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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WASHINGTON : 2010
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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@wmu.net>
Sent: Friday, June 20, 2008 2:15 PM
To: Gaugl, Sara C.  <sara.gaugl@wmu.net>
Subject: RE: Google Alert - Washington Mutual Bank

out of our hands now. :)

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

WMU
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.222.1111 cell
sara.gaugl@wmu.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: Owen, Jan L.
Sent: Friday, June 20, 2008 11:10 AM
To: Gaspari, Scott; Watson, Allison; Ellis, Alan; Gaugl, Sara C.
Subject: FW: Google Alert - Washington Mutual Bank

From: Google Alerts [mailto:googlealerts-noreply@google.com]
Sent: Fri 06/20/2008 10:36 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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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

WeMu
1301 Second Avenue I WMC40 | Seattle WA 98101
206.506.2022 direct | 206.224.7121 cell
sara.gaugl@wamu.net

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From: Owen, Jan L.
Sent: Friday, June 20, 2008 11:10 AM
To: Gaspar, Scott; Watson, Alison; Elias, Alan; Gaugl, Sara C.
Subject: FW: 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: Owen, Jan L. <jan.owen@wamu.net>
Sent: Friday, June 20, 2008 2:10 PM
To: Gaspard, Scott <scott.gaspard@wamu.net>; Watson, Alison <alison.watson@wamu.net>; Elias, Alan <alan.elias@wamu.net>; Gaugl, Sara C. <sara.gaugl@wamu.net>
Subject: FW: Google Alert - Washington Mutual Bank

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: 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

This as-it-happens Google Alert is brought to you by Google.

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From: Baptista, Geri Ann S.
Sent: Thursday, June 19, 2008 1:26:15 PM
To: Gasperd, Boot, 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 $35,500 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 deep-pocket donor 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 funnelling 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 juggling 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.

*Washington Mutual* spokesman 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.

Gerl Ann S. Baptista, VP
Corporate Communications
Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

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

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
Subject: Accepted  Updated: Richardson Update
Location: 555-567
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, Gen, Agn, Sl
Resources: 888-5951
Subject: Updated Richardson Update
Location: 555-565
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

Resources: 555-595

When: Thursday, June 19, 2008 10:00 AM-10:30 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana

***changing time to accommodate schedules***
I did not call last night - because the committee went late - we will talk this am.

--------------

----- Original Message ----- 
From: Baptista, Geri Ann S. 
To: Owen, Jan L. 
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 206.612.7751

Geri Ann

Geri Ann & Baptista | VP, WAMU Corporate Communications
206.360.2875 direct | 206.612.7751 cell | 206.377.2023 fax | geriann.baptista@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
Hi Jan,
I’ve scheduled a call for tomorrow morning at 9. Feel free to call me after 6pm tonight on my cell 206.612.3456.

Geri Ann

Geri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct  |  206.612.3456 cell  |  206.377.2023 fax  |  geriann.baptista@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
Subject: Accepted Richardson Update
Location: 555-563
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, Gen Agn, S
Resources: 888-595
I am in a committee meeting and would like to be on the call and can be available after 6 today or early tomorrow on Richardson. Thank you.

------------

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

From: Baptista, Geri Ann S.
To: Robinson, John; Dzepenakoski, Cathy L.; Magieby, Alan F.; Wisdorf, Doug; Aghamirzadeh, Reza; Gaspard, Scott; Owen, Jan L.; Watson, Allison; Strom, Erik E.
Cc: Riley, Olivia; Hoon, Karen E.; Rogers, Karen; Dastou, Rosalba S.
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 Exteral Messaging 2008-06-18.doc>>

Please let me know if you have any questions.

Geri Ann

Geri Ann S. Baptista 7 VP, Wamu Corporate Communications
206.509.2695 direct | 206.612.1177 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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

------------

From: Baptista, Geri Ann S.
Sent: Tuesday, June 17, 2008 3:00 PM
To: Robinson, John; Dzepenakoski, Cathy L.; Magieby, Alan F.; Wisdorf, Doug; Aghamirzadeh, Reza; Gaspard, Scott; Owen, Jan L.; Watson, Allison; Strom, Erik E.
Cc: Riley, Olivia
Subject: RE: Heads Up on 6/19 Announcement - correction

Sensitivity: Confidential

CorRECTION: the announcement is on Thursday, June 19, not tomorrow.

Tomorrow I will send you the final external messaging document.

My apologies for the confusion.
From: Baptista, Geri Ann S.
Sent: Tuesday, June 17, 2008 2:00 PM
To: Robinson, John; Doperalski, Cathy L.; Magley, Alan F.; Winsdorf, Doug; Aghamirzadeh, Reza; Gispard, Scott; Owen, Jan L.; Watson, Allison; Strom, Erik G.
Cc: Riley, Olivia
Subject: Heads Up on 6/18 Announcement

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, GIS 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 reserve 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 7 VP, Weidmuller Corporate Communications  
206.500.2875 direct | 206.613.2782 cell | 206.377.2223 fax | geriann.baptista@wmu.net

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FYI

--------------

----- Original Message ----- 
From: Google Alerts <googlealerts-noreply@google.com>
To: Owen, Jan L.
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank


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 ...


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Create <http://www.google.com/alerts?sl=en&g1> another alert.
Manage <http://www.google.com/alerts/manage?hl=en&g1> your alerts.
From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 18, 2008 6:30 PM
To: Gauhl, Sara C. <sara.gauhl@wamu.net>
Subject: Fw: Google Alert  Washington Mutual

FYI- we will talk later. J

------------------------

----- Original Message ----- 
From: Google Alerts <googlealerts-no-reply@google.com>
To: Owen, Jan L.
Subject: Google Alert - Washington Mutual

Google News Alert for: Washington Mutual


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&ned=ca& Susi=groupseeksethicsprobedfocalifcongresswoman&gl=us&hl=en&gl=us>

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Remove <http://www.google.com/alerts/remove?hl=en&gl=us> this alert.
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. 
Subject: RE: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson

Hi Jan, 

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


Sacramento Bee


Sign On San Diego.com


The Hill

Geri Ann S. Baptista  V.P. WinMn Corporate Communications
206.500.2875 direct | 206.612.7777 cell | 206.377.2023 fax | geriann.baptista@wamu.net
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From: Baptista, Geri Ann S.
Send: Wednesday, June 18, 2008 12:45 AM
To: Owen, Jan L.
Cc: Grafil, Sara C.
Subject: Rep. Hoyer: Call for Ethics Committee Scrutiny on Richardson
Sensitivity: Confidential


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 Farmer Bernard. "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 crosses 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 action was improper.

York, apparently out of pocket some $88,000 but without the house he believed he legally purchased on May 7, is now suing Richardson and Washington Mutual. And he believes the bank gave Richardson preferential treatment because she is a member of Congress.
Rep. Laura Richardson (D-Calif.). Photo by Benjamin J. Myers

"I'm just amazed they've done this," York told the Long Beach Press Telegram. "They never would have done this for anybody else."[1]

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 ($75,000) 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 may be as well."[3]

A spokesman for Pelosi, Nadeen Lishama, 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: Gangli, Sara C.
Subject: RE: Richardson Disclosure

Hey Jan L, 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://sf掖经.com/article/2008/06/16/docih170427D02.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. Loretta 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.


Pelosi’s and her investor husband, Paul, own a vineyard in St. Helena valued between $5 million and $25 million and a townhouse 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 secured 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 Rob” that involved 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 book 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. 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 $100,000 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 Augustus Hourst 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 $300 and on “The Closer” for $2,750.

- _Feinstein_ was given a $500 Annie Leibovitz print by Al and Tipper Gore and a $375 pillow by Madlene 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.


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/s/2008/06/16/stories/17044233002.txt

Geri Ann S Baptista  VP, Washington Corporate Communications
206.500.2875 direct  |  206.612.8278 cell  |  206.377.2023 fax  |  gerrann.baptista@wamu.net

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

Confidential

June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker's Home Woes

Sarah Leeck reports on Congress.

Trackback URL: http://blogs.wg.com/washwire/2008/06/16/disclosure-offers-no-insight-on-lawmaker's-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 default 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 $365,000, 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 revenue.

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

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 did not 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 $50,000 in delinquent property taxes. Like 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.’

Gen Ann S. Baptista □ VP, WaMu Corporate Communications
206 560 2875 direct | 206 614 5327 cell | 206 377 2023 fax | genann.baptista@wamu.net

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Gen Ann S.; Stroum, Erik E.; Owen, Jan L.; Basingl, Paul J.; Ellies, Alan; Cook, Don; Thou, Ann; Peterson, 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 recession.

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 $335,000 in January 2007. It was adjustable after two years, with an introductory rate of 8.8 percent.

"That's a subprime loan," said Jon Nazro, a real estate broker in nearby Elk Grove. "These 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 $160,300 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

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Published: 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 $355,000, 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 case.”

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 Janice Milliken-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 fines.

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 reseizion 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 left 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/Al.oQP5kl[2zKwhu mplQG86nfxohb6OzU2ggQP91972G0]7:17
http://ap.google.com/article/Al.oQP5kl[2zKwhu mplQG86nfxohb6OzU2ggQP91972G0]7:17
http://ap.google.com/article/Al.oQP5kl[2zKwhu mplQG86nfxohb6OzU2ggQP91972G0]7:17

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 house 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.; Batscha, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: Richardson liability report and comment to senior Democrat


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 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 House 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 foreclosed crisis. Members of Congress may be one 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 2008 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.

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According to Richardson’s 2007 financial disclosure statement, 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 the debt exceeds the purchase price 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 | 206.619.4224 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 F.; Owen, Jan L.; Battinger, Paul J.; Flines, Alan; Cook, Don; Thorn, Arra
Subject: RE: Pelosi comments on Laura Richardson defaults

Thanks for forwarding, Geri Ann.

Team, FYI below.

Sara Gaugl
Home Loans Public Relations
WaMu
1301 Second Avenue I WMC #1 Seattle WA 98101
206.500.2822 direct | 206.236.2212 cell
sara.gaugl@wamu.net
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From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 11:20 PM
To: Gangel, Sara C.; Strom, Erik R.
Subject: Pelosi comments on Laura Richardson defaults

Pelosi comments on Laura Richardson defaults

By Erica Werner The Associated Press


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 may be 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 Group 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 that I am understanding 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

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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, Wallo Corporate Communications
206.606.3876 direct | 206.606.3923 ext 117 | 206.606.3177 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: RE: Bi-Partisan Call for Ethics Committee Scrutiny on Richardson


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 Fernandez Bernards. "Regarding this specific issue that has recently come to light, he is hoping to get more information on it this week."

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

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

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

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

---

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

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

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

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

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

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

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

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

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

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

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

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

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

In a letter to Pelosi circulated among Republicans on Tuesday, Rep. Job 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: Bapteta, Geni 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?
Geni 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

(16-16) 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.


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 $100,000 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

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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 $1,000 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.


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/n178423002.DTL

Geri Ann S. Baptista - VP, WMU Corporate Communications
205.500.2875 direct | 206.613.7970 cell | 206.377.2023 fax | geriann.baptista@wmu.net

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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 $576,384 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 expenses—possibly a sign that more details are on the way.

Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

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

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Geri Ann S. Baptista - VP, WaMu Corporate Communications
206.396.3672 direct | 206.396.5410 fax | 206.396.2533 Voice mail | geriann.baptista@wamu.net

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From: Gaugi, 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 $159,300 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: Geugi, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thom, Ann; Patchesnik, Barbora 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 solicitud$eject_echeck=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer
Article Launched: 06/13/2008 05:46:18 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 $399,000 after Richardson failed to make her mortgage payments.
In the lawsuit filed in Sacramento County Superior Court, York is seeking to have the house returned to him, as well as punitive damages and costs. He also claims the bank acted with malice after the legitimate sale of the house.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Richardson makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a per-diem total of $20,000 from California, according to a financial disclosure form she filed with the House of Representatives clerk.
The home, built in 1926, is in Sacramento’s Curtis Park, a desirable, upper middle-class neighborhood near downtown that sits under a canopy of decades-old trees.

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

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

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

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

http://ap.google.com/article/ALeJgM5jl2vKwhumgDQ86mx0ihI60U2gQD919J2OG0

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 $635,000. 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 spokesperson 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, Geni 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


Richardson mum in the face of mounting pressure

By Jared Allen
Posted: 06/19/08 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 site 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 $267,436 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 $335,000 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, WMU Corporate Communications
206.500.2875 direct | 206.633.2811 cell | 206.377.2023 fax | geriann.baptista@wmu.net

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From: Gaugi, 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 Gaugi  
Home Loans Public Relations  
WMU

1301 Second Avenue | WMCO | Seattle WA 98101
206.506.2002 direct | 206.224.8200 cell
sara.gaugi@wmu.net

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From: Baptista, Geri Ann S.  
Sent: Thursday, June 12, 2008 1:20 PM  
To: Gaugi, 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.dailystar.com/st/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.

