payment is the LEAST amount that you must pay. One or more of the other options may not be available each month. If other options are available, the payment amounts for those options will always be equal to or greater than the Minimum Payment.

If you do not select one of the above payment options, only the Minimum Payment will be deducted. If the selected payment option is not available or is less than your Minimum Payment in a given month, the Minimum Payment will be deducted. In any event, other amounts described in the Terms and Conditions will also be deducted. Payment amounts for all of the Option ARM loan payment options listed above are subject to change, as described in the Terms and Conditions.

In addition to the Option ARM loan payment option you have chosen above, you may also have an additional fixed amount deducted from your Bank account each month and applied to pay down the principal balance of your loan.

☐ Yes, please deduct the additional amount of $ _____ each month and apply it to pay down the principal balance of the loan.

Provide account information

Please choose one of the following accounts from which your home loan payment will be deducted each month:

☐ Checking Account OR ☐ Savings Account

Please provide the following information about your designated checking or savings account:

Financial Institution: _____

Account Number: _____

Nine-Digit Transit/ABA Routing Number: _____

(You will find these numbers at the bottom left-hand corner of your check or savings account deposit slip.)

If you have selected a checking account, please enclose a voided check with this form. If you have selected a savings account, please include a deposit slip (if available) with this form. If a deposit slip is not available, contact your financial institution for its Transit/ABA Routing Number.

Sign

By signing below, I/we authorize Washington Mutual to debit mortgage payments (in the amount indicated) for the referenced loan number each month from the Bank account noted above. I/We have reviewed and accepted the Terms and Conditions and other provisions of this Enrollment Form.

X _____ Signature Date

X _____ Signature Date

Your signature is required to process this automatic payment request. If the checking or savings account requires multiple signatures, please include all necessary signatures.

Note: It is important to make your loan payment directly to Washington Mutual until you have received an Auto Pay confirmation letter, which will indicate the start date of Auto Pay.

If you have questions about Auto Pay, please call us toll free at 1-866-926-8937.

Terms and Conditions

The monthly deductions from the designated account at your financial institution ("Bank") will include all principal, interest, escrow payments (such as taxes, property insurance and mortgage insurance) and payments for optional products with respect to your loan, as the same may change from time to time under the terms of the governing documents, plus any additional payments that you authorize, on the monthly dates ("Deduction Dates") as indicated. You agree to maintain sufficient available funds in the account on the business day prior to each Deduction Date to cover the amount of the deduction. If there are insufficient funds in the account to cover the deduction, Washington Mutual Bank, FA ("Washington Mutual") has the right to assess a rejection fee as well as any late charge that may be due, and it is authorized to attempt to make the deduction at any later time(s). Washington Mutual reserves the right to change its rejection fee at any time without notice. You are responsible for any fees that may be imposed by your Bank. In any event, if the automated deduction is not made, you remain responsible for making your payment on time by remitting a check to Washington Mutual for the full payment due. You also remain responsible for paying directly to Washington Mutual any late charges and other fees and amounts due with respect to your loan. Washington Mutual is not liable for any losses incurred by reason of any failure in the automated deduction process. If your loan is not current, Washington Mutual may suspend the automated deductions from your Bank account and you will be responsible for making your payments directly. If your loan is paid ahead, the drafting of your next payment will occur after your prepaid amount has been used. You acknowledge that your receipt of the loan was not conditioned upon your agreement to authorize these automated deductions. You will continue to pay your loan payments directly to Washington Mutual until you have received a confirmation letter that advises you of the commencement date of the automated deductions. You may change your automated deductions online or by notifying Washington Mutual in writing, and the changes will be effective within ten (10) business days after the date the notice is received. You may terminate your authorization for automated deductions by notifying Washington Mutual in writing, and the termination will be effective ten (10) business days after the date the notice is received. You will need to terminate the automated deduction service once your loan is paid off. Washington Mutual may modify or terminate the automated deduction service by notifying you in writing at the address set forth in its loan records. Following the effective date of any termination by Washington Mutual or you, you will be responsible for making your payments directly and in a timely manner. These Terms and Conditions and the other provisions of this Enrollment Form shall be governed by and interpreted in accordance with the laws of the United States of America and, to the extent that the laws of the United States of America are not applicable, with the internal laws of the State of California (without giving effect to any choice of law of rule that would cause the application of the laws of any jurisdiction other than the United States of America or the State of California to the rights and duties of the parties). By signing and returning the Enrollment Form, you agree to these Terms and Conditions and the other provisions of the Enrollment Form. If Washington Mutual so agrees, then, in accordance with Washington Mutual's instructions, either you or Washington Mutual may fax documents to the other, and the faxed documents and any signature(s) thereon shall be regarded as the same as original(s).

Please retain a copy of the completed, signed Enrollment Form for your records.

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95818

BUYER: Laura Richardson

DATE: January 4, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: December 18, 2006
ESCROW NO.:

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank		
[Charges $15,810.06]		
Loan Origination Fee to Avenue Mortgage	10,700.00	
Credit Report Experian to Avenue Mortgage	13.33	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage	350.00	
Tax Research/Payment Services to Washington Mutual Bank	81.00	
Flood Search Fee LandAmerica	8.00	
Broker Processing Fee to Avenue Mortgage	500.00	
Broker Application Fee to Avenue Mortgage	275.00	
Broker Underwriting Fee to Avenue Mortgage	400.00	
Interest at $128.9900/day from FUNDING to 02/01/2007 to Washington Mutual Bank	3,482.73	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.48/semi-annually from 01/01/2007 to COE		7.52
Credit fr Seller to Buyer towards closing costs		15,000.00
Credit fr Buyer to Seller $96.03/day fr 12/19/06 to 1/5/07	1,632.51	
Credit fr Buyer to Seller $100/day fr 1/5/07 to COE (if applicable)	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax (1/2)	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/RECORDING CHARGES		
ALTA Loan Policy Fee	705.98	
Policy Endorsement - 8.1	25.00	
Recording Grant Deed	20.00	
Recording Trust Deed	75.00	
Documentary Transfer Tax (1/2)	294.52	
ESCROW CHARGES		
Escrow Fee (1/2)	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Federal Express	150.00	
Wire Fee	20.00	
Refund	21,184.54	
TOTAL	$ 578,180.74	$ 578,180.74

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

LR0010

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

Date: January 4, 2007

Escrow Officer : Nikki Davis
Escrow Number : [redacted]
Property Address : 3622 West Curtis Drive, Sacramento, CA 95818

SALE ESCROW INSTRUCTIONS

STEWART TITLE OF SACRAMENTO IS LICENSED BY THE STATE OF CALIFORNIA UNDER THE DEPARTMENT OF INSURANCE LICENSE NO. 325.

Section I

On or before close of escrow, the undersigned (herein "Seller(s)" and "Buyer(s)") will hand Stewart Title of Sacramento, (herein "Escrow Holder"), the funds and/or documents required as follows:

Seller(s) will hand you a Grant Deed, conveying the above referenced property, which you may deliver and/or record when you hold for Seller(s) account, the total consideration of **$535,001.00**, plus or minus costs and/or adjustments as authorized herein; **as shown on the attached approved estimated statement.**

Buyer(s) hand you herewith loan documents, if applicable, and funds in the form of a cashier's check or via wire transfer, all of which you may deliver and/or record, when you hold for our account, a Grant Deed to the subject property of this escrow;

And when Escrow Holder can cause to be issued a **CLTA Standard Policy 1990**, if available, policy of title insurance with liability in the amount of **$535,001.00** and a policy of title insurance pursuant to any applicable Lender instructions. Said policy shall cover real property described in Preliminary Report dated as of **November 21, 2006**, showing title vested in:

Laura Richardson, an Unmarried Woman

IF TWO (2) OR MORE PEOPLE ARE TAKING TITLE TOGETHER, please check one of the following:

_____ As Joint Tenants
_____ As Community Property
_____ As Tenants in Common
_____ As Community Property with Right of Suvivorship
_____ Other

Escrow Holder is authorized and instructed by all parties hereto to complete the grant deed, deed of trust and any other recordable document(s) over the signature(s) thereon, as to said vesting.

Section II

The address of the subject property is commonly known as:

3622 West Curtis Drive, Sacramento, CA 95818

And showing title subject only to the following:

(1) Second Half General and special real estate taxes for the fiscal year 2006 and 2007, not delinquent; taxes for the ensuing year, a lien not payable; and the lien of community facility or assessment districts, if any, affecting said land.

(2) The lien of supplemental taxes assessed at close of escrow under Chapter 3.5 of California Revenue & Taxation Code by reason of Buyer's within purchase of subject property.

(3) Items **A(1st Pd/2nd Open),B,C,D,1** of Preliminary Report referenced herein.

(4) First Deed of Trust to record securing a note in the amount of $535,001.00 in favor of Washington Mutual Bank.

(CONTINUED)

Seller's Initials: _____/_____ LR0011 Buyer's Initials: _____/_____

Date: January 4, 2007 Escrow No.: [redacted]

Page 2 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

Buyer(s) execution of any promissory note(s), deeds of trust and any other loan documents in connection with this transaction shall be deemed Buyer's approval of all of the terms and conditions contained therein. Any action on the part of Escrow Holder to comply with the instructions of any Lender is hereby approved.

In accordance with the manner specified under the "General Provisions" attached hereto, you are authorized and instructed to adjust or prorate the following, to date of recording.

Prorate as of Close of Escrow

- Real Property taxes based on latest tax bill or on amount furnished by the undersigned.

Section III

ADDITIONAL INSTRUCTIONS:

Supplemental Taxes

The undersigned understand that in addition to the real property taxes affecting land subject of this escrow, due to this change of ownership, there may be supplemental real property taxes assessed after the close of escrow. I/We acknowledge that I am/we are responsible for the payment of such supplemental taxes. I/We further acknowledge that Stewart Title of Sacramento does not have any liability whatsoever with regards to said new assessment.

Approval of Charges

I hereby agree to pay any charges and any advances and expenses that are properly chargable to me regardless of the consummation of this escrow, as shown on the Estimated Disbursements Statement incorporated herein. At close of escrow you are to mail all documents, checks, etc., to the person entitled thereto at the address shown in these instructions.

General Provisions Acknowledged

Each party signing these instructions has read, understands, and accepts the General Provisions attached hereto.

The undersigned hereby instruct(s) STEWART TITLE OF SACRAMENTO to disburse proceeds as follows:

( ) Call when check is ready for pickup. Phone (____) _____

( ) Funds to be wired (per attached authorization instructions)*

( ) Mail Check to: _____

( ) Authorize check to be picked up by: _____

( ) Transfer proceeds to: Escrow No. _____
Title Company _____
Address _____
Phone _____
Escrow Officer _____

***A $20.00 fee will be charged for outgoing wires**

SELLERS:

Helmar Family Revocable Trust

BY: _____
Mark S. Helmar, Trustee

BY: _____
Sharon L. Helmar, Trustee

Date: _____

Address:
2601 Rochon Way _____ Phone: (916) 451[redacted]

Sacramento, CA 95818

Received by:
Stewart Title of Sacramento

By: _____ Date: _____

(CONTINUED)

Seller's Initials: _____/_____ LR0012 Buyer's Initials: _____/_____

Date: January 4, 2007 Escrow No.:

Page 3 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

Nikki Davis, Escrow Officer

All documents and/or funds due to Buyer(s) are to be: (check one)

( ) held for pick up by _____ Phone: _____

(X) wired to Buyer(s) as per separate wire instructions provided by Buyer(s).

( ) mailed by regular mail

( ) other _____ (additional charges may apply).

BUYERS:

Laura Richardson

Date: 1/4/07

Address:

Phone: 562-706-

Received by:
Stewart Title of Sacramento

By: _____ Date: 1-4-07
Nikki Davis, Escrow Officer

Stewart Title

LAURA RICHARDSON
717 EAST VERNON STREET PH. 562-426-2778
LONG BEACH, CA 90806

90-119
1222
03465640

1417

DATE

PAY TO THE ORDER OF $

DOLLARS

Farmers & Merchants Bank
Long Beach 3rd. Office • 562-218-3300
1401 Long Beach Blvd.
Long Beach, CA 90813
www.fmb.com • Tele-Banker 562-435-7756

VOID

MEMO

Title V of the Gramm-
affiliates, from sharing
provides you with a no
you and the categories
providing you with thi
Sacramento.

We may collect nonpu

* Information we rece
* Information about your transactions w/ Stewart Title of Sacramento
* Information we receive from a consumer reporting agency.
* Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

*Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
*Non-financial companies such as envelope stuffers and fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

(CONTINUED)

Seller's Initials: _____/_____ LR0013 Buyer's Initials: _____/_____

Date: October 16, 2006 Escrow No. [illegible]

GENERAL PROVISIONS

1. **Deposit of Funds & Disbursements**
All funds received in this escrow shall be deposited with other escrow funds in a general account or accounts of STEWART TITLE OF SACRAMENTO, with any State or National Bank and may be transferred to any other general escrow account or accounts. All disbursements shall be made by your check of STEWART TITLE OF SACRAMENTO.
2. **Prorations and Adjustments**
All prorations and/or adjustments are to be made as of close of escrow on the basis of a 30-day month unless otherwise specified in writing. The phrase "close of escrow" (COE or CE) as used in this escrow means the date on which documents are recorded and relates only to proration and/or adjustments unless otherwise specified in writing.
3. **Recordation of Instruments**
Recordation of any instruments delivered through this escrow, if necessary or proper in the issuance of the policy of title insurance called for, is authorized.
4. **Authorization to Furnish Copies**
You are to furnish a copy of these instructions, supplements, amendments, notices of cancellation and closing statement in this escrow to the real estate broker(s) and lender(s), named in this escrow.
5. **Authorization to Execute Assignment of Insurance Policies**
You are to execute on behalf of the principals hereto, form assignments of interest in any insurance policy (other than title insurance) called for in this escrow; forward assignment and policy to the agent with the requesting that insurer consent to the transfer and/or attach a loss-payable clause and/or such other endorsements as may be required; and forward the policy(s) to the principals entitled thereto.
6. **Personal Property Taxes**
No examination or insurance as to the amount or payment of personal property taxes is required unless specifically requested.
7. **Right of Cancellation**
Any principal instructing you to cancel this escrow shall file notice of cancellation in your office, in writing. You shall within two (2) working days thereafter mail, by certified mail, one copy of the notice to each of the other principals at the addresses stated in this escrow. Unless written objection to cancellation is filed in your office by a principal within ten (10) days after date of mailing, you are authorized to comply with the notice and demand payment of your cancellation charges, as provided in this agreement. If written objection is filed, you are authorized to hold all money and instruments in this escrow and take no further action until otherwise directed, either by the principals' mutual written instructions, or final order of a court of competent jurisdiction.
8. **Action in Interpleader**
The parties expressly agree that you, as escrow holder, have the absolute right at your election to file an action in interpleader requiring the principals to answer and litigate their several claims and rights among themselves and you are authorized to deposit with the clerk of the court all documents and funds held in this escrow. In the event such action is filed, the parties jointly and severally agree to pay your cancellation charges and costs, expenses and reasonable attorney's fees which you are required to expend or incur in the interpleader action in the amount thereof to be fixed and judgement therefor to be rendered by the Court. Upon the filing of the action, you shall thereupon be fully released from all obligations to further perform any duties otherwise imposed by the terms of this escrow.
9. **Termination of Agency Obligations**
If there is no action taken on this escrow within six (6) months after the "time limit date" set forth in the escrow instructions or written extension thereof, your agency obligation shall terminate at your option and upon such termination, all documents, monies, or other items held by you shall be returned to the parties depositing same. In the event of cancellation of this escrow, whether it be at the request of any of the principals, the fees and charges due STEWART TITLE OF SACRAMENTO, including expenditures incurred, and/or authorized shall be borne equally by the parties hereto (unless otherwise agreed to specifically.)
10. **Conflicting Instructions**
Upon receipt of any conflicting instructions other than cancellation instructions, you are no longer obligated to take any further action in connection with this escrow until further consistent instructions are received from the principals to this escrow except as provided in the General Provisions
11. **Usury**
You are not to be concerned with any question of usury in any loan or encumbrance involved in processing of this escrow and you are hereby released of any responsibility or liability therefor.
12. **Cost of Collection, Attorneys Fees**
In the event that escrow closes and a particular principal's funds in escrow are insufficient to cover all costs, fees and charges attributed to that principal for the items shown on the estimated statement, and you make efforts to collect the balance, that principal agrees to pay all reasonable costs of collection, including without limitation, attorneys' fees incurred in connection with such efforts. In the event of any dispute arising out of the instructions in this escrow, the prevailing party shall be entitled to recover its costs and reasonable attorneys' fees. If there is more than one person or party in such principal, these obligations shall be joint and several.
13. **Arbitration**
This paragraph concerns the resolution of claims or controversy which exceed the subject matter jurisdiction of the small claims division of the Municipal Court of the State of California arising out of or relating to this contract or any breach of this contract. At the request of STEWART TITLE OF SACRAMENTO, a California corporation, or any party to the contract, any such controversy or claims will be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association. For purposes of the application of the statute of limitations, the filing of an arbitration pursuant to this paragraph is the equivalent of the filing of a lawsuit, and any claim or controversy which may be arbitrated under this paragraph is subject to any applicable statute of limitations. The arbitrator will have the authority to decide whether any such claim or controversy is barred by the statute of limitations and, if so, to dismiss the arbitration on that basis.
If there is a dispute as to whether an issue is arbitrable, the arbitrators will have the authority to resolve any such dispute.
The decision that results from an arbitration proceeding may be submitted to any authorized court of law to be confirmed and a judgment entered. The principals, jointly and severally, hereby promise and agree to pay promptly on demand, as well as to indemnify Stewart Title of Sacramento and/or Stewart Title of Placer and hold Stewart Title of Sacramento and/or Stewart Title of Placer harmless against and in respect of any and all arbitration, litigation and interpleader costs, claims, losses, damages, recoveries, judgments, and expenses, including, without limitation, reasonable attorney and expert witness fees that Stewart Title of Sacramento and/or Stewart Title of Placer may incur or suffer, which arise, result from or relate to this escrow.
14. **Escrow Holder Bound Only By Instructions**
You are not to be concerned with any agreements of the parties which are not set forth in written instructions deposited in this escrow, and shall be bound only by such written escrow instructions

(CONTINUED)

Seller's Initials: _____/_____ LR0014 Buyer's Initials: [illegible]/_____

COUNTY OF SACRAMENTO, OFFICE OF THE ASSESSOR
KENNETH D. STIEGER, ASSESSOR
KATHLEEN KELLEHER, ASSISTANT ASSESSOR
PROPERTY TRANSFER DIVISION
3701 Power Inn Rd., Suite 3000, Sacramento, CA, 95826-43259
www.sacounty.net/assessor

ASSESSOR'S USE ONLY
Sal Pr.
Rel Cd.
Sal Ty.
C.E.
Cond.

PRELIMINARY CHANGE OF OWNERSHIP REPORT

FOR ASSISTANCE
PHONE (916) 875-0750 9 a.m. -- 4 p.m.

(To be completed by transferee (buyer) prior to transfer of subject property in accordance with Section 480.3 of the Revenue and Taxation Code) A Preliminary Change of Ownership Report must be filed with each conveyance in the County Recorder's Office for the county where the property is located; this particular form may be used in all counties of California.

THIS REPORT IS NOT A PUBLIC DOCUMENT

SELLER/TRANSFEROR: Mark S. Helmar and Sharon L. Helmar

BUYER/TRANSFEREE: Laura Richardson

ASSESSOR'S PARCEL NUMBER(S):

PROPERTY ADDRESS OR LOCATION: 3622 West Curtis Drive, Sacramento, CA 95818

MAIL TAX INFORMATION TO:

NAME: Ms. Laura Richardson

ADDRESS:

Phone:

NOTICE: A lien for property taxes applies to your property on January 1 of each year for the taxes owning in the following fiscal year, July 1 through June 30. One-half of these taxes is due November 1, and one-half is due February 1. The first installment becomes delinquent on December 10, and the second installment becomes delinquent on April 10. One tax bill is mailed before November 1 to the owner of record. **IF THIS TRANSFER OCCURS AFTER JANUARY 1 AND ON OR BEFORE DECEMBER 31, YOU MAY BE RESPONSIBLE FOR THE SECOND INSTALLMENT OF TAXES DUE FEBRUARY 1.**

The property which you acquired may be subject to a supplemental assessment in an amount to be determined by the Sacramento County Assessor. For further information on your supplemental roll obligation, please call the the Sacramento County Assessor at 875-0700.

PART I: TRANSFER INFORMATION *(please answer all questions)*

YES	NO		
( )	( )	A.	Is this transfer solely between husband and wife (addition of a spouse, death of a spouse, divorce settlement, etc.)?
( )	( )	B.	Is this transaction only a correction of the name(s) of the person(s) holding title to the property (for example, a name change upon marriage)? Please explain
( )	( )	C.	Is this document recorded to create, terminate, or reconvey a lender's interest in the property?
( )	( )	D.	Is this transaction recorded only as a requirement for financing purposes or to create, terminate, or reconvey a security interest (e.g., cosigner)? Please explain
( )	( )	E.	Is this document recorded to substitute a trustee of a trust, mortgage, or other similar document?
( )	( )	F.	Did this transfer result in the creation of a joint tenancy in which the seller (transferor) remains as on of the joint tenants?
( )	( )	G.	Does this transfer return property to the person who created the joint tenancy (original transferor)?
( )	( )	H.	Is this transfer of property:
( )	( )		1. to a revocable trust that may be revoked by the transferor? of the ( )Grantor, or ( ) Grantor's spouse?
( )	( )		2. to a trust that may be revoked by the Creator/Grantor who is also a joint tenant, and which names the other joint tenant(s) as beneficiaries when the Creator/Grantor dies?
( )	( )		3. to a irrevocable trust for the benefit of the ( ) Creator/Grantor and/or ( ) Grantor's spouse?
( )	( )		4. to an irrevocable trust from which the property reverts to the Creator/Grantor within 12 years?
( )	( )	I.	If this property is subject to a lease, is the remaining lease term 35 years or more including written options?
( )	( )	*J.	**IS THIS TRANSFER BETWEEN [ ] PARENT(S) TO CHILD(REN) OR [ ] FROM GRANDPARENT(S) TO GRANDCHILD(REN)?**
( )	( )	*K.	Is this transaction to replace a principal residence by a person 55 years of age or older? Within the same county? [ ] Yes [ ] No
( )	( )	*L.	Is this transaction to replace a principal residence by a person who is severely disabled as defined by Revenue and Taxation Code section 69.5? Within the same county? [ ] Yes
( )	( )	M.	Did this transfer result from the death of a domestic partner currently registered with the California Secretary of State?

* If you checked yes to J, K, or L, you may qualify for a property tax reassessment exclusion, which may result in lower taxes on your property. **IF YOU DO NOT FILE A CLAIM, YOUR PROPERTY WILL BE REASSESSED.**

Please provide any other information that will help the Assessor to understand the nature of the transfer.

If the conveying document constitutes and exclusion fro a change in ownership as defined in section 62 of the Revenue and Taxation Code for any reason other than those listed above, set forth the specific exclusions claimed.

Please answer all questions in each section. If a question does not apply, indicate with "N/A." Sign and date at bottom of second page.

PART II: OTHER TRANSFER INFORMATION

A. Date of Transfer if other than recording date.

B. Type of transfer. Please check appropriate box.

(X) Purchase ( ) Foreclosure ( ) Gift ( ) Trade or Exchange ( ) Merger, Stock or Partnership

Acquisition

( ) Contract of Sale - Date of Contract

( ) Inheritance - Date of Death ( ) Other: Please explain:

( ) Creation of a Lease; ( ) Assignment of a Lease: ( ) Termination of a Lease ( ) Sale/Leaseback

( ) Date Lease began

( ) Original term in years (including written options)

( ) Remaining term in years (including written options)

C. Was only a partial interest in the property transferred? ( ) Yes (X) No

If yes, indicate the percentage transferred %

LR0015

BOE-602-A Rev 6 (8-04)

Please answer, to the best of your knowledge, all applicable questions, sign and date. If a question does not apply, indicate with "N/A".

PART III: PURCHASE PRICE AND TERMS OF SALE

A. CASH DOWN PAYMENT OR value of trade or exchange (excluding closing costs) Amount $ _____

B. FIRST DEED OF TRUST@ ____% interest for _____ years. Pymts./Mo = $ _____ (Prin & Int only) Amount $535,001.00
( ) FHA(_____Discount Points) ( ) Fixed Rate ( ) New Loan
( ) Conventional ( ) Variable Rate ( ) Assumed existing loan balance
( ) VA(_____Discount Points) ( ) All Inclusive D.T. ($_____Wrapped) ( ) Bank or Savings & Loan
( ) Cal-Vet ( ) Loan carried by seller ( ) Finance company
Balloon Payment ( ) Yes ( ) No Due Date _____ Amount $_____

C. SECOND DEED OF TRUST@ _____% interest for _____ years. Pymts./Mo = $_____ (Prin & Int only) Amount $_____
( ) Bank of Savings & Loan ( ) Fixed Rate ( ) New Loan
( ) Loan Carried by Seller ( ) Variable Rate ( ) Assumed Existing Loan Balance
Balloon Payment ( ) Yes ( ) No Due Date _____ Amount $ ____

D. OTHER FINANCING: Is other financing involved not covered in (b) or (c) above? ( ) Yes ( ) No Amount $_____
Type_____@_____% interest for_____years. Pymts./Mo. = $_____ (Prin & Int only)
( ) Bank of Savings & Loan ( ) Fixed Rate ( ) New Loan
( ) Loan Carried by Seller ( ) Variable Rate ( ) Assumed Existing Loan Balance
Balloon Payment ( ) Yes ( ) No Due Date _____ Amount $_____

E. WAS AN IMPROVEMENT BOND ASSUMED BY THE BUYER? ( ) Yes ( ) No Outstanding Balance: Amount $_____

F. TOTAL PURCHASE PRICE: *(or acquisition price, if traded or exchanged, include real estate commission if paid)*

TOTAL ITEMS A THROUGH E $ 535,001.0

G. PROPERTY PURCHASE: ( ) Through a broker; ( ) Direct from seller; ( ) From a family member ( ) Other *(please explain)* : _____

If purchased through a broker, provide broker's name and phone number:_____

Please explain any special terms, seller concessions, or financing and any other information that would help the Assessor understand the purchase price and terms of sale:_____

PART IV: PROPERTY INFORMATION

A. TYPE OF PROPERTY TRANSFERRED:
(✓) Single-family residence ( ) Agricultural ( ) Timeshare
( ) Multiple-family residence (no. of units:_____) ( ) Co-op/Own-your-own ( ) Manufactured home
( ) Commercial/Industrial ( ) Condominium ( ) Unimproved lot
( ) Other (Description:_____)

B. IS THIS PROPERTY INTENDED AS YOUR PRINCIPAL RESIDENCE? (✓) Yes ( ) No
If yes, enter date of occupancy _____ / _____ / _____ or intended occupancy _____ / _____ / _____
(month) (day) (year) (month) (day) (year)

C. IS PERSONAL PROPERTY INCLUDED IN PURCHASE PRICE (i.e., furniture, farm equipment, machinery, etc.) (other than a manufactured home subject to local property tax)? ( ) Yes (✓) No
If yes, enter the value of the personal property included in the purchase price $_____ *(Attach itemized list of personal property.)*

D. IS THE MANUFACTURED HOME INCLUDED IN PURCHASE PRICE? ( ) Yes (✓) No
If yes, how much of the purchase price is allocated to the manufactured home? $_____
Is the manufactured home subject to local property tax? ( ) Yes ( ) No What is the decal number?_____

E. DOES THE PROPERTY PRODUCE INCOME? ( ) Yes (✓) No If yes, is the income from:
( ) Lease/Rent ( ) Contract ( ) Mineral rights ( ) Other - *(please explain)*: _____

F. WHAT WAS THE CONDITION OF THE PROPERTY AT THE TIME OF SALE?
(✓) Good ( ) Average ( ) Fair ( ) Poor
Please explain the physical condition of the property and provide any other information (such as restrictions, etc.) that would assist the Assessor in determining the value of the property:

CERTIFICATION

OWNERSHIP TYPE	(x)
Proprietorship	( )
Partnership	( )
Corporation	( )
Other	( )

I certify that the foregoing is true, correct and complete to the best of my knowledge and belief.
This declaration is binding on each and every co-owner and/or partner.

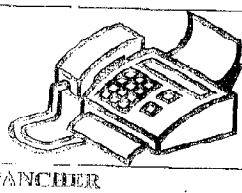
NAME OF NEW OWNER/CORPORATE OFFICER		TITLE
SIGNATURE OF NEW OWNER/CORPORATE OFFICER		DATE 8/14/07
NAME OF ENTITY *(typed or printed)*		FEDERAL EMPLOYER ID NUMBER
ADDRESS *(typed or printed)*	E-Mail address *(optional)*	DATE

(NOTE: The Assessor may contact you for further information)

If a document evidencing a change of ownership is presented to the recorder for recordation without the concurrent filing of a preliminary change of ownership report, the recorder may charge an additional recording fee of twenty dollars ($20).

LR0016

BOE-602-A Rev 6 (8-04)



THE DESK OF

JEANNETTE FUENTES
At
AVENUE MORTGAGE

14241 E Firestone Blvd suite#110
La Mirada CA 90638
Office 562 229-9399
Fax 562 229-9554

To: GEH PANCHER

Fax number 916 492 7229

Date:01/04/2007

Regarding: # Richardson #3957-ND

Comments:

GOOD MORNING

ATTACHED IS LOAN APPROVAL FOR THIS ESCROW MENTIONED ABOVE
I WILL SEND YOU

THE LOSS PAYEE NEEDED FOR YOURE INFORMATION AS SOON AS I RECEIVE IT

OKAY !!!!

Attached is 1008 & 1003 s needed to Be Signed along with DOCS & please send to me original via messenger! To my office

Thank you please

Jeanette

5 pages sent over!

LR0017

JAN-04-2007 THU 04:00 PM AVENUE MORTGAGE FAX NO. 1 562 229 7650 P. 01

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower [signature] Co-Borrower

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for: ☐ VA ☐ FHA ☑ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):

Agency Case Number

Lender Case Number

Amount	Interest Rate	No. of Months	Amortization Type:
$ 535,001	8.800 %	360/360	☑ Fixed Rate ☐ GPM ☐ Other (explain): ☐ ARM (type):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP)
3822 CURTIS DR., Sacramento, CA 95810 County: Sacramento

No. of Units: 1

Legal Description of Subject Property (attach description if necessary)
PLEASE SEE PRELIM REPORT

Year Built

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements ☐ made ☐ to be made
	$	$		Cost: $

Title will be held in what Name(s)
LAURA RICHARDSON

Manner in which Title will be held
A SINGLE MAN

Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower

Borrower's Name (include Jr. or Sr. if applicable)
LAURA RICHARDSON

Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School
[illegible]	562-708[illegible]	04/04/1963	18

☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed)

Dependents (not listed by Co-Borrower) no. ages

Present Address (street, city, state, ZIP) ☑ Own ☐ Rent ____ No. Yrs.
717 E. VERNON ST.
Long Beach, CA 90800

Mailing Address, if different from Present Address

Co-Borrower

Co-Borrower's Name (include Jr. or Sr. if applicable)

Social Security Number	Home Phone (incl. area code)	DOB (mm/dd/yyyy)	Yrs. School

☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed)

Dependents (not listed by Borrower) no. ages

Present Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent ____ No. Yrs.

IV. EMPLOYMENT INFORMATION

Borrower			Co-Borrower		
Name & Address of Employer: STATE OF CALIFORNIA STATE CAPITAL, 1020 N. STREET STE., 300, Sacramento, CA 95814	☐ Self Employed	Yrs. on this job: 2 yr(s)	Name & Address of Employer	☐ Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession: 10			Yrs. employed in this line of work/profession
Position/Title/Type of Business: STATE ASSEMBLY REP.	Business Phone (incl. area code): 916-319-2700		Position/Title/Type of Business		Business Phone (incl. area code)

If employed in current position for less than two years or if currently employed in more than one position, complete the following:

Name & Address of Employer: CITY OF LONG BEACH, 333 W. OCEAN BLVD., Long Beach, CA 90802	☐ Self Employed	Dates (from-to): 2002 - PRESENT	Name & Address of Employer	☐ Self Employed	Dates (from-to)
		Monthly Income: $ 3,037.80			Monthly Income: $
Position/Title/Type of Business: CITY COUNCIL REP.	Business Phone (incl. area code): 562-570-6565		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to)	Name & Address of Employer	☐ Self Employed	Dates (from-to)
		Monthly Income: $			Monthly Income: $
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to)	Name & Address of Employer	☐ Self Employed	Dates (from-to)
		Monthly Income: $			Monthly Income: $
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)
Name & Address of Employer	☐ Self Employed	Dates (from-to)	Name & Address of Employer	☐ Self Employed	Dates (from-to)
		Monthly Income: $			Monthly Income: $
Position/Title/Type of Business	Business Phone (incl. area code)		Position/Title/Type of Business		Business Phone (incl. area code)

V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Borrower	Co-Borrower	Total	Combined Monthly Housing Expense	Present	Proposed
Base Empl. Income*	$ 9,428.83	$	$ 9,428.83	Rent	$	
Overtime				First Mortgage (P&I)		$ 4,227.87
Bonuses				Other Financing (P&I)		
Commissions				Hazard Insurance		158.04
Dividends/Interest				Real Estate Taxes		557.29
Net Rental Income				Mortgage Insurance		
Other (before completing, see the notice in "Describe other income," below)	3,037.80		3,037.80	Homeowner Assn. Dues		
				Other:		
Total	$ 12,466.63	$	$ 12,466.63	Total	$	$ 4,941.30

*Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

Describe Other Income. Notice: Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

B/C		Monthly Amount
		$

VI. ASSETS AND LIABILITIES

This Statement and any applicable supporting schedules may be completed jointly by both married and unmarried Co-borrowers if their assets and liabilities are so that the Statement can be meaningfully and fairly presented on a combined basis; otherwise, separate Statements and Schedules are required. If the was completed about a non-applicant spouse or other person, this Statement and supporting schedules must be completed by that spouse or other person as...

Completed [✓] Jointly [ ] Not Jointly

ASSETS Description	Cash or Market Value
Cash deposit toward purchase held by: KELLER WILLIAMS	$ 1,000
List checking and savings accounts below	
Name and address of Bank, S&L, or Credit Union: FARMERS & MERCHANTS	
Acct. no.	$ 40,000
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Name and address of Bank, S&L, or Credit Union	
Acct. no.	$
Stocks & Bonds (Company name/number description)	$
Life Insurance net cash value	$
Face amount: $ 250,000	
Subtotal Liquid Assets	$ 41,000
Real estate owned (enter market value from schedule of real estate owned)	$ 1,050,000
Vested interest in retirement fund	$
Net worth of business(es) owned (attach financial statement)	$
Automobiles owned (make and year)	$
Other Assets (itemize) PERSONAL ITEMS	$ 35,000
Total Assets a.	$ 1,126,000

Liabilities and Pledged Assets. List the creditor's name, address and account number for all outstanding debts, including automobile loans, revolving charge accounts, real estate loans, alimony, child support, stock pledges, etc. Use continuation sheet, if necessary. Indicate by (*) those liabilities which will be satisfied upon sale of real estate owned or upon refinancing of the subject property.