Gei Ann S. Baptista, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC2103
Seattle, WA 98101

206.500.2875 direct. 206.377.2023 fax
geiann.baptista@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
To: Watson, Allison <allison.watson@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Bi Partisan Call for Ethics Committee Scrutiny on Richardson

----- Original Message -----  
From: Baptista, Gail 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


Dean, 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 Hames Bernardo. "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 Steele.

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 $188,000 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.
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 $35,000 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 — $77,500 — than the original $35,000 she borrowed for the house.

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, in 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 may be 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 Sen. Chris Dodd (D-Conn.) and Rep. Earl Bluett (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 Corker 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 10:51 PM
To: Owen, Jan L.
Cc: Ungar, 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://sfchronicle.com/scir-biz/article.cgi?f=/c/a/2008/06/16/statin170423D02.DTL

Reports show investments of Calif. House members

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

(00-16) 11:04 P.H. Washington, CA (AP) --

Rep. Jane Harman’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 15 members of California’s 33-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 Northwood 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.


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. Diane 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 suggest 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 sought 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 his secretary and former Democratic Rep. Pete Cothen of Texas. The sale price was between $100,001 and $250,000.
As required by House rules, Rep. John Doolittle, R-San Ramon, 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 $60,250 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 drew a few 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.

Keinstein was given a $500 Anna 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 19 speeches to groups that included the Generic Pharmaceutical Association and Bank of America. He was paid $2,000 for each speech and donated the honorarium 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.


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 $9,028 each in airfare alone and $1,015 each in lodging. Eshoo took her sister on the Aspen Institute trip to Costa Rica, which cost $1,584 each in airfare and $2,525 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=sa/2008/05/16/state/n170423D02.DTL
Disclosure Offers No Insight on Lawmaker’s Home Woes

Sarah Luick 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/california-richardson-11-2008jun11-03078049.story> on Richardson’s financial troubles, which includes a foreclosure on one of her California houses and default on two others.

On the section labeled "Liabilities," Richardson's form says only "Un/A." There is no mention of the balance of $578,284 that Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a mortgage lender for $386,000, 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 10 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 not a single woman who had any employment changes in less than four months," Richardson told the AP. "I had to figure out just like any other American how I could restructure the obligations that I had with the income that I had."

Geri Ann S. Baptista • VP, WaMu Corporate Communications
206.500.2873 direct | 206.612.6377 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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

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

By Gene Maddams, 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 $335,000 in January 2001. 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 2000, 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 debt 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.; Stover, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thom, Ann; Potezniak, 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/ct_9579869?mcick_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 misleading 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 only to have Richardson and her bank act to prevent the sale of the house.

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 requested 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 case.”

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 2005, 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 Janice Milleson-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, totalling nearly $71,000, occurred in the last 13 months.

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

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

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

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

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

Richardson makes nearly $170,000 a year as a member of Congress and was paid $133,000 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 $25,000 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 Linna Werner in Washington, D.C., contributed to this report.

<http://ap.google.com/article/AIeuxMGiJ2yXvWbr_mgDQ88orJYbbh66U2pQD919J2OG0>
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 reselling 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.

“Then rescheduled 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 suit.”

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 Gauhl, said the company would have no comment because Richardson had not authorized it to speak about her case.

——

From: Baptistia, Gari Ann S.
Sent: Fri 06/13/2008 10:13 AM
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Balsagha, Paul J.; Elgas, Alan; Cook, Dan; Thorn, Ann
Subject: Richardson liability report and comment to senior Democrat


Richardson mrs in the face of mounting pressure

By Jared Allen
Posted: 06/13/08 11:30 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 latter 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 in a weekly news conference. And many people in our country are caught in a foreclosure crisis. Members of Congress may be 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 $146,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of $350,000, to purchase a second home in San Pedro.

After defaulting twice — in September 2007 and again in January — and owing $367,456 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 laws 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 $375,000 in total debt after failing to make payments on her original $335,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase price 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 | 206.614.2292 cell | 206.377.2023 fax | geriann.baptista@ wymail.net

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

JPMC - 085614
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CSOC.RICH.085107
Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

Yin, FYI below.

Sara Gasgl

Home Loans Public Relations
WaMu

1301 Second Avenue
Seattle WA 98101

206.509.2822 direct
206.228.4177 cell
sara.gasgl@wamu.net

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From: Bostick, Geri Ann S.
Sent: Thursday, June 12, 2008 4:20 PM
To: Gasgl, Sara C.; Stroom, Kirk E.
Subject: Pelosi comments on Laura Richardson defaults

Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

http://www.dailybreeze.com/ci_9504107

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 may be 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 u
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

206.300.2873 direct, 206.377.2029 fax
geriann.baptista@wmu.com

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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

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

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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


Dem, GOP leaders say Richardsons 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 Steele.

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 stopped in on Richardson's behalf, moving to block the sale after Richardson began to complain that the action was improper.
York, apparently out of pocket some $888,000 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. She bought the house in Sacramento with a sub-prime mortgage and no money down.

The $335,000 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 - 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 - $77,000 - than the original $335,000 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 may be as well."  

A spokesman for Pelosi, Nadeem 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 since she should be included in any congressional inquiry, he said.

__________________________

From: Baptista, Orii 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?

Orii Ann

San Francisco Chronicle

http://sfchron.com/cgi-bin/article.cgi?f=/n/a/2008/06/16/story/s170422D02.DTL

Reports show investments of Calif. House members

JPMC - 00/6419
CONFIDENTIAL
CSOC.RICH.005112
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 33-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-San Diego, 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 Los Angeles Times 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.


Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between $5 million and $25 million and a townhouse 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. Diane 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 $3 million in a blind trust.

Other nuggets from the reports:

- Hover 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 Hoover herself. Her spokeswoman declined to reveal the plot of the new book, and no publication date has been set.

- Pelosi also sought the publishing bug and signed a contract with Doubleday last year to write her autobiography. The speaker is co-writing "Break Your Power: A Message to America's Daughters" with author Amy Hill' thought. 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. Duncan Hunter, R-Alpine, won $1,700 at a casino in Latania.

- 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 $62,250 in the fund. Doolittle is retiring at the end of the year.

_ Rep. George Radanovich, R-Mono, was given $200 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 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 A1 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 honorarium 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.


The forms do not require lawmakers to report the cost of the trips, but Rep. Anna Eshoo, D-Altadena, 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 $9,938 each in airfare alone and $1,915 each in lodging. Eshoo took her sister on the Aspen Institute trip to costa Rica, which cost $1,884 each in airfare and $2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/s/20080516/stee/a1703422D00.DTL

Gerri Ann S. Baptista | VP, Warner Corporate Communications
206.500.2875 direct | 206.614.7221 cell | 206.377.2021 fax | gerriann.baptista@wamu.net

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

Sensitivity: Confidential
June 16, 2008, 3:34 pm

Disclosure Offers No Insight on Lawmaker’s Home Woes

Sarah Lutec reports on Congress.

Trackback URL: http://blogs.wg.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/california-richardson-i-2008jun11_0,30789419.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 home.

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, until in a single woman who had four employment changes in less than four months. “I 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.”

Gen Ann S. Baptista | VP, Wamu Corporate Communications
206.500.2873 direct | 206.613.1231 cell | 206.377.2023 fax | genann.baptista@wamu.net

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

From: Gangi, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Gen Ann S.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elzats, Alan; Cook, Don; Thom, Ana; Pettashirk, 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 proceedings.

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 $350,000 in January 2000. 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: googl, Sara C.; Sorens, Erik D.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann; Potashnick, Barbara A.  
Subject: Coverage on Richardson Lawsuit  

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


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, 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.

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 $525,000, 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.

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CONFIDENTIAL  
CSOC.RICH.005117
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 resold the home 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 resold the notice of trusteed 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 Gaugh, 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, totalling nearly $31,000, 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 files.

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 $4,000 in delinquent property taxes.

In the notice of default 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 foreclosures. 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.
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 reselling 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: Baptist, Gleri Ann S.
Sent: Fri 06/13/2008 10:13 AM
To: Giuggi, Sara L.; Stroem, Erik L.; Owen, Jan L.; Battaglia, Paul J.; Edhas, Alan; Cook, Don; Thorn, Ann
Subject: Richardson liability report and comment to senior Democrat


Richardson mum in the face of mounting pressure

By Jared Allen
Posted: 06/13/2008 11:59 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.

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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. j. polton said at a weekly news conference. and many people in our country have come in a forced closure case. Members of Congress may be 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 Sacremento 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 $146,250 mortgage.

The prior summer, Richardson took out a loan from Wells Fargo, in the amount of $350,000, to purchase a second home in San Pedro.

After defaulting twice in September 2007 and again in January 2008 and owing $467,436 on an original loan of $350,000, 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 garnished the most attention, and placed 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 $875,000 in total debt after failing to make payments on her original $350,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase price 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 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 | 206.612.3737 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gianfl. 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

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CSOC.RICH.005120
Sensitivity: Confidential

Thanks for forwarding, Geri Ann.

P.Y. below.

Sara Gaal

Home Loans Public Relations

WaMu

1901 Second Avenue

5th Floor

Seattle, WA 98101

206.300.2822 direct
206.228.3267 cell
sara.gaal@wamu.com

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From: Hapista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gaal, Sara C.; Stroom, Kirk L.
Subject: Pelosi comments on Laura Richardson defaults

Pelosi comments on Laura Richardson defaults

Sensitivity: Confidential

By Erica Werner The Associated Press


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 said she worked out a deal with her lender to buy it back. However the purchase 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

206.300.2873 direct, 206.377.2028 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


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 Harnen Bernardi. "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 $368,000 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.
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 may be 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.

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From: Baptista, Geri Ann S.
Sent: Mon 06/16/2008 10:01 PM
To: Owen, Jan L.
Cc: Geuqui, 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://sfchronicle.com/cgi-bin/article.cgi?f=/e/a/2008/05/16/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.


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 $100,000 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.


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://sfexame.com/par-bin/article.par?/n/n/a/2008/05/16/state/n170423002.DTL

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From: Baptista, Geri Ann S.  
To: Strom, Erik E.; Owen, Jan L.  
Cc: Gauld, Sara C.  
Subject: Richardson Disclosure  

Disclosures Offers No Insight on Lawmaker's Home Woes  
Sarah Lueck reports on Congress.

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

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 "NA." 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 in 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 troubles were 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 $5,000 in delinquent property taxes. "I'm a single woman who had four employment changes in less than four months," Richardson told the AP. "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

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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; Thom, 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, of 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, tried 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 5.8 percent.

"That's a subprime loan," said John Napier, a real estate broker in nearby Elk Grove. "Those are the ones we're talking 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 per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns $180,300 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 $23,800 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: Gaugi, Sara C.; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thom, Ann; Potashnick, Barbara A.
Subject: Coverage on Richardson Lawsuit

Sun Jose Mercury News and AP stories (AP story picked up by some online syndication outlets).
Buyer sues Calif. congresswoman over foreclosure

http://www.mercurynews.com/breakingnews/ci_95796899?nclick_check=1

By JI II IFT WII IAM ES Associated Press Writer
Article Launched: 06/13/2008 05:46:18 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 6.8 percent and 14 percent, according to documents filed with York’s lawsuit.

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

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

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

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

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

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

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

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

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

The newspaper also reported that Richardson has a history of not paying other bills, including failure to pay for car repairs and campaign fliers.
The congresswoman told the AP she believed she had worked out a deal with Washington Mutual to renegotiate her loan on the Sacramento home and pay it off. She also said she intended to pay the nearly $9,000 in delinquent property taxes.

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

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

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

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

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

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

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

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

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

http://ap.google.com/article/AlEgiMsqi2vKwhu_mgDQ86mfxIhh8eU2zQD91sJ2OG0

Bayer 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 the 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 $335,000. 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 10:43 AM  
To: Gaugl, Sara C.; Strum, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Ellis, Alan; Conk, Don; Thoem, Ann  
Subject: Richardson liability report and comment to senior Democrat


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 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 $440,250 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

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$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 price 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 house at a May 7 auction for $388,000, is now claiming that Richardson’s leader, 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.”