LIABILITIES	Monthly Payment & Months Left to Pay	Unpaid Balance
Name and address of Company: OPTION ONE	$ Payment/Months	$
Acct. no.	(2,592)	445,335
Name and address of Company: WELLS FARGO	$ Payment/Months	$
Acct. no.	(2,475)	353,198
Name and address of Company: XEROX	$ Payment/Months	$
Acct. no.	133 /(R)	1,582
Name and address of Company: CAP ONE	$ Payment/Months	$
Acct. no.	29 /(R)	841
Name and address of Company	$ Payment/Months	$
Acct. no.		
Name and address of Company	$ Payment/Months	$
Acct. no.		
Alimony/Child Support/Separate Maintenance Payments Owed to:	$	
Job-Related Expense (child care, union dues, etc.)	$	
Total Monthly Payments	$ 162	
Net Worth (a minus b) => $ 325,044	Total Liabilities b.	$ 800,956

Schedule of Real Estate Owned (if additional properties are owned, use continuation sheet)

Property Address (enter S if sold, PS if pending sale or R if rental being held for income)		Type of Property	Present Market Value	Amount of Mortgages & Liens	Gross Rental Income	Mortgage Payments	Insurance, Maintenance, Taxes & Misc.	Net Rental Income
3623 S. PARKER ST. SAN PEDRO, CA 90731	R	SFR	$ 550,000	$ 353,000	$ 2,000	$ 2,474	$ IMP	$ -674
747 E. VERNON ST. LONG BEACH, CA 90800	R	SFR	500,000	445,103	2,250	2,592	IMP	-567
		Totals	$ 1,050,000	$ 798,103	$ 4,250	$ 5,066	$	$ -1,241

List any additional names under which credit has previously been received and indicate appropriate creditor name(s) and account number(s):

Alternate Name	Creditor Name	Account Number

VII. DETAILS OF TRANSACTION

a. Purchase price	$ 535,001.00
b. Alterations, improvements, repairs	
c. Land (if acquired separately)	
d. Refinance (incl. debts to be paid off)	
e. Estimated prepaid items	1,961.07
f. Estimated closing costs	15,908.95
g. PMI, MIP, Funding Fee	
h. Discount (if Borrower will pay)	
i. Total costs (add items a through h)	552,871.02
j. Subordinate financing	
k. Borrower's closing costs paid by Seller	
l. Other Credits (explain)	
Cash Deposit	1,000.00
Seller Credit	15,000.00
m. Loan amount (exclude PMI, MIP, Funding Fee financed)	535,001.00
n. PMI, MIP, Funding Fee financed	
o. Loan amount (add m & n)	535,001.00
p. Cash from/to Borrower (subtract j, k, l & o from i)	1,870.02

VIII. DECLARATIONS

If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.

	Borrower Yes	Borrower No	Co-Borrower Yes	Co-Borrower No
a. Are there any outstanding judgments against you?		☑		
b. Have you been declared bankrupt within the past 7 years?		☑		
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?		☑		
d. Are you a party to a lawsuit?		☑		
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)		☑		
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes," give details as described in the preceding question.		☑		
g. Are you obligated to pay alimony, child support, or separate maintenance?		☑		
h. Is any part of the down payment borrowed?		☑		
i. Are you a co-maker or endorser on a note?		☑		
j. Are you a U. S. citizen?	☑			
k. Are you a permanent resident alien?				
l. Do you intend to occupy the property as your primary residence? If "Yes," complete question m below.	☑			
m. Have you had an ownership interest in a property in the last three years?	☑			
(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?	PR			
(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)?	S			

IX. ACKNOWLEDGEMENT AND AGREEMENT

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the Loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

Acknowledgement. Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

Borrower's Signature	Date	Co-Borrower's Signature	Date
[illegible]	9/4/07	X	

X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

BORROWER	CO-BORROWER
☑ I do not wish to furnish this information	☐ I do not wish to furnish this information
Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino	Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino
Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White	Race: ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White
Sex: ☑ Female ☐ Male	Sex: ☐ Female ☐ Male

To be Completed by Interviewer
This application was taken by:
☐ Face-to-face interview
☐ Mail
☑ Telephone
☐ Internet

Interviewer's Name (print or type): CHARLES THOMAS
Interviewer's Signature: Date
Interviewer's Phone Number (incl. area code): 562-229-9399

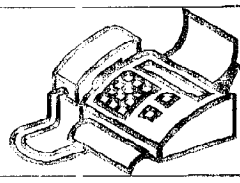
Name and Address of Interviewer's Employer:
AVENUE MORTGAGE, INC
14241 E FIRESTONE BLVD STE 110
LA MIRADA, CA 90638
(P) 562-229-9399
(F) 562-229-9554

Fannie Mae Form 1003 07/05
CAI YK Form LoanApp4.frm 09/06

Freddie Mac Form 65 07/05

LR0021

JAN-04-2007 THU 04:07 PM AVENUE MORTGAGE FAX NO. 1 562 229 7060 P. 05



THE DESK OF

JEANNETTE FUENTES
At
AVENUE MORTGAGE
14241 E Firestone Blvd suite#110
La Mirada CA 90638
Office 562 229-9399
Fax 562 229-9554

To: GEN PANCHER

Fax number 916 492-7229

Date:01/04/2007

Regarding: # Richardson #3957-ND

Comments:

GOOD MORNING
~~ATTACHED IS LOAN APPROVAL FOR THIS ESCROW MENTIONED ABOVE I WILL SEND YOU~~

THE LOSS PAYEE NEEDED FOR YOURE INFORMATION AS SOON AS I RECEIVE IT

OKAY !!!!

Attached is 1008 & 1003s needed to Be Signed along with DOCS & please send to me original via messenger! To my office

Thank you

Please

Jeannette

LR0022

JAN-04-2007 THU 03:46 PM AVENUE MORTGAGE FAX NO. 1 562 229 7650 P. 01

Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when ☐ the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or ☐ the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower _____ Co-Borrower _____

I. TYPE OF MORTGAGE AND TERMS OF LOAN

Mortgage Applied for	Agency Case Number	Lender Case Number
☐ VA ☐ FHA ☑ Conventional ☐ USDA/Rural Housing Service ☐ Other (explain):		

Amount	Interest Rate	No. of Months	Amortization Type:
$ 335,000	6.000 %	360/360	☑ Fixed Rate ☐ GPM ☐ ARM (type): ☐ Other (explain):

II. PROPERTY INFORMATION AND PURPOSE OF LOAN

Subject Property Address (street, city, state, & ZIP): 3022 KURTIS DR, Sacramento, CA 95616 County: Sacramento — No. of Units: 1

Legal Description of Subject Property (attach description if necessary): PLEASE SEE PRELIM REPORT — Year Built:

Purpose of Loan: ☑ Purchase ☐ Refinance ☐ Construction ☐ Construction-Permanent ☐ Other (explain):

Property will be: ☑ Primary Residence ☐ Secondary Residence ☐ Investment

Complete this line if construction or construction-permanent loan.

Year Lot Acquired	Original Cost	Amount Existing Liens	(a) Present Value of Lot	(b) Cost of Improvements	Total (a+b)
	$	$	$	$	$

Complete this line if this is a refinance loan.

Year Acquired	Original Cost	Amount Existing Liens	Purpose of Refinance	Describe Improvements	
	$	$		Cost: $	☐ made ☐ to be made

Title will be held in what Name(s): LAURA RICHARDSON

Manner in which Title will be held: A SINGLE MAN

Estate will be held in: ☑ Fee Simple ☐ Leasehold (show expiration date)

Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain)

III. BORROWER INFORMATION

Borrower	Co-Borrower
Borrower's Name (includes Jr. or Sr. if applicable): LAURA RICHARDSON	Co-Borrower's Name (include Jr. or Sr. if applicable)
Social Security Number: [redacted] Home Phone (incl. area code): 562-708-[redacted] DOB (mm/dd/yyyy): 04/04/1963 Yrs. School: 18	Social Security Number: Home Phone (incl. area code): DOB (mm/dd/yyyy): Yrs. School:
☐ Married ☐ Separated ☑ Unmarried (include single, divorced, widowed) Dependents (not listed by Co-Borrower): no. ( ) ages	☐ Married ☐ Separated ☐ Unmarried (include single, divorced, widowed) Dependents (not listed by Borrower): no. ages
Present Address (street, city, state, ZIP): 717 E. VERNON ST. Long Beach, CA 90806 ☑ Own ☐ Rent _____ No. Yrs.	Present Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.
Mailing Address, if different from Present Address	Mailing Address, if different from Present Address

If residing at present address for less than two years, complete the following:

Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.
Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.	Former Address (street, city, state, ZIP) ☐ Own ☐ Rent _____ No. Yrs.

GOOD FAITH ESTIMATE

Applicants: LAURA RICHARDSON
Property Addr: 3022 CURTIS DR., Sacramento, CA 95816
Prepared By: AVENUE MORTGAGE, INC Ph. 562-229-9399
14241 E FIRESTONE BLVD STE 110, LA MIRADA, CA 90638

Application No: 07-00004
Date Prepared: 01/03/2007
Loan Program:

The information provided below reflects estimates of the charges which you are likely to incur at the settlement of your loan. The fees listed are estimates-actual charges may be more or less. Your transaction may not involve a fee for every item listed. The numbers listed beside the estimates generally correspond to the numbered lines contained in the HUD-1 settlement statement which you will be receiving at settlement. The HUD-1 settlement statement will show you the actual cost for items paid at settlement.

Total Loan Amount $ 535,001 Interest Rate: 5.000 % Term: 360 / 360 mths

800	ITEMS PAYABLE IN CONNECTION WITH LOAN:				PFC S F POC
801	Loan Origination Fee	2.000%		$	10,700.02 ✓
802	Loan Discount				
803	Appraisal Fee				350.00 ✓
804	Credit Report				13.33
805	Lender's Inspection Fee				
806	Mortgage Broker Fee				
809	Tax Related Service Fee				
810	Processing Fee				595.00 ✓
811	Underwriting Fee				1,000.00 ✓
812	Wire Transfer Fee				
	ADM FEE				300.00 ✓

1100	TITLE CHARGES:				PFC S F POC
1101	Closing or Escrow Fee:			$	1,200.00 ✓
1105	Document Preparation Fee				
1106	Notary Fees				150.00 ✓
1107	Attorney Fees				
1108	Title Insurance:				1,500.00 ✓

1200	GOVERNMENT RECORDING & TRANSFER CHARGES:				PFC S F POC
1201	Recording Fees:	SACRAMENTO		$	100.00 ✓
1202	City/County Tax/Stamps:				
1203	State Tax/Stamps:				

1300	ADDITIONAL SETTLEMENT CHARGES:				PFC S F POC
1301	Pest Inspection			$	

Estimated Closing Costs 15,908.35

900	ITEMS REQUIRED BY LENDER TO BE PAID IN ADVANCE:				PFC S F POC
901	Interest for 15 days @ $	130.7780	per day	$	1,961.67 ✓
902	Mortgage Insurance Premium				
903	Hazard Insurance Premium				
904					
905	VA Funding Fee				

1000	RESERVES DEPOSITED WITH LENDER:				PFC S F POC
1001	Hazard Insurance Premium	months @ $	150.04	per month	$
1002	Mortgage Ins. Premium Reserves	months @ $		per month	
1003	School Fee	months @ $		per month	
1004	Taxes and Assessment Reserves	months @ $	557.29	per month	
1005	Flood Insurance Reserves	months @ $		per month	
		months @ $		per month	
		months @ $		per month	

Estimated Prepaid Items/Reserves 1,961.67

TOTAL ESTIMATED SETTLEMENT CHARGES 17,870.02

CONDENSATION TO BROKER (Not Paid Out of Loan Proceeds): $

TOTAL ESTIMATED FUNDS NEEDED TO CLOSE:			TOTAL ESTIMATED MONTHLY PAYMENT:	
Purchase Price/Payoff (+)	535,001.00	New First Mortgage(-)	Principal & Interest	4,227.97
Loan Amount (-)	535,001.00	Sub Financing(-)	Other Financing (P & I)	
Est. Closing Costs (+)	15,908.35	New 2nd Mtg Closing Costs(+)	Hazard Insurance	156.04
Est. Prepaid Items/Reserves (+)	1,961.67		Real Estate Taxes	557.29
Amount Paid by Seller (-)			Mortgage Insurance	
Cash Deposit	-1,000.00		Homeowner Assn. Dues	
SELLER CREDIT	-15,000.00		Other	

Total Est. Funds needed to close 1,870.02 Total Monthly Payment 4,941.30

☑ This Good Faith Estimate is being provided by AVENUE MORTGAGE, INC, a mortgage broker, and no lender has been obtained. These estimates are provided pursuant to the Real Estate Settlement Procedures Act of 1974, as amended (RESPA). Additional information can be found in the HUD Special Information Booklet, which is to be provided to you by your mortgage broker or lender, if your application is to purchase residential real property and the lender will take a first lien on the property. The undersigned acknowledges receipt of the booklet "Settlement Costs," and if applicable the Consumer Handbook on ARM Mortgages.

Applicant LAURA RICHARDSON 1/4/07 Date Applicant Date

Only Form signed 11/01

LR0024

JAN-04-2007 THU 03:46 PM AVENUE MORTGAGE FAX NO. 1 562 229 7650 P. 03

ADDITIONAL REQUIRED CALIFORNIA DISCLOSURES

Office Software

MORTGAGE LOAN DISCLOSURE STATEMENT/GOOD FAITH ESTIMATE Date Prepared: 01/03/2007

Borrower's Name(s): LAURA RICHARDSON

Real Property Collateral: the intended security for this proposed loan will be a Deed of Trust on (street address or legal description)

[illegible] Sacramento, CA 95018

This joint Mortgage Loan Disclosure Statement/Good Faith Estimate is being provided by AVENUE MORTGAGE INC a real estate broker acting as a mortgage broker, pursuant to the Federal Real Estate Settlement Procedures Act (RESPA) and similar California law. In a transaction subject to RESPA, a lender will provide you with an additional Good Faith Estimate within three business days of the receipt of your loan application. You will also be informed of material changes before settlement/close of escrow. The name of the intended lender to whom your loan application will be delivered is:

☐ Unknown ☑ WASHINGTON MUTUAL (Name of lender, if known)

GOOD FAITH ESTIMATE OF CLOSING COSTS

The information provided below reflects estimates of the charges you are likely to incur at the settlement of your loan. The fees, commissions, costs and expenses listed are estimates; the actual charges may be more or less. Your transaction may not involve a charge for every item listed and any additional items charged will be listed. The numbers listed beside the estimate generally correspond to the numbered lines contained in the HUD-1 Settlement Statement which you will receive at settlement if this transaction is subject to RESPA. The HUD-1 Settlement Statement contains the actual costs for the items paid at settlement. When this transaction is subject to RESPA, by signing page two of this form you are also acknowledging receipt of the HUD Guide to Settlement Costs.

HUD-1	Item	Paid to Others	Paid to Broker
	Items Payable in Connection with Loan		
801	Lender's Loan Origination Fee 2.000%	$ 0.02	$ 10,700.00
802	Lender's Loan Discount Fee	$	$
803	Appraisal Fee	$ 300.00	$
804	Credit Report	$	$ 13.25
805	Lender's Inspection Fee	$	$
808	Mtg Broker Commission/Fee	$	$
809	Tax Service Fee	$	$
810	Processing Fee	$	$ 595.00
811	Underwriting Fee	$ 1,000.00	$
817	Wire Transfer Fee	$	$
	ADM FEE	$	$ 300.00
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
		$	$
900	**Items Required by Lender to be Paid in Advance**		
901	Interest for 15 days at $ 130.7780 per day	$ 1,961.67	$
902	Mortgage Insurance Premiums	$	$
903	Hazard Insurance Premiums	$	$
904	County Property Taxes	$	$
905	VA Funding Fee	$	$
		$	$
1000	**Reserves Deposited with Lender**		
1001	Hazard Insurance: ___ months at $ ___ /mo.	$	$
1002	Mortgage Insurance: ___ months at $ ___ /mo.	$	$
1003	School Tax: ___ months at $ ___ /mo.	$	$
1004	Co. Property Taxes: ___ months at $ ___ /mo.	$	$
1004	Flood Insurance: ___ months at $ ___ /mo.	$	$
	___ months at $ ___ /mo.	$	$
	___ months at $ ___ /mo.	$	$
		$	$
1100	**Title Charges**		
1101	Settlement or Closing/Escrow Fee:	$ 1,200.00	$
1105	Document Preparation Fee	$	$
1106	Notary Fee	$ 150.00	$
1108	Title Insurance:	$ 1,500.00	$
		$	$
		$	$
		$	$
		$	$
1200	**Government Recording and Transfer Charges**		
1201	Recording Fees: SACRAMENTO	$ 100.00	$
1202	City/County Tax/Stamps:	$	$
		$	$
		$	$
		$	$
1300	**Additional Settlement Charges**		
1302	Pest Inspection	$	$
		$	$
		$	$
		$	$
		$	$
		$	$
Subtotal of Initial Fees, Commissions, Costs and Expenses		$ 6,261.09	$ 11,608.33

Total of Initial Fees, Commissions, Costs and Expenses $ 17,870.02

Compensation to Broker (Not Paid Out of Loan Proceeds):

Mortgage Broker Commission/Fee: $

Any Additional Compensation from Lender ☑ No ☐ Yes $ (If known)

LR0025

JAN-04-2007 THU 03:40 PM AVENUE MORTGAGE FAX NO. : 562 229 7050 P. 04

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants: LAURA RICHARDSON

Property Address: 3922 CURTIS DR.
Sacramento, CA 95818

Application No: 07-00004

Prepared By: AVENUE MORTGAGE, INC
14241 E FIRESTONE BLVD STE 110
LA MIRADA, CA 90638
562-229-9399

Date Prepared: 01/03/2007

ANNUAL PERCENTAGE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments as scheduled
0.136 %	$ 1,004,933.53	$ 517,144.31	$ 1,522,077.84

☐ REQUIRED DEPOSIT: The annual percentage rate does not take into account your required deposit

PAYMENTS: Your payment schedule will be:

Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due	Number of Payments	Amount of Payments **	When Payments Are Due
		Monthly Beginning:			Monthly Beginning:			Monthly Beginning:
359	4,227.07	03/01/2007						
1	4,230.01	02/01/2037						

☐ DEMAND FEATURE: This obligation has a demand feature.

☐ VARIABLE RATE FEATURE: This loan contains a variable rate feature. A variable rate disclosure has been provided earlier.

CREDIT LIFE/CREDIT DISABILITY: Credit life insurance and credit disability insurance are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Type	Premium	Signature	
Credit Life		I want credit life insurance.	Signature:
Credit Disability		I want credit disability insurance.	Signature:
Credit Life and Disability		I want credit life and disability insurance.	Signature:

INSURANCE: The following insurance is required to obtain credit:

☐ Credit life insurance ☐ Credit disability ☐ Property insurance ☐ Flood insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

☐ If you purchase ☐ property ☐ flood insurance from creditor you will pay $ for a one year term.

SECURITY: You are giving a security interest in:

☐ The goods or property being purchased ☐ Real property you already own.

LATE CHARGE: If a payment is more than days late, you will be charged % of the payment

PREPAYMENT: If you pay off early, you

☐ may ☐ will not have to pay a penalty.

☐ may ☐ will not be entitled to a refund of part of the finance charge.

ASSUMPTION: Someone buying your property

☐ may ☐ may, subject to conditions ☐ may not assume the remainder of your loan on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date and prepayment refunds and penalties

☐ Someone an estimate ☐ all dates and numerical disclosures except the late payment disclosures are estimates.

** NOTE: The Payments shown above include reserve deposits for Mortgage Insurance (if applicable), but exclude Property Taxes and Insurance.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE.

Laura Richardson 1/4/07

LAURA RICHARDSON (Applicant) (Date) (Applicant) (Date)

(Applicant) (Date) (Applicant) (Date)

LR0026

(Lender) (Date)

Copy: Form - B.hp (02/05)

JAN-04-2007 THU 03:47 PM AVENUE MORTGAGE FAX NO. 1 562 229 7650 P. 05

CSOC.RICH.006346

Washington Mutual Bank
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806

Stewart Title Of Sacramento
730 Alahambra Blvd, 212
Sacramento , CA 95816

January 4, 2007
Loan No.
Escrow No.

Dear Nikki Davis,

Below is a list of loan documents required for the above referenced loan.

1. Instructions to Escrow/Closing Instructions.
2. Note.
3. Security Instrument/FNMA/FHMLC uniform instrument.
4. Condo Rider (if applicable).
5. Pud Rider (if applicable).
6. 1-4 Family Rider (if applicable).
7. Regulation Z Truth in Lending Disclosure.
8. Good Faith Itemization of Amount Financed.
9. Flood Insurance Authorization (if applicable).
10. Escrow Account Agreement (if applicable).
11. Notice of Right to Cancel (if applicable).
12. State Fair Lending Notice (if applicable).
13. Notice to Applicant
14. Occupancy Agreement
15. Loan approval conditions attached.

Please return all signed loan documents, original hazard insurance policy with original signature and all loan approval conditions to your funding officer. All documents and conditions must be in our office 12 noon one day prior to funding.

**Note:
We allow funding 10 days into the month as long as the credit approval has not expired and the APR has not adjusted by more than .125%.

Credit Approval Expires February 01, 2007.

Sincerely,

TO: • Stewart Title Of Sacramento
• 730 Alahambra Blvd. 212
• Sacramento , CA 95816

ATTN: Nikki Davis
Phone: (916) 492[redacted]

Date: 01/04/2007 Esc. #:
Borrower: Laura Richardson
Loan Type: Conventional Fixed Adjustable
Loan #: [redacted]
Originator:
FHA/VA Case No:
Account Manager: Christina Palmquist
Phone #: (714) 939-5200

LENDER'S INSTRUCTIONS TO CLOSING AGENT

ADDITIONAL TITLE & SETTLEMENT AGENT INSTRUCTIONS ARE SET FORTH ON PAGES TWO AND THREE.

If you wish to make any change(s) (including the changing of document dates) to any closing document(s) and/or the final HUD-1, or any information set forth herein, you must

1. Call the branch office to obtain written approval prior to making any changes.
2. **Obtain the borrower's initials on ALL changes.**

A. The following documents are required to complete the captioned loan. **Return all required documents, executed as described within 24 hours.**

[X] Applicant Identification Verification (Form 4140507) - If the information has been provided, obtain the identification documents from the applicant and compare it to what is listed and verify the accuracy. If the information has not been completed, obtain one of the identification types indicated and complete the form. Provide your signature indicating that you have verified and completed the form.

- This document must be completed prior to any documents being executed by the borrower.
- If there are any discrepancies in any of the information provided, you (the closing/settlement agent) must immediately contact the Loan Coordinator and MUST NOT proceed with the closing.
- Escrow states: The closing agent should return the Applicant Identification Verification form with the closing package for validation (to ensure the form has been signed by closing agent) prior to closing.
- Non-Escrow states: The Applicant Identification Verification form should be faxed back to the Loan Fulfillment Center by the closing agent for validation (to ensure the form has been signed by closing agent) prior to funding of the loan.

It is the Closing/Settlement Agent's responsibility to ensure that any contracted agents (i.e. notary) completes the AIV prior to allowing the borrowers to execute documents.

[X] **Regulation Z Disclosure:** Return executed original and 2 certified copies.
[X] **Note:** Return executed original and 2 certified copies.
[X] **Deed of Trust/Mortgage:** Record original. Return 2 certified copies of signed original including complete notary acknowledgment. Return a COUNTY certified copy of all documents recording in Torrens, Abstract, Registered Land or Land Court in any state.

Return all signed loan documents with a final closing statement to:

Washington Mutual Bank
1400 S. Douglass Rd., Suite 100
Anaheim, CA 92806

[ ] **Acknowledgment of Itemization of Fees, Points, Interest, Costs and Charges for Texas Equity Loans**
[X] **Application:** All borrowers to sign, date and complete monitoring section of 1003 (Confidential).
[X] **Loan Review Agreement**
[X] **Tax Information Sheet**
[X] **Owner Occupancy Agreement**
[X] **Compliance Agreement**
[ ] **Rescission Notice/Right to Cancel**
[X] **Privacy Policy form 4140591, one (1) copy per customer for each loan.**

Note: Do not return any copies of the borrower's identification documents or photographs

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

_____
Settlement Agent

B. Washington Mutual Bank ("Lender") requires that funds are disbursed and the security instrument is recorded within two days of funding.

- Loan funds may not be disbursed until the end of the recission period, if applicable.
- If you are unable to disburse funds within two days, you must return our funds.
- You must use the enclosed "Verification of Recording" form to document the recording information and return the form to us within two days. If you are unable to provide confirmation of recording, you must provide a letter verifying that Lender has first lien position on the subject property as a result of this transaction. The first lien letter must be returned to Lender along with the signed loan documents and the Verification of Recording.

C. In addition to the above requirements, do not close this loan without:

[X] Fire insurance policy [ ] and flood insurance policy, with loss payable BFU-438 in our favor. Policy must show the loan number.

(SEE PAGE FOUR HEREOF FOR SPECIFIC INSURANCE REQUIREMENTS.)

Fire policy amount to be at least $535,001.00

Loss payee to read: Washington Mutual Bank
ISAOA/ATMIA
P.O. Box 100564
Florence, SC 29501-0564

D. For the purposes of your completion of a HUD-1 closing statement, fee information is provided below. NOTE: ALL FEES PAID TO THE BROKER SHOULD BE SHOWN ON LINES 808 - 811, AS STATED IN THE HUD-1 INSTRUCTIONS

1. Fees to be incurred:

	Total Fees	Lender Fees	Broker Fees
Lender Loan Origination Fee	$	$	$
Lender Discount Fee	$	$	$
Credit Report Fee	$ 13.33	$	$ 13.33
Appraisal Fee	$ 350.00	$	$ 350.00
Tax Research/Payment Services to: Washington Mutual Bank, F.A.	$ 81.00	$ 81.00	$
Tax Procurement/Tracking First American	$	$	$
Lender Doc Prep	$	$	$
Lender Inspection Fee	$	$	$
Lender Processing Fee	$	$	$
Flood Search Fee to: LoadAmerica	$ 8.00	$ 8.00	$
Broker Processing Fee	$ 500.00	$	$ 500.00
Broker Application Fee	$ 275.00	$	$ 275.00
Lender Underwriting Fee	$	$	$
Broker Underwriting Fee	$ 400.00	$	$ 400.00
Notary Fee	$ 135.00	$	$
Demand Fee	$	$	$
Mortgage Broker Fee	$	$	$
State Specific Fee	$	$	$
Broker Origination/Discount (NJ Only) Fee	$ 10,700.00	$	$ 10,700.00
	$	$	$
	$	$	$
Total Fees	$ 12,462.33	89.00	12,238.33
Premium Yield Adjustment to broker (paid by Lender)	$	$	$

2. Amount of the loan: $535,001.00 Term: 360 months Interest Rate: 8.800
3. Prepaid deposits: $
* 4. Credit Report Fee paid to: Broker
** 5. Appraisal Fee paid to: Sean B Gallagher
6. Purchase price: $535,001.00
7. Cash down payment: $
8. Seller-paid fees must be disclosed per the attached "Debits and Disbursements" form. Any changes must be accompanied by written approval by Lender prior to making any changes.

* If disbursed to reimburse the broker, HUD1 should show Paid to Experian

** If disbursed to reimburse the broker, HUD1 should show Paid to Sean B Gallagher

The quotation of interest/charges and fees expires on this date.
Documents expire, do not allow funding after this date.

9. Taxes (est)	0	Mos. @ 557.00	Total:
10. Fire Ins.	0	Mos. @ 134.00	Total:
11. Flood Ins.	0	Mos. @	Total:
12. PMI/MIP Ins.		Mos. @	Total:

13. Aggregate Escrow Adjustment $
14. Interest @ 128.99 per day from disbursement to the first of the month preceding first payment date set forth in the Note.
15. Any and all payments or payoffs must be paid as instructed per the attached "Debits and Disbursements" form.
16. The total consideration in this transaction except for our loan and approved secondary financing in the amount of $ must pass in the form of cash through your escrow. Do not record our Deed of Trust/Mortgage if you have knowledge of a concurrent or subsequent escrow to be opened or closed upon completion of this escrow which will transfer subject property.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

Settlement Agent

Required Endorsements to the Long Form/Short Form ALTA Policy:

ALTA Form 1 or equivalent

ALTA Form 9 or equivalent

CLTA Form 116 or equivalent. The dwelling described in the 116 (116.2) endorsement must be assessed as real property and included in the policy definition of "land".

Environmental Protection lien endorsement Form 8.1 is required on all loans.

State specific endorsements, if required.

Mechanic's Lien Endorsement or equivalent is required.

If this loan is a condominium unit or PUD, issue Condominium/PUD Coverage Endorsement.

If this loan is a Manufactured Housing/Mobile Unit, issue endorsement assuring that property is permanently affixed and taxed as real property.

If this loan is an adjustable rate loan, issue endorsement including coverage for adjustable rate loans.

If this loan is an adjustable rate loan with potential for negative amortization, issue endorsement covering adjustable rate with increasing balance and write the policy for the maximum possible principal balance as set forth on the security instrument or rider.

If this loan is a balloon loan, issue endorsement coverage insuring the Balloon Deed of Trust/Mortgage is valid and enforceable.

If access to the property is by non-public appurtenant easement, such easement must be described in the Deed of Trust/Mortgage and insured in Schedule A of the ALTA policy.

If the policy will contain any title exception(s) described below, attach the associated endorsement(s) (or equivalent coverage).

a) If there is forfeiture, reverter, or right of re-entry, or no mortgage protection clause, issue endorsement providing coverage for Lender.

b) If the policy will show any easement, right of way, encroachment, etc., covering: a) the entire parcel, or b) less than the entire parcel and the exact location and dimension of which is not specifically delineated on the plat map or survey, issue endorsement providing coverage for Lender.

c) If there is a water reservation or exception, issue endorsement providing coverage for Lender.

If the estate in real property is a leasehold estate rather than a fee simple estate, issue a CLTA Form 107.5 or equivalent title policy endorsement.

Return the original recorded deed/mortgage and the final title policy to:

Washington Mutual Bank
Document Operations
2210 Enterprise Drive
Mail Stop: SC00140
Florence, SC 29501

E. Lender's Title Policy Requirements: Alta Policy amount to be at least: $ 535,001.00

TO:
- Stewart Title
- 730 Alhambra Blvd, 202
- Sacramento, CA 95816
-
-

Order #: 17-003957 ND
Dated: 01/03/2007
Property Address: 3622 West Curtis Drive Sacramento, CA 95818
County: SACRAMENTO

The title insurance policy requirements regarding the above order number are set forth below and hereof and as follows:

The Deed of Trust/Mortgage to be a First lien, subject to the following exceptions:

All Taxes due and/or payable must be paid in full at closing.

Do not record the Deed of Trust/Mortgage unless the original and copy of the ALTA policy as set forth on page two and three hereof can be delivered to our office no later than three working days after recordation.

1. ESCROW: not later than three (3) working days after recording return:
   a. Certified copy of the Deed of Trust/Mortgage with recorder's serial number, recording date, and book and page number affixed.
   b. Title Policy in duplicate, correct in form and content.

2. You are to validate Applicant Information Verification data and sign form prior to borrower signing any closing documents.

3. DOCUMENTS: All documents are to be signed exactly as shown. In the event of error, contact us immediately. There are to be no corrections/changes without the express written consent of Lender. Should such consent be granted, all changes must be initialed by all Borrowers. Supply Borrowers with copies of documents. We will not accept a power of attorney.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions

_____
Settlement Agent

Supplemental Instruction to Closing Agent
(Auto Pay - Enrollment Form)

DATE: January 04, 2007

Lender: Washington Mutual Bank
(Long Beach Mortgage Division)

Loan Number:
Borrower Name: Laura Richardson

Attention: Closing Agent

In connection with the above-referenced loan transaction, Lender has included an Auto Pay Enrollment form in the loan document package. If the Borrower(s) elect(s) to take advantage of the Auto Pay program and complete(s) the Auto Pay Enrollment form at the closing, you are hereby instructed to make a copy of the completed form. The original form, signed by all owners of the deposit account identified in the enrollment form, together with the voided check or deposit slip provided by the borrower(s), should be returned to Lender along with the signed loan documents package. The borrower will retain the copy for his or her file.

Please contact your Washington Mutual Bank (Long Beach Mortgage Division) account representative if you have any questions.

Thank you.

4. **FIRE AND HAZARD INSURANCE:** A complete original one year fire policy must contain ECE and Special Form, at least in the amount equal to the lesser of the loan amount or the insurable value of the improvements on a replacement cost basis, the deductible to be no more than $1000.00 or 1% of amount of coverage, showing correct address of subject property and insured's name as shown on our Deed of Trust. Loss Payable (Form 438 BFU) as shown on page 1. Insurer must hold at least a Class IV and B+ rating in Best's Insurance Guide. If subject property is a condominium or PUD, a master policy is required reflecting the subject property on the declaration page. For all refinance transactions, a remaining term of six months is required for the acceptance of the existing hazard insurance policy. If the term is less than six months, a new one year policy must be provided.

5. **FLOOD INSURANCE:** Standard application for one year flood policy issued by member of National Flood Insurers Association for not less than our loan amount or the maximum amount available under National Flood Insurance program, whichever is less, including paid receipt. For all refinance transactions, a remaining term of six months is required for the acceptance of an existing flood insurance policy. If the term is less than six months, a new one year policy must be provided.

6. **RESPA:** You are hereby notified that we rely solely upon you to complete and deliver the "HUD-1 Closing Statement" in accordance with the Real Estate Settlement Procedures Act and that a condition of our consent to you escrowing this transaction is that you accept these instructions, complete and deliver "HUD-1 Closing Statement" in accordance with such requirements in order that we not be subject to any claim for, or any damage, liability, or penalty for failure to do such. If you do not accept this condition, return these instructions immediately together with the funding - do not close this loan.

7. **HUD-1:** Issue HUD-1 Closing Statement including Borrowers and Sellers Signatures.

8. **TITLE INSURANCE POLICY REQUIREMENTS:** An ALTA Long Form/Short Form Loan Policy of Title Insurance in DUPLICATE showing title vested in the name of the Borrower and insuring the Deed of Trust/Mortgage to be a valid lien subject only to the items set forth within these Instructions. The title commitment, if applicable, shall obligate the title insurance underwriter to issue a policy omitting all preprinted exceptions. The Policy must insure our company or our assignee and contain the following requirements, endorsements and attachments:

MORTGAGEE CLAUSE: Its successors and/or assigns must be reflected with the corporation name and the corporate office mailing address.

VESTEE NAME SPELLING: Must be identical with Trustor(s)/Mortgagor(s) name spelling on Deed of Trust/Mortgage.

MARITAL STATUS: If borrower is married and is taking title in his/her name only, the policy must recite "...sole and separate property."

9. **ALL FUNDS:** All funds associated with this transaction must pass through this loan transaction except any approved secondary financing.

If water stock is involved, forward stock certificate showing Lender as first pledgee. If certificate is not available from stock company, obtain assignment of interest for Lender.

Do not disburse the loan funds and authorize recording of any Deed of Trust/Mortgage if

- You have knowledge of concurrent or subsequent transaction to be opened or closed upon completion of this transaction which will transfer subject property.
- You are not in receipt of demand/payoff statements or confirmation of payoff amounts for all existing liens of record.

It is expressly agreed that in cases where restrictions provide for the right of re-entry or a reverter provision or any condition on Deeds that the title company cannot insure against, said loan is not to be closed or monies funded without the waiver of the requirement in writing by Lender.

If you are unable to close this transaction in accordance with these instructions, you must promptly return any funds and/or documents you have received.

We reserve the right to cancel or amend the loan or these instructions at any time prior to recordation of our Deed of Trust/Mortgage.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understand and will comply with these instructions.

_____ _____

Settlement Agent

Washington Mutual
Long Beach Mortgage

CASH SUMMARY FOR PURCHASE
(Purchase Money Loans Only)

Borrower: Laura Richardson Loan Number: Date: January 04, 2007

CREDITORS DEBTS	DATE NEXT DUE	BALANCE	PAYOFFS	PAYMENTS
WELLS FARGO HOME MORTG		352,819.00	0.00	2,475.00
OPTION ONE MORTGAGE CO		445,103.00	0.00	2,592.00
CAP ONE BK		44.00	0.00	15.00
BALLY TOTAL FITNESS		812.00	0.00	29.00
XEROX EFCU		1,582.00	0.00	133.00

MONEY REQ'D TO CLOSE	DATE	AMOUNT
Down Payment		
Total Payoffs		
Points, Fees & Prepaids		24,886.10
Tax & Insurance Escrows		0.00
SUBTOTAL:		24,886.10
SUMMARY OF LIQUIDITY	DATE	AMOUNT
VOD'S		40,000.00
Deposit in Escrow		1,000.00
Sale Proceeds		
Gift Funds		
Seller Paid Non Recurring C/C		0.00
Subordinate Financing		0.00
SUBTOTAL:		41,000.00

LOAN AMOUNT	535,001.00
CASH RESERVES	16,113.90
SHORT TO CLOSE	

LR0033

FIXED/ADJUSTABLE RATE NOTE

(LIBOR Six-Month Index (As Published In *The Wall Street Journal*) - Rate Caps)

THIS NOTE PROVIDES FOR A CHANGE IN MY INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE. THIS NOTE LIMITS THE AMOUNT MY ADJUSTABLE INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE I MUST PAY.

January 4, 2007 [Date] | Sacramento [City] | California [State]

3622 West Curtis Drive, Sacramento, CA 95818
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $ 535,001.00 (this amount is called "Principal"), plus interest, to the order of Lender. Lender is Washington Mutual Bank .

I will make all payments under this Note in the form of cash, check or money order. I understand that Lender may transfer this Note. Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of Principal has been paid. I will pay interest at a yearly rate of 8.800 %. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Section 2 and Section 4 of this Note is the rate I will pay both before and after any default described in Section 7(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment every month.

I will make my monthly payments on the first day of each month beginning on March 1 , 2007 . I will make these payments every month until I have paid all of the Principal and interest and any other charges described below that I may owe under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied to interest before Principal. If, on February 1, 2037 , I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at Washington Mutual Bank, P.O.Box 3139, Milwaukee, WI 53201-3139
or at a different place if required by the Note Holder.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. $ 4,227.98 . This amount may change.

(C) Monthly Payment Changes

Changes in my monthly payment will reflect changes in the unpaid principal of my loan and in the interest rate that I must pay. The Note Holder will determine my new interest rate and the changed amount of my monthly payment in accordance with Section 4 of this Note.

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate I will pay will change to an adjustable interest rate on the first day of February , 2009 , and the interest rate I will pay may change on that day every 6th month thereafter. Each date on which my interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, my interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

If the Index is no longer available, the Note Holder will choose a new Index that is based upon comparable information. The Note Holder will give me notice of this choice.

(C) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding Four and 99/100 percentage point(s) (4.990 %) to the Current Index. The Note Holder will then round the result addition to the nearest one-eighth of one percentage point (0.125%). Subject to the limits stated in Section 4(D) below, this rounded amount will be my new interest rate until the next Change Date.

The Note Holder will then determine the amount of the monthly payment that would be sufficient to repay the unpaid principal that I am expected to owe at the Change Date in full on the Maturity Date at my new interest rate in substantially equal payments. The result of this calculation will be the new amount of my monthly payment.

(D) Limits on Interest Rate Changes

The interest rate I am required to pay at the first Change Date will not be greater than 10.800 % or less than 8.800 %. Thereafter, my interest rate will never be increased or decreased on any single Change Date by more than One percentage point(s) (1.000 %) from the rate of interest I have been paying for the preceeding 6 months. My interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

My new interest rate will become effective on each Change Date. I will pay the amount of my new monthly payment beginning on the first monthly payment date after the Change Date until the amount of my monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to me a notice of any changes in my interest rate and the amount of my monthly payment before the effective date of any change. The notice will include information required by law to be given to me and also the title and telephone number of a person who will answer any question I may have regarding the notice.

5. BORROWER'S RIGHT TO PREPAY

I have the right to make payments of Principal at any time before they are due. A prepayment of all the unpaid principal is known as a "Full Prepayment." A prepayment of only part of the unpaid principal is known as a "Partial Prepayment." Except as provided below, I may make a Full or Partial Prepayment at any time.

If I make a Full or Partial Prepayment, I may be charged a fee as follows: If Note Holder receives a Prepayment of more than twenty percent (20.0%) of the original principal amount in any twelve (12) month period on or before the second anniversary of the date of the Note, the prepayment fee shall be equal to the payment of six months advance interest on the amount prepaid that exceeds 20 percent of the original principal amount, calculated at the interest rate in effect on the date(s) of such Full Prepayment or Partial Prepayment(s) (the "Prepayment Fee").

When I make a Full or Partial Prepayment, I will notify the Note Holder in writing that I am doing so. Any Partial Prepayment shall be applied to interest accrued on the amount prepaid, if any, then to the Prepayment Fee, if applicable, and then to the principal balance of the Note, which shall not reduce the amount of monthly installments of principal and interest nor relieve me of the obligation to make the installments each and every month until the Note is paid in full. Partial Prepayments shall have no effect upon the due dates or the amounts of my monthly payments unless the Note Holder agrees in writing to such changes.

6. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (a) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (b) any sums already collected from me that exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the Principal I owe under this Note or by making a direct payment to me. If a refund reduces Principal, the reduction will be treated as a partial Prepayment.

7. BORROWER'S FAILURE TO PAY AS REQUIRED

(A) Late Charges for Overdue Payments

If the Note Holder has not received the full amount of any monthly payment by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be on each late payment. 6% of my overdue payment of principal and interest. I will pay this late charge promptly but only once on each late payment.

(B) Default

If I do not pay the full amount of each monthly payment on the date it is due, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date, the Note Holder may require me to pay immediately the full amount of Principal that has not been paid and all the interest that I owe on that amount. That date must be at least 30 days after the date on which the notice is mailed to me or delivered by other means.

(D) No Waiver by Note Holder

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the Note Holder a notice of my different address.

Unless the Note Holder requires a different method, any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. The Note Holder may enforce its rights under this Note against each person individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note.

10. WAIVERS

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses that might result if I do not keep the promises that I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are:

(A) Until my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument provides as follows:

> **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.
>
> If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law.
>
> If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

(B) When my initial fixed interest rate changes to an adjustable interest rate under the terms stated in Section 4 above, Section 18 of the Security Instrument shall then instead provide as follows:

> **Transfer of the Property or a Beneficial Interest in Borrower.** As used in this Section 18, "Interest in the Property" means any legal or beneficial interest in the Property, including, but not limited to, those beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or escrow agreement, the intent of which is the transfer of title by Borrower at a future date to a purchaser.
>
> If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument. However, this option shall not be exercised by Lender if such exercise is prohibited by Applicable Law. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.
>
> To the extent permitted by Applicable Law, Lender may charge a reasonable fee as a condition to Lender's consent to the loan assumption. Lender may also require the transferee to sign an assumption agreement that is acceptable to Lender and that obligates the transferee to keep all the promises and agreements made in the Note and in this Security Instrument. Borrower will continue to be obligated under the Note and this Security Instrument unless Lender releases Borrower in writing.
>
> If Lender exercises the option to require immediate payment in full, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

WITNESS THE HAND(S) AND SEAL(S) OF THE UNDERSIGNED.

Laura Richardson _____ (Seal) -Borrower _____ (Seal) -Borrower

_____ (Seal) -Borrower _____ (Seal) -Borrower

[Sign Original Only]

Recording Requested By:
Washington Mutual Bank

Return To:
2210 Enterprise Drive
Doc Ops - MS SC00140
Florence, SC 29501

Prepared By:

[Space Above This Line For Recording Data]

DEED OF TRUST

DEFINITIONS
Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated January 4, 2007, together with all Riders to this document.
(B) "Borrower" is Laura Richardson, An Unmarried Woman

Borrower's address is 717 E Vernon St, Long Beach, CA 90806. Borrower is the trustor under this Security Instrument.
(C) "Lender" is Washington Mutual Bank

Lender is a federal association
organized and existing under the laws of the United States

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

Parcel ID Number: 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.

(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.

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) -Borrower Laura Richardson
_____	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower
_____ (Seal) -Borrower	_____ (Seal) -Borrower

State of California
County of } ss.

On before me,

personally appeared

, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

_____ (Seal)

FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January , 2007 , and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at: 3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800 %. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009 , and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in **The Wall Street Journal.** The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

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]

SIGNATURE/NAME AFFIDAVIT

DATE: January 4, 2007

LOAN #:

BORROWER: Laura Richardson

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW.
(This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

Laura Richardson
(Print or Type Name)

Signature

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

Laura Ann Richardson
(Print or Type Name)

Signature

Batts Laura
(Print or Type Name)

Signature

Richardsonbatts, Laura
(Print or Type Name)

Signature

Laura R Batts
(Print or Type Name)

Signature

and that

are one

and the same person.

State/Commonwealth of
County/Parish of

Subscribed and sworn (affirmed) before me
this day of

Notary Public
State/Commonwealth of
Acting in the County/Parish of

My Commission Expires:

TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

LENDER OR LENDER'S AGENT:
Washington Mutual Bank
1400 South Douglass Road, Suite 100 Anaheim, CA 92806

[ ] Preliminary [X] Final
DATE: 01/04/2007
LOAN NO.
Type of Loan: Conventional
Fixed Adjustable

BORROWERS:
Laura Richardson

ADDRESS: 717 E Vernon St, Long Beach, CA 90806
PROPERTY: 3622 West Curtis Drive, Sacramento, CA 95818

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.
10.443 %	$ 1,208,803.37	$ 513,557.90	$ 1,722,361.27

PAYMENT SCHEDULE:

NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS ARE DUE BEGINNING
24	$4,227.98	Monthly beginning 03/01/2007			
335	$4,824.13	Monthly beginning 03/01/2009			
1	$4,806.20	Monthly beginning 02/01/2037			

DEMAND FEATURE: [X] This loan does not have a Demand Feature. [ ] This loan has a Demand Feature as follows:

VARIABLE RATE FEATURE:
[X] This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

SECURITY: You are giving a security interest in the property located at: 3622 West Curtis Drive, Sacramento, CA 95818

ASSUMPTION: Someone buying this property [X] cannot assume the remaining balance due under original mortgage terms
[ ] may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.

FILING / RECORDING FEES: $

PROPERTY INSURANCE: [X] Property hazard insurance with a mortgagee clause to the lender is a required condition of this loan. Borrower may purchase this insurance from any insurance company acceptable to the lender.
Hazard insurance [ ] is [X] is not available through the lender at an estimated cost of for a year term.

LATE CHARGES: If your payment is more than Fifteen days late, you will be charged a late charge of 6.000% of the overdue payment.

PREPAYMENT: If you pay off your loan early, you
[X] may [ ] will not have to pay a penalty.
[ ] may [X] will not be entitled to a refund of part of the finance charge.

See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.
e means estimate

I/We hereby acknowledge reading and receiving a complete copy of this disclosure.

Laura Richardson 1/4/07
BORROWER/DATE BORROWER/DATE

BORROWER/DATE BORROWER/DATE

DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-Inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on the Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for $100,000 and the Prepaid Finance Charges total $5,000, the Amount Financed would be $95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

LR0057

Initials

Washington Mutual Bank
1400 South Douglass Road, Suite 100
Anaheim, CA 92806
herein after referred to as "Lender"

CLOSING NOTICE TO CALIFORNIA BORROWERS

LOAN NO.:

Pursuant to California law, the Lender as holder of the note secured by a deed of trust drawn in connection with your loan ("Loan"), hereby notifies you of the following:

1. Servicing. In the event of a subsequent transfer of the servicing of your indebtedness under the Loan:

   a.) Lender or any subsequent servicing agent shall provide you with prior written notice of such transfer ("Servicing Notice").

   b.) The Servicing Notice shall be sent by first-class mail and contain the following information:

      (i) The name and address of the person or entity to which the transfer of the Loan servicing is made;

      (ii) The date the transfer was or will be completed; and,

      (iii) The address where all future payments are to be made; and, the due date of the next payment.

   c.) Your Loan payments shall not be directed to any other person unless you receive a Servicing Notice as described in subparagraphs a.) and b.) above.

   d.) You shall not be liable to the holder of the Loan note, or to any subsequent servicing agent, for payments (or late charges thereon) made to the previous servicing agent if these payments were made prior to your receipt of the Servicing Notice.

2. Private Mortgage Insurance ("PMI"). If PMI is required as a condition of the Loan, you do not have the option to cancel such insurance. However, should you wish to make an inquiry about PMI after the Loan closing, please do so in writing to:

   Washington Mutual Bank
   1400 South Douglass Road, Suite 100
   Anaheim, CA 92806

   and provide lender with your name, the Loan number, the Loan property address and your current mailing address, (if different from the Loan property address).

Please execute this document below to indicate that you have received written notice of the Servicing and PMI matters discussed herein as of the closing date of the Loan.

Dated January 04, 2007

Borrower Laura Richardson

Borrower

Borrower

Borrower

LR0058

RESPA SERVICING DISCLOSURE

Lender: Washington Mutual Bank

NOTICE TO FIRST LIEN MORTGAGE LOAN APPLICANTS: THE RIGHT TO COLLECT YOUR MORTGAGE LOAN PAYMENTS MAY BE TRANSFERRED. FEDERAL LAW GIVES YOU CERTAIN RELATED RIGHTS. IF YOUR LOAN IS MADE, SAVE THIS STATEMENT WITH YOUR LOAN DOCUMENTS. SIGN THE ACKNOWLEDGMENT AT THE END OF THIS STATEMENT ONLY IF YOU UNDERSTAND ITS CONTENTS.

Because you are applying for a mortgage loan covered by the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. Section 2601 et seq.) you have certain rights under that Federal law.

This statement tells you about those rights. It also tells you what the chances are that the servicing for this loan may be transferred to a different loan servicer. "Servicing" refers to collecting your principal, interest and escrow account payments, if any. If your loan servicer changes, there are certain procedures that must be followed. This statement generally explains those procedures.

Transfer Practices and Requirements

If the servicing of your loan is assigned, sold, or transferred to a new servicer, you must be given written notice of that transfer. The present loan servicer must send you notice in writing of the assignment, sale or transfer of the servicing not less than 15 days before the effective date of the transfer. The new loan servicer must also send you notice within 15 days after the effective date of the transfer. The present servicer and the new servicer may combine this information in one notice, so long as the notice is sent to you 15 days before the effective date of transfer. The 15 day period is not applicable if a notice of prospective transfer is provided to you at settlement. The law allows a delay in the time (not more than 30 days after a transfer) for servicers to notify you, upon the occurrence of certain business emergencies.

Notices must contain certain information. They must contain the effective date of the transfer of the servicing of your loan to the new servicer, and the name, address, and toll-free or collect call telephone number of the new servicer, and toll-free or collect call telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your old servicer before its due date may not be treated by the new loan servicer as late, and a late fee may not be imposed on you.

Complaint Resolution

Section 6 of RESPA (12 U.S.C. Section 2605) gives you certain consumer rights, *whether or not your loan servicing is transferred.* If you send a "qualified written request" to your servicer, your servicer must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, other than notice on a payment coupon or other payment medium supplied by the servicer, which includes your name and account number, and the information regarding your request. Not later than 60 Business Days after receiving your request, your servicer must make any appropriate corrections to your account, or must provide you with a written clarification regarding any dispute. During this 60-Business Day period, your servicer may not provide information to a consumer reporting agency concerning any overdue payment related to such period or qualified written request.

A Business Day is any day in which the offices of the business entity are open to the public for carrying on substantially all of its business functions.

Damages and Costs

Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates

1. The following is the best estimate of what will happen to the servicing of your mortgage loan:

[ ] We may assign, sell or transfer the servicing of your loan while the loan is outstanding. [X] We are able to service your loan and we [X] will [ ] will not [ ] haven't decided whether to service your loan.

OR

[ ] We do not service mortgage loans, [ ] and we have not serviced mortgage loans in the past three years.

[X] We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between:

X [0 to 25%] or [NONE] ____ 26 to 50% ____ 51 to 75% X [76 to 100%] or [ALL]

This estimate [X] does [X] does not include assignments, sales or transfers to affiliates or subsidiaries. This is only our best estimate and it is not binding. Business conditions or other circumstances may affect our future transferring decisions.

3. [ ] We have previously assigned, sold or transferred the servicing of first lien mortgage loans.

OR

[X] This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:

Year	Percentage of Loans Transferred (Rounded to nearest quartile - 0%, 25%, 50%, 75%, or 100%)
2006	0%
2005	0%
2004	0%

This information [X] does [X] does not include assignments, sales or transfers to affiliates or subsidiaries.

January 04, 2007 — Date

Washington Mutual Bank — Present Servicer or Lender

ACKNOWLEDGMENT OF MORTGAGE LOAN APPLICANT

I/We have read this disclosure form and understand its contents, as evidenced by my/our signature(s) below. I/We understand that this acknowledgment is a required part of the mortgage loan application.

Applicant Laura Richardson — Date 1/4/07 — Applicant — Date

Applicant — Date — Applicant — Date

LR0059

4140147 (08/10) VMP Mortgage Solutions, Inc

Washington Mutual Bank

01/04/2007 THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977

FAIR LENDING NOTICE

IT IS ILLEGAL TO DISCRIMINATE IN THE PROVISION OF OR IN THE AVAILABILITY OF FINANCIAL ASSISTANCE BECAUSE OF THE CONSIDERATION OF:

1. TRENDS, CHARACTERISTICS OR CONDITIONS IN THE NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION, UNLESS THE FINANCIAL INSTITUTION CAN DEMONSTRATE IN THE PARTICULAR CASE THAT SUCH CONSIDERATION IS REQUIRED TO AVOID AN UNSAFE AND UNSOUND BUSINESS PRACTICE; OR

2. RACE, COLOR, RELIGION, SEX, MARITAL STATUS, NATIONAL ORIGIN OR ANCESTRY.

IT IS ILLEGAL TO CONSIDER THE RACIAL, ETHNIC, RELIGIOUS OR NATIONAL ORIGIN COMPOSITION OF A NEIGHBORHOOD OR GEOGRAPHIC AREA SURROUNDING A HOUSING ACCOMMODATION OR WHETHER OR NOT SUCH COMPOSITION IS UNDERGOING CHANGE, OR IS EXPECTED TO UNDERGO CHANGE, IN APPRAISING A HOUSING ACCOMMODATION OR IN DETERMINING WHETHER OR NOT, OR UNDER WHAT TERMS AND CONDITIONS, TO PROVIDE FINANCIAL ASSISTANCE.

THESE PROVISIONS GOVERN FINANCIAL ASSISTANCE FOR THE PURPOSE OF THE PURCHASE, CONSTRUCTION, REHABILITATION OR REFINANCING OF ONE TO FOUR UNIT FAMILY RESIDENCES OCCUPIED BY THE OWNER AND FOR THE PURPOSE OF THE HOME IMPROVEMENT OF ANY ONE TO FOUR UNIT FAMILY RESIDENCE.

IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS, OR IF YOU WISH TO FILE A COMPLAINT, CONTACT THE MANAGEMENT OF THIS FINANCIAL INSTITUTION OR:

Department of Corporations
320 West 4th Street, Suite 750
Los Angeles, CA 90013-2344
213-576-7500

ACKNOWLEDGMENT OF RECEIPT

I/We have received a copy of this notice.

Borrower **Laura Richardson** 1/4/07 Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

VMP-950(CA) (0107).01 7/2001
VMP MORTGAGE FORMS - (800)521-7291

LR0060

CALIFORNIA
Insurance Disclosure

Loan Number

Borrower
Laura Richardson

Property Address
3622 West Curtis Drive, Sacramento, CA 95818

California Civil Code Section 2955.5(a) states:

> "No lender shall require a borrower, as a condition of receiving or maintaining a loan secured by real property, to provide hazard insurance coverage against risks to the improvements on that real property in an amount exceeding the replacement value of the improvements on the property."

Your acknowledgment below signifies that this written notice was provided to you pursuant to the state statute.

Laura Richardson 1/4/07
Date

Date

Date

Date

Date

Date

Date

Date

VMP-1039(CA) (0001).01 VMP Mortgage Solutions (800)521-7291 1/00

LR0061

Washington Mutual Bank
1400 South Douglass Road, Suite 100
Anaheim, CA 92806
hereinafter referred to as "Lender"

HAZARD INSURANCE REQUIREMENTS AND AUTHORIZATION

Borrower: Laura Richardson Loan No.

Each of the undersigned borrowers, without limiting the effect of the terms and conditions of the Mortgage, Deed of Trust, or Security Deed ("the Security Instrument") securing the above indicated loan with Lender, acknowledges responsibility to provide, at the expense of the undersigned, hazard insurance upon the real property described in said Security Instrument. All insurance policies must comply with the following requirements:

- The hazard insurer must at all times be rated B+/IV in Best's Insurance Reports (or Lloyd's of London) and licensed or otherwise authorized by law to conduct business in the jurisdictions where the Mortgaged Property is located.
- Policy must be written for a minimum of fire and special form coverage which must cover all units, garages, outbuilding, etc. by direct mention of allowance in the policy.
- Coverage must be in an amount not less than the lesser of the insurable value of the improvements and the actual unpaid balance of the Mortgage Loan, and in any event not less than the minimum amount required under the terms of coverage to fully compensate for any damage or loss on a replacement cost basis.
- Policy term must be a minimum of one (1) year or continuous until canceled. A binder is acceptable for a period of 90 days. The original policy or binder must be in our office prior to the disbursement of funds.
- The deductible may not exceed the greater of $1,000 or 1% of the amount of coverage.
- The Insured's name and the property address must be identical to that shown on the policy of Title Insurance.
- In the event the Lender does not receive notification from the Borrower that the premiums have been paid at least thirty (30) days prior to the expiration date of the policy, the Lender may, at its option, pay such premiums and add the cost of such premiums to the debt owed.
- Policy must contain a Lender's Loss Payable (Form 438 BFU) in favor of:

  Washington Mutual Bank, F.A., ISAOA/ATIMA
  P.O. Box 100564
  Florence, SC 29501-0564
  Loan No.:

IMPORTANT NOTE: If the Mortgage Loan is located in a condominium or PUD Project, the requirements listed on the Hazard Insurance Requirements and Authorization PUD/Condominium Addendum must be followed in addition to the requirements outlined above.

It is understood that in order to comply with State and Federal regulations, the Lender may change the above requirements from time to time without prior written notice.

By signing this agreement, the Borrower acknowledges that he has read and understands the terms of this agreement and acknowledges that he has received a copy of this agreement.

Date: January 4, 2007

Laura Richardson

Washington Mutual Bank
1400 South Douglass Road, Suite 100, Anaheim, CA 92806
hereinafter referred to as "Lender"

ESCROW ACCOUNT AGREEMENT
TAX & INSURANCE

Borrower(s): Laura Richardson

Loan No.

The undersigned borrower(s) have applied for a Real Estate Loan with **Washington Mutual Bank** hereinafter called the "Lender", secured by a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and repaid as stated in a Promissory Note.

It is understood that a Tax and Insurance Escrow Account is:

[X] 1. Optional: An impound account is not required for your loan.

[ ] 2. Required: An impound account is required for your loan.

Each of the undersigned borrower(s) agree to make the Note payments and pay the Lender the amounts the Lender has figured for deposit in the Tax and Insurance Escrow Account. These amounts should be enough to pay, when due, all taxes, assessments, insurance premiums and other expenses relating to the loan.

If the Lender determines that there will not be enough money to pay the expenses, they may require the borrower(s) to increase payments into the Tax and Insurance Escrow Account. The Lender will not have to pay the expenses if there is not enough money in the Tax and Insurance Escrow Account. A default under the Security Instrument may occur if any of the described expenses remain unpaid.

If the Tax and Insurance Escrow Account is required, the borrower(s) cannot cancel it. If the Tax and Insurance Escrow Account is optional, the borrower(s) may cancel it at any time. If the borrower(s) defaults on their Security Instrument, the Lender may change the Tax and Insurance Escrow Account from optional to a required Tax and Insurance Escrow Account.

The Lender or any investor who purchases the loan may change or cancel the Tax and Insurance Escrow Account arrangements as allowed by law.

If the law of the state in which the property is located requires payment of interest on money in the Escrow Account, the Lender will compute and pay interest at a rate of no less than the minimum required by such applicable law on single-family owner-occupied residences only.

BORROWER ACKNOWLEDGMENT:

EXECUTED THIS

Laura Richardson

LR0063

FIXED/ADJUSTABLE RATE LOAN PROGRAM DISCLOSURE
(2-Year, 3-Year and 5-Year Fixed Adjustable Rate Program)
(LIBOR Index - Rate Caps)

In this Disclosure, the words "you," "your," and "yours" refer to the person(s) who apply for one of the loan programs described in this Disclosure. The words "we," "us," and "our" refer to Washington Mutual Bank

(or anyone who later acquires the loan and is entitled to receive loan payments).
This Disclosure describes the features of the adjustable rate mortgage program you are considering. With this program, both the interest rate and the monthly payment for the loan may change. Information is available to you upon request regarding any of the other adjustable rate mortgage programs offered by us. This is not a commitment or offer to make a loan. We reserve the right to change any of the terms contained in this Disclosure at any time without prior notice.

A. LOAN TERM

This loan program provides for a 30 year repayment term or a 40 year repayment term. The date on which the loan term ends is called the "Maturity Date."

B. HOW YOUR INTEREST RATE IS DETERMINED AND CAN CHANGE

1. The initial interest rate on your loan is fixed, and therefore will not change, for a period of two, three, or five years, depending upon the particular loan program for which you apply and are approved. This initial interest rate is established by us based upon existing market conditions. This initial interest rate may or may not be based upon the "Index" and "Margin" (as those terms are defined below) used to make later interest rate adjustments. If the initial interest rate is equal to the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Fully Indexed Rate." If the initial interest rate is less than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Discounted Rate." If the initial interest rate is greater than the sum of the Index plus the Margin rounded to the nearest 1/8 of 1%, then it will be referred to in this Disclosure as a "Premium Rate." Ask us for the amount of our current interest rate discounts or premiums.

2. After the initial two, three, or five year fixed interest rate period is over, the interest rate on your loan will be subject to change and the interest rate may change again every six months thereafter. Each day on which your interest rate may be adjusted is called a "Change Date." Beginning with the first Change Date, but subject to the limits described in Section B.4. of this Disclosure, your interest rate will be based on an "Index." The "Index" is the average of interbank offered rates for six-month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in *The Wall Street Journal*. *The Wall Street Journal* is available at many newsstands and public libraries nationwide. The most recent Index figure available as of the date 45 days before each Change Date is called the "Current Index." If the Index is no longer available, we will choose a new Index that is based on comparable information. We will give you notice of this choice. In calculating your adjustable interest rate, we will also use a "Margin," which is a fixed number of percentage points that will be specified in the note evidencing your loan. Ask us about our current interest rate and current Margin.

3. On each Change Date, your interest rate will first be adjusted to equal the Current Index plus the Margin. We will then round this sum to the nearest one-eighth of one percentage point (0.125%). Subject to the interest rate limits discussed in Section B.4. of this Disclosure, this will be your new interest rate until the next Change Date. In some cases, the interest rate of your loan may increase even if the Index has decreased.

4. On the first Change Date, your interest rate cannot increase to a rate that is more than two percentage points (2%) higher than the initial fixed interest rate of your loan (if you have a two year fixed interest rate period); more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a three year fixed interest rate period); or more than three percentage points (3%) higher than the initial fixed interest rate of your loan (if you have a five year fixed interest rate period). On each Change Date after the first Change Date, your interest rate cannot increase or decrease by more than one percentage point (1%) from the interest rate in effect for the preceding six months. During the entire term of your loan, your interest rate cannot increase to a rate that is more than 6% higher than the initial fixed interest rate of your loan. However, during the entire term of your loan your interest rate will never decrease below the initial fixed interest rate. **This means that, regardless of the value of the Index during the term of your loan, your interest rate will never be lower than the initial fixed interest rate of your loan.**

C. HOW YOUR MONTHLY PAYMENTS ARE DETERMINED AND CAN CHANGE

1. Your monthly payments are based on the interest rate of your loan, the principal balance of your loan, and the Maturity Date of your loan. Your initial monthly payment will equal the amount sufficient to repay the original principal balance of your loan, together with interest at the initial interest rate of your loan, in full in substantially equal installments through the Maturity Date. This initial monthly payment will apply for the first 24 monthly payments (if your loan program has a two year fixed interest rate period); the first 36 monthly payments (if your loan program has a three year fixed interest rate period); or the first 60 monthly payments (if your loan program has a five year fixed interest rate period).

2. Beginning on the date that is one month following the first Change Date, and then again every six months thereafter, your monthly payment may change. Each date that your payment may change is called a "Payment Change Date." Your monthly payment can increase or decrease substantially based on changes in the interest rate. For each Payment Change Date, we will determine the amount of your new payment as follows. After calculating your new interest rate for each Change Date, we will determine the amount of the monthly payment that would be sufficient to repay the unpaid principal loan balance that you are expected to owe at the Change Date together with

interest at the new interest rate in full in substantially equal installments through the Maturity Date of your loan. The result of this calculation will be the amount of your new monthly payment beginning on the Payment Change Date and continuing until your monthly payment changes again.

3. All of the monthly payments described in this disclosure include only principal and interest and do not include any escrow payments, such as taxes, assessments, insurance premiums, ground rents, private mortgage insurance premiums, or payments for optional products or services that are due with respect to the loan. These payments will be in addition to your principal and interest payments described above.

4. You will be notified at least 25, but not more than 120, calendar days before the date that a monthly payment is due at a new level. This notice will contain information about the Index, your interest rates, payment amount, and loan balance.

D. EXAMPLES OF HOW YOUR MONTHLY PAYMENT CAN CHANGE[1]

The following examples illustrate how your monthly payment may change using a 30-year repayment term and a 40-year repayment term. Each example is based on a $10,000 loan. The initial interest rate is the rate in effect in September, 2006. The interest rate limits described in Section B.4. of this Disclosure, if applicable, were used in these examples. **Your monthly payment can increase or decrease substantially based on changes in the interest rate.**

1. Two Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$145.38	49th
40 YEARS	$96.83	$145.54	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03 = $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$91.47	$137.07	49th
40 YEARS	$88.86	$137.15	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $91.47 = $548.82
40 year term: $60,000 / $10,000 = 6 : 6 x $88.86 = $533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$162.07	49th
40 YEARS	$113.03	$162.31	49th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

2. Three Year Fixed Interest Rate Period

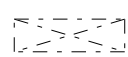
(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$144.97	55th
40 YEARS	$96.83	$145.39	55th

1 These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

LR0065



To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03 = $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 1.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$91.47	$136.61	55th
40 YEARS	$88.86	$136.96	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $91.47 = $548.82
40 year term: $60,000 / $10,000 = 6 : 6 x $88.86 = $533.16

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$161.76	55th
40 YEARS	$113.03	$162.21	55th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

3. Five Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexed Rate

On a loan with an initial interest rate of 11.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$99.03	$143.69	79th
40 YEARS	$96.83	$144.92	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $99.03 = $594.18
40 year term: $60,000 / $10,000 = 6 : 6 x $96.83 = $580.98

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 10.800% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, minus a discount of 0.700%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.800%.

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$93.72	$137.73	79th
40 YEARS	$91.24	$138.95	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $93.72 = $562.32
40 year term: $60,000 / $10,000 = 6 : 6 x $91.24 = $547.44

(c) Initial Interest Rate That is a Premium Rate

On a loan with an initial interest rate of 13.500% (i.e., an Index of 5.454%, plus a Margin of 5.990%, rounded to the nearest 1/8 of 1%, plus a premium of 2.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

1 These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

LR0066

Loan Term	Initial Monthly Payment	Maximum Monthly Payment	Month Maximum Payment Reached
30 YEARS	$114.54	$160.76	79th
40 YEARS	$113.03	$161.91	79th

To see what your payment is, divide your mortgage amount by 10,000; then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $60,000 would be:

30 year term: $60,000 / $10,000 = 6 : 6 x $114.54 = $687.24
40 year term: $60,000 / $10,000 = 6 : 6 x $113.03 = $678.18

By signing below, you acknowledge receiving and reading a copy of this Fixed/Adjustable Rate Loan Program Disclosure and the Consumer Handbook on Adjustable Rate Mortgages.

1/7/07
Date

Laura Richardson

Date

Date

Date

[1] These examples are based on an Index value in effect on September 2006. The margins, discounts, and premiums are ones that we have used recently. Your margin, discount, or premium may be different.

LR0067

DATE: January 4, 2007

LENDER: Washington Mutual Bank

BORROWERS: Laura Richardson

PROPERTY ADDRESS: 3622 West Curtis Drive
Sacramento, CA 95818

FIRST PAYMENT DUE DATE: March 1, 2007

I/We, the undersigned Borrower(s), understand and acknowledge that our first mortgage payment for this loan may be due in less than **30 days** of loan closing and this will not create financial hardship to me/us.

Borrower Laura Richardson 1/4/07 Date

Borrower Date

Borrower Date

Borrower Date

4140357 (9901) - 30 DAY LETTER

LR0068

Washington Mutual
Long Beach Mortgage

VERIFICATION OF RECORDING

Closing Agent: Stewart Title Of Sacramento
Address: 730 Alahambra Blvd
212
Sacramento , CA 95816
Telephone Number: (916) 492-7220
Fax Number: (916) 492-7229
Order Number:
Closer's Name: Nikki Davis

Please complete all information, sign, date and return the completed form to:

WASHINGTON MUTUAL BANK ("WMB")
Fax Number: _____

Borrower(s) Name: Laura Richardson

Loan Number: [redacted]
Date of recording:
Recording Number:
Verified with:
Date Verified:

Date funds disbursed:

I acknowledge that all funds have been disbursed as per the Final HUD-1 and the security has been recorded.

(Signature) Date

If recording of the security instrument is pending, please sign the acknowledgment below:

☐ I acknowledge WMB's security instruments were forwarded to the recorder's office on _____ (Date) and all funds have been disbursed as per the Final HUD-1. If confirmation of recording is not currently available, I have provided a letter verifying that WMB has first lien position on this property as a result of this transaction. This first lien letter has been returned to WMB along with the signed loan documents and this form.

(Signature) Date

Print Name: _____
(As shown on signature line)

LR0069

4140365 (0604) - VERIFICATION OF RECORDING

If you want information about coverage or need assistance to resolve complaints, please call our toll free number: 1-800-729-1902. If you make a claim under your policy, you must furnish written notice in accordance with Section 3 of the Conditions and Stipulations.
Visit our World-Wide Web site at: http://www.stewart.com

POLICY OF TITLE INSURANCE ISSUED BY

STEWART TITLE
GUARANTY COMPANY

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, STEWART TITLE GUARANTY COMPANY, a Texas corporation, herein called the Company, insures, as of Date of Policy shown in Schedule A, against loss or damage, not exceeding the Amount of Insurance stated in Schedule A, sustained or incurred by the insured by reason of:

1. Title to the estate or interest described in Schedule A being vested other than as stated therein;
2. Any defect in or lien or encumbrance on the title;
3. Unmarketability of the title;
4. Lack of a right of access to and from the land;

and in addition, as to an insured lender only:

5. The invalidity or unenforceability of the lien of the insured mortgage upon the title;
6. The priority of any lien or encumbrance over the lien of the insured mortgage, said mortgage being shown in Schedule B in the order of its priority;
7. The invalidity or unenforceability of any assignment of the insured mortgage, provided the assignment is shown in Schedule B, or the failure of the assignment shown in Schedule B to vest title to the insured mortgage in the named insured assignee free and clear of all liens.

The Company will also pay the costs, attorneys' fees and expenses incurred in defense of the title or the lien of the insured mortgage, as insured, but only to the extent provided in the Conditions and Stipulations.

Signed under seal for the Company, but this Policy is to be valid only when it bears an authorized countersignature.

Stewart Morris Jr.
Chairman of the Board

Stewart Title Guaranty Co.
STEWART TITLE
GUARANTY COMPANY

Malcolm S. Morris
President

Countersigned by:

Authorized Signatory

Company RM Hoetzsch
STEWART TITLE OF SACRAMENTO
City, State CARMICHAEL, CALIFORNIA 95608

LR0070

Page 1 of Policy Serial No. CNJP-1597-845667

151 (Rev. 1-19-91)

EXCLUSIONS FROM COVERAGE

The following matters are expressly excluded from the coverage of this policy and the Company will not pay loss or damage, costs, attorneys' fees or expenses which arise by reason of:

1. (a) Any law, ordinance or governmental regulation (including but not limited to building or zoning laws, ordinances, or regulations) restricting, regulating, prohibiting or relating to (i) the occupancy, use, or enjoyment of the land; (ii) the character, dimensions or location of any improvement now or hereafter erected on the land; (iii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is or was a part; or (iv) environmental protection, or the effect of any violation of these laws, ordinances or governmental regulations, except to the extent that a notice of the enforcement thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.

(b) Any governmental police power not excluded by (a) above, except to the extent that a notice of the exercise thereof or a notice of a defect, lien or encumbrance resulting from a violation or alleged violation affecting the land has been recorded in the public records at Date of Policy.

2. Rights of eminent domain unless notice of the exercise thereof has been recorded in the public records at Date of Policy, but not excluding from coverage any taking which has occurred prior to Date of Policy which would be binding on the rights of a purchaser for value without knowledge.

3. Defects, liens, encumbrances, adverse claims or other matters:

(a) whether or not recorded in the public records at Date of Policy, but created, suffered, assumed or agreed to by the insured claimant;

(b) not known to the Company, not recorded in the public records at Date of Policy, but known to the insured claimant and not disclosed in writing to the Company by the insured claimant prior to the date the insured claimant became an insured under this policy;

(c) resulting in no loss or damage to the insured claimant;

(d) attaching or created subsequent to Date of Policy; or

(e) resulting in loss or damage which would not have been sustained if the insured claimant had value paid for the insured mortgage or for the estate or interest insured by this policy.

4. Unenforceability of the lien of the insured mortgage because of the inability or failure of the insured at Date of Policy, or the inability or failure of any subsequent owner of the indebtedness, to comply with the applicable doing business laws of the state in which the land is situated.

5. Invalidity or unenforceability of the lien of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon usury or any consumer credit protection or truth in lending law.