Gerri Ann S. Baptista – VP, WaMu Corporate Communications
206.500.2875 direct  |  206.617.5926 cell  |  206.377.2023 fax  |  geriann.baptista@wamu.net

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

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From: Gaugi, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik E.; Owen, Jon 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 Gaugi
Home Loans Public Relations
WaMu
1301 Second Avenue | WSR264 | Seattle WA 98101
206.500.2822 direct | 206.228.2194 cell
sara.gaugi@wamu.net

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

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CONFIDENTIAL
CSOC.RICH.065133
Sensitivity: Confidential

**Pelosi comments on Laura Richardson defaults**

By Erica Werner The Associated Press

http://www.dailybreeze.com/cgi_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 that I can understand the financial difficulties, but now more is coming out," Bass said. She said she'd hoped while in Washington to talk to Richardson about the situation but hadn't had the opportunity.

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Tuesday, June 17, 2008 3:52 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert  Washington Mutual

Google Blogs Alert for: Washington Mutual

Gleanings from Foreclosure News
by Julie 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.houserrepos.net/blog

This as-it-happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.
i will call you this am after 9. Thanks, J

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----- Original Message ----- 
From: Baptista, Geri Ann S.
To: Owen, Jan L.
Cc: Gaufl, Sara C.
Sent: Mon Jun 16 16:22:03 2008
Subject: Re: Richardson Disclosure

Hey Jan E 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://sf.gate.com/news/article.cgi?f=/n/a/2008/06/16/starch/170423L002.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 33-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 Los Angeles Times 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.


Pelosi and her investor husband, Paul, own a vineyard in St. Helena valued between $5 million and $25 million and a townhouse 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 Rob” that revolved around a liberal senator much like Boxer herself. Her spokesperson 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 Arizona.
- 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 $100,000 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 $60,250 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 Madlene 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.

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


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 sister 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.


Geri Ann S. Baptista □ VP, Yahoo Corporate Communications
206.500.2875 direct □ 206.612.1274 cell | 206.377.2023 fax | geriann.baptista@ymail.com

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From: Baptista, Geri Ann S.
Sent: Monday, June 16, 2008 1:36 PM
To: Storm, Erik E.; Owen, Jan L.
Cc: Gauthl, Sara C.
Subject: Richardson Disclosure
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.wg.com/redwire/2008/06/16/disclosure-offers-to-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/la-fi-richardson-12-2008jul11,0,3078949.story> on Richardsons’s financial troubles, which includes a foreclosure on one of her California homes and default 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 $398,000, 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...

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

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 $30,000 in delinquent property taxes, in a single woman who had four employment changes in less than four months. Richardson told the AP, "I had to figure out just like every other American how I could restructure the obligations that I had with the income I had."

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Ogil/Ansi S.; Szonj, Erik E.; Owen, Jan L.; Bantuglia, Paul J.; Elies, Alain; Cook, Don; Thou, Ann; Petelarick, 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

Rap. 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, of 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 recession.

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 $335,000 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 $150,300 as a member of Congress and rents an apartment in Washington, D.C.

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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.
To: Gaugl, Sara C.; Strom, Erik E.; Owen, Jan L.; Bottaglia, 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/ct_9579869 METHOD check=1

Buyer states 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.

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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 talking to me," he said. "It's not a difficult case. It's a valid case."

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 Junior Millella-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.

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Richardson makes nearly $170,000 a year as a member of Congress and had 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 $23,000 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.

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., 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 $335,000. She previously told The Associated Press that it was sold without her knowledge and after the bank agreed to defray 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 spokesman for Washington Mutual, Sam 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.; Stron, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don; Thorn, Ann
Subject: Richardson liability, report and comment to senior Democrats


Richardson mum in the face of mounting pressure

By Jared Allen
Posted: 06/13/2008 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 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 House of the law.

Every member of Congress is responsible for living up to the highest ethical standards, 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 had 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 $573,000 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 price 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 who tipped leaders 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 had 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 | 206.614.3160 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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

From: Gaugl, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S.; Strom, Erik F.; Owen, Jon L.; Bataglia, Paul J.; Flies, Alan; Cook, Don; Thorsen, Anu
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, Seattle, WA 98101

206.500.2822 direct | 206.224.2367 cell
sara.gaugl@wamu.net
From: Baptista, Geri Ann S.
Sent: Thursday, June 12, 2008 1:20 PM
To: Gangl, Sara C.; Strom, Erik H.
Subject: Pelosi comments on Laura Richardson defaults

Pelosi comments on Laura Richardson defaults

By Erica Werner
The Associated Press


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 in a write-in campaign.

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 am understanding the financial difficulties, but now there 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
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: Capitol Alert <capitolalert@sacbee.com>
Sent: Tuesday, June 17, 2008 9:01 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: AM Alert: Partisan hoops

To view this email as a web page, go here.

AM Alert: Partisan hoops

Forgot 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, Gens. 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 (of foreclosure fame) knocked Smyth out of the game with a stiff push to the back. She was called for a flagrant foul, recalls De La Torre.

"I am sure Cameron winces at that every time he goes up for a layup," De La Torre said.

The Capitol Alert keys to the game: Republicans have to get the ball in Smyth's hands.
Democrats must contain the GOP's "Big Three": Smyth, Houston and George Plescia.

Perhaps most important, Democrats must adjust to competing when they don't outnumber their GOPers as badly as they do in the Legislature's stacked committees.

Tickets are $10 and all proceeds go to Donate Life California and the American Diabetes Association.

In other happenings, Mitt Romney, the former Massachusetts governor, comes to California to help raise money for state Senate candidate Tony Strickland.

Why would the former presidential hopeful do that? Perhaps because Strickland was co-chairman of Romney's California campaign.

The budget conference committee continues to meet as do numerous panels in both houses.

Want The Latest from Capitol Alert on your mobile device? Check out our mobile site.

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

Check out today's news, editorials and blog posts from the world of California politics.

Check out Weintraub, Wiegand, and Walters.

Today's calendar.

Shane Goldmacher
Capitol Alert Coordinator
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=ny/ny/2008/06/10/state/m170421502.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.

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 $100,000 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-Mariopa, 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.


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 $1,884 each in airfare and $2,625 each in lodging.

http://sfgate.com/cgi-bin/article.cgi?f=/n/s/2008/06/16/state/n1/70423002.DTL

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Geri Ann S. Baptista — VP, Wash. Corporate Communications
Geri Ann S. Baptista — VP, Wash. Corporate Communications

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

June 16, 2008, 3:34 pm

_Disclosure Offers No Insight on Lawmaker’s Home Woes
Sarah Lueck reports on Congress._
Trackback URL: http://blogs.wsj.com/scotsman/2008/05/16/disclosure-offers-no-insight-on-lawmakers-home-woes/trackback/

House members' annual financial-disclosure forms were released Monday, but the one submitted by California Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have been reported recently on Richardson's financial troubles, which includes a foreclosure on one of her California homes and defaults on two others.

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

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

Richardson's form is dated May 19 and covers calendar year 2007. She is among dozens of lawmakers who requested extra time to file information on their assets, debts, travel and income—possibly a sign that more details are on the way.

Her new deadline is Monday, June 16. A spokesman didn't immediately return calls for comment.

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

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

Richardson's loan was subprime – Press Telegram (Long Beach)
By Gene Marksbaum, 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.

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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 $23,365 in per diem for living expenses in Sacramento during the nine months she served in the Legislature. She now earns $160,300 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 $20,000 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: Gaugi, Sara C; Strom, Erik E.; Owen, Ian 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_9579669?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Published: 06/13/2008 06:40:18 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 Mortage Inc., bought the foreclosed home in an upper-middle class Sacramento neighborhood at auction in May for $398,000 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 $335,000, 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 6.8 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 readind 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 Gougl, said the company had 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 Milender-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, 2006."

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 foreclosures. 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 Warner in Washington, D.C., contributed to this report.
Royer case: 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.

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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, Geni 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


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 may be 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 $359,000 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 $575,590 in total debt after failing to make payments on her original $359,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase price 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 $385,000, 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 | 206.614.4713 cell | 206.377.2023 fax | geriann.baptista@wamu.net

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From: Gaud, Sara C.
Sent: Thursday, June 12, 2008 2:15 PM
To: Baptista, Geri Ann S; Strunin, Erik E; Cwacer, Jan L; Ballest, Paul J; Elias, Alan; Cook, Dunn; Thom, 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

1101 2nd Avenue | WPWU | Seattle WA 98101

206.500.2022 direct | 206.224.3344 (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 C. Rappels, VP
Corporate Communications

Washington Mutual
1301 Second Avenue, WMC3103
Seattle, WA 98101

206.500.2875 direct, 206.377.2023 fax
geriann.rappels@wm.com

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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
601 K Street Suite 110
Sacramento, CA 95814
916-553-4861
916-325-4717 fax
jan.owen@wamu.net

--------------------------------------------------------------

From: timothy.mcgarry[mailto:timothy.mcgarry@earthlink.net]
Sent: Tuesday, June 17, 2008 10:25 AM
To: Owen, Jan L.
Subject: Daily Breeze: WaMu giving Richardson a break?

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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

--------------------------------------------------------------
Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4561
916-325-4717 fax
jan.owen@wamu.net

From: State Net [mailto:andj@statenet.com]
Sent: Friday, June 13, 2008 1:06 PM
To: Owen, Jan L.
Subject: State Net Capitol Journal (PDF format)

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Gay Marriage

Top Story

More than 100,000 same-sex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

When CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court’s decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another “Arnold being Arnold” moment.

But with same-sex couples from across the state and around the country now lining up to take their wedding vows and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.
According to a new study from the University of California Los Angeles, more than half of CALIFORNIA's estimated 100,000 same-sex couples are expected to apply for marriage licenses when the new law goes into effect this week. The study also estimates that as many as 68,000 out-of-state couples could travel to CALIFORNIA to take advantage of the new law. MASSACHUSETTS — the only other state with legal same-sex marriage — does not allow out-of-state couples to marry if their union would not be legal in their home state, a caveat CALIFORNIA does not have. And while many couples will keep it simple, others are expected to celebrate their big event in style.

All of which, the UCLA study says, could generate as much as $64 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 firstentre into what could be an enormously lucrative and previously untapped market.
"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.

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,
"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."

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.

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 might have been odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined
to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. "If the window [for gay marriage] opens, hopefully it opens forever," Paisley says. "So there's no urgency right now."

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in CALIFORNIA (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way CALIFORNIA voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation's highest court. "Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California," says Duke University law professor Erwin Chemerinsky. "What [gay marriage advocates] want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted."

(NY TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATEGILF, 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 Gonzalez, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.
The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate.

Senior Editor Jennifer Duffy said, "It's like 2006 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters' decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was $45.3 million in House Democrats' campaign war chest, while House Republicans only had $6.7 million. And in the Senate, Democrats had $37.6 million compared to Republicans' $19.4 million.

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats' 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCrery (R-LOUISIANA). "I don't think the atmosphere in November is going to be nearly as bad as it is now, or as pundits suggest."

But other Republicans aren't nearly as optimistic. Sen. John Ensign of NEVADA, who is heading Senate Republicans' re-election effort, for example, told the Las Vegas Review-Journal recently that he thought it would be "a great night" if his party managed to hold Democratic gains in the Senate to three or four seats. (WALL STREET JOURNAL)

II. 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
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 excuse
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 most 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 (WYFF [GREENVILLE]). • A NEW YORK Supreme Court justice
ordered the Legislature last week to give the state's 1,250 trial judges their first salary
increase in 10 years. Justice Edward H. Lehner gave lawmakers 90 days to implement
the raises, but the judges may have to wait considerably longer if lawmakers appeal
the decision (NEW YORK TIMES).

— Compiled by KOREY CLARK

Governors

PATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead
to a major showdown with Bay State teachers unions, MASSACHUSETTS
Gov. Deval Patrick (D) is poised to propose a new kind of public school that
would, in the words of one school official, "radically transform" the current system.

Patrick's plan would create "readiness schools" free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community's particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers Association, which boasts nearly 108,000 members. "We are open to other ways of doing things," said MTA president Anne Wass. "Certainly we're not negative. We're willing to work with the administration on this."

But other unions are also waiting to hear more details before they come down one way or the other. "We're open to new ideas, but we're interested in protecting collective bargaining rights," said Thomas Gosnell, president of the 27,000-member American Federation of Teachers Massachusetts.

While the readiness schools share many similarities with charter schools, they would have different governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

**JINDAL GETS VOUCHERS:** The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a $10 million school voucher proposal that could allow as many as 1,500 low-to-middle-income students in New Orleans to attend private schools at taxpayer expense. The bill faced one more vote in the House to review minor changes made in the Senate, but most observers
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 $55,000 for a family of four. (NEW YORK TIMES, TIMES-PICAYUNE [NEW ORLEANS]).

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. So, I don’t know how more crystal clear I can be.”