6. Any claim, which arises out of the transaction vesting in the insured the estate or interest insured by this policy or the transaction creating the interest of the insured lender, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' rights laws.

LR0071

CONDITIONS AND STIPULATIONS

1. **DEFINITION OF TERMS.**

The following terms when used in this policy mean:

(a) "insured": the insured named in Schedule A, and, subject to any rights or defenses the Company would have had against the named insured, those who succeed to the interest of the named insured by operation of law as distinguished from purchase including, but not limited to, heirs, distributees, devisees, survivors, personal representatives, next of kin, or corporate or fiduciary successors. The term "insured" also includes

(i) the owner of the indebtedness secured by the insured mortgage and each successor in ownership of the indebtedness except a successor who is an obligor under the provisions of Section 12(c) of these Conditions and Stipulations (reserving, however, all rights and defenses as to any successor that the Company would have had against any predecessor insured, unless the successor acquired the indebtedness as a purchaser for value without knowledge of the asserted defect, lien, encumbrance, adverse claim or other matter insured against by this policy as affecting title to the estate or interest in the land);

(ii) any governmental agency or governmental instrumentality which is an insurer or guarantor under an insurance contract or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage, or any part thereof, whether named as an insured herein or not;

(iii) the parties designated in Section 2(a) of these Conditions and Stipulations.

(b) "insured claimant": an insured claiming loss or damage.

(c) "insured lender": the owner of an insured mortgage.

(d) "insured mortgage": a mortgage shown in Schedule B, the owner of which is named as an insured in Schedule A.

(e) "knowledge" or "known": actual knowledge, not constructive knowledge or notice which may be imputed to an insured by reason of the public records as defined in this policy or any other records which impart constructive notice of matters affecting the land.

(f) "land": the land described or referred to in Schedule A, and improvements affixed thereto which by law constitute real property. The term "land" does not include any property beyond the lines of the area described or referred to in Schedule A, nor any right, title, interest, estate or easement in abutting streets, roads, avenues, alleys, lanes, ways or waterways, but nothing herein shall modify or limit the extent to which a right of access to and from the land is insured by this policy.

(g) "mortgage": mortgage, deed of trust, trust deed, or other security instrument.

(h) "public records": records established under state statutes at Date of Policy for the purpose of imparting constructive notice of matters relating to real property to purchasers for value and without knowledge.

(i) "unmarketability of the title": an alleged or apparent matter affecting the title to the land, not excluded or excepted from coverage, which would entitle a purchaser of the estate or interest described in Schedule A or the insured mortgage to be released from the obligation to purchase by virtue of a contractual condition requiring the delivery of marketable title.

2. **CONTINUATION OF INSURANCE.**

(a) **After Acquisition of Title by Insured Lender.** If this policy insures the owner of the indebtedness secured by the insured mortgage, the coverage of this policy shall continue in force as of Date of Policy in favor of (i) such insured lender who acquires all or any part of the estate or interest in the land by foreclosure, trustee's sale, conveyance in lieu of foreclosure, or other legal manner which discharges the lien of the insured mortgage; (ii) a transferee of the estate or interest so acquired from an insured corporation, provided the transferee is the parent or wholly-owned subsidiary of the insured corporation, and their corporate successors by operation of law and not by purchase, subject to any rights or defenses the Company may have against any predecessor insureds; and (iii) any governmental agency or governmental instrumentality which acquires all or any part of the estate or interest pursuant to a contract of insurance or guaranty insuring or guaranteeing the indebtedness secured by the insured mortgage.

(b) **After Conveyance of Title by an Insured.** The coverage of this policy shall continue in force as of Date of Policy in favor of an insured only so long as the insured retains an estate or interest in the land, or holds an indebtedness secured by a purchase money mortgage given by a purchaser from the insured, or only so long as the insured shall have liability by reason of covenants of warranty made by the insured in any transfer or conveyance of the estate or interest. This policy shall not continue in force in favor of any purchaser from an insured of either (i) an estate or interest in the land, or (ii) an indebtedness secured by a purchase money mortgage given to an insured.

(c) **Amount of Insurance.** The amount of insurance after the acquisition or after the conveyance by an insured lender shall in neither event exceed the least of:

(i) The amount of insurance stated in Schedule A;

(ii) The amount of the principal of the indebtedness secured by the insured mortgage as of Date of Policy, interest thereon, expenses of foreclosure, amounts advanced pursuant to the insured mortgage to assure compliance with laws or to protect the lien of the insured mortgage prior to the time of acquisition of the estate or interest in the land and secured thereby and reasonable amounts expended to prevent deterioration of improvements, but reduced by the amount of all payments made; or

(iii) The amount paid by any governmental agency or governmental instrumentality, if the agency or the instrumentality is the insured claimant, in the acquisition of the estate or interest in satisfaction of its insurance contract or guaranty.

3. **NOTICE OF CLAIM TO BE GIVEN BY INSURED CLAIMANT.**

An insured shall notify the Company promptly in writing (i) in case of any litigation as set forth in 4(a) below, (ii) in case knowledge shall come to an insured hereunder of any claim of title or interest which is adverse to the title to the estate or interest or the lien of the insured mortgage, as insured, and which might cause loss or damage for which the Company may be liable by virtue of this policy, or (iii) if title to the estate or interest or the lien of the insured mortgage, as insured, is rejected as unmarketable. If prompt notice shall not be given to the Company, then as to that insured all liability of the Company shall terminate with regard to the matter or matters for which prompt notice is required; provided, however, that failure to notify the Company shall in no case prejudice the rights of any insured under this policy unless the Company shall be prejudiced by the failure and then only to the extent of the prejudice.

4. **DEFENSE AND PROSECUTION OF ACTIONS; DUTY OF INSURED CLAIMANT TO COOPERATE.**

(a) Upon written request by an insured and subject to the options contained in Section 6 of these Conditions and Stipulations, the Company, at its own cost and without unreasonable delay, shall provide for the defense of such insured in litigation in which any third party asserts a claim adverse to the title or interest as insured, but only as to those stated causes of action alleging a

CONDITIONS AND STIPULATIONS Continued
(continued from reverse side of Policy Face)

defect, lien or encumbrance or other matter insured against by this policy. The Company shall have the right to select counsel of its choice (subject to the right of such insured to object for reasonable cause) to represent the insured as to those stated causes of action and shall not be liable for and will not pay the fees of any other counsel. The company will not pay any fees, costs or expenses incurred by an insured in the defense of those causes of action which allege matters not insured against by this policy.

(b) The Company shall have the right, at its own cost, to institute and prosecute any action or proceeding or to do any other act which in its opinion may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured, or to prevent or reduce loss or damage to an insured. The Company may take any appropriate action under the terms of this policy, whether or not it shall be liable hereunder, and shall not thereby concede liability or waive any provision of this policy. If the Company shall exercise its rights under this paragraph, it shall do so diligently.

(c) Whenever the Company shall have brought an action or interposed a defense as required or permitted by the provisions of this policy, the Company may pursue any litigation to final determination by a court of competent jurisdiction and expressly reserves the right, in its sole discretion, to appeal from any adverse judgment or order.

(d) In all cases where this policy permits or requires the Company to prosecute or provide for the defense of any action or proceeding, an insured shall secure to the Company the right to so prosecute or provide defense in the action or proceeding, and all appeals therein, and permit the Company to use, at its option, the name of such insured for this purpose. Whenever requested by the Company, an insured, at the Company's expense, shall give the Company all reasonable aid (i) in any action or proceeding, securing evidence, obtaining witnesses, prosecuting or defending the action or proceeding, or effecting settlement, and (ii) in any other lawful act which in the opinion of the Company may be necessary or desirable to establish the title to the estate or interest or the lien of the insured mortgage, as insured. If the Company is prejudiced by the failure of an insured to furnish the required cooperation, the Company's obligations to such insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such cooperation.

5. **PROOF OF LOSS OR DAMAGE.**

In addition to and after the notices required under Section 3 of these Conditions and Stipulations have been provided the Company, a proof of loss or damage signed and sworn to by each insured claimant shall be furnished to the Company within 90 days after the insured claimant shall ascertain the facts giving rise to the loss or damage. The proof of loss or damage shall describe the defect in, or lien or encumbrance on the title, or other matter insured against by this policy which constitutes the basis of loss or damage and shall state, to the extent possible, the basis of calculating the amount of the loss or damage. If the Company is prejudiced by the failure of an insured claimant to provide the required proof of loss or damage, the Company's obligations to such insured under the policy shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, with regard to the matter or matters requiring such proof of loss or damage.

In addition, an insured claimant may reasonably be required to submit an examination under oath by any authorized representative of the Company and shall produce for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company, all records, books, ledgers, checks, correspondence and memoranda, whether bearing a date before or after Date of Policy, which reasonably pertain to the loss or damage. Further, if requested by any authorized representative of the Company, the insured claimant shall grant its permission, in writing, for any authorized representative of the Company to examine, inspect and copy all records, books, ledgers, checks, correspondence and memoranda in the custody or control of a third party, which reasonably pertain to the loss or damage. All information designated as confidential by an insured claimant provided to the Company pursuant to this Section shall not be disclosed to others unless, in the reasonable judgment of the Company, it is necessary in the administration of the claim. Failure of an insured claimant to submit for examination under oath, produce other reasonably requested information or grant permission to secure reasonably necessary information from third parties as required in this paragraph, unless prohibited by law or governmental regulation, shall terminate any liability of the Company under this policy as to that insured for that claim.

6. **OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS; TERMINATION OF LIABILITY.**

In case of a claim under this policy, the Company shall have the following additional options:

(a) **To Pay or Tender Payment of the Amount of Insurance or to Purchase the Indebtedness.**

(i) to pay or tender payment of the amount of insurance under this policy together with any costs, attorneys' fees and expenses incurred by the insured claimant, which were authorized by the Company, up to the time of payment or tender of payment and which the Company is obligated to pay; or

(ii) in case loss or damage is claimed under this policy by the owner of the indebtedness secured by the insured mortgage, to purchase the indebtedness secured by the insured mortgage for the amount owing thereon together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of purchase and which the Company is obligated to pay.

If the Company offers to purchase the indebtedness as herein provided, the owner of the indebtedness shall transfer, assign, and convey the indebtedness and the insured mortgage, together with any collateral security, to the Company upon payment therefor.

Upon the exercise by the Company of the option provided for in paragraph a(i), all liability and obligations to the insured under this policy, other than to make the payment required in that paragraph, shall terminate, including any liability or obligation to defend, prosecute, or continue any litigation, and the policy shall be surrendered to the Company for cancellation.

Upon the exercise by the Company of the option provided for in paragraph a(ii) the Company's obligation to an insured Lender under this policy for the claimed loss or damage, other than the payment required to be made, shall terminate, including any liability or obligation to defend, prosecute or continue any litigation.

(b) **To Pay or Otherwise Settle With Parties Other than the Insured or With the Insured Claimant.**

(i) to pay or otherwise settle with other parties for or in the name of an insured claimant any claim insured against under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay; or

(ii) to pay or otherwise settle with the insured claimant the loss or damage provided for under this policy, together with any costs, attorneys' fees and expenses incurred by the insured claimant which were authorized by the Company up to the time of payment and which the Company is obligated to pay.

Upon the exercise by the Company of either of the options provided for in paragraphs b(i) or b(ii), the Company's obligations to the insured under this policy for the claimed loss or damage, other than the payments required to be made, shall terminate, including any liability or obligation to defend, prosecute or continue any litigation.

7. **DETERMINATION AND EXTENT OF LIABILITY.**

This policy is a contract of indemnity against actual monetary loss or damage sustained or incurred by the insured claimant who has suffered loss or damage by reason of matters insured against by this policy and only to the extent herein described.

(a) The liability of the Company under this policy to an insured lender shall not exceed the least of:

(i) the Amount of Insurance stated in Schedule A, or, if applicable, the amount of insurance as defined in Section 2 (c) of these Conditions and Stipulations;

(ii) the amount of the unpaid principal indebtedness secured by the insured mortgage as limited or provided under Section 8 of these Conditions and Stipulations or as reduced under Section 9 of these Conditions and Stipulations, at the time the loss or damage insured against by this policy occurs, together with interest thereon; or

(iii) the difference between the value of the insured estate or interest as insured and the value of the insured estate or interest subject to the defect, lien or encumbrance insured against by this policy.

(b) In the event the insured lender has acquired the estate or interest in the manner described in Section 2(a) of these Conditions and Stipulations or has conveyed the title, then the liability of the Company shall continue as set forth in Section 7(a) of these Conditions and Stipulations.

(c) The liability of the Company under this policy to an insured owner of the estate or interest in the land described in Schedule A shall not exceed the least of:

(i) the Amount of Insurance stated in Schedule A; or,

(ii) the difference between the value of the insured estate or interest as insured and the value of the insured estate or interest subject to the defect, lien or encumbrance insured against by this policy.

(d) The Company will pay only those costs, attorneys' fees and expenses incurred in accordance with Section 4 of these Conditions and Stipulations.

8. **LIMITATION OF LIABILITY.**

(a) If the Company establishes the title, or removes the alleged defect, lien or encumbrance, or cures the lack of a right of access to or from the land, or cures the claim of unmarketability of title, or otherwise establishes the lien of the insured mortgage, all as insured, in a reasonably diligent manner by any method, including litigation and the completion of any appeals therefrom, it shall have fully performed its obligations with respect to that matter and shall not be liable for any loss or damage caused thereby.

LR0072

conditions and stipulations continued and concluded

(b) In the event of any litigation, including litigation by the Company or with the Company's consent, the Company shall have no liability for loss or damage until there has been a final determination by a court of competent jurisdiction, and disposition of all appeals therefrom, adverse to the title, or, if applicable, to the lien of the insured mortgage, as insured.

(c) The Company shall not be liable for loss or damage to any insured for liability voluntarily assumed by the insured in settling any claim or suit without the prior written consent of the Company.

(d) The Company shall not be liable to an insured lender for: (i) any indebtedness created subsequent to Date of Policy except for advances made to protect the lien of the insured mortgage and secured thereby and reasonable amounts expended to prevent deterioration of improvements; or (ii) construction loan advances made subsequent to Date of Policy, except construction loan advances made subsequent to Date of Policy for the purpose of financing in whole or in part the construction of an improvement to the land which at Date of Policy were secured by the insured mortgage and which the insured was and continued to be obligated to advance at and after Date of Policy.

9. **REDUCTION OF INSURANCE; REDUCTION OR TERMINATION OF LIABILITY.**

(a) All payments under this policy, except payments made for costs, attorneys' fees and expenses, shall reduce the amount of insurance pro tanto. However, as to an insured lender, any payments made prior to the acquisition of title to the estate or interest as provided in Section 2(a) of these Conditions and Stipulations shall not reduce pro tanto the amount of insurance afforded under this policy as to any such insured, except to the extent that the payments reduce the amount of the indebtedness secured by the insured mortgage.

(b) Payment in part by any person of the principal of the indebtedness, or any other obligation secured by the insured mortgage, or any voluntary partial satisfaction or release of the insured mortgage, to the extent of the payment, satisfaction or release, shall reduce the amount of insurance pro tanto. The amount of insurance may thereafter be increased by accruing interest and advances made to protect the lien of the insured mortgage and secured thereby, with interest thereon, provided in no event shall the amount of insurance be greater than the Amount of Insurance stated in Schedule A.

(c) Payment in full by any person or the voluntary satisfaction or release of the insured mortgage shall terminate all liability of the Company to an insured lender except as provided in Section 2(a) of these Conditions and Stipulations.

10. **LIABILITY NONCUMULATIVE.**

It is expressly understood that the amount of insurance under this policy shall be reduced by any amount the Company may pay under any policy insuring a mortgage to which exception is taken in Schedule B or to which the insured has agreed, assumed, or taken subject, or which is hereafter executed by an insured and which is a charge or lien on the estate or interest described or referred to in Schedule A, and the amount so paid shall be deemed a payment under this policy to the insured owner.

The provisions of this Section shall not apply to an insured lender, unless such insured acquires title to said estate or interest in satisfaction of the indebtedness secured by an insured mortgage.

11. **PAYMENT OF LOSS.**

(a) No payment shall be made without producing this policy for endorsement of the payment unless the policy has been lost or destroyed, in which case proof of loss or destruction shall be furnished to the satisfaction of the Company.

(b) When liability and the extent of loss or damage has been definitely fixed in accordance with these Conditions and Stipulations, the loss or damage shall be payable within 30 days thereafter.

12. **SUBROGATION UPON PAYMENT OR SETTLEMENT.**

(a) The Company's Right of Subrogation

Whenever the Company shall have settled and paid a claim under this policy, all right of subrogation shall vest in the Company unaffected by any act of the insured claimant.

The Company shall be subrogated to and be entitled to all rights and remedies which the insured claimant would have had against any person or property in respect to the claim had this policy not been issued. If requested by the Company, the insured claimant shall transfer to the Company all rights and remedies against any person or property necessary in order to perfect this right of subrogation. The insured claimant shall permit the Company to sue, compromise or settle in the name of the insured claimant and to use the name of the insured claimant in any transaction or litigation involving these rights or remedies.

If a payment on account of a claim does not fully cover the loss of the insured claimant, the Company shall be subrogated (i) as to an insured owner, to all rights and remedies in the proportion which the Company's payment bears to the whole amount of the loss; and (ii) as to an insured lender, to all rights and remedies of the insured claimant after the insured claimant shall have recovered its principal, interest, and costs of collection.

If loss should result from any act of the insured claimant, as stated above, that act shall not void this policy, but the Company, in that event, shall be required to pay only that part of any losses insured against by this policy which shall exceed the amount, if any, lost to the Company by reason of the impairment by the insured claimant of the Company's right of subrogation.

(b) The Insured's Rights and Limitations.

Notwithstanding the foregoing, the owner of the indebtedness secured by an insured mortgage, provided the priority of the lien of the insured mortgage or its enforceability is not affected, may release or substitute the personal liability of any debtor or guarantor, or extend or otherwise modify the terms of payment, or release a portion of the estate or interest from the lien of the insured mortgage, or release any collateral security for the indebtedness.

When the permitted acts of the insured claimant occur and the insured has knowledge of any claim of title or interest adverse to the title to the estate or interest or the priority or enforceability of the lien of an insured mortgage, as insured, the Company shall be required to pay only that part of any losses insured against by this policy which shall exceed the amount, if any, lost to the Company by reason of the impairment by the insured claimant of the Company's right of subrogation.

(c) The Company's Rights Against Non-insured Obligors.

The Company's right of subrogation against non-insured obligors shall exist and shall include, without limitation, the rights of the insured to indemnities, guaranties, other policies of insurance or bonds, notwithstanding any terms or conditions contained in those instruments which provide for subrogation rights by reason of this policy.

The Company's right of subrogation shall not be avoided by acquisition of an insured mortgage by an obligor (except an obligor described in Section 1(a)(ii) of these Conditions and Stipulations) who acquires the insured mortgage as a result of an indemnity, guarantee, other policy of insurance, or bond and the obligor will not be an insured under this policy, notwithstanding Section 1(a)(i) of these Conditions and Stipulations.

13. **ARBITRATION.**

Unless prohibited by applicable law, either the Company or the insured may demand arbitration pursuant to the Title Insurance Arbitration Rules of the American Arbitration Association. Arbitrable matters may include, but are not limited to, any controversy or claim between the Company and the insured arising out of or relating to this policy, any service of the Company in connection with its issuance or the breach of a policy provision or other obligation. All arbitrable matters when the Amount of Insurance is $1,000,000 or less shall be arbitrated at the option of either the Company or the insured. All arbitrable matters when the Amount of Insurance is in excess of $1,000,000 shall be arbitrated only when agreed to by both the Company and the insured. Arbitration pursuant to this policy and under the Rules in effect on the date the demand for arbitration is made or, at the option of the insured, the Rules in effect at Date of Policy shall be binding upon the parties. The award may include attorneys' fees only if the laws of the state in which the land is located permit a court to award attorneys' fees to a prevailing party. Judgment upon the award rendered by the Arbitrator(s) may be entered in any court having jurisdiction thereof.

The law of the situs of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

A copy of the Rules may be obtained from the Company upon request.

14. **LIABILITY LIMITED TO THIS POLICY; POLICY ENTIRE CONTRACT.**

(a) This policy together with all endorsements, if any, attached hereto by the Company is the entire policy and contract between the insured and the Company. In interpreting any provision of this policy, this policy shall be construed as a whole.

(b) Any claim of loss or damage, whether or not based on negligence, and which arises out of the status of the lien of the insured mortgage or of the title to the estate or interest covered hereby or by any action asserting such claim, shall be restricted to this policy.

(c) No amendment of or endorsement to this policy can be made except by a writing endorsed hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validating officer or authorized signatory of the Company.

15. **SEVERABILITY.**

In the event any provision of the policy is held invalid or unenforceable under applicable law, the policy shall be deemed not to include that provision and all other provisions shall remain in full force and effect.

16. **NOTICES, WHERE SENT.**

All notices required to be given the Company and any statement in writing required to be furnished the Company shall include the number of this policy and shall be addressed to the Company at P.O. Box 2029, Houston, Texas 77252-2029, and identify this policy by its printed policy serial number which appears on the bottom of the front of the first page of this policy.

STEWART TITLE GUARANTY COMPANY
STEWART TITLE OF SACRAMENTO
6700 FAIR OAKS BLVD., STE B, CARMICHAEL, CA 95608
(916) 484-6990
TRANS CODE 2.1A

SCHEDULE A

Order No.:	**17-003957**	**Premium: $1,436.80**
Date of Policy:	**JANUARY 10, 2007 @2:59 P.M.**	**Policy No.:**
Amount of Insurance: $535,001.00		**Loan No.: NA**

1. **Name of Insured:**

   LAURA RICHARDSON

2. **The estate or interest in the land which is covered by this Policy is:**

   A FEE

3. **Title to the estate or interest in the land is vested in:**

   LAURA RICHARDSON, AN UNMARRIED WOMAN

4. **The land referred to in this policy is in the State of California, County of Sacramento, and is described as follows:**

   SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

EXHIBIT "A"

Lot 259 as shown on the official "Plat of South Curtis Oaks Subdivision No. 6", filed in the office of the County Recorder of Sacramento County, February 10, 1927 in Book 19 of Maps, Map No. 18.

Apn:

SCHEDULE B

This policy does not insure against loss or damage (and the company will not pay costs, attorneys' fees or expenses) which arise by reason of:

PART 1

1. Taxes or assessments which are not shown as existing liens by the records of any taxing authority that levies taxes or assessments on real property or by the public records.

   Proceedings by a public agency which may result in taxes or assessments, or notices of such proceedings, whether or not shown by the records of such agency or by the public records.

2. Any facts, rights, interests or claims which are not shown by the public records but which could be ascertained by an inspection of the land or which may be asserted by persons in possession thereof.

3. Easements, liens or encumbrances, or claims thereof, which are not shown by the public records.

4. Discrepancies, conflicts in boundary lines, shortage in area, encroachments, or any other facts which a correct survey would disclose, and which are not shown by the public records.

5. (a) Unpatented mining claims; (b) reservations or exceptions in patents or in Acts authorizing the issuance thereof; (c) water rights, claims or title to water, whether or not the matters excepted under (a), (b) or (c) are shown by the public records.

SCHEDULE B
PART II

A. General and Special Taxes for the Fiscal Year 2006-2007, and any assessments and charges collected therewith,

1st Installment $451.48	PAID
2nd Installment $451.48	Open - Due February 1, 2007 Delinquent April 10, 2007

Parcel No. [redacted] Asst. No. 06232994 Code Area 03-005
Land $16,666.00 Improvements $60,902.00 Exemptions $7,000.00

Included in the above Taxes, in the amount of $67.12, for the Sacto City Lighting & Landscaping.

Included in the above Taxes, in the amount of $27.32, for the City Library Services AD #96-02.

Included in the above Taxes, in the amount of $19.08, for the Sacramento Area Flood Control.

Included in the above Taxes, in the amount of $10.50, for the CSA 1 Lights City Elk Grove Zone 4.

B. The Lien of Special Assessments, assessed pursuant to the procedures of the Mello-Roos Community Facilities Act of 1982 and/or the Landscaping & Lighting Act of 1972, amounts are included and collected with the Taxes shown herein.
PAID CURRENT

C. The Lien of Supplemental Taxes, if any, assessed pursuant to the provisions of Chapter 3.5, Revenue and Taxation Code, Section 75 et seq.
PAID CURRENT

D. Any possible outstanding charges for utility services. Amounts may be obtained by contacting the City and/or County of Sacramento's Utility Services and Billing Department.
PAID CURRENT

1. Dedications as set forth and shown on the official map of South Curtis Oaks No. 6, in Book 19, at Page 18, as follows:

   a. Utility easements over the Westerly 3 feet.

2. Deed of Trust to secure an indebtedness of $535,001.00, dated January 4, 2007, recorded January 10, 2007, in Book 2007-01-10, Page 1818, Official Records.

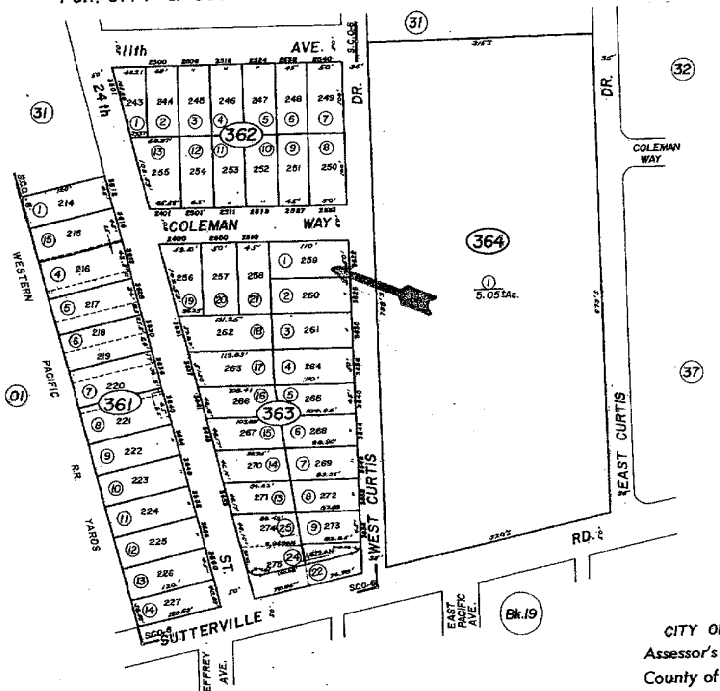
Trustor:	LAURA RICHARDSON, AN UNMARRIED WOMAN
Trustee:	California Reconveyance Company, a California corporation
Beneficiary:	Wells Fargo Bank, N.A., A Federal Association , which is organized and existing under the laws of The United States of America

Description: Sacramento,CA Assessor Map 13.36 Page: 1 of 1
Order: CH-10-16-2006 02-26-01 PM Comment: MAPS

POR. CITY & SOUTH CURTIS OAKS SUB. 6

Tax Area Code

13-36



CITY OF SACRAMENTO
Assessor's Map Bk. 13 –Pg. 36
County of Sacramento, Calif.

JUL 0 2 2004

NOTE--Assessor's Block Numbers Shown in Ellipses.
Assessor's Parcel Numbers Shown in Circles.

"IMPORTANT: This plat is not a survey. It is merely furnished as a convenience to locate the land in relation to adjoining streets and other lands and not to guarantee any dimensions, distances, bearings, or acreage."

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CSOC.RICH.006398

STEWART TITLE OF SACRAMENTO, 6700 FAIR OAKS BLVD., STE B, CARMICHAEL, CA 95608

LAURA RICHARDSON
3622 W. CURTIS DRIVE
SACRAMENTO, CA 95818

Stewart Title Guaranty Company, Stewart Title Insurance Company,
Stewart Title of Sacramento, Stewart Title of Placer

Privacy Policy Notice

Purpose of This Notice

Title V of the Gramm-Leach-Bliley Act (GLBA) generally prohibits any financial institution, directly or through its affiliates, from sharing nonpublic personal information about you with a nonaffiliated third party unless the institution provides you with a notice of its privacy policies and practices, such as the type of information that it collects about you and the categories of persons or entities to whom it may be disclosed. In compliance with the GLBA, we are providing you with this document, which notifies you of the privacy policies and practices of Stewart Title Guaranty Company, Stewart Title Insurance Company, and Stewart Title of Sacramento.

We may collect nonpublic personal information about you from the following courses:

- Information we receive from you, such as on applications or other forms.
- Information about your transactions we secure from our files or from our affiliates or others.
- Information we receive from a consumer-reporting agency
- Information that we receive from others involved in your transaction, such as the real estate agent or lender.

Unless it is specifically stated otherwise in an amended Privacy Policy Notice, no additional nonpublic personal information will be collected about you.

We may disclose any of the above information that we collect about our customers or former customers to our affiliates or to nonaffiliated third parties as permitted by law.

We also may disclose this information about our customers or former customers to the following types of nonaffiliated companies that perform marketing services on our behalf or with whom we have joint marketing agreements:

- Financial service providers such as companies engaged in banking, consumer finance, securities and insurance.
- Non-financial companies such as envelope stuffers and other fulfillment service providers.

WE DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We restrict access to nonpublic personal information about you to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard you nonpublic personal information.

LR0080

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stewart®
title of sacramento
"your locally owned title company"
Celebrating 25 Years of Excellent Service
730 Alhambra Blvd., #202
Sacramento, CA 95816

UNITED STATES POSTAGE
PITNEY BOWES
02 1A
0004304549
$ 00.63⁰
MAR 02 2007
MAILED FROM ZIP CODE 95608

95818 4482 0004

LR0081

CSOC.RICH.006401

From: Nikki Davis (nikki[redacted]
To: laurarichardson[redacted]
Date: Tuesday, January 9, 2007 1:46:54 PM
Cc: Nikki Davis
Subject: 3622 West Curtis Drive

Hi Laura,

I have revised the Buyer's Statement once more to show no federal express charges. If approved, please sign this statement where indicated and return to me.

Thank you,

Nikki Davis
Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
(916) 492-7220 ph
(916) 492-7229 fax
nikki[redacted]h

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95818

BUYER: Laura Richardson

DATE: January 9, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: January 9, 2007
ESCROW NO.:

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank [Charges $15,468.10]		
Loan Origination Fee to Avenue Mortgage	10,700.00	
Appraisal Fee Sean B. Gallagher POC $350.00 to Avenue Mortgage		
Credit Report Experian to Avenue Mortgage	13.33	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage		
Mtg Ins Application Fee to Washington Mutual Bank	799.00	
Tax Research/Payment Services to Washington Mutual Bank	81.00	
Flood Search Fee LandAmerica	8.00	
Broker Processing Fee to Avenue Mortgage	500.00	
Broker Underwriting Fee to Avenue Mortgage	400.00	
Interest at $128.9900/day from 01/09/2007 to 02/01/2007 to Washington Mutual Bank	2,966.77	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.42/semi-annually from 01/01/2007 to 01/09/2007		20.07
Credit fr Seller to Buyer towards closing costs		15,000.00
Credit fr Buyer to Seller $96.03/day fr 12/19/06	1,632.51	
Credit fr Buyer to Seller $100/day fr 1/5/07	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/RECORDING CHARGES		
ALTA Loan Policy Fee	705.98	
Policy Endorsement - 8.1	25.00	
Recording Grant Deed	10.00	
Recording Trust Deed	65.00	
Documentary Transfer Tax	294.52	
ESCROW CHARGES		
Escrow Fee	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Wire Fee	20.00	
Refund	21,709.05	
TOTAL	$ 578,193.29	$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

From: Nikki Davis (nikki
To: laurarichardson
Date: Tuesday, January 9, 2007 1:27:45 PM
Cc: Nikki Davis
Subject: 3622 West Curtis Drive

Hi Laura,

Attached is an updated/revised Buyer's Estimated Statement for your review, approval and signature. If it meets with your approval, please sign where indicated, and return to me by email or fax.

Should you have any questions, please let me know.

Thank you,

Nikki Davis
Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816
(916) 492-7220 ph
(916) 492-7229 fax
nikki

LR0084

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95818

BUYER: Laura Richardson

DATE: January 9, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: January 9, 2007
ESCROW NO.:

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
Total Consideration	535,001.00	
Deposit from Laura Richardson		1,000.00
Deposit from Laura Richardson		22,172.22
Deposit from Laura Richardson		5,000.00
New 1st Trust Deed		535,001.00
LOAN INFORMATION - Washington Mutual Bank [Charges $15,468.10]		
Loan Origination Fee to Avenue Mortgage	10,700.00	
Appraisal Fee Sean B. Gallagher POC $350.00 to Avenue Mortgage		
Credit Report Experian to Avenue Mortgage	13.33	
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage		
Mtg Ins Application Fee to Washington Mutual Bank	799.00	
Tax Research/Payment Services to Washington Mutual Bank	81.00	
Flood Search Fee LandAmerica	8.00	
Broker Processing Fee to Avenue Mortgage	500.00	
Broker Underwriting Fee to Avenue Mortgage	400.00	
Interest at $128.9900/day from 01/09/2007 to 02/01/2007 to Washington Mutual Bank	2,966.77	
PRORATIONS/ADJUSTMENTS		
Unpaid Taxes at $451.48/semi-annually from 01/01/2007 to 01/09/2007		20.07
Credit fr Seller to Buyer towards closing costs		15,000.00
Credit fr Buyer to Seller $96.03/day fr 12/19/06	1,632.51	
Credit fr Buyer to Seller $100/day fr 1/5/07	500.00	
OTHER DEBITS/CREDITS		
State Farm Insurance for Homeowners Insurance Premium	1,231.00	
City of Sacramento for City Transfer Tax	735.63	
ASAP Signing Services, Inc. for accomodation signing/notary fees	100.00	
TITLE/TAXES/RECORDING CHARGES		
ALTA Loan Policy Fee	705.98	
Policy Endorsement - 8.1	25.00	
Recording Grant Deed	10.00	
Recording Trust Deed	65.00	
Documentary Transfer Tax	294.52	
ESCROW CHARGES		
Escrow Fee	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Federal Express	150.00	
Wire Fee	20.00	
Refund	21,559.05	
TOTAL	$ 578,193.29	$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

_____
Laura Richardson

LR0085

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95818

BUYER: Laura Richardson

DATE: January 9, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: January 9, 2007
ESCROW NO.: [redacted]

	DEBITS	CREDITS
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E-Mail Documents	100.00	
Federal Express	150.00	
Wire Fee	20.00	
Refund	21,559.05	
TOTAL	$ 578,193.29	$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

_____
Laura Richardson

stewart
title of sacramento

Stewart Title of Sacramento
730 Alhambra Blvd., Suite 202
Sacramento, CA 95816

Phone: (916) 492-7220
Fax: (916) 492-7229

BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3622 West Curtis Drive
Sacramento, CA 95818

BUYER: Laura Richardson

DATE: January 9, 2007
ESCROW OFFICER: Nikki Davis
CLOSING DATE: January 9, 2007
ESCROW NO.:

	DEBITS	CREDITS
FINANCIAL CONSIDERATION		
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ESCROW CHARGES		
Escrow Fee	515.50	
Drawing Grant Deed	40.00	
Notary Fee	40.00	
E-Mail Documents	100.00	
Wire Fee	20.00	
Refund	21,709.05	
TOTAL	$ 578,193.29	$ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

Home Loan Statement
January 2007

Washington Mutual
HOME LOANS

Customer Service: Toll free 1.888.852.1745 TDD: Dial 7-1-1 for relay
For a refinance or purchase loan, call 1.888.708.4696
Mon - Thu 6:00 am - 9:00 pm, Fri 6:00 am - 6:00 pm
Sat 7:00 am - 1:00 pm PST

#BWNCLNN
20070122 B 1-2
LAURA RICHARDSON 10007571
717 E VERNON ST
LONG BEACH CA 90806-2726

Statement Date: January 22, 2007
Your Loan Number:

Your Property and Loan Information

Property Address:		3622 W CURTIS DR SACRAMENTO CA 95818
Principal Balance:	$	535,001.00
Interest Rate:		8.80000%
Escrow Balance:	$	0.00

Your Next Payment

Next Payment Due:		March 01, 2007
Principal and Interest:	$	4,227.98
Escrow:	$	0.00
Current Payment:	$	4,227.98
Total Amount Due:*	$	4,227.98

Did You Know?

For details about your home loan, visit us at www.wamu.com. Check recent transactions, order copies of your loan documents, view your current principal balance, or use one of the many helpful loan calculators. If you're a first time user, simply click on "My Home Loan" and follow the prompts to register by selecting a User ID and Password.