Strickland has been mentioned prominently by many political handicappers, who note his popularity as both governor and a former member of Congress. More important, he hails from OHIO, the state which decided the 2004 election. Although Strickland was a passionate early supporter of NEW YORK Sen. Hillary Clinton’s campaign to earn the nod that eventually went to Obama, Strickland said he is committed to helping the ILLINOIS Senator win the White House for Democrats in the fall. (ABC NEWS)

GOVERNORS IN BRIEF: State fire officials said arson is the likely cause of the fire that severely damaged the TEXAS governor’s mansion last week. Nobody was hurt in the blaze, which happened around 2:00 a.m. The 152-year-old mansion has been unoccupied since a major renovation started last year. Gov. Rick Perry (R), who was in Europe on a trade mission at the time of the fire, said he was “heartbroken” over the damage. He also vowed that the mansion would be rebuilt, “whatever it costs” (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS). • PENNSYLVANIA Gov. Ed Rendell (D) signed legislation that gives Keystone State municipalities one year to adopt zoning ordinances necessary to preserve the Appalachian Trail. Those that don’t will get priority listing for state grants and other help in acquiring property in an effort to protect the trail (PHILADELPHIA INQUIRER).

— Compiled by RICH EHISEN
Hot issues

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 206, 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 906, which would have created a more extensive license for cosmetologists, including separate licenses for hair stylists, nail technicians and aestheticicians, who do facials (ORLANDO SENTINEL).

CRIME & PUNISHMENT. An OHIO court rules that the state’s method of executing condemned prisoners is unconstitutional because two of three drugs used in the lethal injection process can cause pain. State officials are considering an appeal to the Buckeye State Supreme Court (CLEVELAND PLAIN DEALER).
• ALABAMA Gov. Bob Riley (R) signs legislation that allows the state prison commissioner to furlough inmates who are permanently incapacitated or terminally ill. The releases must also be approved by both prison medical officials and outside doctors (MONTGOMERY ADVERTISER). • OKLAHOMA Gov. Brad Henry (D) signs legislation to create the nation’s first stand-alone, long-term nursing home for high-risk sex offenders. The bill is a response to the growing number of convicted sex offenders who need long-term care, but who cannot be placed in such facilities without endangering other residents (SHAWNEE NEWS STAR). • The LOUISIANA
House approves SB 144, which would allow Pelican State judges to order chemical castrations for convicted rapists and other sex offenders. It returns to the Senate.

(ADVOCATE [BATON ROUGE])

EDUCATION: Education officials in ARKANSAS approve a statewide code of ethics for the Razorback State’s 60,000 licensed teachers. The new code includes maintaining a professional relationship with each student and keeping job skills current (ARKANSAS DEMOCRAT GAZETTE). • The LOUISIANA House tables HB 199, which would have allowed people with a concealed-carry weapons permit to tote guns on college campuses. The author said the measure did not have enough votes to pass (TIMES-PICAYUNE [NEW ORLEANS]). • The LOUISIANA House endorses SB 733, which would allow Pelican State science teachers to use supplemental materials when teaching subjects such as evolution, global warming, cloning and the origin of life. Those materials could only be utilized upon a request by a local school board and after approval by state education officials. The measure moves back to the Senate (TIMES-PICAYUNE NEW ORLEANS).

ENVIRONMENT: The OHIO House unanimously approves the Great Lakes Compact, a measure that would prevent most diversions of water from the lakes’ basin. The measure moves to Gov. Ted Strickland (D), who has said he will sign it into law. The Buckeye State will become the sixth to adopt the Compact, joining ILLINOIS, INDIANA, MINNESOTA, NEW YORK and WISCONSIN. Lawmakers in PENNSYLVANIA and MICHIGAN are still mulletting similar proposals (AKRON BEACON JOURNAL). • VERMONT Gov. Jim Douglas (R) signs legislation that declares groundwater a public trust and requires businesses that withdraw 20,000 gallons a day or more to file a report on that usage with the state. Businesses would need a permit for withdrawal of more than 57,000 gallons, effective July 2010. Most farming operations will be exempt (BURLINGTON FREE PRESS). • The DELAWARE Senate approves SB 263, which would force utilities to buy credits for each ton of carbon dioxide they release into the atmosphere. The money would be earmarked for public energy conservation programs, clean energy projects, financial assistance with energy bills for low-income residents and similar initiatives. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]).

HEALTH & SCIENCE: The LOUISIANA House gives final approval to HB 318, which would require health insurers to cover the cost of prosthetics up to $50,000 per limb per year. It moves to Gov. Bobby Jindal (R) for review (ADVOCATE).
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

— Compiled by RICH EHISEN
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 governor's actions "typical Mike Huckabee," adding that "He's just a decent fun guy who cares about people."

CONGRESSWOMAN DEADBEAT: It has been quite a ride for CALIFORNIA Rep. Laura Richardson, a CALIFORNIA Democrat who in less than a year's time went from being a city councilwoman to punching her ticket to Congress, with a brief stop in the state Assembly along the way. But Richardson has been better known of late for a messy default on the mortgage of a Sacramento home she bought during her very brief stay under the Capitol dome. While that made national headlines, it is far from Richardson's only recent financial fiasco. As the Los Angeles Times reports, she has defaulted on home loans at least six times since 2004, and has similarly run out on a variety of car repair bills and other financial obligations. Undaunted, Richardson is now trying to reclaim the Sacramento house, which has already been sold to someone else.

COPY THAT: If imitation is the sincerest form of flattery, then MICHIGAN should be downright honored by a recently released report from a GEORGIA commission that outlines a "new vision" for the Peach State's mental health care system. That's because, reports the Atlanta Journal Constitution, the bulk of the report was lifted directly from a similar MICHIGAN study published in 2004. The GEORGIA report also apparently kipped 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 own bridge, albeit one that, given its current condition, a buyer may not want to drive, you know, actual cars on.

By RICH EISEN
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 Lucey reports on Congress.
Trackback URL: http://blogs.wjw.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/oi_9584107

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 purchasers 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.
Disclosure Offers No Insight on Lawmaker’s Home Woes

Sarah Lueck reports on Congress.

Trackback URL: http://blogs.waj.com/washwire/2008/06/19/disclosure-offers-no-insight-on-lawmakers-home-woes/

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Democratic Rep. Laura Richardson provided no information about her recent mortgage woes. Multiple accounts have
been reported recently on Richardson’s financial troubles, which includes a foreclosure on one of her California homes
and defaults on two others.

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Richardson reportedly owes on a Sacramento home she purchased in January 2007. It recently was sold at auction to a
mortgage lender for $380,000, 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
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told the AP. “I had to figure out just like every other American how I could restructure the obligations that I had with the
income I had.”

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From: Gaugl, Sara C.
Sent: Saturday, June 14, 2008 4:30 PM
To: Baptista, Geri Ann; Strom, Erik E.; Owen, Jan L.; Battaglia, Paul J.; Ellos, 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 Mudulius, 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 Noetro, 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 [Redacted] 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; Thom, Ann; Pataehnick, 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/ct_8579889?nclick_check=1

Buyer sues Calif. congresswoman over foreclosure

By JULIET WILLIAMS Associated Press Writer

Article Launched: 06/13/2008 05:45:18 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 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 $385,000 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 8.9 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 spokesperson 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 $91,000, 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.

http://sp.google.com/article/ALeqM5gii2zKwhu neglected

**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 $368,000 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 $355,000. 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 Gaujot, said the company would have no comment because Richardson had not authorized it to speak about her case.

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**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 $445,000 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 2005 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 price 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, repossessed 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."
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; Thom, 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

WeMU

1301 Second Avenue | WMC40 | Seattle WA 98101

206.564.4565 | 206.226.7979

sara.gaugl@wmu.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 Eric 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,"

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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

206.504.5000 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: Stroyn, Erik E. <erik.stroyn@wamu.net>; Parker, Gary L. <gary.parker@wamu.net>
Subject: FW: State Net Capitol Journal (PDF format)
Attach: stnj_061608.pdf

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
601 K Street Suite 110
Sacramento, CA 95814
916-554-7
916-325-4717 fax
jan.owen@wamu.net

From: State Net
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: captaj@wamu.net. Thanks for reading, Rich Ebisen, 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
Top Story

More than 100,000 same-sex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

When CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court’s decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another “Arnold being Arnold” moment. But with same-sex couples from across the state and around the country now lining up to take their wedding vows and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.
According to a new study from the University of California Los Angeles, more than half of CALIFORNIA’s estimated 100,000 same-sex couples are expected to apply for marriage licenses when the new law goes into effect this week. The study also estimates that as many as 68,000 out-of-state couples could travel to CALIFORNIA to take advantage of the new law. MASSACHUSETTS — the only other state with legal same-sex marriage — does not allow out-of-state couples to marry if their union would not be legal in their home state, a caveat CALIFORNIA does not have. And while many couples will keep it simple, others are expected to celebrate their big event in style.

All of which, the UCLA study says, could generate as much as $600 million for the CALIFORNIA economy over the next three years, creating 2,000 jobs along the way. More than $100 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 entrée into what could be an enormously lucrative and previously untapped market.
"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 state constitutions, many state officials openly fear dealing with a wave of newlyweds who get married in CALIFORNIA and then return home to file suit in an effort to have those unions recognized in their own community.

Nine states — ALASKA, COLORADO, FLORIDA, IDAHO, MICHIGAN, NEBRASKA, SOUTH CAROLINA, SOUTH DAKOTA and UTAH — tried to get the CALIFORNIA high court to stay its ruling until November, when state voters weigh in on a proposed constitutional amendment to define marriage as being only between one man and one woman. In a letter to the court,
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.

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.

For now, only two states will recognize gay marriages performed in CALIFORNIA. NEW YORK Gov. David Paterson (D) has already ordered the Empire State to recognize all marriages conducted in locales where they are legal, while RHODE ISLAND also recognizes those unions.

But while some gay couples are clearly preparing to make the most of their window of opportunity, others appear to be playing it closer to the vest, at least for now. The San Francisco Convention & Visitors Bureau, for instance, says it has yet to see the deluge of hotel or travel bookings some others claim to be getting, which many would take as odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined
to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. "If the window [for gay marriage] opens, hopefully it opens forever," Paisley says. "So there's no urgency right now."

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in California (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way California voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation's highest court. "Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California," says Duke University law professor Erwin Chemerinsky. "What [gay marriage advocates] want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted."

(NEW YORK TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATETLINE.ORG, THE FIELD POLL, STATE NET, WALL STREET JOURNAL, SAN FRANCISCO CHRONICLE, ABC NEWS.COM)

— Compiled by RICH EHISEN

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**Politics & leadership**

**GOP facing more congressional losses:** The 2006 elections were not good for congressional Republicans, who lost control of both houses after suffering heavy losses to Democrats. But the bad times may not be over, with some predicting further GOP losses in both chambers in November.

"A lot of Republicans thought that 2006 was the low point, and that simply isn't the case," said Nathan Gonzales, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.
The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate.

Senior Editor Jennifer Duffy said, "It's like '006 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters' decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was $45.3 million in House Democrats' campaign war chest, while House Republicans only had $6.7 million. And in the Senate, Democrats had $37.6 million compared to Republicans' $19.4 million.

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats' 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCreary (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)

II. 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
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 (WYFF [GREENVILLE]). • A NEW YORK Supreme Court justice ordered the Legislature last week to give the state's 1,250 trial judges their first salary increase in 10 years. Justice Edward H. Lehner gave lawmakers 90 days to implement the raises, but the judges may have to wait considerably longer if lawmakers appeal the decision (NEW YORK TIMES).

— Compiled by KOREY CLARK

Governors

PATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead to a major showdown with Bay State teachers unions, MASSACHUSETTS Gov. Deval Patrick (D) is poised to propose a new kind of public school that
would, in the words of one school official, "radically transform" the current system.

Patrick's plan would create "readiness schools" free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community's particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers Association, which boasts nearly 108,000 members. "We are open to other ways of doing things," said MTA president Anne Wass. "Certainly we're not negative. We're willing to work with the administration on this."

But other unions are also waiting to hear more details before they come down one way or the other. "We're open to new ideas, but we're interested in protecting collective bargaining rights," said Thomas Gosnell, president of the 27,000-member American Federation of Teachers Massachusetts.

While the readiness schools share many similarities with charter schools, they would have different governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

**JINDAL GETS VOUCHERS:** The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a $50 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 faced one more vote in the House to review minor changes made in the Senate, but most observers
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]).

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. 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).
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 206, 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 curbing 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 906, 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 the three drugs used in the lethal injection process can cause pain. State officials are considering an appeal to the Buckeye State Supreme Court (CLEVELAND PLAIN DEALER).
• ALABAMA Gov. Bob Riley (R) signs legislation that allows the state prison commissioner to furlough inmates who are permanently incapacitated or terminally ill. The releases must also be approved by both prison medical officials and outside doctors (MONTGOMERY ADVERTISER). • OKLAHOMA Gov. Brad Henry (D) signs legislation to create the nation's first stand-alone, long-term nursing home for high-risk sex offenders. The bill is a response to the growing number of convicted sex offenders who need long-term care, but who cannot be placed in such facilities without endangering other residents (SHAWNEE NEWS STAR). • The LOUISIANA
House approves SB 144, which would allow Pelican State judges to order chemical castrations for convicted rapists and other sex offenders. It returns to the Senate (ADVOCATE [BATON ROUGE]).

EDUCATION: Education officials in Arkansas approve a statewide code of ethics for the Razorback State's 60,000 licensed teachers. The new code includes maintaining a professional relationship with each student and keeping job skills current (ARKANSAS DEMOCRAT GAZETTE). • The LOUISIANA House tables HB 199, which would have allowed people with a concealed-carry weapons permit to tote guns on college campuses. The author said the measure did not have enough votes to pass (TIMES-PICAYUNE [NEW ORLEANS]). • The LOUISIANA House endorses SB 733, which would allow Pelican State science teachers to use supplemental materials when teaching subjects such as evolution, global warming, cloning and the origin of life. Those materials could only be utilized upon a request by a local school board and after approval by state education officials. The measure moves back to the Senate (TIMES-PICAYUNE NEW ORLEANS).

ENVIRONMENT: The OHIO House unanimously approves the Great Lakes Compact, a measure that would prevent most diversions of water from the lakes' basin. The measure moves to Gov. Ted Strickland (D), who has said he will sign it into law. The Buckeye State will become the sixth to adopt the Compact, joining ILLINOIS, INDIANA, MINNESOTA, NEW YORK and WISCONSIN. Lawmakers in PENNSYLVANIA and MICHIGAN are still mulling similar proposals (AKRON BEACON JOURNAL). • VERMONT Gov. Jim Douglas (R) signs legislation that declares groundwater a public trust and requires businesses that withdraw 20,000 gallons a day or more to file a report on that usage with the state. Businesses would need a permit for withdrawal of more than 57,000 gallons, effective July 2010. Most farming operations will be exempt (BURLINGTON FREE PRESS). • The DELAWARE Senate approves SB 263, which would force utilities to buy credits for each ton of carbon dioxide they release into the atmosphere. The money would be earmarked for public energy conservation programs, clean energy projects, financial assistance with energy bills for low-income residents and similar initiatives. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]).

HEALTH & SCIENCE: The LOUISIANA House gives final approval to HB 318, which would require health insurers to cover the cost of prosthetics up to $50,000 per limb per year. It moves to Gov. Bobby Jindal (R) for review (ADVOCATE).
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 also 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

12
Republican running for lieutenant governor, began to choke on a piece of food. The quick-thinking Huckabee applied the Heimlich maneuver, clearing Pittenger’s throat. Pittenger, who has recovered fully, called the former gov’s actions “typical Mike Huckabee,” adding that “He’s just a decent fun guy who cares about people.”

CONGRESSWOMAN DEADBEAT: It has been quite a ride for CALIFORNIA Rep. Laura Richardson, a CALIFORNIA Democrat who in less than a year’s time went from being a city councilwoman to punching her ticket to Congress, with a brief stop in the state Assembly along the way. But Richardson has been better known of late for a messy default on the mortgage of a Sacramento home she bought during her very brief stay under the Capitol dome. While that made national headlines, it is far from Richardson’s only recent financial fiasco. As the Los Angeles Times reports, she has defaulted on home loans at least six times since 2004, and has similarly run out on a variety of car repair bills and other financial obligations. Undaunted, Richardson is now trying to reclaim the Sacramento house, which has already been sold to someone else.

COPY THAT: If imitation is the sincerest form of flattery, then MICHIGAN should be downright honored by a recently released report from a GEORGIA commission that outlines a “new vision” for the Peach State's mental health care system. That's because, reports the Atlanta Journal Constitution, the bulk of the report was lifted directly from a similar MICHIGAN study published in 2004. The GEORGIA report also apparently ripped 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 even 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 Richmond 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
Sounds good.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
Wamo
206-509-4717

-----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 exited. I am going 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
916-554-4717 phone
916-323-4717 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. :-)
From: Owen, Jan L.
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Can you add me to this list? Thanks. How are you? I

Jan Lynn Owen
First Vice President
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801 K Street Suite 110
Sacramento, CA 95814
916-553-2721
916-323-4171 fax
jan.owen@swara.org

-----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
WebM
206-200-

-----Original Message-----
From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Gaugl, Sara C.; Baptista, Gari Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Subject: Fw: Congresswoman Laura Richardson - Recall

Fyi...

-----Original Message-----
From: jrogo2@
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: <jrogo2@...>

Subject: Congresswoman Laura Richardson - Recall

Cc: AmericanVoice

>

I believe the time has come for a serious look at whether a recall is in order. Ms. Richardson has misrepresented every constituent she has represented from the City Council of Long Beach, the California State Assembly to her current position as U.S. Congresswoman. To children who, in good faith entered her contest to win trips. This woman is a sham and does not deserve to represent anyone in any capacity.

>

For the Speaker of the House to state that "alot of people were caught up in the mortgage crisis" is a disgrace. That is comparing apples to oranges! She used the homes to support her political ambitions and then left the financial institutions to foot the bill! Not to mention the numerous small business owners who had the misfortune of doing business with her, they, in good faith, that she would honor their debts!

>

I know there are many out there that may have shared my thoughts. Members of Congress should not be treated differently than main stream Americans who are losing their homes in this mortgage crisis!

>

Please send your thoughts to Washington Mutual at their unusual treatment of Ms. Richardson's auction of her home in Sacramento as well as to Ms. Pelosi! This special treatment! Washington Mutual is affording Ms. Richardson gives the impression that they have Ms. Richardson in their pocket to vote in legislation that benefits their line of business!

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Together we can ensure that members of Congress are held to the same standards as ordinary Americans.

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Wamu
206-564-2684

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Subject: RE: Congresswoman Laura Richardson - Recall

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L.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
W & M
206-307

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From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Gaggi, Sara C.; Hapesia, Geri Ann S.
Cc: Riley, Olivia; Hutchinson, Libby G.; Strei, Erik E.
Subject: Fw: Congresswoman Laura Richardson - Recall

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> Date: Fri, 13 Jun 2008 19:58:42 -0700
> From: <jg@esol.com>
> To: Ann hellgren <croweke@dan.borg.com>, Bill Nettle<bill.nettle@plmssrv.com>,
> Daniel <brezovsky@downtowngazette.com>, Dan Prussburg<dpm@plmsrv.com>,
> Denise penn at G and I, Mmg<denise@plmsrv.com>,
> Downtown Gazette<plmsrv.com>,
> <orhill@plmsrv.com>,
> E. Sialas<est@plmsrv.com>,
> Feedback progressivesvote.com, F Loth<loth@plmsrv.com>,
> Gabrielle Weeks<gb@plmsrv.com>,
> G Maddux<gene.maddux@plmsrv.com>,
> Jeff Price<price@plmsrv.com>
> Subject: Congresswoman Laura Richardson - Recall
> Co: American Voices
> Friends,

JPMC - 005711
CONFIDENTIAL
CSOC.RICH.005204
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> Sincerely,

> John Soto
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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--- Original Message ---
From: GMM Newsroom
Sent: Friday, June 13, 2008 8:46 AM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

FYI...

--- Original Message ---
From: jojis
Sent: Friday, June 13, 2008 8:46 AM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

Date: Fri, 13 Jun 2008 19:38:42 -0700
From: <jojis>
To: Ann helgenren
    "arowde" [ ]
    "bill mante" [ ]
    "demise penn at G and L Mag [ ]
    "downtown gazette [ ]
    "dbull phamericas org" [ ]
    "e selassie [ ]
    "feedback progressivevalle com" [ ]
    "g lorah [ ]
    "gabrielle weeks [ ]
    "g maddo [ ]
    "jeff price [ ]
    "kristen balla [ ]
    "laura richardson [ ]
    "lisa rosen [ ]
    "maddo [ ]
    "robin williams [ ]
    "ruth williams [ ]
    "sara c. baer [ ]
    "steve strom [ ]
    "valerie walden [ ]
    "william e. strom [ ]

Subject: Congresswoman Laura Richardson - Recall
Cc: AmericanVoice [ ]

Friends,

I believe the time has come for a serious look at whether a recall is in order. Ms. Richardson has misrepresented every constituent she has represented from the City Council of Long Beach, the California State Assembly, to her current position as U.S. Congresswoman. To children who, in good faith entered her contest to win trips. This woman is a sham and does not deserve to represent anyone in any capacity.

For the Speaker of the House to state that "too many people were caught up in the mortgage crisis" is a disgrace! That is comparing apples to oranges! She used the homes to support her political ambitions and then left the financial institutions to foot the bill! Not to mention the numerous small business owners who had the misfortune of doing business with her, they, in good faith, that she would honor her debts!

I know there are many out there that may be share my thoughts. Members of Congress should not be treated differently then main stream Americans who are losing their homes in this mortgage crisis!

Please send your thoughts to Washington Mutual at their unusual treatment of Ms. Richardson's auction of her home in Sacramento as well as to Ms. Pelosi! This special treatment Washington Mutual is affording Ms. Richardson gives the impression that they have Ms. Richardson in their pocket to vote in legislation that benefits their line of business!

JPMC - 005714
CONFIDENTIAL
CSOC.RICH.005207
Together we can ensure that members of Congress are held to the same standards as ordinary Americans.

Your thoughts on this would be appreciated.

Sincerely,

John Soto
From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Monday, June 16, 2008 1:06 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
916-355-4717
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: Guzel, Sara C., Bapista, Geri Ann S
Cc: Riley, Olivia, Hutchinson, Libya G., Strom, Erik E.
Sent: Mon Jan 16 08 19:13 2008
Subject: Fw: Congresswoman Laura Richardson - Recall

Fyi...

-----Original Message-----
From: Josie B
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

Date: Fri, 13 Jun 2008 10:58:42 -0700
From: < Josie2@charter.net >
To: Ann bellinger, Jennifer Chrisman, Bill Nattie, IAN KERNHAM, DAN PETERSBURG, denise pace at G and L, Meg City, Downtown Gazette, "Dr. Bill phamericas.org"
F Seabright
Feedback progressives.com
F Loesch
Gabrielle Weeks <Gabrielle.Weeks@ee.o>
G Mills
Jeff Priez

> Subject: Congresswoman Laura Richardson - Recall
> Co: AmericanVoices

> Friends,
>
> I believe the time has come for a serious look at whether a recall is in order. Ms. Richardson has misrepresented every constituent she has represented from the City Council of Long Beach, the California State Assembly to her current position as U.S. Congresswoman. To children who, in good faith entered her contest to win trips. This woman is a sham and does not deserve to represent anyone in any capacity!
>
> For the Speaker of the House to state that "most of people were caught up in the mortgage crisis" is a disgrace! That is comparing apples to oranges! She used the homes to support her political ambitions and then left the financial institutions to foot the bill! Not to mention the numerous small business owners who had the misfortune of doing business with her, they, in good faith, that she would honor her debts!
>
> I know there are many out there that may share my thoughts. Members of Congress should not be treated differently than main stream Americans who are losing their homes in this mortgage crisis!
>
> Please send your thoughts to Washington Mutual at their unusual treatment of Ms. Richardson's auction of her home in Sacramento as well as to Ms. Pelosi! This special treatment! Washington Mutual is affording Ms. Richardson gives the impression that they have Ms. Richardson in their pocket to vote in legislation that benefits their line of business!
>
> Together we can ensure that members of Congress are held to the same standards as ordinary Americans.
>
> Your thoughts on this would be appreciated.
>
> Sincerely,
>
> John Soto
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
916-553-3
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
206-501-7

-----Original Message-----
From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Guagl, Sara C.; Baptista, Geri Ann S
Cc: Riskey, Olivia; Hutchinson, Libby G.; Strom, Erik E.
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

-----Original Message-----
From: [redacted]
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fw: Congresswoman Laura Richardson - Recall
Date: Fri, 13 Jun 2008 19:58:42 -0700
From: [Email Address]
To: [Email Address]

Subject: Congresswoman Laura Richardson - Recall

Cc: American Voters

Friends,

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Together we can ensure that members of Congress are held to the same standards as ordinary Americans.

Your thoughts on this would be appreciated.

Sincerely,

John Soto
You should have been copied on this one, too.

L.

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WoMa
206-380-2770

-----Original Message-----
From: GM Newsroom
Sent: Monday, June 16, 2008 8:19 AM
To: Guagli, Sara C., Bapista, Geri Ann S,
Cc: Riley, Olivia, Hutchinson, Libby G., Strat, Erik E.
Subject: FW: Congresswoman Laura Richardson - Recall

Fyi...