Adjustable Rate Mortgage Information

Index Value:	5.36000
Margin:	4.99000
For Payment Due:	March 01, 2007
Interest Rate:	8.80000%

Important Messages

We know your financial information is important to you. Ensuring the privacy of your information is important to us. Please take a moment to look at the enclosed brochure about Washington Mutual's policy on privacy.

* To avoid a late charge of $253.68, we must receive your payment of principal, interest, and any escrow deposits and/or past-due payments by 03/16/07 during our business hours. If this date falls on a weekend or holiday, your payment must be received by the next business day.

Please see the reverse side for Recent Account Activity.

Year to Date Account Activity

Principal Paid:	$	0.00
Interest Paid:	$	2,837.78
Property Taxes Paid:	$	0.00
Insurance Paid:	$	0.00

HOME LOAN STATEMENT JANUARY 2007

5253

LR0088

CSOC.RICH.006408

CSOC.RICH.006409

Washington Mutual
HOME LOANS

Making Your Monthly Payments

- **By mail:** Mail your check, along with the bottom portion of this statement, in the enclosed envelope.
- **In person:** Drop off your payment at any Washington Mutual financial center.
- **Automatic payments:** Make payments automatically from your checking or savings account with our easy and convenient Auto Pay service - just call us toll free at 1.866.926.8937 to set up a payment schedule.
- **Payment by phone:** Set up a one-time withdrawal from a checking or savings account on a date specified by you. A fee will be assessed for this type of transfer. Call us toll free at 1.866.926.8937 to make a payment by phone.
- **Notice About Electronic Check Conversion:** When you provide a check as payment, you authorize us either to use information from your check to make a one-time electronic fund transfer from your account or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution.

Have Questions? Need Mailing Addresses?

At Washington Mutual, customer service is our top priority. If you have general questions about your loan, please call our Customer Service Department toll free at 1.866.926.8937; se habla español or write to us at the "Customer Service Inquiries" address noted below. TDD: Dial 7-1-1 for assistance. (Calls received by our Customer Service Department may be monitored for training purposes.)

Please use the addresses below for other payment or correspondence needs.

Customer Service Inquiries:
Washington Mutual Bank
PO Box 3139
Milwaukee, WI 53201-3139
Fax: (414) 359-5281

Payment without a Coupon:
Washington Mutual
PO Box 78148
Phoenix, AZ 85062-8148

Real Estate Tax Bills:
Washington Mutual Bank
PO Box 100510
Florence, SC 29501

Overnight Payment:
Washington Mutual Bank
1001 East Fayette Street
Baltimore, MD 21202

Collections (Letters Only):
Washington Mutual Bank
PO Box 44118
Jacksonville, FL 32231-4118
Fax: (800) 246-4601

Overnight Payoffs:
Washington Mutual Bank
Cashiering Dept. - Payoffs
11200 W. Parkland Ave. Suite 156
Milwaukee, WI 53224

Property Insurance:
Washington Mutual Bank
PO Box 100564
Florence, SC 29501-0564
Fax: (843) 413-2026

Loss Draft:
Washington Mutual Bank
PO Box 100565
Florence, SC 29501
Fax: (843) 673-3923

LR0089

5254

Washington Mutual has loan offices and accepts loan applications in: Washington Mutual Bank - many states; Washington Mutual Bank, doing business as Washington Mutual Bank, FA - many states; and Washington Mutual Bank fsb - ID, MT, UT.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Recent Account Activity

Date	Description	Total Amount	Principal	Interest	Escrow	Optional Products	Unapplied Funds/Subsidies	Other Fees/ Late Charges
01/16	New Loan Principal Balance		$535,001.00-					
01/16	Payment	$2,837.78		$2,837.78				

CHARLES THOMAS

PAGES 2 + COVER

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?

THREE EMPLOYMENT CHANGES WITHIN ONE YEAR, TWO DELAYED INCOME CHECKS FOR AT LEAST THREE MONTHS DUE UNPASSED STATE BUDGET AND FINALLY UNEXPECTED EXPENSES DUE TO THE ILLNESS AND SUBSEQUENT DEATH OF MY FATHER.

10. Would you prefer to keep your home or sell it?
☐ Keep my home ☐ Sell it

11. If you want to sell, is it listed for sale?
☐ Currently listed ☐ Was listed previously ☐ Was never listed

12. Do you have any other loans on the home?
☐ Yes ☐ No

13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

LR0091

14. Have you already spoken to a debt counseling service?
☒ Yes ☐ No

15. How many cars do you own?
☒ 1 ☐ 2 ☐ 3 ☐ 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER	CO-BORROWER
Other Home Loans, Rent & Liens	$ 6,000	$
Auto Loan(s)	$ 0	$
Auto Insurance & Other Expenses	$ 200.00	$
Credit Cards & Installment Loans	$ 250.00	$
Health Insurance	$ 135.00	$
Medical Expenses	$ 0	$
Child Care, Child Support & Alimony	$ 0	$
Food & Miscellaneous Spending Money	$ 200.00	$
Utilities	$ 150.00	$
Other	$	$
Other	$	$
TOTAL	$ 0	$ 0

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	$ 14,100	$
Other Income (unemployment, child support, etc.)	$	$
Other	$	$
Other	$	$
TOTAL	$ 0	$ 0

18. Please enter how much money you have in the assets below, and total them in the last row.

ASSET	BORROWER	CO-BORROWER
Checking Account(s)	$ 2,000	$
Savings & Money Market Account(s)	$ 200	$
Stocks, Bonds & CDs	$ —	$
Retirement Account(s)	$ 100,000	$
Home Equity SAN PEDRO	$ 200,000	$
Other Real Estate Equity LONG BEACH	$ 150,000	$
Cars (with no loan payments)	$ 65,000	$
Other PERSONAL LOAN	$ 50,000	$
TOTAL	$ 567,000	$ 0

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by the lender of my (our) home loan on my (our) behalf will be made in strict reliance on the financial information provided. My (our) signature(s) below grants the holder of my (our) home loan the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report and to contact my (our) real estate agent and or credit counseling representative (if applicable). By signing below, I (we) advise you that if I (we) should hereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay off my (our) home loan in full, then by doing so and without the necessity of any further action on my (our) part, I (we) hereby expressly withdraw this request for a loan workout. In that event, I (we) hereby direct you to take no further action to process this request for a workout.

X _____ Borrower Date

X _____ Co-borrower Date

WaMu Cares

Borrower Assistance Checklist

Thank you for taking steps to resolve your home loan issues.

We'll contact you soon!

DON'T FORGET! DID YOU...

☐ Fully complete all questions?
Remember: If you have a co-borrower, we need his or her information, too.

☐ Sign and date this form?

☐ Include copies of your:
- ☐ Checking account statement(s)
- ☐ Savings account statement(s)
- ☐ Income history:
  - *If you are self-employed*—your past six months' profit-and-loss statements and most recent Federal tax return
  - *If you receive regular paychecks*—your two most recent pay stubs

☐ Copy the completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

- **Fax:** 904-886-1328 or 904-886-1329
- **Mail:** WaMu Home Ownership Preservation, 7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

LR0092

14. Have you already spoken to a debt counseling service?
☒ Yes ☐ No

15. How many cars do you own?
☒ 1 ☐ 2 ☐ 3 ☐ 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER	CO-BORROWER
Other Home Loans, Rent & Liens	$ 5,000.00	$
Auto Loan(s)	$ 0	$
Auto Insurance & Other Expenses	$ 200.00	$
Credit Cards & Installment Loans	$ 25.00	$
Health Insurance	$	$
Medical Expenses	$ 0	$
Child Care, Child Support & Alimony	$ 0	$
Food & Miscellaneous Spending Money	$ 200.00	$
Utilities	$ 150.00	$
Other	$ 0	$
Other	$ 0	$
TOTAL	$ 0	$ 0

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	$ 14,100	$
Other Income (unemployment, child support, etc.)	$ 0	$
Other	$ 0	$
Other	$ 0	$
TOTAL	$ 14,100 0	$ 0

18. Please enter how much money you have in the assets below, and total them in the last row.

ASSET	BORROWER	CO-BORROWER
Checking Account(s)	$ 2,000	$
Savings & Money Market Account(s)	$ 200	$
Stocks, Bonds & CDs	$ 0	$
Retirement Account(s)	$ 100,000	$
Home Equity	$ N/A	$
Other Real Estate Equity 300,000	$ [redacted] +	
Cars (with no loan payments)	$ 70,000	$
Other Pedsquish Lotel	$ 50,000	$
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.

LR0093

- **Fax:** 904-886-1328 or 904-886-1329
- **Mail:** WaMu Home Ownership Preservation, 7255 Baymeadows Way, JAXA2000, Jacksonville, FL 32256

P. 1

* * * COMMUNICATION RESULT REPORT (JUN. 18. 2008 8:19PM) * * *

FAX HEADER 1: 2022257926
FAX HEADER 2: HONORABLE LAURA RICHARDSON

TRANSMITTED/STORED : JUN. 18. 2008 8:17PM

FILE MODE	OPTION	ADDRESS	RESULT	PAGE
7700 MEMORY TX		0000000000000	OK	3/3

REASON FOR ERROR
E-1) HANG UP OR LINE FAIL
E-2) BUSY
E-3) NO ANSWER
E-4) NO FACSIMILE CONNECTION

CHARLES THOMAS

PAGES 2 + COVER

LR0094

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).

LAURA RICHARDSON
Borrower Name

Co-borrower Name

2. What are your current phone numbers?

(562) 706-[illegible] ( ) [illegible]
Borrower Home Phone — Co-borrower Home Phone

(202) 225-[illegible] ( ) [illegible]
Borrower Work Phone — Co-borrower Work Phone

(310) 538-[illegible] ( ) [illegible]
Borrower Mobile Phone — Co-borrower Mobile Phone

3. Do you have your WaMu loan number?

☒ Yes, it is: [illegible] ☐ No

4. What is the address of your property?

3622 CURTIS DRIVE
Street Address — Apartment Number

SACRAMENTO — CALIFORNIA — 95818
City — State — Zip

5. Do you (or your co-borrower) have a different mailing address?

☒ Yes ☐ No

6. Please enter any additional mailing addresses.

711 E. VERNON STREET
Borrower Street Address — Apartment Number

LONG BEACH, CA — 90806
City — State — Zip

Co-borrower Street Address — Apartment Number

City — State — Zip

7. How many people live at your address?

☒ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 or more

8. How many of the people living at this address are dependents?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 or more

9. What is the reason you are having trouble with your home loan payments?

I HAVE EXPERIENCED THREE EMPLOYMENT CHANGES WITHIN ONE YEAR, TWO DELAYS OF INCOME FOR OVER THREE MONTHS, UNEXPECTED ILLNESS AND SUBSEQUENT DEATH OF MY FATHER.

10. Would you prefer to keep your home or sell it?

☒ Keep my home ☐ Sell it

11. If you want to sell, is it listed for sale?

☐ Currently listed ☐ Was listed previously ☒ Was never listed

12. Do you have any other loans on the home?

☐ Yes ☒ No

LR0095

13. If you have other loans on the home, approximately how much do you owe on all other loans combined?

14. Have you already spoken to a debt counseling service?
☒ Yes ☐ No

15. How many cars do you own?
☒ 1 ☐ 2 ☐ 3 ☐ 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

EXPENSE	BORROWER	CO-BORROWER
Other Home Loans, Rent & Liens	$ 6,100	$
Auto Loan(s)	$ —	$
Auto Insurance & Other Expenses	$ 150	$
Credit Cards & Installment Loans	$ —	$
Health Insurance	$ 135	$
Medical Expenses	$ —	$
Child Care, Child Support & Alimony	$ —	$
Food & Miscellaneous Spending Money	$ 175	$
Utilities	$ 125	$
Other	$	$
Other	$	$
TOTAL	$ 6,685 0	$ 0

17. Please enter your income details below and total them in the last row.

INCOME	BORROWER	CO-BORROWER
Gross Wages	$ 14,100	$
Other Income (unemployment, child support, etc.)	$	$
Other *POSSIBLE RENT CREDIT	$ 1,500-2,000	$
Other	$	$
TOTAL	$ 15,600-16,100 0	$ 0

18. Please enter how much money you have in the assets below, and total them in the last row.

ASSET	BORROWER	CO-BORROWER
Checking Account(s)	$ 2,000	$
Savings & Money Market Account(s)	$ 200	$
Stocks, Bonds & CDs	$ —	$
Retirement Account(s)	$ 100,000	$
Home Equity SAN PEDRO	$ 200,000	$
Other Real Estate Equity LONG BEACH	$ 150,000	$
Cars (with no loan payments)	$ 65,000	$
Other PERSONAL LOAN	$ 50,000	$
TOTAL	$ 567,200 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 [signature] 6/19/08
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

LR0096

JAN. 14. 2009 8:58PM 2022257926 NO. 4936 P. 42/42

WaMu

Patty Lape (209) 469-8505
FAX (909) 345-2966

FINANCIAL STATEMENT

Reason for default: Unexpected College Expenses	Servicing Loan Number:
Property address: 3622 W. Cubra Drive, San Bernardino, Calif. 92518	
Do you intend to keep the property? Yes Is the property listed for sale? No	Are there other liens on the property? No
Borrower Name: Jerald Rosenstein	Social Security Number: [redacted]
Mailing address (#, street, apt.) 717 E. Vernon Street	
Mailing address (city, state, zip) Long Beach, CA 90807	
Total number of persons living at this address: 1	Number of dependents at this address: 0
Home phone: 562-706-[redacted]	Work phone: (202) 225-7924
Co-Borrower Name: N/A	Social Security Number:
Mailing address (#, street, apt.)	
Mailing address (city, state, zip)	
Total number of persons living at this address:	Number of dependents at this address:
Home phone:	Work phone:
Have you contacted credit counseling services?	Number of cars you own?

Monthly Income (Borrower)		Monthly Income (Co-Borrower)	
Gross Wages	$ [redacted]/14,200	Gross Wages	$
Unemployment Income	$ -0-	Unemployment Income	$
Child Support / Alimony	$ -0-	Child Support / Alimony	$
Disability Income	$ -0-	Disability Income	$
Rental Income 5/08*	$ 1580	Rental Income	$
Other	$	Other	$
Less: Federal & State Tax, FICA	$ (4,300)	Less: Federal & State Tax, FICA	$ ( )
Less: Other Deductions (401K, etc.)	$ (-0-)	Less: Other Deductions (401K, etc.)	$ ( )
Total	$ 9,980.00	Total	$

Monthly Expenses (All Borrowers)		Assets and Liabilities (All Borrowers)	
Other Mortgages, Liens, Rents	$ 4,500.00	Checking Account(s)	$ 2,200.00 +
Auto Loan(s)	$ -0-	Savings / Money Market	$ 5,000.00 +
Auto Expenses / Insurance	$ 300.00	Stocks, Bonds and CD's	$ N/A
Credit Cards & Installment Loans	$ -0-	IRA / Keogh Accounts (Roth IRA)	$ 100,000
Health Insurance	$ INCLUDED IN PAYROLL DED	401K / ESOP Accounts	$
Medical	$ -0-	Home	$ N/A
Child Care / Child Support / Alimony	$ -0-	Other Real Estate	$ N/A
Food / Spending Money	$ 100.00	Cars With No Liens	$ 60,000.00 +
Water / Sewer / Utilities / Phone	$ 60.00	Other (Partial bal. general) Tax [redacted]	$ 63,000.00
Other	$	Other	$
Total	$ 4,960.00	Total	$

I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any misstatement by the vendor of my (our) mortgage loan or my (our) default for the purpose of the financial information provided. My (our) signature(s) below grants the holder of my (our) mortgage the authority to confirm the information I (we) have disclosed in this financial statement to verify that it is accurate by ordering a credit report and to contact my 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) mortgage loan, a forbearance for mortgage loan, or pay off my (our) loan in full then, by doing so, I (we) will be the necessity of any further action in my (our) part. I (we) hereby permit, with-out the required fax (see below) legal action, and I (we) hereby direct you to take no further action in process (the request for a workout).

Borrower's Signature: [signature]	Date: APRIL 4, 2009
Co-Borrower's Signature:	Date:

Before mailing, make sure you have signed and dated this form. Include copies of your two most recent pay stubs, and bank statements of your checking and/or savings account. If you are self-employed, attach a copy of the partnership/S's profit and loss statement along with your most recent Federal Tax returns.

Fax this completed form and the documents listed on the back to: Patty Lape (909)345-2966.
For further assistance with WaMu's FORECLOSURE PREVENTION options, please call or email me at: (805/05)
(209) 469-8505 or e-mail patricia.lape@wamu.net

LR0097

Washington Mutual

FAX COVER SHEET

DATE:	July 25, 2008
TO:	L Richardson
PHONE NUMBER:	
FAX NUMBER:	202-347-3046
FROM	Oriska Haywood
PHONE NUMBER:	(866) 923-8937 ext.
FAX NUMBER:	(904)732-8380
PAGES:	13 including cover sheet
RE:	**Washington Mutual Bank Modification Agreement**

LR0098

WaMu®

JULY 15, 2008

LAURA RICHARDSON
717 E VERNON ST
LONG BEACH CA 90806

Via FEDEX

WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION MAY BE REFLECTED IN YOUR CREDIT REPORT.

RE: Washington Mutual Loan No. [redacted]
Property Address: **3622 W CURTIS DRIVE**
SACRAMENTO, CALIFORNIA 95818

Dear **LAURA RICHARDSON**

:

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents). The Agreement was prepared consistent with the terms you discussed with a loan workout specialist. The Agreement will not be binding or effective until is has been signed by both you and the lender in compliance with the instructions and conditions in this letter.

Please review the Agreement carefully and if you so desire, consult your own attorney. When you are satisfied with the Agreement and if you wish to proceed with the loan modification, sign all the documents **in black ink, in the presence of a notary** and keep one for your records and return two signed originals to Washington Mutual Bank in the envelope provided. *Please sign your name exactly as it is printed under the signature line. Where appropriate, witness signatures must be from two different individuals and require their printed name under their signature.*

Along with the signed Agreement, you must also send a **certified check or cashier's check** in the amount of $ **0.00** . This amount includes charges for the modification fee and necessary advances including but not limited to recording fees, attorney fees and costs, returned check fees and late charge fees, if any. Additional sums may become due as a result of the timing of this letter and Agreement. Nothing in this letter or Agreement precludes our collections of additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual Bank at the following address on or before **JULY 30, 2008** .

WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256

A title search and endorsement to the original title policy or new title policy must be obtained prior to recording the Agreement.

There is no Agreement if:

- clear title is not confirmed to the satisfaction of the lender;
- the mortgage insurer does not approve; or
- there are any material adverse changes in the circumstances or property condition.

Failure to comply with the requirements and conditions within the specified time period may result in the resumption of normal collection and foreclosure efforts, without further notice.

Upon the Agreement becoming binding and effective, the principal and interest amount of your monthly payments will be $ **4,267.58** . Your first payment including taxes and insurance (if applicable) is due **SEPTEMBER 1, 2008** , the total payment amount is $ **4,352.32** . This payment amount is subject to change upon escrow analysis, if applicable.

If you are currently in an active bankruptcy, or have been discharged from a bankruptcy previously, then this letter and Agreement does not in any way mean that Washington Mutual Bank, the Trust, or anyone acting on their behalf is attempting to hold you personally liable for the loan. This notice is intended to inform you of your rights as they refer to the lender's ability to foreclose on your property per the loan documents if the loan is not timely brought current.

If you have any further questions please consult with your Washington Mutual Homeowner's Assistance representative by calling the toll-free phone number below.

Sincerely,

Homeowner's Assistance Department

1-866-WAMU-YES (1-866-926-8937)

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMTS

PREPARED BY:
ORISKA HAYWOOD
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FLORIDA 32256
ATTN: LMTS

Tax Parcel No.

Loan N

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT
PROVIDING FOR DEFERRED PAYMENT OF ARREARS AND FIXED RATE

This Loan Modification Agreement ("Agreement") is effective this **1ST** day of **AUGUST, 2008**, ("Effective Date") between **LAURA RICHARDSON, AN UNMARRIED WOMAN**

(hereinafter, "the Borrower"), and **Washington Mutual Bank**

(the "Trust"), the note holder and mortgagee c/o Washington Mutual Bank. Together, the Borrower and the Trust are referred to herein as "the Parties".

RECITALS

The Parties enter into this Agreement with reference to the following stipulated facts:

A. On **01/04/2007**, Borrower purchased, re-financed or otherwise obtained an interest in a certain real property in **SACRAMENTO** County, **CALIFORNIA**. In connection with the acquisition of the real property the Borrower delivered a certain promissory note dated **01/04/2007**, in the original principal amount of $ **535,001.00** ("Note").

B. The Note was and is secured by a deed of trust, mortgage, applicable riders, addenda or other security instrument ("Security Instrument"), dated **01/04/2007**, and recorded **01/10/2007**, **in Book or Liber 20070110**, **Page(s) 1818** in the official records of **SACRAMENTO** County as a lien against the real property described in the Security Instrument, and located at **3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818** (the "Subject Property"), and is more particularly described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

TAX ID #:

C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any fee estate therein, nor the rents, income and profits of the Subject Property as may be described in the Security Instrument, except as set forth in these recitals.

D. Borrower has failed to make one or more payments on the Note before expiration of the applicable grace period. Borrower has requested that the terms of the Note and Security Instrument be modified. The Parties have agreed to do so pursuant to the terms and conditions stated in this Agreement.

AGREEMENT

NOW, THEREFORE, In consideration of the mutual promises and agreements exchanged, the Parties hereto agree as follows:

1. **Incorporation of Recitals.** The Recitals are an integral part of this Agreement and are incorporated by reference herein.

2. **Unpaid Principal Balance.** The Parties agree that the unpaid principal balance of the Note and Security Instrument prior to signing this Agreement was **$ 533,455.31** ("Unpaid Principal Balance.")

3. **Capitalization.** The Borrower acknowledges that interest on the Unpaid Principal Balance has accrued but has not been paid and the Trust, or the servicer on behalf of the Trust, has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect the interest of the Note holder or mortgagee and that such accrued and unpaid interest, costs and expenses in the total amount of $ **63,875.45** (the "Capitalized Amount") has been added to the indebtedness under the terms of the Note and Security Instrument, as of **08/01/2008.** The Capitalized Amount shall be due and payable on the Maturity Date.

4. **Modified Principal Balance.** When payments resume on **09/01/2008** , the new balance due on the loan will be $ **597,330.76** ("Modified Principal Balance"), which consists of $ **533,455.31** plus $ **63,875.45** . The Borrower does not have any defenses, offsets or counterclaims to the Modified Principal Balance.

5. **Reamortization.** The Modified Principal Balance will be reamortized over **480** months.

6. **Interest Rate.** Currently the interest rate is **8.800** %. The interest rate is hereby modified and fixed to **8.254** % ("Modified Interest Rate"). Therefore, Borrower will pay the Modified Interest Rate on the Modified Principal Balance each month until the Modified Principal Balance, interest, and any other amounts due under the Note, Security Instrument, or this Agreement are paid in full.

7. **Monthly Payments.** Beginning with the payment due on **09/01/2008** the Borrower promises to pay monthly payments in the amount of $ **4,267.58** and each month thereafter pursuant to this Agreement.

8. **Maturity Date.** The maturity date under the Note and Security Instrument remain unchanged. Borrower acknowledges and understands that, as a result of this Agreement which may defer payment of an arrearage, or extend the loan amortization period, or both, a lump sum payment may be due on the Maturity Date. All amounts due an owing under the Note, Security Instrument and this Agreement are due in full on the Maturity Date.

9. **Delivery of Payments.** The Borrower promises to make the periodic Monthly Payments described in this Agreement and any other amounts due under the Note and Security Instrument, to the order of Washington Mutual Bank. Borrower(s) shall make the Monthly Payments described herein as follows, or at such other place that Washington Mutual may designate:

Washington Mutual Bank
7301 Baymeadows Way
Jacksonville, FL 32256

10. **Acceleration Upon Unauthorized Transfer.** If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.

11. **Effect of this Agreement.** Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.

12. **No Release.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.

13. **Warranties.** Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.

14. **Further Assurances.** Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.

15. **Acknowledgment by Borrower.** As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor-in-interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.

16. **Bankruptcy Considerations.** Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]

BORROWER(S):

Date:

_____
LAURA RICHARDSON

STATE OF_____)
)ss:
COUNTY OF _____)

On_____, before me, _____
personally appeared LAURA RICHARDSON
,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand 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 of Notary

My commission expires: _____

TRUST:
Washington Mutual Bank

Date: _____

BY: **Washington Mutual Bank, its Attorney-in-fact**

(Name) **CHRISTINA M. LOPEZ**
VICE PRESIDENT
(title)

Witness Signature **Witness Signature**

Print Name Print Name

STATE OF **FLORIDA**)
)ss:
COUNTY OF **DUVAL**)

On _____, before me, _____
personally appeared **CHRISTINA M. LOPEZ** ,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand 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 of Notary

My commission expires: _____

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower Date
LAURA RICHARDSON

Borrower Date

Borrower Date

Borrower Date

Borrower Date

Borrower Date

FAND# FAND033 Rev. 06-11-02

LR0108

10. **Acceleration Upon Unauthorized Transfer.** If all or any part of the Subject Property or any interest is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Note holder and mortgagee's prior written consent, the Note holder may, at its option require immediate payment in full of all sums due under the Note, Security Instrument and this Agreement. If the Note holder exercises this option, the Note holder shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is mailed within which the Borrower must pay all sums due under the Note, Security Instrument and this Agreement. If the Borrower fails to pay these sums prior to the expiration of the 30 day period, the Note holder may invoke any remedies permitted by the Note, Security Instrument and applicable law.

11. **Effect of this Agreement.** Except to the extent that they are modified by this Agreement, the Borrower(s) hereby reaffirm all of the covenants, agreements and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obliged to make under the Security Instrument. Borrower(s) further agree to be bound by the terms and provisions of the Note and Security Instrument, as modified hereby.

12. **No Release.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as expressly provided in this Agreement, all of the terms, covenants agreements and the Note and Security Instrument will remain unchanged and the Parties will be bound by, and comply with, all of the terms and provisions of the instruments, as amended by this Agreement.

13. **Warranties.** Borrower does hereby state and warrant that the above described Note is valid and enforceable in all respects and is not subject to any claims, defenses or right of offset or credit except as herein specifically provided. Borrower does further hereby extend all liens and security interests on all of the Subject Property and any other rights and interests which now or hereafter secure said Note until said Note as modified hereby has been fully paid, and agree that this modification and extension will in no manner impair the Note or any of the liens and security interests securing the same and that all of the liens, equities, rights, remedies and security interests securing said Note shall remain in full force and effect and shall not in any manner be waived. Borrower further agrees that all of the terms, covenants, warranties and provisions contained in the original Note and Security Instrument are now and shall be and remain in full force and effect as therein written, except as otherwise expressly provided herein, until the Note is paid in full and all other obligations under the Security Instrument and this Agreement are fulfilled.

14. **Further Assurances.** Borrower does further state and warrant that all of the recitals, statements and agreements contained herein are true and correct and that Borrower is the sole owner of the fee simple title to all of the Subject Property securing the Note.

15. **Acknowledgment by Borrower.** As part of the consideration for this Agreement, Borrower agrees to release and waive all claims Borrower might assert against the Trust and or its agents, and arising from any act or omission to act on the part of the Trust or it's agents, officers, directors, attorneys, employees and any predecessor-in-interest to the Note and Security Instrument, and which Borrower contends caused Borrower damage or injury, or which Borrower contends renders the Note or the Security Instrument void, voidable, or unenforceable. This release extends to any claims arising from any judicial foreclosure proceedings or power of sale proceedings if any, conducted prior to the date of this Agreement. Borrowers have and claim no defenses, counterclaims or rights of offset of any kind against Lender or against collection of the Loan.

16. **Bankruptcy Considerations.** Notwithstanding anything to the contrary contained in this Agreement, the Parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Note holder may not pursue the Borrower for personal liability. However, the Parties acknowledge that the mortgagee/beneficiary retains certain rights, including but not limited to the right to foreclose its lien against the Subject Property under appropriate circumstances. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability, if the Borrower has obtained a discharge of that liability from a United States Bankruptcy Court.

[signature pages follow]

BORROWER(S):

Date:

_____
LAURA RICHARDSON

STATE OF_____)
)ss:
COUNTY OF _____)

On_____, before me, _____
personally appeared **LAURA RICHARDSON**

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand 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 of Notary

My commission expires: _____

TRUST:
Washington Mutual Bank

Date: _____

BY: **Washington Mutual Bank, its Attorney-in-fact**

(Name) **CHRISTINA M. LOPEZ**
VICE PRESIDENT
(title)

Witness Signature | **Witness Signature**

Print Name | Print Name

STATE OF **FLORIDA**)
)ss:
COUNTY OF **DUVAL**)

On _____, before me, _____
personally appeared **CHRISTINA M. LOPEZ** ,
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrumentand 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 of Notary

My commission expires: _____

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.

THERE ARE NO UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Borrower
LAURA RICHARDSON
Date

Borrower
Date

Borrower
Date

Borrower
Date

Borrower
Date

Borrower
Date

FAND# FAND033 Rev. 06-11-02

LR0113

RICHARDSON
3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818
WASHINGTON MUTUAL BANK

ERRORS AND OMISSIONS COMPLIANCE AGREEMENT

In consideration of
WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

LAURA RICHARDSON _____ Date

_____ Date

_____ Date

_____ Date

_____ Date

_____ Date

As noted in two statements this week, due multiple (Job Changes, Divorce, Illness/Death) campaigns can come with great personal sacrifice and financial strain.

It is unfortunate, four days before this election that my opponent has chosen to politicize and trivialize a personal housing crisis of two personal properties that are current and the third is being challenged by my lender questioning the validity of the sale.

My opponent has run over eight times, losing consistently while continuing to amass large amounts of debt to himself and others. Public records indicate my opponent has made 67 personals from 1996 to the present. My opponent's current outstanding debt record is as follows.

01-02	Election Cycle	$132,895
05-06	Election Cycle	$251,504
	(Candidate Loan)	$59,652
07-08	Election Cycle	
	Self Loans	$176,150.21
	Debt to others	$115,696.69

As I have noted California is #2 in the nation in foreclosures and LA/Long Beach area san over 38,000 dreams destroyed.

I challenge my opponents and the press to stop stalking individuals and engage in serious discussion about the issues. Wee are losing men and women in a war in Iraq, Gas has escalated to $4.00 in the U.S. and $1.30 in Iraq while Americans suffer and the Governor proposes 10% cut to education.

As the 37th CD I have served effectively by my 100% committee record and 93% voting record and millions for needed district projects.

5281

UNITED STATES HOUSE OF REPRESENTATIVES
CALENDAR YEAR 2008 FINANCIAL DISCLOSURE STATEMENT

Form A
For use by Members, officers, and employees

HAND DELIVERED

LEGISLATIVE RESOURCE CENTER
2009 MAY 15 PM 4:33
MC
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES
(Office Use Only)

Name: LAURA RICHARDSON **Daytime Telephone:** 202-225-7924

Filer Status	[X] Member of the U.S. House of Representatives — State: CALIFORNIA District: 37TH	[ ] Officer or Employee	Employing Office:
Report Type	[X] 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 [X]	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $335 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	Yes [ ]	No [X]
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 [X]	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $335 from one source)? **If yes, complete and attach Schedule VII.**	Yes [X]	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 [X]	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 [X]	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 [X]	IX. Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	Yes [X]	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 [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 dependent child?	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? Do not answer "yes" unless you have first consulted with the Committee on Standards of Official Conduct.	Yes [ ]	No [X]

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Name LAURA RICHARDSON	Page ___ of ___

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
	N/A		

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

LR0117

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Name LAURA RICHARDSON	Page ___ of ___

SCHEDULE II — PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

List the source, activity (i.e., speech, appearance, or article), date, and amount of any payment made by the sponsor of an event to a charitable organization in lieu of an honorarium. A separate confidential list of charities receiving such payments must be filed directly with the Committee on Standards of Official Conduct. A green envelope for transmitting the list is included in each Member's filing package.

	Source	Activity	Date	Amount
Examples:	Association of American Associations, Washington DC	Speech	Feb 2, 2008	$2,000
	XYZ Magazine	Article	Aug. 13, 2008	$500
	N/A			

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Name LAURA RICHARDSON | Page ___ of ___

SCHEDULE III—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 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 earned or generated.

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: ($) (partial) See below for example.

P, S, E

	Asset and/or Income Source	A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	Other Type of Income (Specify: For Example: Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	Block E
SP, DC, JT	*Examples:* SP Mega Corp. Stock					X									X			X						X								S (partial)
	Simon & Schuster			Incefinite																Royalties								X				
	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											

* NOT SELF DIRECTED

For additional assets and unearned income, use next page.

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SCHEDULE III—ASSETS AND "UNEARNED" INCOME

Continuation Sheet (if needed)

Name | Page ____ of ____

SP, DC, JT	BLOCK A Asset and/or Income Source	BLOCK B Year-End Value of Asset												BLOCK C Type of Income							BLOCK D Amount of Income											BLOCK E Transaction
		A None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	Other Type of Income (Specify)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	P, S, E

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Name LAURA RICHARDSON | Page ___ of ___

SCHEDULE IV— TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or depencent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Provide a brief description of any exchange transaction. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out. **If only a portion of an asset is sold, please so indicate (i.e., "partial sale").** See example below.

SP, DC, JT	Asset	Type of Transaction: PURCHASE	SALE	EXCHANGE	Date (MO/DAY/YR) or Quarterly, Monthly, or Bi-weekly, if applicable	Amount of Transaction: 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
SP	*Example:* Mega Coporation Common Stock (partial sale)		X		10–12–08		X								
	N/A														

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Name LAURA RICHARDSON | Page ___ of ___

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 $10,001-$15,000	C $15,001-$50,000	D $50,001-$100,000	E $100,001-$250,000	F $250,001-$500,000	G $500,001-$1,000,000	H $1,000,001-$5,000,000	I $5,000,001-$25,000,000	J $25,000,001-$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main St., Dover, Del.				X						
	N/A											

SCHEDULE VI— GIFTS

Report the source, a brief description, and the value of all gifts totalling more than $335 received by you, your spouse, or a dependent child from any source during the year.

Exclude: Gifts from relatives, gifts of personal hospitality of an individual, local meals, and gifts to a spouse or dependent child that are totally independent of his or her relationship to you. Gifts with a value of $134 or less need not be added towards the $335 disclosure threshold.

Note: The gift rule (House Rule 25, clause 5) prohibits acceptance of gifts except as specifically provided in the rule.

Source	Description	Value
Example: Mr. Joseph H. Smith, Anytown, Anystate	Silver Platter (determination on personal friendship received from Committee on Standards)	$345
N/A		

Use additional sheets if more space is required.

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CSOC.RICH.006442

Name LAURA RICHARDSON | Page ___ of ___

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 $335 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
Examples: Roycroft Corporation	Aug. 6–11	DC—Los Angeles—Cleveland	Y	Y	Y	2 Days
CONGRESSIONAL BLACK CAUCUS	AUG 14-17	LOS ANGELES-MS-LOS ANGELES	Y	Y	N	NONE
INSTITUTE - POLICY CONFERENCE						
CONGRESSIONAL BLACK CAUCUS	DEC 4-7	DC - U.S. ISLANDS - DC	Y	Y	N	NONE
FOUNDATION - POLICY CONFERENCE		PAID AT MY OWN EXPENSE				

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Name LAURA RICHARDSON | Page ___ of ___

SCHEDULE VIII—POSITIONS

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any non profit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions listed on Schedule I; positions held in any religious, social, fraternal, or political entities (such as political parties and campaign organizations); and positions solely of an honorary nature.

Position	Name of Organization		
ADVISORY BOARD	UNCOMPENSATED	ACADEMIC UP RISE	CA
ADVISORY BOARD	UNCOMPENSATED	MILLER'S CHILDRENS HOSPITAL	CA

SCHEDULE IX—AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1987	XEROX CORPORATION	CONTINUATION OF RETIREMENT PLAN THAT I NO LONGER CONTRIBUTE TO.
1/2001	STATE OF CALIFORNIA	CONTINUATION OF RETIREMENT PLAN THAT I NO LONGER CONTRIBUTE TO.

Use additional sheets if more space is required.

GPO: 2009 47-141 (mac)

LR0124

CSOC.RICH.006444

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
...IVE 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.

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 ☒

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Name LAURA RICHARDSON

SCHEDULE III—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 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 None	B $1 – $1,000	C $1,001 – $15,000	D $15,001 – $50,000	E $50,001 – $100,000	F $100,001 – $250,000	G $250,001 – $500,000	H $500,001 – $1,000,000	I $1,000,001 – $5,000,000	J $5,000,001 – $25,000,000	K $25,000,001 – $50,000,000	L Over $50,000,000	NONE	DIVIDENDS	RENT	INTEREST	CAPITAL GAINS	EXCEPTED/BLIND TRUST	Other Type of Income (Specify: For Example, Partnership Income or Farm Income)	I None	II $1 – $200	III $201 – $1,000	IV $1,001 – $2,500	V $2,501 – $5,000	VI $5,001 – $15,000	VII $15,001 – $50,000	VIII $50,001 – $100,000	IX $100,001 – $1,000,000	X $1,000,001 – $5,000,000	XI Over $5,000,000	
SP, DC, JT	Examples: SP Mega Corp. Stock					X									X			X						X								S (partial)
	Simon & Schuster		Indefinite																	Royalties									X			
	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.

LR0126

CSOC.RICH.006446

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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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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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 positons solely of an honorary nature.

Position	Name of Organization
N/A	

SCHEDULE IX—AGREEMENTS

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/1987	Verou 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
FINANCIAL DISCLOSURE STATEMENT

Period Covered: January 1, 2007 - December 31, 2007

FORM B
For use by candidates and new employees

HAND DELIVERED

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

LR0130

CSOC.RICH.006450

LAURA RICHARDSON
(Full Name)

P.O. BOX 50080
(Mailing Address)

LONG BEACH, CALIFORNIA 90815

Daytime Telephone: 562-706-

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	Amount: 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 12/06-8/07	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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SCHEDULE II — ASSETS AND "UNEARNED" INCOME

Name LAURA RICHARDSON

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 you 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.

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

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 $10,001—$15,000	C $15,001—$50,000	D $50,001—$100,000	E $100,001—$250,000	F $250,001—$500,000	G $500,001—$1,000,000	H $1,000,001—$5,000,000	I $5,000,001—$25,000,000	J $25,000,001—$50,000,000	K Over $50,000,000
	Example: First Bank of Wilmington, Delaware	Mortgage on 123 Main Street, Dover, Del.				X						
	N/A											

SCHEDULE IV — POSITIONS

Report all positions, compensated or uncompensated, held on or before the date of filing during the current calendar year and in the two prior years as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States.

Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
N/A	(See Schedule I)

Use additional sheets if more space is required.

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CSOC.RICH.006453

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 I	

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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

LEGISLATIVE RESOURCE CENTER
2008 JUN 13 AM 11: 16
OFFICE OF THE CLERK
U.S. HOUSE OF REPRESENTATIVES

LR0135

CSOC.RICH.006455

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.

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 ☒

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) 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	Amount: 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 12/06-8/07	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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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

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.

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 ☒

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CSOC.RICH.006457

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	20,000

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

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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
.....

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.
.....

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
.....

PRESS TELEGRAM

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

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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DAILY BREEZE

U.S. Rep. Laura Richardson subject of House ethics probe
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THE HILL

50 Most Beautiful 2009 - Top 40 (Flash version)

See Seng Peng:

http://thehill.com/cover-stories/50-most-beautiful-2009---top-40-2009-07-28.html
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THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE
Theo DouglasWed.

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.

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"Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson."

Richardson (D-umbfounded) also declined to comment.

"We can't comment on conversations involving others that we haven't been a part of," Richardson's press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood–also home to other lawmakers–and it "became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure," Gottlieb writes.

"The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman."

Lest you forget, Gottlieb notes: "Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for $535,000 in early 2007 after she was elected

to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes."

We'll see what comes of this investigation.

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CBS 13, Sacramento

Ethics Office Looking At Congresswoman's Sac Home

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PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer)A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls.
An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for $535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing $9,000 in back property taxes.

The home was sold at auction for $388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

john.canalis@presstelegram.com, 562-499-1273

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Richardson's Sacramento home subject of House ethics probe
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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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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.

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Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.
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Theo Douglas

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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.

13 Democrats Facing Probes As Recess Begins

By Beth Sussman

As Congress heads into its summer recess, some members have more worries to take home with them than others.

According to Citizens for Responsibility and Ethics in Washington, 17 representatives and senators are known to currently be under investigation for breaking ethical standards. Of those under investigation, 13 are Democratic members and four are Republican members.

Charges range from steering earmarked funds toward associates to tax evasion to receiving preferential mortgage rates.

The House Committee on Standards of Official Conduct does not release information regarding which members are under investigation, but a July committee report stated that 26 investigations had been underway since the beginning of the 111th Congress, 11 of which were carried over from the 110th Congress and 15 of which began this Congress. Four investigations had been resolved in that time period. A Senate Ethics Committee official couldn't be reached for comment.

According to CREW's records, the lawmakers currently under investigation are: Rep. Sanford Bishop, D-Ga., Sen. Roland Burris, D-Ill., Sen. Kent Conrad, D-N.D., Sen. Chris Dodd, D-Conn., Rep. Jesse Jackson, D-Ill., Rep. Jerry Lewis, R-Calif., Sen. Robert Menendez, D-N.J., Rep. Gary Miller, R-Calif., Rep. Allan Mollohan, D-W.Va., Rep. Timothy Murphy, R-Pa., Rep. John Murtha, D-Pa., Rep. Charles Rangel, D-N.Y., Rep. Laura Richardson, D-Calif., Rep. Linda Sanchez, D-Calif., Rep. Loretta Sanchez, D-Calif., Rep. Pete Visclosky, D-Ind., Rep. Don Young, R-Alaska.

Last week, the Los Angeles Times reported that Richardson is under investigation by the Office of Congressional Ethics in relation to a home she owned in Sacramento that was in foreclosure.

So should the public wonder if Democrats as a part are more ethically challenged than Republicans at this point? CREW spokeswoman Naomi Seligman doesn't think so. She says more Democrats than Republicans are under investigation because more Democrats are in Congress right now.

"I don't think it indicates anything for the parties," Seligman said. "It takes power to abuse it. It's the cycle of things here."

Craig Holman, legislative representative for watchdog group Public Citizen, said it is typical that the majority party would be dealing with more ethics questions.

"A lot of the money and influence peddling is going to flow disproportionately towards Democrats," Holman said.

Holman is impressed with California Democrat Speaker Nancy Pelosi's leadership efforts on ethics reform despite the number of Democrats who are under investigation, saying she "has done a phenomenal job when it comes to passing the strictest ethics rules that we've seen on Capitol Hill."

COMPTON BULLETIN

Ethics office investigates Richardson's housing woes

From staff and wire reports

LOS ANGELES—House ethics officials are investigating the Sacramento home that Rep. Laura Richardson, D-Calif., temporarily lost to foreclosure last year.

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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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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.

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."

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THE DISTRICT WEEKLY

WANNA ASK LAURA ABOUT THAT HOUSE ... OR ANYTHING ELSE?
Dave Wielenga

Laura Richardson, already the subject of a congressional ethics investigation (and a come-lately story about it in today's New York Times), is most recently the topic of a blog post by the Press-Telegram's John Canalis—who just reported that Long Beach's controversial congresswoman is in town today. She's scheduled for a tour of General Dynamics/Gulfstream at 1 p.m. The business is located at 4150 Donald Douglas Drive, in case you want to try to catch her.

And, if you miss Richardson there, she's also supposed to be at a Boeing C-17 labor rally, Thursday at 2:45 p.m., outside the Boeing Fitness Center, 2019 E. Wardlow Road.

RichardsonMC, Laura

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

RichardsonMC, Laura

From: Marshall, Jr., William
Sent: Thursday, October 23, 2008 5:22 PM
To: Chiller, Matt; Parker, Kimberly
Subject: Long Beach City College Viking News for Oct. 23, 2008.

www.lbccvikingnews.com

Candidates for 37th District spar over the issues

Ricklyn Hukriede

Issue date: 10/23/08 Section: News

Media Credit: Matt Robinson [Click to enlarge]

Media Credit: Matt Robinson [Click to enlarge]

The Political Science Student Association, a non-partisan club at LBCC, hosted an informal debate for the candidates running for the 37th Congressional District on Thursday, Oct. 9. The District consists of the inland sections of Long Beach, Carson, Compton and Signal Hill.

Present at the debate were write-in Democratic candidate Peter Mathews, a political science professor at Cypress College, Lee Davis, a publisher and Long Beach Resident and Republican write-in candidate June Pouesi, the director of a Samoan Affairs council in Carson. Also participating in the debate was the incumbent Democratic congresswoman, Laura Richardson. Nick Dibs, an Independent, was unable to attend the debate. He is on the ballot with Richardson.

The four candidates came prepared to introduce themselves and their platforms, and topics ranged from education to personal trials and experiences.

"I want free education for community college and California State University students," Mathews said, while claiming that Richardson voted for the opposite.

Richardson said nothing to the contrary. When Richardson addressed the standing room only crowd in room 303C in the LAC's B building, she tended to stick to her agenda.

"I'm one of the youngest persons in congress," she told the group. She also talked about her struggles growing up and while attending UCLA.

Next to address the group was Pouesi, who appeared to be confident in her remarks. "The people need a public servant. A person who serves from the

heart," she said.

After Pouesi spoke for the three-minute allotment, Davis spoke of her qualifications of being in publishing for 20 years and understanding the community's needs. She attacked Richardson by saying she is "a liar and cheat" while adding that she has a lawsuit against Richardson that's on appeal. She didn't elaborate on the lawsuit's details.

The informal debate became quickly heated when Mathews questioned Richardson's ability to manage her own personal finances.

"Why do we want someone representing our district that is vulnerable to taking bribes," Mathews said, while showing the audience the public record of Richardson's mortgage defaults.

"This is not about my personal finances, but I want to say that my finances are in a positive situation right now," Richardson responded to Mathews' accusation. "We are here to discuss the national situation," she said.

Davis interrupted by pointing out that there is something wrong when our congresswoman will not comment on her public record.

After the debate ended, Nicole Santiago, a broadcasting major, said, "I really don't want to see Richardson re-elected and the fact that she didn't answer the questions about the status of her home confirmed my feeling."

There are no scheduled debates for the 37th Congressional District according to William Marshall, Richardson's press release manager. However, the general election is schedule to be held on Nov. 4.

William Marshall, Jr.
Communications Director
U.S. Rep. Laura Richardson
37th Congressional District of California
202/225.7924 Office
202/225.7926 Fax
202/641 Cell
william.marshal

RichardsonMC, Laura

From: Marshall, Jr., William
Sent: Thursday, October 16, 2008 2:12 PM
To: Parker, Kimberly; Hutchinson, Ted; Chiller, Matt; Hernandez, Rosa (Rep. Richardson)
Subject: " Seats In Congress Contested" - The Downtown Gazette (Long Beach)

Seats In Congress Contested

published Oct. 16, 2008

By Kurt Helin
Editor

Conventional political wisdom is that the two Congressional seats representing the Long Beach ar "safe" — meaning Democrat Laura Richardson in the 37th and Republican Dana Rohrabacher in cannot be beat come November.

But these are unconventional political times, and both candidates seeking re-election face a confid group of challengers.

Rohrabacher's 46th District covers large parts of East Long Beach — every part of the city east of Avenue and Recreation Park, as well as Belmont Shore and a strip along the coast of the city. Tha combined with a large swath of northern Orange County as well as the Palos Verdes Peninsula.

It's a largely Republican area, but former Huntington Beach mayor and Democrat Debbie Cook th Rohrabacher is nervous running against her in this political climate. She said that he is vulnerabl

"We have an awful lot of Republicans calling us every day offering to help, to send us money," Co

Over in the 37th District — which covers the majority of Long Beach, everything not in the 46th — two names appear on the ballot: Democrat Laura Richardson and independent Nick Dibs. Howeve people are trying to beat Richardson as a write-in candidate: Democrats Lee Davis and Peter Ma and Republican June Pouesi.

"We need a Congressman who is focused on the district," Mathews said, referring to Richardson, need a representative who is not so encumbered."

In both races, it is the current national economic crisis is front and center— and opponents are try attack the incumbents' votes.

Rohrabacher voted against the recently passed $700 billion bailout plan for Wall Street.

"It's unconscionable that the Congress was unfairly forced into a 'take it or leave it' approach on filled with political payoffs in order to sway enough votes to rush it through at the end of session," Rohrabacher said. "Viable alternatives that did not require an enormous expansion of governmen

taxpayers to shoulder the $700 billion cost of Wall Street's irresponsibility were not permitted to b introduced or debated as part of the process...

"The bottom line is this bill takes money from people who acted responsibly and gives it to those w irresponsibly and that is not only unfair, but will lead to serious long term economic consequences

Cook said that inaction on this bill would have made the crisis worse.

"Unfortunately it was just too critical to do nothing," Cook said. "Just doing nothing seemed like into the trap of other nations like Japan or our country after the (stock market) crash of 1929."

Over in the 37th District, Richardson voted for the bailout package along with the majority of her Democratic colleagues in the House. Her opponents have jumped on this.

Mathews said that Richardson took money from financial industry lobbyists and then voted for a b package that supported the bankers and left the taxpayers holding the bag. He said most of that m should have been focused on loans and steps to help small business owners and homeowners.

Dibs went further.

"My opponent voted for the bailout of Wall Street thieves," Dibs said. "These are people who mar the banking system... and Richardson voted for tax dollars to bail them out."

The Carson-based Republican Pouesi says that she would have opposed the bailout as well.

At a recent forum at Long Beach City College (and in subsequent interviews) the candidates oppos Richardson have questioned her judgment in the wake of having late payments and a foreclosure o her homes early in the summer.

Davis said that she had also experienced foreclosure but the lessons learned there would have hel make better decisions on bills than Richardson did.

In all the races, the challengers are working to stand out on other issues as well.

Dibs said that as an independent, he is the one candidate who is not beholden to special interests would stand up for the needs of the common man in congress and work to overhaul a corrupt syste

"The few are profiting at the expense of the many, whether you are talking about the war in Iraq o financial crisis or many other areas," Dibs said. "The status quo is what got us to this point. If pe the status quo they should vote for Laura Richardson. But if they don't, I'm the person who can m changes."

Mathews, who came in second to Richardson in the primary — 57 percentage points behind — sai Richardson has not worked hard enough on health care issues or to end the war in Iraq.

"She voted for $50 billion to give to George Bush to continue the war in Iraq without a timetable t troops out," Mathews said.

Richardson was unavailable for an interview.

In the 46th District, Cook is trying to make the case that she understands the district and its needs

19-year incumbent is out of touch.

"He's just disconnected from the issues important to local government in the district," said Cook. doesn't move legislation that helps this district."

She pointed to the lack of federal assistance to clean up the air or improve road conditions in and the ports of Long Beach and Los Angeles as an example. She also said she would focus her time in the big energy issues this nation faces.

"I've been very involved and interested in our energy future, and how we would deal with a future access to cheap fuel sources," Cook said,

Rohrabacher and Cook will have one debate, Oct. 21 at Orange Coast College. Cook's campaign is www.debbiecookforcongress.com.

In the 37th District, the candidates are spending a lot of time and energy explaining how people ca about writing in a candidate's name. Mathew's most recent mailer even has a picture of the ballot explain.

Richardson's Web site from the special election a year ago is up at www.laurarichardson-forcong although it has not recently been updated. The Web sites for the other candidates are: Nick Dibs, www.dibsforcongress.com; Peter Mathews, www.mathewsforcon-gress.org; and Lee Davis, leedavisforcongress.com.

The election takes place on takes place on Nov. 4.

William Marshall, Jr.
Communications Director
U.S. Rep. Laura Richardson
37th Congressional District of California
202/225.7924 Office
202/225.7926 Fax
202/641 Cell
william.marshall

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Thursday, October 02, 2008 6:52 PM
To: Marshall, Jr., William; Hutchinson, Ted; Parker, Kimberly
Subject: Re: Millender- McDonald Release.

Does the president sign this is it done

----- Original Message -----
From: Marshall, Jr., William
To: RichardsonMC, Laura
Sent: Thu Oct 02 18:39:56 2008
Subject: RE: Millender- McDonald Release.

District staff should start planning a ceremony, mid/late -October, for the Dedication of the hwy?

-----Original Message-----
From: RichardsonMC, Laura
Sent: Thursday, October 02, 2008 6:36 PM
To: Marshall, Jr., William
Subject: Re: Millender- McDonald Release.

Aren't we going to get lost in the message of debate what about tomoRrow

----- Original Message -----
From: Marshall, Jr., William
To: RichardsonMC, Laura
Sent: Thu Oct 02 18:27:16 2008
Subject: Millender- McDonald Release.

CLR --

If you are able to read this --- can we go with to the LA Sentinel, Press Telegram, the Daily Breeze, LA Times, Sac Bee, and the Compton Bulletin?

W/

U.S. Rep. Richardson's Bill to Rename the State Route 91 After Rep. Juanita Millender-McDonald Passes the Senate

Washington, DC ---- Today, the U.S. Senate passed the "Juanita Millender-McDonald Highway" bill by unanimous consent. The bill, which Congresswoman Richardson introduced as her first bill in the House of Representatives, names a portion of State Route 91, the "Congresswoman Juanita Millender-McDonald Highway. "

"Congresswoman Millender-McDonald was a real trailblazer," said Congresswoman Richardson. "She became the first African-American woman to chair a full House Committee. As Chair of the House Administration Committee, the Congresswoman culminated a long line of "first": She was the first African-American woman to give the national Democratic response to President

Bush's weekly radio address, she initiated the first annual Memorial Day Tribute to Women in the Military at the Women's Memorial at Arlington National Ceremony, the first California Assemblywoman to Chair two powerful Assembly committees (Insurance and Revenue & Taxation) in her first term, and in 1990, the first African-American woman to serve on the Carson City Council." Congresswoman Millender-McDonald was cited in a study by the University of California as one of the most effective Members of Congress.

"The naming of this portion of State Route 91 as the 'Congresswoman Juanita Millender-McDonald Highway' Congresswoman Richardson pointed out, "is only fitting for a woman who was instrumental in the creation of the Alameda Corridor, (a $2.5 billion dollar project that opened in April 2002, and is a vital connection between the ports and America's rail system) and a leader in the promotion of interstate commerce."

The measure, HR 4131, passed the House by voice vote on Sunday, September 28, 2008.###

-----Original Message-----
From: RichardsonMC, Laura
Sent: Thursday, October 02, 2008 5:05 PM
To: Marshall, Jr., William
Subject: Re: Washington Times: foreclosure

What are circulation numbers and where

----- Original Message -----
From: Marshall, Jr., William
To: RichardsonMC, Laura
Cc: Parker, Kimberly
Sent: Thu Oct 02 16:57:49 2008
Subject: Washington Times: foreclosure

See below.

Conservative newspaper. Small distribution. Looking to pad his story.

We should not comment.

From: Steven Miller [redacted]
Sent: Thursday, October 02, 2008 4:28 PM
To: Marshall, Jr., William
Subject: foreclosure

Rep. Richardson has nearly lost the Sacramento home in a foreclosure auction, defaulted numerous times on two other loans for home in Long Beach and San Pedro.

What is Ms. Richardson's comment on the responsibility of homeowners to live up to their obligations?

What role does she believe borrowers played in creating the financial crisis in the U.S. ?

Thanks.

S.A. Miller

THE WASHINGTON TIMES

samiller[redacted]

Office: 202-636[redacted]

Mobile: 443-621[redacted]

Find my latest stories at http://www.washingtontimes.com/rss/authors/s-miller/

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RichardsonMC, Laura

From: Laura Richardson
Sent: Monday, November 02, 2009 5:23 PM
To: MARISELA.SANCHEZ.NFR; daysha7; RichardsonMC, Laura
Subject: Re: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON

Hello Everyone,
There seems to be some confusion. The information that was sent to me I already had. I am waiting for the responses to the information in the email noted below. Quotes today are needed please.
Thanks, Laura

--- On **Wed, 10/28/09, RichardsonMC, Laura** wrote:

From: RichardsonMC, Laura
Subject: Re: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON
To: MARISELA.SANCHEZ.NFR daysha74
laurarichardson
Date: Wednesday, October 28, 2009, 8:33 PM

Hi Marisela. First I would like the Long Beach home insurance with 350,000 dwelling and 500 deductable. Second, Sacramento house quote for 350,000 and 400,000 dwelling both with 500 deductable. Third, I still need earthquake quotes for all three properties. Fourth, I need San Pedro current, and quote for at least 350 and 400,000 with 500 deductable. Much thanks Laura

----- Original Message -----
From: Marisela Sanchez
To: RichardsonMC, Laura
Cc: MARISELA.SANCHEZ.NFR
Sent: Tue Oct 27 19:23:44 2009
Subject: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON

The following information is provided in response to your request for coverage.

dwelling coverage of $400,000 with ded of 500

Ron Whitson
State Farm Agent
249 E. Ocean Blvd
Suite 620
Long Beach, CA 90802-4897
Mon-Thur 8:30am to 4:30pm
Friday 8:30am to 4:00pm
Phone: 562-435-5700
Fax: 562-435-5711
RON.WHITSON

IMPORTANT NOTICE:

This message may contain confidential information. If you have received this e-mail in error, do not use, copy or distribute it. Do not open any attachments. Delete it immediately from your system and notify the sender promptly by e-mail that you have done so.

The attached file can be viewed using the free Adobe Reader. To download the latest version, visit www.adobe.com.

RichardsonMC, Laura

From:	Billington, Jeffrey
Sent:	Thursday, October 29, 2009 7:43 PM
To:	RichardsonMC, Laura
Cc:	Cooks, Shirley
Subject:	Two More Articles
Attachments:	image001.jpg

Ethics to investigate Reps. Richardson, Waters; Graves criticizes the OCE

By Susan Crabtree - 10 29 09 04:40 PM ET

The House ethics panel voted Thursday to launch investigative subcommittees into separate charges against California Democratic Reps. Maxine Waters and Laura Richardson.

The moves signal the panel believes there is enough evidence to warrant further serious inquiry.

Separately, Rep. Sam Graves (R-Mo.) thanked the committee for dismissing charges against him. He simultaneously criticized the new Office of Congressional Ethics (OCE), which had investigated charges against all three lawmakers and forwarded reports to the ethics panel.

Because it decided to continue the investigation, ethics does not have to release the OCE's reports on Waters and Richardson.

The panel did not reveal the nature of the complaints against the two Democrats, but Waters has been under media scrutiny for her role in directing up to $50 million in bailout money to a bank where her husband had served on the board of directors until early last year. Waters's husband has owned at least $250,000 in stock in the institution.

The probe of Richardson centers on a controversy surrounding home mortgages.

After Richardson won a special election in 2007, she defaulted on three separate mortgages for homes in San Pedro, Long Beach and Sacramento, Calif. She lost one to foreclosure, and it was sold to a third party before she regained it.

Ethics watchdogs questioned how she managed to loan her campaign a total of $77,500 between June and July of 2007 while failing to make payments on her mortgage. Neighbors also paid private companies and children to clean up Richardson's blighted Sacramento yard, which may be a violation of the House gift rules.

The OCE dismissed part of the case and forwarded parts of it to the ethics committee, sources said.

Graves struck early in thanking the panel for dismissing the charges against him by releasing the statement before the ethics panel publicly announced it had unanimously dismissed the complaint.

In his statement, Graves criticized the OCE's work, accusing it of investigating an anonymous complaint and looking into a matter that, even if true, did not violate House ethics rules.

"I appreciate the committee's work and its prompt dismissal of this matter," Graves said in the release. "In dismissing this matter, the committee found that not only was there no violation of any rule, but that even if the allegation were true, there would have been no violation of any rule."

Graves said the "anonymous accusation amounted to nothing more than a political smear."

Neither the OCE nor the ethics committee has indicated what allegations had surfaced against Graves. The OCE insisted in its third-quarter report that it has never acted on an anonymous complaint or on the mere basis of allegations raised in newspaper reports.

Graves has said the complaint focused on testimony before the Small Business Committee. Media reports have focused on charges that Graves invited a friend and neighbor, Brooks Hurst, to testify at a hearing on renewable fuels without disclosing that his wife and Hurst are investors in renewable fuels plants in Missouri.

This may have created a perception of a conflict that led the OCE to recommend that ethics conduct a review.

Though Graves has argued that House ethics rules don't address perception issues, an overarching ethics rule bars any member activity that reflects negatively on the House as an institution. In addition, the House ethics manual warns members against the "appearance of impropriety that could arise from championing the causes of contributors," and the ethics committee has a history of taking action against members based on appearance problems.

In October 2004, the ethics committee admonished then-Majority Leader Tom DeLay (R-Texas) three times. In a letter to DeLay, the committee explained that at the very least, DeLay's attendance at an energy company golf fundraiser for his political action committees created an appearance problem.

Graves's attack on OCE comes as the new entity is locked in an intense dispute with the ethics committee over how the OCE conducts its work and what information the ethics panel must make public about OCE investigations.

The rules governing the creation of the OCE force the ethics committee to release the office's investigative reports on members that are forwarded to the panel for further review unless it launches an investigative subcommittee, a sign the committee is seriously digging into the allegations.

The Graves statement is intended to intimidate OCE staff and board members, most of whom are ex-members of Congress, and stir up opposition to the office, sources in the ethics community said. Graves and others are trying to discredit the OCE among other lawmakers, many of whom already fear the new investigative body.

Speaker Nancy Pelosi (D-Calif.) pushed for the outside ethics office as part of her pledge to "drain the swamp" in Washington and establish the most ethical Congress in history. Still, legislation creating the OCE barely passed the House.

OCE board members have threatened to resign this week as tensions flared with the ethics committee about how the OCE conducts investigations and what the ethics committee must make public about probes that result in a dismissal.

Graves said he cooperated "in good faith and in full candor" with the inquiry, and that he complied with every request in the process, which he believed was a pro forma inquiry.

"I understand that the nature of politics sometimes involves fending off frivolous, anonymous allegations," he continued. "But our ethics process, like our system of justice, must be built upon bedrock principles of due process and fundamental fairness. I am glad the committee and its membership evaluated these allegations for what they were — baseless and completely unfounded attacks on my character."

National Journal's
Under the Influence
An Inside View of the Lobbying and Advocacy Industry

Thursday, October 29, 2009 5:19 PM

Reps. Waters, Richardson Under Investigation

By Randy Barrett

The House Committee on Standards of Official Conduct unanimously voted Thursday to open investigations on Rep. **Maxine Waters**, D-Calif., and Rep. **Laura Richardson**, D-Calif.

The ethics committee will examine whether Waters violated House rules through alleged conversations with the National Bankers Association or OneUnited Bank. Her husband owns stock in OneUnited and previously sat on its board of directors.

In Richarson's case, the committee will look at whether she broke House rules by failing to disclose "real estate, income and liabilities" on her financial disclosure forms. Also at issue is whether Richardson received an impermissible gift or received preferential treatment regarding loans on her property in Sacramento, Calif.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

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."

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

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Thursday, October 29, 2009 5:41 PM
To: Billington, Jeffrey
Subject: Re: Statement
Attachments: image001.png; image002.jpg

1)Send to only those who call. 2)send to press telegram, daily breeze, lb post, and politico.

From: Billington, Jeffrey
To: RichardsonMC, Laura
Sent: Thu Oct 29 17:13:49 2009
Subject: Statement

Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release:
October 29, 2009

Contact:
Jeff Billington
jeffrey.billington
202-225-7924

STATEMENT FROM CONGRESSWOMAN LAURA RICHARDSON

Washington, D.C. — Statement from Congresswoman Laura Richardson:

"Like 4.3 million Americans in the last year who faced financial problems because of a personal crisis like a divorce, death in the family, unexpected job and living changes and an erroneous property sale, all of which I have experienced in the span of slightly over a year, I have worked to resolve a personal financial situation.

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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.

LR0173

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

RichardsonMC, Laura

From:	RichardsonMC, Laura
Sent:	Thursday, October 29, 2009 5:32 PM
To:	Billington, Jeffrey
Subject:	Re: Statement
Attachments:	image001.png; image002.jpg

How close are you?

From: Billington, Jeffrey
To: RichardsonMC, Laura
Sent: Thu Oct 29 17:13:49 2009
Subject: Statement

Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release:
October 29, 2009

Contact:
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jeffrey.billington
202-225-7924

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Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

RichardsonMC, Laura

From: Billington, Jeffrey
Sent: Thursday, October 29, 2009 5:14 PM
To: RichardsonMC, Laura
Subject: Statement
Attachments: image001.png; image002.jpg

Congresswoman Laura Richardson

California's 37th Congressional District

For Immediate Release:
October 29, 2009

Contact:
Jeff Billington
jeffrey.billington
202-225-7924

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RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, October 28, 2009 11:33 PM
To: 'MARISELA.SANCHEZ.NFRV' 'daysha74' 'laurarichardson'
Subject: Re: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON

Hi Marisela. First I would like the Long Beach home insurance with 350,000 dwelling and 500 deductable. Second, Sacramento house quote for 350,000 and 400,000 dwelling both with 500 deductable. Third, I still need earthquake quotes for all three properties. Fourth, I need San Pedro current, and quote for at least 350 and 400,000 with 500 deductable. Much thanks Laura

----- Original Message -----
From: Marisela Sanchez
To: RichardsonMC, Laura
Cc: MARISELA.SANCHEZ.NF
Sent: Tue Oct 27 19:23:44 2009
Subject: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON

The following information is provided in response to your request for coverage.

dwelling coverage of $400,000 with ded of 500

Ron Whitson
State Farm Agent
249 E. Ocean Blvd
Suite 620
Long Beach, CA 90802-4897
Mon-Thur 8:30am to 4:30pm
Friday 8:30am to 4:00pm
Phone: 562-435-5700
Fax: 562-435-5711
RON.WHITSON

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RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 7:34 PM
To: Rogers, Henry
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

My bad the article is from LB report

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 7:34 PM
To: RichardsonMC, Laura
Subject: RE: LB Post articles about the member for the member

No LBReport is Pearls

LB Post is Robert Garcia's old paper.

I am looking right now.

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 4:32 PM
To: Cooks, Shirley; Richardson, Laura; Rogers, Henry
Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

---

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

This is an email with a list of articles about the member from a local online publication called LBPost.com (LB Post). LB Post mostly handles and covers local Long Beach happenings. Last night the Congresswoman sent me an email asking that I compile all the articles from LB Post regarding her Sacramento home. I took it upon myself to compile all the articles from LB Post about her and I have highlighted the ones that are specific to her Sacramento property.

Jeff, could you print the articles regarding her Sacramento property and get them to her by the close of business today?

Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

Sac House:
Rep. Richardson Makes 'Most Corrupt' List for 2nd Year
by Keith Higginbotham |
http://www.lbpost.com/keith/6546

Richardson Sits Down With PT Editorial Board
by Ryan ZumMallen
http://www.lbpost.com/ryan/6406

Richardson Responds To Public
by Ryan ZumMallen
http://www.lbpost.com/ryan/1177

Cloudy Outlook For Port Container Trade
by Nancy Pfeffer
http://www.lbpost.com/nancy/6346

LB Airport To Receive $4.3 Million For Improvements
by Ryan ZumMallen
http://www.lbpost.com/ryan/6221

LB Opera & Khmer Arts Academy To Receive Grants For $50k Each
by Ryan ZumMallen
http://www.lbpost.com/ryan/5976

Richardson Tours Harbor, Brings Congressional Company
by Ryan ZumMallen
http://www.lbpost.com/ryan/5938

Breakwater Plans Have A Long Way To Go
by Ryan ZumMallen
http://www.lbpost.com/ryan/5915

Federal Breakwater Study Coming, Says Richardson
by Ryan ZumMallen
http://www.lbpost.com/ryan/5903

Congressmember Richardson Weighs In On Skate Park Issue
by Ryan ZumMallen
http://www.lbpost.com/ryan/5810

Richardson, Others Welcome Opening Of US Census Office
by Ryan ZumMallen
http://www.lbpost.com/ryan/1997

Election Results: Candidates, Props & Measures Oh My!
by Ryan ZumMallen
http://www.lbpost.com/ryan/1754

Richardson Coasts To Win
by Ryan ZumMallen
http://www.lbpost.com/ryan/1753

BBQ Hosted By Long Beach Dem. Club This Saturday
by Ryan ZumMallen
http://www.lbpost.com/ryan/1538

Port Looking For $4B Upgrade
by Ryan ZumMallen
http://www.lbpost.com/ryan/1417

Complete Election Coverage
by Ryan ZumMallen
http://www.lbpost.com/ryan/1211

Q&A With Congresswoman Laura Richardson
by Ryan ZumMallen
http://www.lbpost.com/ryan/982

Richardson & Andrews Talk Taxes
by Ryan ZumMallen
http://www.lbpost.com/ryan/973

Poly Reveals New Development, Debuting In Summer
by Ryan ZumMallen
http://www.lbpost.com/ryan/808

Chelsea Clinton Visiting CSU Dominguez Hills Today
by Ryan ZumMallen
http://www.lbpost.com/ryan/767

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

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 7:32 PM
To: Cooks, Shirley; Richardson, Laura; Rogers, Henry
Subject: RE: LB Post articles about the member for the member

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Sac House:
Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by Keith Higginbotham |
http://www.lbpost.com/keith/6546

Richardson Sits Down With PT Editorial Board

by Ryan ZumMallen
http://www.lbpost.com/ryan/6406

Richardson Responds To Public

by Ryan ZumMallen
http://www.lbpost.com/ryan/1177

Cloudy Outlook For Port Container Trade
by Nancy Pfeffer
http://www.lbpost.com/nancy/6346

LB Airport To Receive $4.3 Million For Improvements
by Ryan ZumMallen
http://www.lbpost.com/ryan/6221

LB Opera & Khmer Arts Academy To Receive Grants For $50k Each
by Ryan ZumMallen
http://www.lbpost.com/ryan/5976

Richardson Tours Harbor, Brings Congressional Company
by Ryan ZumMallen
http://www.lbpost.com/ryan/5938

Breakwater Plans Have A Long Way To Go
by Ryan ZumMallen
http://www.lbpost.com/ryan/5915

Federal Breakwater Study Coming, Says Richardson
by Ryan ZumMallen
http://www.lbpost.com/ryan/5903

Congressmember Richardson Weighs In On Skate Park Issue
by Ryan ZumMallen
http://www.lbpost.com/ryan/5810

Richardson, Others Welcome Opening Of US Census Office
by Ryan ZumMallen
http://www.lbpost.com/ryan/1997

Election Results: Candidates, Props & Measures Oh My!
by Ryan ZumMallen
http://www.lbpost.com/ryan/1754

Richardson Coasts To Win
by Ryan ZumMallen
http://www.lbpost.com/ryan/1753

BBQ Hosted By Long Beach Dem. Club This Saturday
by Ryan ZumMallen
http://www.lbpost.com/ryan/1538

Port Looking For $4B Upgrade
by Ryan ZumMallen
http://www.lbpost.com/ryan/1417

Complete Election Coverage
by Ryan ZumMallen
http://www.lbpost.com/ryan/1211

Q&A With Congresswoman Laura Richardson
by Ryan ZumMallen
http://www.lbpost.com/ryan/982

Richardson & Andrews Talk Taxes
by Ryan ZumMallen
http://www.lbpost.com/ryan/973

Poly Reveals New Development, Debuting In Summer
by Ryan ZumMallen
http://www.lbpost.com/ryan/808

Chelsea Clinton Visiting CSU Dominguez Hills Today
by Ryan ZumMallen
http://www.lbpost.com/ryan/767

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

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: 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

RichardsonMC, Laura

From: Marshall, Jr., William
Sent: Thursday, October 16, 2008 2:11 PM
To: RichardsonMC, Laura; Richardson, Laura
Subject: The Downtown Gazette (Long Beach)

Seats In Congress Contested

Published Oct. 16, 2008

By Kurt Helin
Editor

Conventional political wisdom is that the two Congressional seats representing the Long Beach ar "safe" — meaning Democrat Laura Richardson in the 37th and Republican Dana Rohrabacher in cannot be beat come November.

But these are unconventional political times, and both candidates seeking re-election face a confid group of challengers.

Rohrabacher's 46th District covers large parts of East Long Beach — every part of the city east of Avenue and Recreation Park, as well as Belmont Shore and a strip along the coast of the city. Thai combined with a large swath of northern Orange County as well as the Palos Verdes Peninsula.

It's a largely Republican area, but former Huntington Beach mayor and Democrat Debbie Cook tl Rohrabacher is nervous running against her in this political climate. She said that he is vulnerable

"We have an awful lot of Republicans calling us every day offering to help, to send us money," Co

Over in the 37th District — which covers the majority of Long Beach, everything not in the 46th — two names appear on the ballot: Democrat Laura Richardson and independent Nick Dibs. Howeve people are trying to beat Richardson as a write-in candidate: Democrats Lee Davis and Peter Mat and Republican June Pouesi.

"We need a Congressman who is focused on the district," Mathews said, referring to Richardson, need a representative who is not so encumbered."