-----Original Message-----
From: jogeneous [mailto:jogeneous]
Sent: Friday, June 13, 2008 8:14 PM
To: GM Newsroom
Subject: Fwd: Congresswoman Laura Richardson - Recall

> Data: Fri. 13 Jun 2008 19:58:42 -0700
> From: <jogeneous>
> To: Ann hellgren [mailto:Bill Nattle]
> "croweke [mailto:IDAN PRESSBURG]
> demise penn at G inn
> Downtown Gazette [mailto:
> "DrBill phanemes org"
> "e.Selassie [mailto:
> "feedBack. progressivevah.com"
> "I Lorah [mailto:
> Gabrielle Weeks [mailto:
> "G Maddaus [mailto:
> Jeff Price [mailto:
> Subject: Congresswoman Laura Richardson - Recall
> "Co. AmericanVoice [mailto:
> >
> > Friends,
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Together we can ensure that members of Congress are held to the same standards as ordinary Americans.

Your thoughts on this would be appreciated.

Sincerely,

John Soto
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 Ehrensen 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
Gay Marriage

Top Story

More than 100,000 same-sex couples are expected to apply for marriage licenses when a new CALIFORNIA law goes into effect this week. According to a new study, that could mean big bucks for the Golden State economy.

SNCJ Spotlight

Will gay marriage boost ailing Golden State economy?

When CALIFORNIA Gov. Arnold Schwarzenegger (R) joked recently that the state Supreme Court’s decision to legalize gay marriage would mean big bucks for his financially strapped state, most observers took it as just another “Arnold being Arnold” moment. But with same-sex couples from across the state and around the country now lining up to take their wedding vows and perhaps spend big bucks in the process — Schwarzenegger may soon have the last laugh.
According to a new study from the University of California Los Angeles, more than half of CALIFORNIA's estimated 10,000 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 $694 million for the CALIFORNIA economy over the next three years, creating 22,000 jobs along the way. More than 50% 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 accommodations, 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.
"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.

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,
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.

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.

For now, only two states will recognize gay marriages performed in CALIFORNIA. NEW YORK Gov. David Paterson (D) has already ordered the Empire State to recognize all marriages conducted in locales where they are legal, while RHODE ISLAND also recognizes those unions. But while some gay couples are clearly preparing to make the most of their window of opportunity, others appear to be playing it closer to the vest, at least for now. The San Francisco Convention & Visitors Bureau, for instance, says it has yet to see the deluge of hotel or travel bookings some others claim to be getting, which many would take as odd for one of the most gay-accessible cities in the world.

But David Paisley, a consultant to the hotel and travel industry on gay and lesbian market research, says the bulk of the gay community may also be inclined...
to wait and see what voters do in November before putting in the time and money for something that may get taken away again just a few months down the road. "If the window [for gay marriage] opens, hopefully it opens forever," Paisley says. "So there’s no urgency right now."

But others also note that it could be logistics more than the ballot measure that keeps some gay couples from tying the knot before November. June is traditionally the busiest month for weddings, with many venues and other wedding services booked at least a year ahead. That makes it tough for anyone who tries to squeeze a major event in over the next few months.

There is also some reason to believe that Californians are losing interest in barring gays from marriage. Although Proposition 22, the 2000 initiative that banned same-sex unions in CALIFORNIA (that initiative was not a constitutional amendment), passed with more than 60 percent of the vote, a recent Field Poll shows that 51 percent of voters now approve allowing same-sex couples to wed. Nationally, a Gallup/USA Today survey shows even greater acceptance of same-sex unions, with 63 percent of those polled saying such a union should be strictly a private decision.

Regardless of which way CALIFORNIA voters go in November, most observers believe the gay marriage issue will ultimately be decided by the nation’s highest court. "Eventually the U.S. Supreme Court is going to have to rule on whether states have to recognize same-sex marriages from Massachusetts and California," says Duke University law professor Erwin Chemerinsky. "What gay marriage advocates want is to postpone that as long as possible because attitudes are changing quickly, and the more marriage equality gets entrenched, the more it is going to be widely accepted."

(NEW YORK TIMES, LOS ANGELES TIMES, SACRAMENTO BEE, USA TODAY, STATETLINE.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 Gonales, political editor for the nonpartisan Rothenberg Political Report, which has predicted Democrats will pick up eight to 12 seats in the House and three to five seats in the Senate.
The nonpartisan Cook Political Report, predicts Democratic gains even slightly higher: 10 to 20 seats in the House and four to seven seats in the Senate.

Senior Editor Jennifer Duffy said, "It's like '06 never ended for Republicans."

Among the various indicators of trouble ahead for Republicans are voters’ decidedly negative views of President Bush, rising gas prices and the weak economy. And Republicans have already lost three House seats in special elections in GOP-leaning districts this year.

Democrats also have a financial edge over Republicans. As of April, there was $45.3 million in House Democrats’ campaign war chest, while House Republicans only had $6.7 million. And in the Senate, Democrats had $37.6 million compared to Republicans’ $19.4 million.

Big GOP losses in the fall, however, would be unusual not only because one party rarely endures two bad congressional election cycles in a row, but also because the losses are expected in states normally seen as safe for Republicans, such as ALASKA, COLORADO, MISSISSIPPI and NORTH CAROLINA.

The Democrats’ 235-to-199-seat majority in the House already allows them to pass much of their agenda through that chamber. But many bills get held up in the Senate, where the Dems hold only 49 of the 100 seats, with two occupied by independents. The predicted gains would conceivably allow them to push a more ambitious agenda through both chambers.

But a lot can happen in the remaining few months before Election Day. And Republicans are hoping Sen. John McCain will aid their cause.

"McCain being at the top of the ticket improves the bad atmosphere, I think," said retiring Rep. Jim McCreary (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)

II. 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
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. Lehman 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

P

ATRICK TO PITCH NEW KIND OF SCHOOL: In a move that could lead to a major showdown with Bay State teachers unions, MASSACHUSETTS Gov. Deval Patrick (D) is poised to propose a new kind of public school that
would, in the words of one school official, “radically transform” the current system.

Patrick’s plan would create “readiness schools” free of most state curriculum and hiring guidelines, similar to private charter schools. The new system would in theory adapt course offerings, clothing policies and even the length of the school year to each community’s particular needs. The schools would be governed by local boards rather than by districts and the state.

Some education groups have voiced tentative support for the idea, including the powerful Massachusetts Teachers Association, which boasts nearly 108,000 members. “We are open to other ways of doing things,” said MTA president Anne Wass. “Certainly we’re not negative. We’re willing to work with the administration on this.”

But other unions are also waiting to hear more details before they come down one way or the other. “We’re open to new ideas, but we’re interested in protecting collective bargaining rights,” said Thomas Gosnell, president of the 27,000-member American Federation of Teachers Massachusetts.

While the readiness schools share many similarities with charter schools, they would have different governance. Most charter schools are governed by the state, while local school committees would oversee readiness institutions. The new schools could also be created from existing public schools. And unlike charter schools, which typically admit students through a lottery system and often have long waiting lists, readiness schools would be open to all students in a district and have no admissions criteria.

Patrick plans to take his proposal to lawmakers later this month. If they approve the plan, the first schools would be open for the 2009-2010 school year, with a goal of having 40 of the new schools open within four years. (BOSTON GLOBE)

**JINDAL GETS VOUCHERS:** The LOUISIANA Senate handed Gov. Bobby Jindal (R) a major victory last week, approving HB 1347, a $10 million school voucher proposal that could allow as many as 1,500 low- to middle-income students in New Orleans to attend private schools at taxpayer expense. The bill faces one more vote in the House to review minor changes made in the Senate, but most observers
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]).

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. So, I don’t know how more crystal clear I can be.”

Strickland has been mentioned prominently by many political handicappers, who note his popularity as both governor and a former member of Congress. More important, he hails from OHIO, the state which decided the 2004 election. Although Strickland was a passionate early supporter of NEW YORK Sen. Hillary Clinton’s campaign to earn the nod that eventually went to Obama, Strickland said he is committed to helping the ILLINOIS Senator win the White House for Democrats in the fall. (ABC NEWS)

GOVERNORS IN BRIEF: State fire officials said arson is the likely cause of the fire that severely damaged the TEXAS governor’s mansion last week. Nobody was hurt in the blaze, which happened around 2:00 a.m. The 152-year-old mansion has been unoccupied since a major renovation started last year. Gov. Rick Perry (R), who was in Europe on a trade mission at the time of the fire, said he was “heartbroken” over the damage. He also vowed that the mansion would be rebuilt, “whatever it costs” (AUSTIN AMERICAN-STATESMAN, DALLAS MORNING NEWS). • PENNSYLVANIA Gov. Ed Rendell (D) signed legislation that gives Keystone State municipalities one year to adopt zoning ordinances necessary to preserve the Appalachian Trail. Those that don’t will get priority listing for state grants and other help in acquiring property in an effort to protect the trail (PHILADELPHIA INQUIRER).

Compiled by RICH EHISEN
Hot issues

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 307, which would allow cable television operators to obtain a single statewide franchise rather than negotiate individual deals with each community they serve. It moves back to the Senate (ADVOCATE [BATON ROUGE]). • The RHODE ISLAND Senate approves legislation that would raise the state’s minimum wage by up to 3 percent annually. It moves to the House (PROVIDENCE JOURNAL).
• FLORIDA Gov. Charlie Crist (R) vetoes SB 996, which would have created a more extensive license for cosmetologists, including separate licenses for hair stylists, nail technicians and aestheticians, who do facials (ORLANDO SENTINEL).

CRIME & PUNISHMENT. An OHIO court rules that the state’s method of executing condemned prisoners is unconstitutional because two of three drugs used in the lethal injection process can cause pain. State officials are considering an appeal to the Buckeye State Supreme Court (CLEVELAND PLAIN DEALER).
• ALABAMA Gov. Bob Riley (R) signs legislation that allows the state prison commissioner to furlough inmates who are permanently incapacitated or terminally ill. The releases must also be approved by both prison medical officials and outside doctors (MONTGOMERY ADVERTISER). • OKLAHOMA Gov. Brad Henry (D) signs legislation to create the nation’s first stand-alone, long-term nursing home for high-risk sex offenders. The bill is a response to the growing number of convicted sex offenders who need long-term care, but who cannot be placed in such facilities without endangering other residents (SHAWNEE NEWS STAR). • The LOUISIANA...
House approves SB 144, which would allow Pelican State judges to order chemical castrations for convicted rapists and other sex offenders. It returns to the Senate (ADVOCATE [BATON ROUGE]).

EDUCATION: Education officials in ARKANSAS approve a statewide code of ethics for the Razorback State's 60,000 licensed teachers. The new code includes maintaining a professional relationship with each student and keeping job skills current (ARKANSAS DEMOCRAT GAZETTE). • The LOUISIANA House tables HB 199, which would have allowed people with a concealed-carry weapons permit to tote guns on college campuses. The author said the measure did not have enough votes to pass (TIMES-PICAYUNE [NEW ORLEANS]). • The LOUISIANA House endorses SB 733, which would allow Pelican State science teachers to use supplemental materials when teaching subjects such as evolution, global warming, cloning and the origin of life. Those materials could only be utilized upon a request by a local school board and after approval by state education officials. The measure moves back to the Senate (TIMES-PICAYUNE NEW ORLEANS).

ENVIRONMENT: The OHIO House unanimously approves the Great Lakes Compact, a measure that would prevent most diversions of water from the lakes' basin. The measure moves to Gov. Ted Strickland (D), who has said he will sign it into law. The Buckeye State will become the sixth to adopt the Compact, joining ILLINOIS, INDIANA, MINNESOTA, NEW YORK and WISCONSIN. Lawmakers in PENNSYLVANIA and MICHIGAN are still mulling similar proposals (AKRON BEACON JOURNAL). • VERMONT Gov. Jim Douglas (R) signs legislation that declares groundwater a public trust and requires businesses that withdraw 20,000 gallons a day or more to file a report on that usage with the state. Businesses would need a permit for withdrawal of more than 57,000 gallons, effective July 2010. Most farming operations will be exempt (BURLINGTON FREE PRESS). • The DELAWARE Senate approves SB 263, which would force utilities to buy credits for each ton of carbon dioxide they release into the atmosphere. The money would be earmarked for public energy conservation programs, clean energy projects, financial assistance with energy bills for low-income residents and similar initiatives. It moves to the House (NEWS JOURNAL [NEW CASTLE-WILMINGTON]).

HEALTH & SCIENCE: The LOUISIANA House gives final approval to HB 318, which would require health insurers to cover the cost of prosthetics up to $50,000 per limb per year. It moves to Gov. Bobby Jindal (R) for review (ADVOCATE).
[BATON ROUGE]). Also in LOUISIANA, the Senate approves SB 182, which would allow judges to order people with mental illnesses 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 Pitter, a fellow
Republican running for lieutenant governor, began to choke on a piece of food. The quick-thinking Huckabee applied the Heimlich maneuver, clearing Pittenger’s throat. Pittenger, who has recovered fully, called the former governor’s actions “typical Mike Huckabee,” adding that “He’s just a decent fun guy who cares about people.”

CONGRESSIONAL 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 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 lifted 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 own bridge, albeit one that, given its current condition, a buyer may not want to drive, you know, actual cars on.

By RICH EHISEN
From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, June 14, 2008 3:40 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert  Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Richardson's loan was subprime
Long Beach Press-Telegram - Long Beach CA USA
She is now engaged in a legal battle with the new owner of the home, after her lender, Washington Mutual Bank, filed to rescind the sale. ...
See all stories on this topic

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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 ...

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 Citime Savings
Bank of New York (which was later...
expensedirect.net - http://expensedirect.net

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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 ...
See all stories on this topic

Buyer sues Calif. congresswoman over foreclosure
The Associated Press
He claims Richardson used her influence as a congresswoman to force Washington Mutual Inc. and a subsidiary to later back out of the sale. ...
See all stories on this topic

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From: Google Alerts <googlealerts-noreply@google.com>
Sent: Friday, June 13, 2008 9:03 PM
To: Owen, Jan L. <jan.owen@wamu.net>
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

This as-it-happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.
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 the time of our lives- Rocky has another passion- horse riding, he has moved up to advanced and is gone with the wranglers for the entire day. This am we made 7 inches of snow and it has snowed all day and Rocky 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 a lot at 6000 ft. Elevation and I rode all day on Monday and weather permitting I will ride Friday and Saturday. There is not cell phone or computer or TV reception here so you will get this when we go to town. :)

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----- Original Message ----- 
From: Wynne, Patricia
To: Owen, Jan L.
Subject: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

This story was sent to you by: Tricia Wynne

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Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

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New owner had recorded his deed and begun renovations. He says he 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/print-edition/california/la-me-richardson111-2008jun11.0,2389298.story

Visit latimes.com at http://www.latimes.com
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 the time of our lives. Rudy has another passen- horse riding- he has moved up to advanced and is gone with the wranglers for the entire day. This am we woke to 7 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 at 6000 ft.

I rode all day on Monday and weather permitting I will ride Friday and Sat. There is not cell phone or computer or TV reception here so you will get this when we get town.

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

From: twyna <twyna@twyna.com> 
To: Owen, Jan L. 
Subject: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson 

This story was sent to you by: Trista Wynna

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Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson 

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New owner had recorded his deed and begun renovations. He says she pulled strings.

By Jeff Gottlieb
Los Angeles Times Staff Writer

June 11 2008

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: 

Visit latimes.com at http://www.latimes.com

JPMC - 005743
CONFIDENTIAL
CSOC.RICH.005236
From: Strom, Erik S.
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
KUO, Government & Industry Relations
WAMU Center
1301 Second Avenue
Mailstop: WAMU 4201
erik.strom@wamu.net
Phone: 206-500-4645
Fax: 206-377-2441

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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 $3,000 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."

Richardson, meanwhile, is reportedly behind on her mortgage payments.

The left-leaning watchdog group Citizens for Responsibility and Ethics in Washington calls Richardson a "deadbeat congresswoman."
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 Gauigl
Home Loans Public Relations

WAMU
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.224.1100 cell
sara.gauigl@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. Richardson
Attach: Document.pdf

fyi...........

Ann Thorn, FUP
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, N10612
Chatsworth, CA 91311

(818) 775-2380 direct, (818) 775-2510 fax
deborah.brignac@wamu.net

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From: Chia, Huey-Jen
Sent: Wednesday, June 11, 2008 1:37 PM
To: mmquinin@kirbymac.com
Cc: Bottaglia, Paul J.; Brignac, Deborah P.
Subject: RE: Loan No. Richardson

Good afternoon,
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

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: Chiu, Huey-Jen
Sent: Tuesday, June 03, 2008 4:45 PM
To: [REDACTED]
Cc: Battaglia, Paul J.
Subject: Loan No. [REDACTED] - Richardson
June 10, 2008

Via Federal Express

Huey-Jen Chiu
Vice President
California Reconveyance Company
9200 Oakdale Ave.
Chatsworth, CA 91311

Re: James York and Red Rock Mortgage, Inc.
Trustee Sale No. 723397CA
Loan No. [redacted]
Property Address: 3622 W. Curtis Drive, Sacramento, CA

Dear Mr. Chiu,

I am returning your check in the sum of $319,109.05. By returning this check, I am also rejecting your offer to rescind the foreclosure sale. Please refer any questions or comments to Tom Sheridan at Wagner Kirkman et al, telephone number (916) 920-5286, to whom any litigation matters relating to this has been referred.

Donna T. Parkinson

Very truly yours,

PARKINSON PHINNEY

By Donna T. Parkinson
DTP:tb
Enclosures

Cc: Jim York
    Tom Sheridan
    Robin Klomparens

{7725:00/141TPA/0535356.DOC}
From: twynne[...]
Sent: Wednesday, June 11, 2008 1:42 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson

This story was sent to you by: Tricia Wyant

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Foreclosed Sacramento home, with upgrades, may be returned to Congresswoman Laura Richardson
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New owner had recorded his deed and begun renovations. He says she pulled strings.

By Jeff Gottlieb
Los Angeles Times Staff Writer

June 11 2008

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:

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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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 cut its budget qualmire 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 went through sides 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 Coggins said in a prepared statement.

"But Ted Coats, leader of People's Advocates, a political watchdog group, characterized the action as a cop-out with the state facing a projected 315.2 billion budget deficit.

"It's the thing you do when you don't have the guts to do what you need to do," Coats 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 Marna Lagos in the Chronicle.

"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 Barrett announced her decision only after county lawyers told her she could not follow the same policy as Butte County Clerk Candace Grubb, meanwhile, shamed budget constraints, telling the Chico Enterprise-Record that her decision was made


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 said 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 giving revenues for purposes other than regulatory costs.'


Meanwhile, continuing the same story line, [the California Highway Patrol revealed Tuesday that it will pay almost $1 million to settle a lawsuit from a former [the California Highway Patrol revealed Tuesday that it will pay almost $1 million to settle a lawsuit from a former
captain 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 $965,000 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 failed 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, tackled the CHP establishment in 2004 when he applied to become commissioner at a time when then-Commissioner Dwight Helwick was considered vulnerable. Helwick 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 65 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 207 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, saving restored state funding, and could be forced to pare 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
Board member Marguerite Poindexter LaMotte abandoned all concern that programs targeting minority, low-achieving students would be adversely affected.

"The cuts are a result of Gov. Arnold Schwarzenegger's last proposed budget, which provides a $1.03 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 keeps 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 LA's Stuart Pfeffer and Christine Harney report.

"Sandra Hutchens, a 63-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 $19,000 in property taxes."

"Richardson's loss of the house first reported last month by Capitol Weekly, brought to light a long history of her failing behind on property payments."

"Real estate investor James York bought Richardson's house in an upper middle-class neighborhood on May 7 for $360,000. 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 banks a price. He said the next thing he knew, the lender sent 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 us the money," York said.
The investor says he plans to file a lawsuit by the end of the week against Washington Mutual and Richardson.

"It's clear what's happening is Ms. Richardson is abusing her political power and using it for her own political needs," he said. "You don't have to be si to understand what's happening." And for our close vote of the season, we turn to Alameda County, where a parcel tax measure still hangs in the balance.

The Ch.

Tucker

reports.

Students

in

Alameda are getting a real-life lesson this month on an old oven adviser. 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 5,592 no votes—66.66 percent in favor. That's not enough if it holds.

The district needs 67.1 percent to pass, school board President Bill Schott said.

Speaking of the election, The Bee's Marcos Brenen uses his column to wrap up Christopher Cabaldon's loss for Assembly, and go after political consultant Richie Ross.

"How did the brightest, most prominent young political figure in Sacramento lose an election last week that he seemed certain to win?"

It's easy. The unions got Christopher Cabaldon.

They put a bull's-eye on the back of the popular and personable mayor of West Sacramento.

Union muscle trumped all that with a barrage of negative that made some of Cabaldon's melange seem like lights. Many of you say you hate negative campaigns. But Cabaldon's loss to Mariko Yamada in the Democratic primary for the Assembly District proves that going negative works.

"It's also true that Cabaldon was cursed by a political consultant in Richie Ross, whose particular song styling them the others in reverse.

"Lil' Richie -- a diminutive dude given to making big, bold statements -- also ran Sacramento Mayor Heather Far disastrous primary campaign against Kevin Johnson Enough said."

Looks like the era of R.E. Griswold really is over at the B

And from our There's No Business Like Monkey Business Files, the AP report the campaign is on to get Cheeta, a star on the Hollywood Walk of Fame.

"The animal actor, whose credits include the 1987 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 one. His handlers have launched an campaign to get supporters to urge the Hollywood Chamber of Commerce to give him a star in 2006.

"Cheeta's selection for 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.
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," Ann Martin, 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 20 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. Street Art" among his hobbies, and The Monkees his favorite band."
From: Google Alerts <googlealerts-noreply@google.com>
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 Comin (Patrick Joubert Comin)
After her bank, Washington Mutual, foreclosed on the house and sold it at auction for a $187,000 loss, Richardson postpostiously 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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Remove this alert.
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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 McEntosh 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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While you're at it, you can also put The Latest on your Google or Yahoo home page.

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

See The Latest

Check out Weintraub, Wiegand, and Walters.

Shane Goldmacher
Capitol Alert Coordinator

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2100 Q Street Sacramento, CA 95815 USA

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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
Bondo: 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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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 its true value. The nuts will keep watching, hopefully we will see it back to the teens.
The Nat 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. ...

WaMu Shares Slip After Analyst's Loss Projections
by newserigger08
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.georuze.com

This as-it-happens Google Alert is brought to you by Google.

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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 $388,000 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](http://thedistrictweekly.com)

---

This as-it-happens Google Alert is brought to you by Google.

Remove this alert.
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Manage your alerts.
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 1 WMC 401 Seattle WA 98101
206.500.2022 direct 1.800.328.7711
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 e-mail 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 son is on a horse somewhere. Let me know and I will call.

-------------------------------

----- Original Message ----- 
From: Gaugl, Sara C.
To: Thorn, Ann; Bonaglia, Paul J.; Coak, Don; Owen, Jan L.; Champney, Steven D.; Horin, John; Elias, Alan
Subject: Richardson / Long Beach Press-Telegram

Good morning,
Embedded below is the article we were expecting from Gene Maddams. 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 l omm favoritism – Press-Telegram (Long Beach)

By Gene Maddams 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, of 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 $2,000 in unpaid property taxes on the home, which she bought in January 2007 for $335,000, 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 Sue Gough 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 Nordline, 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 Lines Public Relations

WaMu

1501 Second Avenue I WMC40 I Seattle WA 98101

206.800.2929 direct I 206.224.0101 x5741

sara.grazz@wamu.com

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To: Thorns, Ann; Battaglia, Paul J.; Cook, Don; Owen, Jan L.; Champney, Steven D.; Herons, John; Illos, Alan
Subject: Richardson / Long Beach Press-Telegram

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Broker alleges lynch favoritism: ( Press-Telegram (Long Bench)

By Gene Maddaus Staff Writer

June 9, 2008

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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.

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Sara Gaugl

Home Loans Public Relations

W&Mu

1301 Second Avenue 1 WMC 301 Seattle WA 08101

206.500.2822 direct 206.224.2311 cell

sara.gaugl@wamc.net

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Google News Alert for: **WaMu**

"Extremely unusual" -- **WAMU** goes to bat for Rep. Richardson

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 ...

See all stories on this topic.

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From: timothy.mcgarr@wamu.net
Sent: Tuesday, June 10, 2008 1:29 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.mcgarr@wamu.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

Most Emailed

(From the last 12 hours)

1. WaMu giving Richardson a break?
2. Classic Under Wraps
3. Heirs put Hermosa Beach's Mermaid on sale again
4. Manager gets 2 years for nude pictures
5. 14 are killed in bloody weekend

http://www.dailybreeze.com

This e-mail was initiated by machine [10.145.54.3] at IP [10.145.9.3].
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!

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 pay 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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Check out Weintraub, Wiegand, and Walters.

Shane Goldmacher
Capitol Alert Coordinator

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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 pay 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. Video and rundowns from Capitol Television News Service.