In both races, it is the current national economic crisis is front and center— and opponents are try attack the incumbents' votes.

Rohrabacher voted against the recently passed $700 billion bailout plan for Wall Street.

"It's unconscionable that the Congress was unfairly forced into a 'take it or leave it' approach on filled with political payoffs in order to sway enough votes to rush it through at the end of session," Rohrabacher said. "Viable alternatives that did not require an enormous expansion of governmen

taxpayers to shoulder the $700 billion cost of Wall Street's irresponsibility were not permitted to b introduced or debated as part of the process...

"The bottom line is this bill takes money from people who acted responsibly and gives it to those w irresponsibly and that is not only unfair, but will lead to serious long term economic consequences

Cook said that inaction on this bill would have made the crisis worse.

"Unfortunately it was just too critical to do nothing," Cook said. "Just doing nothing seemed like into the trap of other nations like Japan or our country after the (stock market) crash of 1929."

Over in the 37th District, Richardson voted for the bailout package along with the majority of her Democratic colleagues in the House. Her opponents have jumped on this.

Mathews said that Richardson took money from financial industry lobbyists and then voted for a b package that supported the bankers and left the taxpayers holding the bag. He said most of that m should have been focused on loans and steps to help small business owners and homeowners.

Dibs went further.

"My opponent voted for the bailout of Wall Street thieves," Dibs said. "These are people who mar the banking system... and Richardson voted for tax dollars to bail them out."

The Carson-based Republican Pouesi says that she would have opposed the bailout as well.

At a recent forum at Long Beach City College (and in subsequent interviews) the candidates oppos Richardson have questioned her judgment in the wake of having late payments and a foreclosure o her homes early in the summer.

Davis said that she had also experienced foreclosure but the lessons learned there would have hel make better decisions on bills than Richardson did.

In all the races, the challengers are working to stand out on other issues as well.

Dibs said that as an independent, he is the one candidate who is not beholden to special interests would stand up for the needs of the common man in congress and work to overhaul a corrupt syste

"The few are profiting at the expense of the many, whether you are talking about the war in Iraq o financial crisis or many other areas," Dibs said. "The status quo is what got us to this point. If pe the status quo they should vote for Laura Richardson. But if they don't, I'm the person who can m changes."

Mathews, who came in second to Richardson in the primary — 57 percentage points behind — sai Richardson has not worked hard enough on health care issues or to end the war in Iraq.

"She voted for $50 billion to give to George Bush to continue the war in Iraq without a timetable t troops out," Mathews said.

Richardson was unavailable for an interview.

In the 46th District, Cook is trying to make the case that she understands the district and its needs

19-year incumbent is out of touch.

"He's just disconnected from the issues important to local government in the district," said Cook. doesn't move legislation that helps this district."

She pointed to the lack of federal assistance to clean up the air or improve road conditions in and the ports of Long Beach and Los Angeles as an example. She also said she would focus her time in the big energy issues this nation faces.

"I've been very involved and interested in our energy future, and how we would deal with a future access to cheap fuel sources," Cook said,

Rohrabacher and Cook will have one debate, Oct. 21 at Orange Coast College. Cook's campaign is www.debbiecookforcongress.com.

In the 37th District, the candidates are spending a lot of time and energy explaining how people ca about writing in a candidate's name. Mathew's most recent mailer even has a picture of the ballot explain.

Richardson's Web site from the special election a year ago is up at www.laurarichardson-forcongi although it has not recently been updated. The Web sites for the other candidates are: Nick Dibs, www.dibsforcongress.com; Peter Mathews, www.mathewsforcon-gress.org; and Lee Davis, leedavisforcongress.com.

The election takes place on takes place on Nov. 4.

William Marshall, Jr.
Communications Director
U.S. Rep. Laura Richardson
37th Congressional District of California
202/225.7924 Office
202/225.7926 Fax
202/641 Cell
william.marshal

RichardsonMC, Laura

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 9:34 AM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES
August 18, 2009
House Ethics Inquiry Has Roots in Untidy Yard
By JESSE McKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento's south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for $388,000 — roughly $147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. "I can't discuss the terms," he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, July 30, 2009 11:31 AM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Re: CLR News

I'm going to call the DO when they open to findout the page number for the PT and Daily Breeze. Roll Call was on page 23 and the District Weekly was a blog spot. I won't send negative coverage to them again

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Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Cc: Cooks, Shirley
Sent: Thu Jul 30 11:27:19 2009
Subject: Re: CLR News

what page was it on why did you send this to everyone

From: Eagle, Michael
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Sent: Thu Jul 30 10:16:24 2009
Subject: CLR News
Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer)A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors said 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.

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The house has been an ongoing saga for the Golden State Democrat. Foreclosure aside, Richardson has owed back taxes on the property, and the city of Sacramento has declared it to be a "public nuisance" and "blighted" on separate occasions, the paper notes.

This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Thursday, July 30, 2009 11:27 AM
To: Eagle, Michael
Cc: Cooks, Shirley
Subject: Re: CLR News

what page was it on why did you send this to everyone

From: Eagle, Michael
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Sent: Thu Jul 30 10:16:24 2009
Subject: CLR News
Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer

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.

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DAILY BREEZE

Richardson's Sacramento home subject of House ethics probe
By John Canalis Staff Writer

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The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to 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.

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.....

THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE
Theo Douglas

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.

"The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists," Gottlieb writes.

"Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson."

Richardson (D-umbfounded) also declined to comment.

"We can't comment on conversations involving others that we haven't been a part of," Richardson's press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood–also home to other lawmakers–and it "became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure," Gottlieb writes.

"The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman."

Lest you forget, Gottlieb notes: "Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for $535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes."

We'll see what comes of this investigation.

.....

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.

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Press Secretary

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Washington, DC 20515

(202) 225-7924

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RichardsonMC, Laura

From:	Eagle, Michael
Sent:	Thursday, July 30, 2009 10:16 AM
To:	CA37 - All Staff; ca37deintern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc:	RichardsonMC, Laura
Subject:	CLR News

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By John Canalis, Staff Writer

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Richardson's spokesman [illegible] calls.
An attorney with the [illegible] investigation, according to the L.A. Times.

Richardson bought the home for $535,[illegible] in 2007 while she served in the Assembly. In summer of that year she was elected by special [illegible] Millender-McDonald, who died.

After moving to Washington, [illegible] the property in a 2008 foreclosure while owing $9,000 in back property taxes.

The home was sold at auction [illegible] improvements.

But Richardson contested the [illegible] Mutual - now JP Morgan Chase - to return it.

LR0203

York sued, later agreeing [illegible]

The eight-member Office [illegible] d last year to investigate members of Congress. The independent panel [illegible] Supervisor Yvonne Burke.

Richardson also owns homes in [illegible], where she previously served as a 6th District councilwoman, and San Pedro. She has missed [illegible] times.

john.canalis@presstelegram.com, 56[illegible]

.....

PRESS TELEGRAM

Long Beach cham[illegible]
By John Canalis, Staff W[illegible]

LONG BEACH - The [illegible] merce wants to school candidates for elected office.

The business group [illegible] 2009 Candidate Academy.

Classes, which begin next [illegible] are [illegible] considering running for public office at all levels of government."

The upcoming workshops will [illegible] candidate academy class since 2005.

"We have trained [illegible]" said Randy Gordon, chamber president and CEO, in a prepared [illegible] ran for office and of those 17, six won and are currently serving in [illegible] City Council, to the state Senate to Congress."

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Cost is $100 per p[illegible]

For information, c[illegible] nment affairs consultant, at 562-843-0947

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DAILY BREEZE

Richardson's Sa[illegible]
By John Canalis Staff Writer

U.S. Rep. Laura Ri[illegible] U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, [illegible] report.

The Office of Congressional [illegible] stor James York, who had bought the home at auction before a lender re[illegible] er, the Los Angeles Times reported Wednesday.

The House panel has [illegible] "rundown" property in the upscale Curtis Park neighborhood, the new[illegible] rdeners had been taking care of the home's yards - reportedly because they had been [illegible] - and city code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached [illegible] hardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richa[illegible] rsations described in the L.A. Times article, in which I did not participate.

"For more than a [illegible] biased, partisan and, in some cases, deliberately inaccurate claims [illegible] h have had no basis in fact - all while I remain committed to deliv[illegible] he 37th Congressional District and the United States Congress, of which there is no [illegible]."

An attorney with the ethics office declined to discuss an ong ing investigation, according to the L.A. Times. Richardson, who represents [illegible] 5,000 in 2007 while she served in the Assembly. In the summer of that [illegible] Rep. Juanita Millender McDonald following the congresswoman's death.

After moving to Wa[illegible] a 2008 foreclosure sale while owing $9,000 in back property taxes. [illegible] 000 to York, who made improvements.

But Richardson co[illegible]

Laura Richardson's [illegible] convincing Washington Mutual - now JP Morgan Chase - to re[illegible]
York sued, later agreeing to a confi[illegible] settlement.

The eight-member Office of [illegible] last year to investigate members of Congress. The independent pa[illegible] Supervisor Yvonne Brathwaite Burke.

Richardson also owns [illegible] iously served as a councilwoman, and San Pedro. She has missed pa[illegible]
.....

THE DISTRICT [illegible]

HOUSE ETHICS [illegible] **ON'S SACRAMENTO HOUSE**
Theo Douglas

As reported by the Los Ange[illegible] ning, and by The Associated Press, in the Press-Telegram, Congres[illegible] mento house is now the subject of an investigation by the [illegible] s.

LR0205

"The independent [illegible] last year to answer critics who said the House was reluctant to inv[illegible] of eight members, half appointed by the House speaker and half by [illegible] employees or lobbyists," Gottlieb writes.

"Among the memb[illegible] County Supervisor Yvonne B. Burke. She declined to comment about Rich[illegible]

Richardson (D-un[illegible]

"We can't comment on conversations [illegible] haven't been a part of," Richardson's press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the [illegible]

The house in que[illegible] also home to other lawmakers–and it "became the scourge of the nei[illegible] who thought he had bought it out of foreclosure," Gottlieb writes.

"The Office of Co[illegible] estor James York, who bought Richardson's house at a foreclosure auction last year, [illegible] Mutual take it back after he had recorded the deed and return the hou[illegible]

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We'll see what co[illegible]

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ROLL CALL

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In addition to que[illegible] ected the investor who bought the home when it was in foreclosure [illegible] woman). If the ethics office thinks it's a serious enough matter, it [illegible] Official Conduct for further action.

LR0206

In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, "For more than [illegible] years [illegible] personal, biased, partisan and in some cases deliberately inaccurate [illegible] in Sacramento, which have had no basis in fact."

The house has been [illegible] Democrat. Foreclosure aside, Richardson has owed back taxes on the [illegible] declared it to be a "public nuisance" and "blighted" on separate occasions, the [illegible]

This latest twist is [illegible] all the more awkward — and Richardson can just forget about borrow[illegible]

Michael J. Eagle

Press Secretary

Office of Congressw[illegible]

1725 Longworth Ho[illegible]

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 11:03 PM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: RE: PT & Daily Breeze
Attachments: image001.jpg

I have no way of knowing the page number until I talk to the DO in the morning. The website doesn't give that info. But, from the time that I sent that e-mail, it went from being number 2 on their site to number 7 right now. They have a small picture of you. I don't know if it will show on your black berry, but here goes:

Laura Richardson

This story, which mentions you, is listed on top of the house story though:

Long Beach chamber to offer political candidate training
By John Canalis, Staff Writer

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From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 10:58 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

Do we know what page this is on and if there is a photo?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 22:49:07 2009
Subject: RE: PT & Daily Breeze
I think it could have been much worse. They used our entire statement and they recycled old news

---

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 10:46 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

Well what do you think?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 22:42:48 2009
Subject: PT & Daily Breeze
These are the articles in the PT and Daily Breeze:

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Posted: 07/29/2009 06:01:18 PM PDT

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York sued, later agreeing to a confidential settlement.

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From: Eagle, Michael
Sent: Wednesday, July 29, 2009 10:58 PM
To: RichardsonMC, Laura
Subject: RE: PT & Daily Breeze

We got in there that you were committed to providing excellent services to your constituents. We have a number of releases in the pipeline that if we drop tomorrow, they will have to run at least one of them. I also have one on the new GI bill which starts Saturday. I was going to give it to you Friday, but maybe if we added that to the releases tomorrow it would up our chances of getting positive press Friday morning

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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

.....

DAILY BREEZE

Richardson's Sacramento home subject of House ethics probe
By John Canalis Staff Writer

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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.

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Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.
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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 10:43 PM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: PT & Daily Breeze

These are the articles in the PT and Daily Breeze:

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Posted: 07/29/2009 06:01:18 PM PDT

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Michael J. Eagle

Press Secretary

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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 9:28 AM
To: RichardsonMC, Laura
Subject: RE: LA TIMES
Attachments: image001.jpg

It's the second link on the front of their homepage. I have to confirm with the district when they get in, but I think it is front page. Here is the picture... if you can't see it, it appears to have been taken the same day as the Time's other picture they published. It's just a different angle of the front of the house.

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 9:22 AM
To: Eagle, Michael
Subject: Re: LA TIMES

What page is it on? Does it include a photo?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 09:05:32 2009
Subject: LA TIMES
The Times ran their story this morning.... See below.

LA TIMES

Rep. Richardson's Sacramento home is focus of House ethics probe

The Office of Congressional Ethics has interviewed an investor who bought the house in foreclosure last year, as well as neighbors. The city declared the structure a public nuisance.
By Jeff Gottlieb

U.S. Rep. Laura Richardson's rundown Sacramento house, which became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure, has drawn the interest of a House ethics panel.

The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman.

The office also has interviewed at least two of the Long Beach Democrat's Sacramento neighbors, asking about their efforts -- and their expenses -- to tidy up the front- and backyards of Richardson's two-story house. The city declared the house a public nuisance on one occasion and "blighted" on another.

Leo Wise, staff director and chief counsel of the ethics office, said its policy was to neither confirm nor deny investigations. He said House members are notified when their activities are reviewed.

Richardson's office declined comment. "We can't comment on conversations involving others that we haven't been a part of," her press secretary, Michael Eagle, said in an e-mail.

The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists.

Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson.

If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for $535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes.

After serving briefly in the Assembly, Richardson was elected to Congress in a special election later and moved out of the Sacramento neighborhood nearly two years ago.

The Sacramento house went into foreclosure in early 2008. Richardson also owed about $9,000 in property taxes at the time.

York bought the house in May 2008 for $388,000 and recorded the deed. He sent in a crew and began remodeling, to the joy of neighbors.

It wasn't long before Washington Mutual took it back and returned it to Richardson. York sued, and the case was settled with each side agreeing to keep details secret. JP Morgan Chase, which bought Washington Mutual last year, said it would be a violation of customer privacy to discuss the case. The company would not say whether the ethics office had contacted the firm.

York said he received the letter from the ethics panel about May 1 and faxed it to his attorney.

Earlier in the month, a representative of the ethics office called Janet Carlson and Peter Thomsen, who live across the street from Richardson's house. Both said the investigator asked questions based on a Los Angeles Times article about Richardson's house. They said he seemed interested in how much money they had spent to clean up her property and whether that might constitute gifts that could violate House rules.

Carlson said she had spent about $160 sending her gardener to mow Richardson's overgrown lawn several times and to have neighborhood children rake the leaves.

Thomsen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomsen, a retired banking executive, said he was asked briefly about the foreclosure and the house's return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

.....

Michael J. Eagle

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RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 9:06 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: LA TIMES

Importance: High

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jeff.gottlieb@latimes.com

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Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: 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).

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Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for $535,000, the Times reports. She already owned two other houses that she had defaulted on six times.

.....

Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.
.....

Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

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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

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
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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.....
Michael J. Eagle

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Saturday, June 13, 2009 12:10 PM
To: 'michaeljeagle
Subject: Re:

On monday please get a contact of the supervisor of cbs.

From: Michael Eagle
To: RichardsonMC, Laura
Sent: Fri Jun 12 22:04:46 2009
Ok... The first is John Canalis's blog and the second is from the CBS story. PT didn't call.

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Michael J. Eagle

RichardsonMC, Laura

From: Michael Eagle
Sent: Friday, June 12, 2009 10:05 PM
To: RichardsonMC, Laura

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Michael J. Eagle

RichardsonMC, Laura

From: MJT Television[redacted]
Sent: Friday, November 07, 2008 6:07 AM
To: RichardsonMC, Laura; laurarichardson[redacted]
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
Sent: Saturday, November 01, 2008 8:25 PM
To: RichardsonMC, Laura
Subject: San Jose Mercury News - AP Story (extended). The Press Telegram owes U 4 putting them on the map!

Report: Richardson up to date on house loans

The Associated Press
Article Launched: 11/01/2008 10:12:26 AM PDT

LONG BEACH, Calif.—Rep. Laura Richardson said she has paid up the delinquent home loans that made her the target of embarrassing national headlines.
"Everything is currently in order and has been resolved," the Democrat said during a meeting Friday with a reporter and editor from the Long Beach Press-Telegram.
Richardson, who is up for re-election on Tuesday, temporarily lost her Sacramento home to foreclosure this year. Washington Mutual sold it at auction in May, but reversed the sale after Richardson complained she hadn't received proper notice.
Richardson said she has worked out a modified loan with the lender and plans to put the home up for sale or rent in December.
Richardson also had been issued multiple defaults on her homes in Long Beach and the neighboring Los Angeles port community of San Pedro. Five of those occurred as Richardson was using $177,500 of her own money to finance her political career.
Richardson's 37th Congressional District includes parts of South Central Los Angeles, Carson, Compton and most of Long Beach.
Earlier this year, the Press-Telegram reported that she had failed to pay car repair bills for years and had leased the priciest car in the House at taxpayers' expense.
On Friday, the congresswoman produced payment stubs and bank statements. She said she modified loans for all three of her homes without a reduction in interest or principal, and also is current on the payments for a leased
apartment in Washington, D.C.
Richardson also managed to lower the lease on her government car from $1,299 a month to $774.
Richardson said she takes responsibility for "personal mistakes."
"What I didn't do is take care of myself and take care of my issues," she said.
However, Richardson also noted several costly changes in her life, including a divorce, changing jobs four times, and financing seven political races.
Richardson went from Long Beach City Council to the state Assembly in 2006 and a year later won the congressional seat formerly held by the late Juanita Millender-McDonald.

Information from: Press-Telegram, http://www.presstelegram.com

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, August 21, 2009 5:29 PM
To: King, Lalla (Richardson)
Subject: Re: August 21 Phone calls

Lalla what is the date on the bank eceipt for my rent?

From: King, Lalla (Richardson)
To: RichardsonMC, Laura
Cc: Austin, Daysha
Sent: Fri Aug 21 12:33:09 2009
Subject: August 21 Phone calls

Memorandum

To: Congresswoman Laura Richardson
Cc: Daysha Austin, Scheduler
From: Lalla king Scheduler
Subject: New Voicemail and Phone Messages August 21, 2009

Avelore(sp) August 20, 2009 11:12AM 916.601.7202
Ms Richardson I have a range to deliver to 3622 W Curtis Drive. Please call me back I cannot find this address and my zip code is wrong. Call me on 916.601.7202. My name is
Avelore(sp). Thanks you.

Lalla August 20, 2009 12:42PM 202.225.7924
Congresswoman this is Lalla. I found a deposit ticket for $1790,000. Called Stephanie and she thinks that is for your July rent.

RichardsonMC, Laura

From:	King, Lalla (Richardson)
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Cc:	Austin, Daysha
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RichardsonMC, Laura

From: Miller, Ken
Sent: Friday, November 13, 2009 8:14 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
Attachments: image001.png; image002.gif; image003.gif; image004.gif; image005.jpg; image006.gif; image007.gif; image008.jpg; image009.gif; image010.gif; image011.png; image012.gif; image013.jpg; image014.jpg; image015.gif; image016.gif; image017.gif; image018.gif; image019.gif; image020.gif; image021.png; image022.jpg; image023.png; image024.png; image025.png; image026.png; image027.png; image028.png; image029.png; image030.png; image031.gif; image032.jpg; image033.jpg; image034.png; image035.gif; image036.jpg; image037.gif

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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**

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- **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)

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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 . . . (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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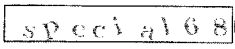

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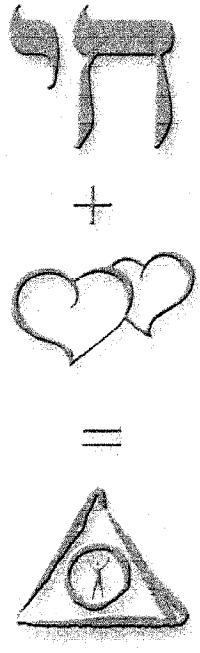

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RichardsonMC, Laura

From: Cooks, Shirley
Sent: Thursday, October 29, 2009 11:16 PM
To: RichardsonMC, Laura
Subject: Hellio

By the time you read this you will have landed hopefully from an uneventful return to LA and then home. Waiting for you will be a print out of the Samoa options paper - responsible staffer is Eric in this regard. Greg. Jeff, Eric, Candace and I (Shirley limited because of having to join the Cuba meeting) joined in discussion to suggest what you will receive as thought provoking options. We all, in a conference call, can finalize this at your convenience early next week. On an unrelated matter, I have to say I am thrilled to learn tonight that you will be finalizing the transition of the property in Sacramento!!!!! Yipee. Lovin it. Shirley

---

Sent using BlackBerry

RichardsonMC, Laura

From: Billington, Jeffrey
Sent: Thursday, October 29, 2009 7:43 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Two More Articles
Attachments: image001.jpg

Ethics to investigate Reps. Richardson, Waters; Graves criticizes the OCE

By Susan Crabtree - 10 29 09 04:40 PM ET

The House ethics panel voted Thursday to launch investigative subcommittees into separate charges against California Democratic Reps. Maxine Waters and Laura Richardson.

The moves signal the panel believes there is enough evidence to warrant further serious inquiry.

Separately, Rep. Sam Graves (R-Mo.) thanked the committee for dismissing charges against him. He simultaneously criticized the new Office of Congressional Ethics (OCE), which had investigated charges against all three lawmakers and forwarded reports to the ethics panel.

Because it decided to continue the investigation, ethics does not have to release the OCE's reports on Waters and Richardson.

The panel did not reveal the nature of the complaints against the two Democrats, but Waters has been under media scrutiny for her role in directing up to $50 million in bailout money to a bank where her husband had served on the board of directors until early last year. Waters's husband has owned at least $250,000 in stock in the institution.

The probe of Richardson centers on a controversy surrounding home mortgages.

After Richardson won a special election in 2007, she defaulted on three separate mortgages for homes in San Pedro, Long Beach and Sacramento, Calif. She lost one to foreclosure, and it was sold to a third party before she regained it.

Ethics watchdogs questioned how she managed to loan her campaign a total of $77,500 between June and July of 2007 while failing to make payments on her mortgage. Neighbors also paid private companies and children to clean up Richardson's blighted Sacramento yard, which may be a violation of the House gift rules.

The OCE dismissed part of the case and forwarded parts of it to the ethics committee, sources said.

Graves struck early in thanking the panel for dismissing the charges against him by releasing the statement before the ethics panel publicly announced it had unanimously dismissed the complaint.

In his statement, Graves criticized the OCE's work, accusing it of investigating an anonymous complaint and looking into a matter that, even if true, did not violate House ethics rules.

"I appreciate the committee's work and its prompt dismissal of this matter," Graves said in the release. "In dismissing this matter, the committee found that not only was there no violation of any rule, but that even if the allegation were true, there would have been no violation of any rule."

Graves said the "anonymous accusation amounted to nothing more than a political smear."

Neither the OCE nor the ethics committee has indicated what allegations had surfaced against Graves. The OCE insisted in its third-quarter report that it has never acted on an anonymous complaint or on the mere basis of allegations raised in newspaper reports.

Graves has said the complaint focused on testimony before the Small Business Committee. Media reports have focused on charges that Graves invited a friend and neighbor, Brooks Hurst, to testify at a hearing on renewable fuels without disclosing that his wife and Hurst are investors in renewable fuels plants in Missouri.

This may have created a perception of a conflict that led the OCE to recommend that ethics conduct a review.

Though Graves has argued that House ethics rules don't address perception issues, an overarching ethics rule bars any member activity that reflects negatively on the House as an institution. In addition, the House ethics manual warns members against the "appearance of impropriety that could arise from championing the causes of contributors," and the ethics committee has a history of taking action against members based on appearance problems.

In October 2004, the ethics committee admonished then-Majority Leader Tom DeLay (R-Texas) three times. In a letter to DeLay, the committee explained that at the very least, DeLay's attendance at an energy company golf fundraiser for his political action committees created an appearance problem.

Graves's attack on OCE comes as the new entity is locked in an intense dispute with the ethics committee over how the OCE conducts its work and what information the ethics panel must make public about OCE investigations.

The rules governing the creation of the OCE force the ethics committee to release the office's investigative reports on members that are forwarded to the panel for further review unless it launches an investigative subcommittee, a sign the committee is seriously digging into the allegations.

The Graves statement is intended to intimidate OCE staff and board members, most of whom are ex-members of Congress, and stir up opposition to the office, sources in the ethics community said. Graves and others are trying to discredit the OCE among other lawmakers, many of whom already fear the new investigative body.

Speaker Nancy Pelosi (D-Calif.) pushed for the outside ethics office as part of her pledge to "drain the swamp" in Washington and establish the most ethical Congress in history. Still, legislation creating the OCE barely passed the House.

OCE board members have threatened to resign this week as tensions flared with the ethics committee about how the OCE conducts investigations and what the ethics committee must make public about probes that result in a dismissal.

Graves said he cooperated "in good faith and in full candor" with the inquiry, and that he complied with every request in the process, which he believed was a pro forma inquiry.

"I understand that the nature of politics sometimes involves fending off frivolous, anonymous allegations," he continued. "But our ethics process, like our system of justice, must be built upon bedrock principles of due process and fundamental fairness. I am glad the committee and its membership evaluated these allegations for what they were — baseless and completely unfounded attacks on my character."

National Journal's
Under the Influence
An Inside View of the Lobbying and Advocacy Industry

Thursday, October 29, 2009 5:19 PM

Reps. Waters, Richardson Under Investigation

By Randy Barrett

The House Committee on Standards of Official Conduct unanimously voted Thursday to open investigations on Rep. **Maxine Waters**, D-Calif., and Rep. **Laura Richardson**, D-Calif.

The ethics committee will examine whether Waters violated House rules through alleged conversations with the National Bankers Association or OneUnited Bank. Her husband owns stock in OneUnited and previously sat on its board of directors.

In Richarson's case, the committee will look at whether she broke House rules by failing to disclose "real estate, income and liabilities" on her financial disclosure forms. Also at issue is whether Richardson received an impermissible gift or received preferential treatment regarding loans on her property in Sacramento, Calif.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington

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."

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

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 7:34 PM
To: Rogers, Henry
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

My bad the article is from LB report

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 7:34 PM
To: RichardsonMC, Laura
Subject: RE: LB Post articles about the member for the member

No LBReport is Pearls

LB Post is Robert Garcia's old paper.

I am looking right now.

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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

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From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

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Federal Breakwater Study Coming, Says Richardson
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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

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by Ryan ZumMallen
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by Ryan ZumMallen
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Complete Election Coverage
by Ryan ZumMallen
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Q&A With Congresswoman Laura Richardson
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Richardson & Andrews Talk Taxes
by Ryan ZumMallen
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by Ryan ZumMallen
http://www.lbpost.com/ryan/808

Chelsea Clinton Visiting CSU Dominguez Hills Today
by Ryan ZumMallen
http://www.lbpost.com/ryan/767

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

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 7:32 PM
To: Cooks, Shirley; Richardson, Laura; Rogers, Henry
Subject: RE: LB Post articles about the member for the member

Is the LB Post Bill Pearls?

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

RichardsonMC, Laura

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 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: 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
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http://www.lbpost.com/ryan/767

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

RichardsonMC, Laura

From: 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
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From: Rogers, Henry
Sent: Tuesday, September 29, 2009 2:07 PM
To: Billington, Jeffrey; Cooks, Shirley
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Feel free to contact me with any questions. Thanks for all of your help!

Regards,

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Sac House:
Rep. Richardson Makes 'Most Corrupt' List for 2nd Year

by Keith Higginbotham |
http://www.lbpost.com/keith/6546

Richardson Sits Down With PT Editorial Board
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Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers
PH: (562) 436
FX: (562) 437

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

<<Szvrjc7k.tif>> <<Szvrhp59.tif>> <<Szvri19g.tif>> <<Szvricxl.tif>> <<Szvrioip.tif>> <<Szvrj0c1.tif>>

A State Farm Insurance

Marisela Sanchez

249 E Ocean Blvd Suite 620

Long Beach, Ca 90802

M-Th. 8:30- 4:30 pm; Fridays, 8:30am-4:00pm

Office phone: 562-435-5700, Fax: 562-435-5711

RichardsonMC, Laura

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 9:34 AM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: NY Times

Congresswoman—this was in the NY Times this morning.

NY TIMES
August 18, 2009
House Ethics Inquiry Has Roots in Untidy Yard
By JESSE McKINLEY

SACRAMENTO — Could an untended lawn and delinquent mortgage payments lead to a Congressional ethics investigation?

That is the question apparently facing Representative Laura Richardson, a Democrat whose property in Sacramento has been the subject of questions by investigators from the Office of Congressional Ethics.

The nonpartisan board, which has the power to recommend a formal investigation to the standards committee of the House of Representatives, has questioned a neighbor and a real estate broker about their dealings with Ms. Richardson.

At the heart of the review is a modest three-bedroom home in the Curtis Park district of Sacramento that Ms. Richardson bought shortly after being elected to the State Assembly in 2006, and shortly before being elected to Congress the next year.

The back-to-back electoral wins apparently prevented Ms. Richardson, a former city councilwoman from Long Beach, from taking up residence permanently in Curtis Park, a leafy, manicured neighborhood on Sacramento's south side. Her ascendant political career also distracted her from lawn care, residents of the street said.

"The front yard grass started getting overwhelmingly high, and she'd come and leave, and nothing would ever get done," said Sean Padovan, 62, a retired police sergeant who lives four houses down from the Richardson house. "I figured she was busy. But it got worse and worse."

Some of her neighbors found the property so unsightly that they decided to take the gardening into their own hands.

And that is, apparently, where some of the questions began.

Peter Thomsen, a retired banker across the street, said he was recently interviewed by investigators from the ethics office as to whether his horticultural efforts — including watering the property's beleaguered ivy plant — were meant to curry Ms. Richardson's favor.

"They were trying to determine if I had a positive or negative relationship" with the congresswoman, Mr. Thomsen said. "They were very clearly focused as to whether we had done work on her property to her benefit."

Questions about lawn care are not the only ones surrounding Ms. Richardson's house, which the congresswoman at one point lost to foreclosure but later regained ownership.

According to papers filed in Sacramento County, the Curtis Park home was bought from the bank trustee that held the mortgage in May 2008 by a local real estate broker, James York, for $388,000 — roughly $147,000 less than what Ms. Richardson had paid a year before.

Shortly after that sale, however, the bank, Washington Mutual, rescinded the sale and the property was returned to Ms. Richardson, according to Mr. York. Mr. York said he sued both the bank and Ms. Richardson, and later reached an agreement over the property.

In an e-mail message on Friday, Mr. York said he was prevented by that agreement from commenting about the changes in ownership. "I can't discuss the terms," he wrote.

But Mr. York confirmed that he had been sent a letter of inquiry from the ethics office earlier this year, though he did not reveal its contents.

Calls to the media line for Washington Mutual were not returned, and Ms. Richardson's spokesman, Michael Eagle, did not respond to repeated questions last week about the circumstances surrounding Ms. Richardson's regaining ownership of the house, which has been the subject of considerable speculation in the California news media.

In a written statement issued on Ms. Richardson's behalf, Mr. Eagle called reports about her Curtis Park property "personal, biased, partisan and in some cases deliberately inaccurate."

Mr. Eagle also said in another statement that the property was "neither deteriorating nor a nuisance" and was under renovation. And by early this month, there were signs of work under way inside the house, and cut, green grass in the front yard.

Ron O'Connor, operations manager with the City of Sacramento code enforcement department, said his officers had been to Ms. Richardson's home on several occasions over the last year, for complaints about issues like rotting fruit, overgrown weeds and a police report of a squatter living in the garage. But Mr. O'Connor concurred with Mr. Eagle that the house was not blighted or neglected.

"I could live it in now if it had a little more property where I could have a garden," Mr. O'Connor said.

Leo Wise, staff director and chief counsel of the Office of Congressional Ethics, said it was the office's policy not to confirm or deny a review.

Reviews by the ethics office, which was established last year, have two phases. Preliminary reviews take 30 days. If the board members vote for a further investigation, the office has 59 days to make its recommendations to the House standards committee.

.....

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, August 07, 2009 1:39 PM
To: Eagle, Michael
Subject: Re: NY Times request

Yes you can send that one

From: Eagle, Michael
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Sent: Fri Aug 07 13:36:43 2009
Subject: RE: NY Times request
And not include the statement from last week?

From: RichardsonMC, Laura
Sent: Friday, August 07, 2009 1:28 PM
To: Eagle, Michael
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Subject: Re: NY Times request

Its my understanding that they called ron with the city of sac code enforcement and he told them this is no story, permit is processed and no violations. I recommend we say, no other comment than what we have submitted

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From: Eagle, Michael
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Sent: Thu Aug 06 20:28:58 2009
Subject: FW: NY Times request
Congresswoman—

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Our deadline is Friday at the latest. This is what we sent him before:

"This week, on Monday, June 15, 2009, the attached photo was taken which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false."

"Finally, a renovation schedule is in progress, including ordering items pending delivery; therefore, any other fascination with this subject is both biased, when considering surrounding areas, and is merely a consequence of the occupation that I hold."

AND here is what we sent out last week:

"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."

From: Jesse McKinley
Sent: Tuesday, August 04, 2009 5:24 PM
To: Eagle, Michael
Subject: RE: NY Times request

Thursday/Friday...

Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644
cell: 646/234
e-mail: jemck

From: Eagle, Michael
Sent: Tuesday, August 04, 2009 2:21 PM
To: Jesse McKinley
Subject: RE: NY Times request

Jessie—what is your deadline on this?

From: Jesse McKinley
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Michael,
You were gracious enough to send along this statement in mid-June when the story was percolating. Now, with the disclosure last week in the LA Times' of a possible ethics inquiry, I was wondering if there were any updates you could give me on the house and its renovation; the congresswoman's position about the investigation; and any other details...i'm considering writing for the weekend...
All best.
Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644
cell: 646/234
e-mail: jemckl

From: Eagle, Michael
Sent: Friday, June 19, 2009 12:00 PM
To: jemckl
Subject: RE: NY Times request

Jessie—

Below is the Congresswoman's statement in response to your request. If you decide not to run the story, since it really is not an issue, we would be happy to keep you informed first as to the status of the renovation. I'm including some photos of the house that were taken on Monday. I'm unable to attach all of the photos into one e-mail, so I'll send a second one in a few moments. Please note that we do not wish for these photos to be shared with any other paper. I just left you a message on your cell phone. Could you confirm receipt of this? Please e-mail me or call me on my blackberry (202-225- if you have any questions.

Best,

Michael

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From: Jesse McKinley
Sent: Thursday, June 18, 2009 1:56 PM
To: Eagle, Michael
Subject: Re: NY Times request

I'd love to get something today or tomorrow for the weekend...

Sent from my Verizon Wireless BlackBerry

From: "Eagle, Michael"
Date: Thu, 18 Jun 2009 13:50:14 -0400
To: Jesse McKinley
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Jesse—

What is your deadline for the story?

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Michael,
Working on a piece about some neighborhood grousing about the condition of a home owned by Rep. Richardson in Sacramento (the LA Times wrote about it last week). Could we arrange a time to speak, or do you have any comment on complaints that the property hasn't been kept up?
Thanks much. I'm reachable at 415-644 or via this email.
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e-mail: jemcki

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Subject: RE: NY Times request

Jessie—

Below is the Congresswoman's statement in response to your request. If you decide not to run the story, since it really is not an issue, we would be happy to keep you informed first as to the status of the renovation. I'm including some photos of the house that were taken on Monday. I'm unable to attach all of the photos into one e-mail, so I'll send a second one in a few moments. Please note that we do not wish for these photos to be shared with any other paper. I just left you a message on your cell phone. Could you confirm receipt of this? Please e-mail me or call me on my blackberry (202-225- if you have any questions.

Best,

Michael

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"This week, on Monday, June 15, 2009, the attached photo was taken which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false."

"Finally, a renovation schedule is in progress, including ordering items pending delivery; therefore, any other fascination with this subject is both biased, when considering surrounding areas, and is merely a consequence of the occupation that I hold."

From: Jesse McKinley
Sent: Thursday, June 18, 2009 1:56 PM
To: Eagle, Michael
Subject: Re: NY Times request

I'd love to get something today or tomorrow for the weekend...

Sent from my Verizon Wireless BlackBerry

From: "Eagle, Michael"
Date: Thu, 18 Jun 2009 13:50:14 -0400
To: Jesse McKinley
Subject: RE: NY Times request
Jesse—

What is your deadline for the story?

Thanks

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Sent: Thursday, June 18, 2009 1:15 PM
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Michael,
Working on a piece about some neighborhood grousing about the condition of a home owned by Rep. Richardson in Sacramento (the LA Times wrote about it last week). Could we arrange a time to speak, or do you have any comment on complaints that the property hasn't been kept up?
Thanks much. I'm reachable at 415-644 or via this email.
Best,
Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644
cell: 646/234
e-mail: jemck

RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, August 06, 2009 8:29 PM
To: RichardsonMC, Laura
Subject: FW: NY Times request

Congresswoman—

I just asked Daysha to remind you about this when she meets with you tonight. The NY Times is planning on running a story on the house this weekend and they want a statement by CoB tomorrow. Below is my correspondence with him, as well as our original statement that we gave him last month and the statement we issued last week regarding the Ethics statement. Thanks

---

From: Eagle, Michael
Sent: Tuesday, August 04, 2009 5:32 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: FW: NY Times request

Our deadline is Friday at the latest. This is what we sent him before:

"This week, on Monday, June 15, 2009, the attached photo was taken which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false."

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From: Jesse McKinley[redacted]
Sent: Tuesday, August 04, 2009 5:24 PM
To: Eagle, Michael
Subject: RE: NY Times request

Thursday/Friday...

Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644[redacted]
cell: 646/234[redacted]
e-mail: jemck[redacted]

From: Eagle, Michael[redacted]
Sent: Tuesday, August 04, 2009 2:21 PM

To: Jesse McKinley
Subject: RE: NY Times request

Jessie—what is your deadline on this?

From: Jesse McKinley [redacted]
Sent: Tuesday, August 04, 2009 4:59 PM
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Michael,
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From: Eagle, Michael[redacted]
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To: jemckl[redacted]
Subject: RE: NY Times request

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e-mail: jemcki[redacted]

RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, July 30, 2009 11:41 AM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: Re: CLR News

I'm going to call the DO when they open to findout the page number for the PT and Daily Breeze. Roll Call was on page 23 and the District Weekly was a blog spot. I won't send negative coverage to them again
---
Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Cc: Cooks, Shirley
Sent: Thu Jul 30 11:27:19 2009
Subject: Re: CLR News

what page was it on why did you send this to everyone

From: Eagle, Michael
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Sent: Thu Jul 30 10:16:24 2009
Subject: CLR News
Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer

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.

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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.

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"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.

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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

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By John Canalis Staff Writer

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After moving to Washington, Richardson lost the property in a 2008 foreclosure sale while owing $9,000 in back property taxes. The home was sold at auction for $388,000 to York, who made improvements.

But Richardson contested the sale,

Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.
York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Brathwaite Burke.

Richardson also owns homes in Long Beach, where she previously served as a councilwoman, and San Pedro. She has missed payments on those properties six times.

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THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE
Theo Douglas

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.

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"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

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In addition to questioning neighbors, investigators have contacted the investor who bought the home when it was in foreclosure (the court later returned it to the Congresswoman). If the ethics office thinks it's a serious enough matter, it can refer it to the Committee on Standards of Official Conduct for further action.

In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, "For more than a year now, I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact."

The house has been an ongoing saga for the Golden State Democrat. Foreclosure aside, Richardson has owed back taxes on the property, and the city of Sacramento has declared it to be a "public nuisance" and "blighted" on separate occasions, the paper notes.

This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, July 30, 2009 10:16 AM
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Subject: CLR News

Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer)A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors 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.

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THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON'S SACRAMENTO HOUSE
Theo Douglas

As reported by the Los Angeles Times' Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson's vacant Sacramento house is now the subject of an investigation by the newly-minted Office of Congressional Ethics.

"The independent Office of Congressional Ethics was created last year to answer critics who said the House was reluctant to investigate its own members. Its board consists of eight members, half appointed by the House speaker and half by the minority leader. They cannot be federal employees or lobbyists," Gottlieb writes.

"Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson."

Richardson (D-umbfounded) also declined to comment.

"We can't comment on conversations involving others that we haven't been a part of," Richardson's press secretary, Michael Eagle, told the Times in an e-mail.

Uh, and what about the house? Gottlieb brings us up to speed.

The house in question is in a tony Sacramento neighborhood–also home to other lawmakers–and it "became the scourge of the neighborhood and a sore point with an investor who thought he had bought it out of foreclosure," Gottlieb writes.

"The Office of Congressional Ethics contacted real estate investor James York, who bought Richardson's house at a foreclosure auction last year, only to have Washington Mutual take it back after he had recorded the deed and return the house to the congresswoman."

Lest you forget, Gottlieb notes: "Richardson bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for $535,000 in early 2007 after she was elected to the Assembly. She already owned two houses, one in her Long Beach district and the other in San Pedro. She has defaulted six times on both homes."

We'll see what comes of this investigation.

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ROLL CALL

There Goes the Neighborhood.
Pity Rep. Laura Richardson's Sacramento neighbors. They've had to live with the California Democrat's neglected, foreclosed-upon home (rats and peeling paint and weeds, oh my!) and finally resorted to mowing the lawn themselves — and now, according to an L.A. Times story, they're being interviewed by Congressional ethics officials.

The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they've spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they've spent $160 having their gardener and neighborhood kids maintain Richardson's lawn.

In addition to questioning neighbors, investigators have contacted the investor who bought the home when it was in foreclosure (the court later returned it to the Congresswoman). If the ethics office thinks it's a serious enough matter, it can refer it to the Committee on Standards of Official Conduct for further action.

In a statement e-mailed to Roll Call, Richardson did not comment on the report of an ethics investigation, but said, "For more than a year now, I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact."

The house has been an ongoing saga for the Golden State Democrat. Foreclosure aside, Richardson has owed back taxes on the property, and the city of Sacramento has declared it to be a "public nuisance" and "blighted" on separate occasions, the paper notes.

This latest twist is bound to make summertime block parties all the more awkward — and Richardson can just forget about borrowing a cup of sugar next door.

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(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, July 30, 2009 9:55 AM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: roll call

This was in roll call's heard on the hill this morning. It's 2 stories down in the column and on page 21

ROLL CALL

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RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:26 PM
To: Cooks, Shirley
Subject: Re:

Heading back to office

----- Original Message -----
From: Cooks, Shirley
To: RichardsonMC, Laura
Cc: Eagle, Michael
Sent: Wed Jul 29 19:25:07 2009
Subject: RE:

Yes, I did read your whole message. You can consider Michael calling them to reiterate what you have said re your visits but you should not have a conversation with them. After Michael talks to him he will likely want to know more about the ethics matter and when is the work going to be finished and will you then sell? This could go on and on and on.

-----Original Message-----
From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:18 PM
To: Cooks, Shirley
Subject: Re:

Please take your time and don't just try to get rid of it.... Did you read my follow up comment. Pt asked about neighbors and my draft response that I have been there and no neighbor or city has complained.

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From: Cooks, Shirley
To: RichardsonMC, Laura; Eagle, Michael
Sent: Wed Jul 29 19:15:05 2009
Subject: RE:

I believe your statement of today will suffice. No more comments.

-----Original Message-----
From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:13 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re:

It is 4 pst. I think there deadline is past any further comments may make the story bigger and if I give a quote they will use it and not what we sent before. Would be inclined to say 4 out of the 6 weekends I have been in sac with no complaints or concerns from neighbors or the city. Any other old news allege comments reported by the times I can't comment on those conversations of which I have not been a part of. What do you guys think?

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From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 18:48:43 2009
Subject: RE:

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate. For more than a year now, I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact; all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

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From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 6:48 PM
To: Eagle, Michael
Subject: Re:

Resend new statement

----- Original Message -----
From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 18:36:10 2009
Subject: FW:

This is my entire e-mail conversation with Gottlieb from last Wednesday.

-----Original Message-----
From: Gottlieb, Jeff [redacted]
Sent: Wednesday, July 22, 2009 9:40 PM
To: Eagle, Michael
Subject: RE:

Games? What are you talking about? I told you from the beginning that I wanted to know if the congresswoman had been notified about the investigation and what her response was.

Jeff Gottlieb
Senior Writer
Los Angeles Times
562-209[redacted]

From: Eagle, Michael [redacted]
Sent: Wed 7/22/2009 6:35 PM
To: Gottlieb, Jeff
Subject: Re:

I've been on the metro and out of service for the past hour. Off the record though, we just passed a major piece of legislation and it's 930 at night. I can't play these games with you. First you telll me one thing and then you tell me another. I'm out

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Sent using BlackBerry

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From: Gottlieb, Jeff [redacted]
To: Eagle, Michael
Sent: Wed Jul 22 20:24:47 2009
Subject: RE:

Michael,

I'm not even sure what that means.
Has the congresswoman been told by the House Office of Congressional Ethics that she is under investigation or that the office is reviewing her actions?
Does she have any comment? I can tell you what people have been asked about.

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LR0340

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To: Gottlieb, Jeff
Subject: Re:

I've been on the metro and out of service for the past hour. Off the record though, we just passed a major piece of legislation and it's 930 at night. I can't play these games with you. First you telll me one thing and then you tell me another. I'm out

---
Sent using BlackBerry

----- Original Message -----
From: Gottlieb, Jeff [redacted]
To: Eagle, Michael
Sent: Wed Jul 22 20:24:47 2009
Subject: RE:

Michael,

I'm not even sure what that means.
Has the congresswoman been told by the House Office of Congressional Ethics that she is under investigation or that the office is reviewing her actions?
Does she have any comment? I can tell you what people have been asked about.

Jeff

Jeff Gottlieb
Senior Writer
Los Angeles Times
562-209-[redacted]

From: Eagle, Michael [redacted]
Sent: Wed 7/22/2009 5:18 PM
To: Gottlieb, Jeff
Subject:

Jeff-

We can't comment on conversations involving others that we haven't been a part of.

Thanks

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 6:49 PM
To: RichardsonMC, Laura
Subject: RE:

"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate. For more than a year now, I have endured the same personal, biased, partisan and in some cases deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact; all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

-----Original Message-----
From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 6:48 PM
To: Eagle, Michael
Subject: Re:

Resend new statement

----- Original Message -----
From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 18:36:10 2009
Subject: FW:

This is my entire e-mail conversation with Gottlieb from last Wednesday.

-----Original Message-----
From: Gottlieb, Jeff [redacted]
Sent: Wednesday, July 22, 2009 9:40 PM
To: Eagle, Michael
Subject: RE:

Games? What are you talking about? I told you from the beginning that I wanted to know if the congresswoman had been notified about the investigation and what her response was.

Jeff Gottlieb
Senior Writer
Los Angeles Times
562-209[redacted]

From: Eagle, Michael [redacted]
Sent: Wed 7/22/2009 6:35 PM
To: Gottlieb, Jeff
Subject: Re:

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Thanks

Michael J. Eagle

Press Secretary

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Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 5:23 PM
To: Eagle, Michael
Subject: Re: Sacramento property

Thx

From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 17:17:09 2009
Subject: Re: Sacramento property
It went out.

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Wed Jul 29 17:00:18 2009
Subject: Re: Sacramento property
It is critical you send now. Their deadline is 2 or 230

From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Wed Jul 29 16:57:01 2009
Subject: Re: Sacramento property
Got it

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Wed Jul 29 16:56:20 2009
Subject: Re: Sacramento property
Send all who have covered the article, plus the three who have requested comment (cbs and nbc in sac) and roll call except NO to the la times

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From: Eagle, Michael
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Sent: Wed Jul 29 16:53:52 2009
Subject: Re: Sacramento property
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Sent using BlackBerry

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Subject: Re: Sacramento property
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From: Eagle, Michael
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Ok

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I can be reached by return e-mail....or by phone 916 325 Thanks.

Kevin Riggs
KCRA-TV (NBC)
Sacramento

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Not sending to la times

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To: Eagle, Michael
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Subject: Re: Sacramento property
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And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K
To: Eagle, Michael
Sent: Wed Jul 29 16:41:24 2009
Subject: Sacramento property
Michael,

I'm following up on today's LA Times article about an ethics review of the congresswoman's Sacramento property. I'm checking to see if your office is offering a comment about this review, and what the congresswoman's plans are for the property.

I can be reached by return e-mail....or by phone 916 325 Thanks.

Kevin Riggs
KCRA-TV (NBC)
Sacramento

This e-mail message is intended only for the personal use of the recipient(s) named above. If you are not an intended recipient, you may not review, copy or distribute this message. If you have received this communication in error, please notify the Hearst Service Center (cadmin) immediately by email and delete the original message.

RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 4:46 PM
To: Eagle, Michael
Subject: Re: Sacramento property

Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Sent: Wed Jul 29 16:42:27 2009
Subject: Fw: Sacramento property
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LR0376

RichardsonMC, Laura

From: Eagle, Michael
Sent: Friday, June 19, 2009 11:17 AM
To: RichardsonMC, Laura

On my way back down. Shirley and I both like it. Here it is below. I'm bringing a hard copy and photos with me.

Congresswoman Laura Richardson statement on Her Property in Sacramento

Washington, DC—Today Congresswoman Laura Richardson made the following statements regarding her property in Sacramento:

"This week, on Monday, June 15, 2009, the attached photo was taken of my home which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false.

"Finally, a renovation schedule is in progress, including ordering items pending delivery; therefore, any other fascination with this subject is both biased, when considering surrounding areas, and is merely a consequence of the occupation that I hold."

Congresswoman Richardson is a Democrat from California's 37th Congressional District. She is a member of the House Committees on Transportation & Infrastructure and Homeland Security. Her district includes Long Beach, Compton, Carson, Watts, Willowbrooke and Signal Hill.

XXX

Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth House Office Building

Washington, DC 20515

(202) 225-7924

(202) 225-7926 fax

RichardsonMC, Laura

From: Eagle, Michael
Sent: Monday, June 15, 2009 12:16 PM
To: RichardsonMC, Laura
Subject: news clips

Congresswoman—

Here is our news clips from over the weekend (as well as Friday).

.....

Wall Street Journal Blog

June 15, 2009

California Congresswoman's Vacant Home Draws Ire

Remember Laura Richardson? She's the California congresswoman who lost one of her homes to foreclosure, before Washington Mutual reversed the foreclosure sale of her property.

Rep. Richardson's former Sacramento home (Associated Press)Rep. Richardson, a Democrat who represents Long Beach, Calif., had stopped paying the bills on a Sacramento home she bought once she was elected to Congress. She had bought the home after moving to the state capitol to serve as a state legislator.

Now, her neighbors says that the empty home isn't being properly maintained. Rep. Richardson didn't speak to the Los Angeles Times for the story, but one neighbor complained that the home "has become such a hideous place."

Rep. Richardson bought the house in early 2007 for $535,000, the Times reports. She already owned two other houses that she had defaulted on six times.

.....

Press Telegram Editorial (Sunday):

Rep. Richardson's mess

Rep. Laura Richardson, D-Long Beach, doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While she ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the L.A. Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all the while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn't return our call for comment, and her office didn't return the L.A. Times reporter's call, either.

How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

.....

Daily Breeze Editorial (Sunday)

Rep. Richardson's mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the Los Angeles Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

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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.
.....

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."

.....

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

YAHOO! MAIL Classic

[No Subject] Wednesday, February 18, 2009 1:45 PM

From: "Thorn, Ann" <ann.thorn@wamu.net>
To: laurarichardson[redacted]

Congresswoman Richardson.
I wanted to advise you that you can send in your Jan and Feb payment at your lower rate. Due to your tax line of the escrow, your payments have increased since the amount on the modification. However, we would like to advise that we modify your loan again to help with the increase in the payment.
We can talk in further detail tomorrow at 5 EST as Dasha has just set up a call.
Thanks,
Ann

Ann Thorn, FVP
National Asset Recovery Manager
WaMu, now part of JP Morgan Chase
office: 904-462-2150
cell: 414-418[redacted]
For Internal Use Only

LR0387

YAHOO! MAIL Classic

Re: Information needed by Monday, Aug. 31 Friday, August 28, 2009 10:37 AM

From: "Malcolm N. Bennett, Broker/Realtor"
To: laurarichardson

This email serves as confirmation and I will do what I can, thanks.

Mb
Malcolm N. Bennett, Broker/Realtor
International Realty & Investments
11215 South Western Avenue
Los Angeles, CA 90047
323-754 Fax 323-754
E-mail: mac11215
www.intlrealtyinvestment.com
DRE License No

1100 E. Wardlow Road
Long Beach, CA 90807
562-427 Fax 562-427

-----Original Message-----
From: Laura Richardson <laurarichardson
To: mac11215
Cc: laurarichardson
Sent: Fri, Aug 28, 2009 10:21 am
Subject: Information needed by Monday, Aug. 31

PLEASE REPLY CONFIRMING YOUR RECEIPT OF THIS EMAIL. THANKS

1) History of any loans or lines of credit under my name: name, property address, amount, terms (years and rate), etc.

-Laura Richardson
-Laura Ann Richardson
-Laura Richardson-Batts
-Laura Ann Richardson-Batts
-Laura Batts
-Laura Ann Batts
-Jointly: Laura Batts and Anthony William Batts

2)Record of any and all defaults, notice of foreclosure, foreclosure, etc. for each property.

3)Properties I have been listed on:

3623 South Parker Street
San Pedro, California 90731

717 East Vernon Street

LR0388

Long Beach, California 90806

3622 West Curtis Park Drive
Sacramento, California

4) Record, dates and actions of 3622 West Curtis Park Drive Sacramento, California form January 1, 2006 - Present

-Prior owner
-Laura Ann Richardson
-Foreclosure - auction
-James York with Red Rock Mortgage
-Washington Mutual
-Laura Ann Richardson

5) Details available on Washington Mutual's recission of foreclosure of 3622 West Curtis Park Drive in July 2008 with Sacramento court I believe

Very much thanks, Laura

LR0389

YAHOO! MAIL Classic

Quote from Carlos Wednesday, June 17, 2009 9:10 PM

From: "daysha74" [redacted]
To: laurarichardso[redacted]

Carlos said it will cosr $3500 for the labor sine you are purchasing all the materials. He is faxing the drawing and measurements to me. He will begin removing the cabinets
tomorrow morning.

He said a permit will be needed to convert the upstairs bedroom into 2 rooms. I will call the city to find out if one is still on file from James York and if still in effect.

I'll let you know first AM.

LR0390

YAHOO! MAIL Classic

Rep. Richardson's Sacramento home declared 'public nuisance' - LA Times for Friday, August 15.

Friday, August 15, 2008 7:51 AM

From: "MJT Television"
To: laurarichardso

Rep. Richardson's Sacramento home declared 'public nuisance'

Richardson's house

Randi Lynn Beach / For The Times

UMBRAGE: Neighbors complained about the condition of the Sacramento home of Rep. Laura Richardson (D-Long Beach).

The Sacramento home of the Democratic congresswoman from Long Beach is declared a 'public nuisance' by the city.

By Jeff Gottlieb, Los Angeles Times Staff Writer
August 15, 2008

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

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

"I would call it an eyesore," said Peter Thomsen, a retired bank executive who lives nearby.

The city action was prompted by police action.

Police were twice called to investigate reports of a suspicious person in or around the house, perhaps a homeless man squatting there. Officers called the Code Enforcement Department, which boarded up a broken door.

Code enforcement inspectors visited the house twice in July, finding "junk and debris" in the driveway and "rotting fruit on the ground in the rear yard which creates rodent harborage," according to department

LR0391

documents.

Ron O'Connor, operations manager of the Code Enforcement Department, said homes in the Curtis Park area seldom were tagged as a public nuisance.

"It's a really nice neighborhood," he said.

Asked about the house, Richardson's office released a statement that said: "Neither Congresswoman Richardson nor her attorney have received any information referring to this matter. Any additional information will be provided at a later date."

Richardson has few worries in the November election. The 37th District is so solidly Democratic that no Republican is running against her. Democrat Peter Mathews, who has sought the seat several times before, is mounting a write-in campaign.

Richardson began defaulting on house payments long before she bought the three-bedroom, 1 1/2 -bath home after being elected to the Assembly in 2006. She has defaulted on a home in San Pedro, where her mother lives, and her residence in Long Beach for amounts ranging from $5,742 to almost $20,000, according to documents on file with Los Angeles County.

Five of the defaults occurred during a 13-month period over 2007-08 when Richardson was bankrolling her political career, lending her campaigns for Congress and Assembly a total of $177,500.

In addition, she owed nearly $9,000 in property taxes on the Sacramento house, and the city Utilities Department put a lien on the property for an unpaid utility bill of $154.03.

In a letter to supporters after her money problems received widespread publicity in June, Richardson said she was current on her house payments.

"Many elected officials are married, rely on two incomes or are independently wealthy," she wrote.

"I do not fit any of these descriptions," she added. "I made the decision to borrow money against my home to help finance my campaign. The election was too important to me, to our community and to our country to roll over."

Although Richardson lost her Sacramento house, she got it back under unusual circumstances.

Real estate investor James York bought the two-story house May 7 for $388,000. Richardson had paid $535,000. York recorded the deed May 19 and sent a work crew to renovate the house.

York said Washington Mutual filed a letter of recision of the sale June 2 with Sacramento County. Experts said such a move after the deed was recorded was almost unheard of.

"It seems to me it has nothing to do with the law, but it has to do with [Washington Mutual] trying to be deferential to a congresswoman," said Grant Nelson, the William H. Rehnquist Professor of Law at Pepperdine University.

York sued. The case was settled in early July with each side agreeing not to talk about the terms.

In addition, Washington Mutual paid the tax lien on July 31, according to Sacramento County.

The public nuisance notice -- known as a vacant building ordinance violation -- was posted on Richardson's house Tuesday.

An inspection, it says, "revealed the structure on your property is vacant, is not in compliance with minimum maintenance standards and/or constitutes a public nuisance."

The owner of the house is listed on the notice as Red Rock Mortgage Inc., which is York's company.

O'Connor, the Sacramento code official, said the notices are taped onto the building and sent to the owner, return receipt requested.

During a phone interview, O'Connor checked county tax assessor records and said that Richardson is listed as the owner and that the notice would be sent to her.

The notice says that a $1,000 penalty can be assessed against the property if progress is not made to bring it into compliance within 30 days. The penalty could grow to as much as $5,000 per month unless progress is made to improve conditions.

Neighbors have complained about the state of the house for months.

They were optimistic when York sent his crew to begin renovations, but now say it is worse than ever.

"I can't make myself go by there. It hurts too much," said Sharon Helmar, who sold the house to Richardson after living there for 30 years. "We took good care of it, and it's a lovely house."

jeff.gottlieb@latimes.com

YAHOO! MAIL Classic

Lawsuit dropped over SoCal congresswoman's home. Sunday, July 27, 2008 8:49 AM

From: "MJT Television" [redacted]
To: laurarichardson [redacted]
Cc: "Marshall, Jr., William" [redacted]

CLR --

Morning. I talked w/ the AP Managing Editor in LA, Tom Watkins, to correct the inaccuracies in this story below. He promises to makes changes within the next couple hrs.

William.

Lawsuit dropped over SoCal congresswoman's home

10 hours ago
TORRANCE,,Calif. (AP) — A man who paid $388,000 for a congresswoman's home dropped a lawsuit that claimed she got special treatment when a bank rescinded the foreclosure, it was reported Saturday.
Washington Mutual Inc., who was Rep. Laura Richardson's lender, announced Friday that James York's suit against her and the bank had been resolved, the Torrance Daily Breeze reported.
The details were confidential, the bank said in its statement.
A message left for York at his Sacramento business by The Associated Press was not immediately returned Saturday.
Messages left with Washington Mutual and Richardson's office in Washington, D.C., also were not returned.
York bought the Sacramento home of the Long Beach Democrat at auction in May after she failed to make mortgage payments.

Washington Mutual rescinded the home sale after news of it became public.

In his lawsuit, York sought to have the house returned to him, as well as punitive damages and costs.
York accused Richardson of using her influence as a congresswoman to force Washington Mutual and a subsidiary to back out of the sale. He claimed the bank acted with malice after the sale.
Richardson said the 1,600-square-foot home, which she bought for $535,500 in January 2007, was sold without her knowledge and after the bank had agreed to hold off on any action until at least June.
Richardson owned two other homes in her Southern California district that have fallen into default six times.

She has said her personal finances became a mess as she pursued three political campaigns in two years. She went from the Long Beach City Council to the state

LR0394

Assembly in 2006 and a year later won the 37th Congressional District congressional seat. She currently is running for re-election.

YAHOO! MAIL
Classic

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

From: "MJT Television" [redacted]
To: laurarichardso[redacted] "John Shallman" [redacted],
"Parker, Kimberly" [redacted]

Print Email

Richardson can get her house back

By Gene Maddaus, Staff Writer
Article Launched: 07/25/2008 11:24:48 PM PDT

The broker who bought Rep. Laura Richardson's Sacramento house at a foreclosure auction two months ago has dropped his lawsuit against her and her bank, allowing Richardson to reclaim the home.

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

The broker, James York, also declined to discuss the matter.

"I'm not supposed to say anything," he said. "I think you guys can figure out what happened. I only make business decisions and nothing else."

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

Richardson has argued that Washington Mutual made a mistake in allowing the foreclosure to go forward on May 7. She said she had previously agreed to a loan modification and had begun making payments, and that the bank had agreed to postpone the sale until June.

Richardson's spokesman, William Marshall, said the freshman lawmaker was flying back to her district on Friday evening and was not available to comment.

Richardson reportedly was seen outside the Sacramento home, at 3622 W. Curtis Drive, on July 15.

At the time of the foreclosure sale, Richardson owed $578,354.52 on the home, which she had purchased in January 2007 for $535,000. York bought the house on the courthouse steps for
$388,000 - sticking Washington Mutual with a loss of $190,000.

York, who owns a brokerage firm called Red Rock Mortgage, set about fixing up the house for resale. He refurbished the floors, did some painting and landscape work, and cleaned out the garage, which he said was full to the ceiling with trash.

When the sale was made public by the Sacramento-based Capitol Weekly, Richardson initially denied that the house was in foreclosure, before vowing to make good on her financial obligations.

Richardson has also defaulted seven times on her two other properties, in Long Beach and San Pedro, since 2004.

On June 2, Washington Mutual rescinded the foreclosure sale, in a move that struck several real estate experts as extremely unusual. York argued that an ordinary customer would never receive such consideration.

In his lawsuit, York sought restitution, punitive damages, and attorneys' fees. He argued that the improvements had increased the value of the house, and that Washington Mutual had deprived him of potential profits.

York's attorney, who declined to comment on the suit last week, entered a request to dismiss the case in Sacramento Superior Court on Thursday afternoon. The one-page request contains no details of any out-of-court settlement.

By settling York's claim at undisclosed cost and reinstating Richardson's loan, Washington Mutual has wiped the foreclosure off her credit history and given her the opportunity to either short-sell the property or attempt to rent it out.

Asked if a similarly situated customer would be given the same treatment, Washington Mutual spokeswoman Sara Gaugl said, "We're committed to treating all of our customers with the same level of consideration and fairness."

LR0396

Now that the house has been returned to Richardson, she owes $9,189.09 in property taxes that were unpaid at the time of foreclosure, according to the Sacramento County Assessor's Office.

Richardson's financial woes began in 2006, when she took out an equity loan against her Long Beach house to fund her bid for the state Assembly. She lent $100,000 of her own money into that campaign.

She bought the Sacramento house with a subprime loan a month after she was sworn in, and immediately stopped making payments on the Long Beach property. Three months later, Rep. Juanita Millender-McDonald died, prompting Richardson to put $77,500 of her own money into a campaign for Congress.

Richardson, seeking her first full term in Congress, captured the June Democratic primary in the 37th District. Aside from a write-in candidate, she is unopposed in the November general election.

gene.maddaus@dailybreeze.com

LR0397

YAHOO! MAIL Classic

Calif. congresswoman under scrutiny gets support -AP/. Tuesday, June 24, 2008 3:51 PM

From: "MJT Television" [redacted]
To: johnshallmai[redacted] "Parker, Kimberly" [redacted]
laurarichardson[redacted] "daysha McArthur" [redacted]

'); //-->

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Associated Press

Calif. congresswoman under scrutiny gets support

By ERICA WERNER 06.24.08, 5:48 PM ET

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

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

In an interview, Hoyer expressed no concerns about helping Richardson, who has about $330,000 in campaign debt. That includes some of the $77,500 she loaned herself for a special election last year even while falling behind on payments on a Sacramento house that was eventually sold into foreclosure. Since then Richardson has paid herself back about $18,000.

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

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

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

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

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

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

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

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

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

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

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

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

LR0398

The Hoyer fundraiser was first reported Tuesday by The **Washington Post** (nyse: WPO - news - people).
Meanwhile Tuesday, Sens. Barbara Boxer, D-Calif., and John Cornyn, R-Texas, chair and vice chair of the Senate Ethics Committee, announced plans to try to add an amendment to a housing bill on the Senate floor to require members of the House and Senate to disclose residential mortgages as a liability on their financial disclosure forms. That's not currently required.
It wasn't clear as of late afternoon Tuesday whether or when the Senate would take up the amendment.
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YAHOO! MAIL Classic

Draft Media Strategy for the Week of Monday, June 23. Monday, June 23, 2008 6:31 AM

From: "MJT Television" [redacted]
To: "Parker, Kimberly" [redacted]
Cc: laurerichardson [redacted] rosa_c_hernandez [redacted]

Kimberly,

Good morning.

The Congresswoman informed me by text Friday night that CNN did in fact air their peice on Campbell Brown's Show which airs 800p to 9:00p. Also, the LA Times (Jeff Gotlieb) published a piece Friday evening talking about the Congresswoman's trip to Las Vegas as a guest of The Association of Realtor's. In light of this media, and an announcement shortly saying that the lawsuit between Washington Mutual and Red Rock Mortgage, James York et., al) has been settled out of court, I wanted to propose some ideas of possible PUSH BACK this week:

Broadcast Television: I hesitate to go on ANY other network other than CNN to push back on the Campbell Brown story. I have asked Alex the Producer, to inform me SEVERAL TMES when she was going to air the piece -- she did call this time or send an e-mail. This started with me securing a story w/ Capitol Hill Correspondent Joe Johns and got pushed to the LA Bureau. If we do anything on television at this point -- we need to wait so that the Congresswoman can get her entire story out and we need to interview w/ reporters more sympathtic to our plight. ***Please Note: CLR will need media training before the next television interview.***

ACTION: No network television at this time.

Broadcast Radio: This is possible. We could do the Tom Joyner Morning Show, maybe Russ Parr, maybe Doug Banks, or even Michael Basiden's Show. But again, exposing this audience to this issue --- not too sure about that at this time.

ACTION: We should consider some radio this week ---even if it local in the district.

Print: We could talk w/a national publication like USA Today. I would be interested in what the Communications Braintrust has to say about this as well.

ACTION: We should keep this option on the table.

Internet: The "revised" Richardson Website will be up by Friday, possibly by Thursday of this week.

ACTION: We have already begun to send the webmaster content --including all Committee press releases and news items.

I am patiently awaiting the footage from Rutherford Entertainment to begin production of CLR's C-SPAN like program to broadcast on Cable access stations in Carson, Compton, Long Beach, and Signal Hill. No public access station in Willowbrook from what I am told -- I am still researching. Iam not sure what is taking Reggie so long to send. Iasked him for the footage on Wednesday.

Finally, **WE NEED A DAILY CLIPPING SERVICE AS SOON AS POSSIBLE**. These articles are appearing -- at times -- all day long. They appear in print, they are many times updated online.

LR0400

We can take this issue back --- FORECLOSURE --- and we can go anywhere we like to go with it. Ideally -- we need a clinic, workshop, and/or seminar for people in the District facing the same problems as soon as possible.

On Sunday, the Press Telegram published a story about the foreclosures in the Long Beach area. No mention of CLR in the article.

Finally, I have been out of pocket because a have an abyss(?) on my wisdom(loose) tooth and have been under medication (anitbotics and 600 mg of IBProfen) the entire weekend. I am checking in with my dentist today to see where I go from here.

I am teaching my class today and I will call the office late morning or very early this afternoon -- barring no emergencies.

William
202/641 Cell

YAHOO! MAIL Classic

Re: Washington Mutual Application Wednesday, June 18, 2008 5:27 PM
From: "Laura Richardson" [redacted]
To: allywood[redacted]

Charles,
I just faxed the two forms and received a confirmation sheet. I forgot one line the "loans and rent" section. Together prior to short term loan modifications, it is about $6,000.00 per month.

Please call me at 562-706-[redacted] when you send the email.

Thanks,
Laura Richardson

----- Original Message ----
From: Charles Thomas [redacted]
To: laurarichardson[redacted]
Sent: Tuesday, June 17, 2008 1:13:14 PM
Subject: Washington Mutual Application

Good Morning Congresswoman Richardson,

I completed the WAMU application ,but I have a few questions that I need answered before I forward it to you . Those questions are as follows:

Has Your Monthly Income Changed from the $9428.83 + $3037.80 ....
Shall we use any additional secondary addresses for correspondence?
Am I using your Farmers and Merchants Account as your primary account?
I may need to review your credit report to plug in your current debts.... We'll need to provide some " specifics " such as Insurance, Food , Day Care, etc....I think if we could schedule a time to speak again that would be great. I apologize that we didn't discuss this yesterday.We can also complete this via-email if that fits your schedule better...Please advise.

LR0402

Charles E. Thomas, *Mortgage Planner*
Avenue Mortgage
Office: 562) 229
Direct Fax: 562) 802
Cell: 562) 209

LR0403

YAHOO! MAIL Classic

Re: Washington Mutual Application Wednesday, June 18, 2008 7:49 AM
From: "Laura Richardson" [redacted]
To: allywook [redacted]

Let's review this information at your most earliest convenience. I can be reached at 562-706[redacted] or through Daysha at 562-787[redacted]. I must get the application to WAMU today. Here are my preliminary answers:

1) Monthly gross salary: $14,083.00 per month $169,000.00 per year

2)Property address:
Sacramento: 3622 W. Curtis Drive
Sacramento, California

Secondary Address
Long Beach: 717 E. Vernon Street
Long Beach, California 90806

3) My primary account is:
Xerox Federal Credit Union
2200 E. Grand Ave El Segundo, Ca 90245
Acct#[redacted]

4) Feel free to pull my credit report.
----- Original Message ----
From: Charles Thomas <[redacted]>
To: laurarichardson[redacted]
Sent: Tuesday, June 17, 2008 1:13:14 PM
Subject: Washington Mutual Application

Good Morning Congresswoman Richardson,

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I may need to review your credit report to plug in your current debts.... We'll need to provide some " specifics " such as Insurance, Food , Day Care, etc....I think if we could schedule a time to speak again that would be great. I apologize that we didn't discuss this yesterday.We can also complete this via-email if that fits your schedule better...Please advise.

LR0404

Charles E. Thomas, *Mortgage Planner*
Avenue Mortgage
Office: 562) 229
Direct Fax: 562) 802
Cell: 562) 209

LR0405

YAHOO! MAIL Classic

Washington Mutual Application Tuesday, June 17, 2008 10:13 AM

From: "Charles Thomas" [redacted]>
To: laurarichardson[redacted]

Good Morning Congresswoman Richardson,

I completed the WAMU application ,but I have a few questions that I need answered before I forward it to you . Those questions are as follows:

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Charles E. Thomas, *Mortgage Planner*
Avenue Mortgage [redacted]
Office: 562) 229[redacted]
Direct Fax: 562) 802[redacted]
Cell: 562) 209[redacted]

LR0406

YAHOO! MAIL Classic

Fw: Invoices Friday, November 13, 2009 3:32 PM

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

DOC.PDF

Hello Alsion,
Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is $1,350 on the furnace and $1,200 for the water heater. I just don't want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstate my good faith.

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

Laura Richardson

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

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

LR0407

YAHOO! MAIL Classic

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

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

DOC.PDF

Trying again

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

From: Laura Richardson <laurarichardson[redacted]
Subject: Fw: Invoices
To: alsion.linare[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.

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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[redacted] or 562-706-[redacted] Thank you very much.

Laura Richardson

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

From: Daysha McArthur [redacted]

LR0408

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

LR0409

House Report 111-523
Continued in Book 5