Visit capitolalert.com for more breaking news.
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: Ge ISP; Scott; GeOUG; Sara C.: Hutchinson; Libby G.; Riley; Olivia; Septimo; Gini Ann S.; Strom; Erik E.; Parker, Gary L.; Watson, Alison; Elias, Alan
Subject: Local insider press on the bills we have been working on.

Foot of mortgage bills make it to the next house
by Malcolm Maddox | published Thursday, June 05, 2008

The mortgage crisis hasn’t just led to a rise in foreclosures, such as California’s
Los Angeles Times’ Richard Simon’s Sacramento Bee. It has also resulted in a rash of bills
that would make their way through the legislature.

The California Mortgage Bankers Association (CMBD) had made it out of the Senate. Seven other bills that the Senate either did or were amended.

Meanwhile, the CMBD has moved closer to a compromise with the author of one of the bills bills they still oppose, AB 1035. This bill from Assemblyman Ted Liu, D-Terrance, would place significant new restrictions on lenders who offer subprime loans. This includes limits on penalties that can be levied against lenders who offer subprime loans to people they know can’t pay them.

Local lenders, communications director for the CMBD, said the bill as written would make it difficult for many to offer subprime loans in California and would harm many people from homeownership. He added that in the past, subprime crisis has been somewhat overblown in the media, given that 78 percent of Californians who get subprime loans do not even get them.

“We want to go back to the days when you had to put 20 percent down,” Liu said.

Liu also said that the bill was not in talks with the CMBD and other groups, but had taken several amendments in order to make it more like an industry-supported bill passed in North Carolina last year. This includes language limiting the new rules to subprime loans and not other “non-standard” loans.

The bill also picked up some penalties on dishonest and negligent brokers from AB 2880, a Lois Wolk bill that was never in the Assembly Appropriations Committee. Wolk is now a co-author of AB 1035.

We’re putting in a whole section on broker duties and responsibilities that the industry does not have and we’re getting closer to have a bill that would be palatable to both sides.

“People are starting to report that the industry has some control over these,” Liu said, adding that he thinks “we’re getting closer” to have a bill that would be palatable to both sides.

“We’re putting in a whole section on broker duties and responsibilities that the industry does not have and we’re getting closer to have a bill that would be palatable to both sides.”

The CMBD’s three bills each focus on a different aspect of the lender-borrower relationship, AB 1035 would...
really increase the tracking and disclosure requirements on mortgage brokers as a way of cutting down on fraud. SB 1054 would bar professionals who violate real estate laws from working in the field for three years, nd also address several potential conflicts of interest. SB 1055 would offer tax relief to borrowers who’ve had debt forgiven by lenders, as a means of helping those borrowers afford to stay in their homes.

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

You have to make sure that what you do is not viewed as being dangerous and arbitrary by the secondary market,” Rachado said. The added that if the new regulations forced to do so, “the end of securitization is going to come up.”

Assemblyman Joe Medina, a Democrat, said he supports the reforms. He said the Cruz bill is “targeted at the tight way s do disclosure.” This bill calls for new steps and communication between lenders and borrowers when the borrower is in danger of going into foreclosure.

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

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

The reforms and rules that have come out of these bills are designed to prevent the kinds of fraud that led to the mortgage crisis. They are also designed to prevent the kind of fraud that led to the current crisis. They are designed to prevent the kind of fraud that led to the current crisis.

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4561
916-325-4517 fax
jan.owen@wamu.net
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: 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
206-300-4150 Seattle
202-387-9270 Washington DC

-----Original Message-----
From: Owen, Jan L.
Sent: Thursday, June 05, 2008 11:04 AM
To: Watson, Alison; Gaspard, Scott
Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

It is kinda scary isn’t it? I just left you both a message- I just heard from Congresswoman Speier’s office- her chief of staff is an old friend of Steve’s and mine however I understand she has a constituent WaMu issue. I have sent Brian an email and will follow-up unless of course either of you want to. Thanks, Jan

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
Look at what I received as an invite to.

**** Original Message ****

From: Laura Richardson For Congress

To: Laura Richardson For Congress

Sent: Thu Jan 05 10:28:31 2008

Subject: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

*** SAVE THE DATE ***

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 Frelich & Associates by phone at (202) 347-3101

or email at laura.richardson@frelichandassociates.com

Please make checks payable to "Richardson for Congress"

And mail to: P.O. Box 75214 Washington, DC 20013

Paid for and authorized by Laura Richardson for Congress

Contributions or gifts to Laura Richardson for Congress are not tax deductible. We may accept contributions from an individual totaling up to $2,300 per election; $4,600 per election cycle. Federal PAC's may contribute up to $5,000 per election; $10,000 per cycle. Federal law prohibits contributions to the campaign from corporations, labor organizations and national banks, from any person contributing another person's funds; from foreign nationals who lack permanent resident status; from federal government contractors. Federal law requires us to use our best efforts to collect and report the name, address, employer and occupation for any individual whose contributions aggregate in excess of $200 in an election cycle.
Jan
Go ahead and handle please:

Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4150 Seattle
202-347-9276 Washington DC

---- Original Message ----
From: Owen, Jan L.
Sent: Thursday, June 05, 2008 11:04 AM
To: Watson, Alison; Gaspard, Scott
Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

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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
916-553-4061
916-325-4717 fax
jan.owen@wamu.net

---- Original Message ----
From: Watson, Alison
Sent: Thursday, June 05 2008 10:51 AM
To: Owen, Jan L.; Gaspard, Scott
Subject: Fw: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

Look at what I received an invite to.

---- Original Message ----
From: Laura Richardson For Congress <laura.richardson@imioiassociates.com>
To: Laura Richardson For Congress <laura.richardson@imioiassociates.com>
Sent: Thu Jun 05 10:28:31 2008
Subject: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

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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 Freidol & Associates by phone at (202) 347-3042
or email at laura.richardson@freidol.com
Please make checks payable to "Richardson for Congress"

And mail to: P.O. Box 75214 Washington, DC 20013

Paid for and authorized by Laura Richardson for Congress

Contributions or gifts to Laura Richardson for Congress are not tax deductible. We may accept contributions from an individual totaling up to $2,300 per election; $4,600 per election cycle. Federal PACs may contribute up to $5,000 per election; $10,000 per cycle. Federal law prohibits contributions to the campaign from corporations, labor organizations and national banks; from any person contributing another person’s funds; from foreign nationals who lack permanent resident status; from federal government contractors. Federal law requires us to use our best efforts to collect and report the name, address, employer and occupation for any individual whose contributions aggregate in excess of $200 in an election cycle.
From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, June 5, 2008 2:04 PM
To: Watson, Alison <allison.watson@wamu.net>; Gaspard, Scott <scott.gaspard@wamu.net>
Subject: RE: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

It is kinda scary isn't it? I just left you both a message- I just heard from Congresswoman Speier's office- her chief of staff is an old friend of Steve's and mine however I understand she has a constituent Walsh issue. I have sent Brian an email and will follow-up unless one of you either of you want to. Thank s, Jan

--- Original Message ---
From: Watson, Alison
Sent: Thursday, June 05, 2008 10:51 AM
To: Owen, Jan L.; Gaspard, Scott
Subject: Fw: Richardson for Congress June 25 DC Event with Majority Leader Steny Hoyer

Look at what I received an invite to.

--- Original Message ----- 
From: Laura Richardson for Congress <laura.richardson@wamu.net>
To: Laura Richardson for Congress <laura.richardson@wamu.net>
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 * $3,500 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 Fricoli & Associates by phone at (202) 347-3042
or email at laura.richardson@fricoliassociates.com

Please make checks payable to “Richardson for Congress”
And mail to: P.O. Box 75214 Washington, DC 20013

Paid for and authorized by Laura Richardson for Congress

Contributions or gifts to Laura Richardson for Congress are not tax deductible. We may accept contributions from an individual totaling up to $2,300 per election; $4,600 per election cycle. Federal PAC’s may contribute up to $5,000 per election; $10,000 per cycle. Federal law prohibits contributions to the campaign from corporations, labor organizations and national banks; from any person contributing another person’s fund; from foreign nationals who lack permanent resident status; from federal government contractors. Federal law requires us to use our best efforts to collect and report the name, address, employer and occupation for any individual whose contributions aggregate in excess of $200 in an election cycle.

JFMC - 003784
CONFIDENTIAL
CSOC.RICH.005277
Look at what I received an invite to.

----- Original Message -----  
From: Laura Richardson  
To: Laura Richardson  
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 39th Congressional District  

Committee on Transportation and Infrastructure  

Committee on Science and Technology  

Wednesday, June 25, 2008  

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R.S.V.P.

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And mail to: P.O. Box 75213 Washington, DC 20013

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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

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Please make checks payable to "Richardson for Congress" and mail to: P.O. Box 75214 Washington, DC 20013

Enrolled and authorized by Laura Richardson for Congress. Contributions are not deductible for federal income tax purposes. Contributions of $100 or more are subject to the provisions of the Federal Election Campaign Act. The above contribution limits are applicable for contributions from all individuals, political committees and labor unions. Contributions may not be made with campaign funds.

P.O. Box 52030 • Long Beach, CA 90805
www.laurarichardsonforcongress.com • Contributions: IL, CO, CA54511

Paid for and Authorized by Laura Richardson for Congress Campaign.
From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, June 4, 2008 1:12 PM
To: Elias, Alan <alan.elias@wamu.net>
Subject: RE: Richardson Update

yep- "let's do lunch"

From: Elias, Alan
Sent: Wednesday, June 4, 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?

Ali

-----Original Message-----
From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 1:06 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 20th of June- around? J

-------------------------------

----- Original Message ----- 
From: Elias, Alan
To: Owen, Jan L.
Sent: Tue Jun 03 17 54 31 2008
Subject: Re: Richardson Update.

I really am looking forward to her almost immediately defaulting on any new plans or touting to pay to get caught up. Maybe we should throw a lawn mower into the deal to sweetness the part!! (:)

----- Original Message ----- 
From: Owen, Jan L.
To: Thoren, Amy; Rottapels, Paul J.; Googe, Sara C.; Cook, Don; Elias, Alan; Baptista, Gari Ann S.; Woodcock, Wendy A.
Cc: "MMeguin" <mequin@wamu.net>
Sent: Tue Jun 03 17:52:11 2008
Subject: Re: Richardson Update.

REDACTED
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 20th of June- around? J

-------------------------------

----- Original Message -----
From: Elias, Alan
To: Owen, Jan L.
Sent: Tue Jun 03 17:54:31 2008
Subject: Re: Richardson Update.

I really am looking forward to her almost immediately defaulting on any new plans or failing to pay to get caught up. Maybe we should throw a lawnmower into the deal to avoid some (the part? ;)

-------------------------------

----- Original Message -----
From: Owen, Jan L.
To: Thom, Ann; Battaglia, Paul J.; Gage, Sara C.; Cook, Don; Elias, Alan; Baptista, Geri Ann S.; Woodcock, Wendy A.
Cc: "MMcGann" [REDACTED] [REDACTED]
Sent: Tue Jun 03 17:52:11 2008
Subject: Re: Richardson Update.

Sent from my BlackBerry Wireless Handheld
Original Message

From: Battaglia, Paul J.
To: Gaugl, Sara C.; Cook, Don; Illig, Alan; Owen, Jan L.; Baptista, Ceci Ann S.; Thom, Ann; Woodcock, Wendy A.
Cc: "Martin T. McGuinn"
Sent: Tue Jun 03 16:54:18 2008
Subject: Richardson Update

<<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: 206-371-2184

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.; Illig, Alan; Owen, Jan L.; Baptista, Ceci Ann S.
Cc: Thom, Ann
Subject: Final Review: Richardson Response

<<Document.pdf>>
- Sara

Sara Gauarl
Home Loans Public Relations

WaMu
1301 Second Avenue
Seattle WA 98101
206.300.2822 direct 1 206.224.7077 cell
sara.gauarl@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.
I really am looking forward to her almost immediately defaulting on any new plans or failing to pay to get caught up. Maybe we should throw a lawn mower into the deal to sweeten the pot? (;}

----- Original Message -----  
From: Owen, Jan L.  
To: Thom, Ann; Battaglia, Paul J.; Ganger, Sara C.; Cook, Don; Elias, Alan; Baptista, Geri Ann S.; Woodcock, Wendy A.  
Cc:  
Sent: Tue Jun 03 17:52:11 2008  
Subject: Re: Richardson Update.

REDACTED

REDACTED

Sent from my BlackBerry Wireless Handheld

----- Original Message -----  
From: Battaglia, Paul J.  
To: Ganger, Sara C.; Cook, Don; Elias, Alan; Owen, Jan L.; Baptista, Geri Ann S.; Thom, Ann; Woodcock, Wendy A.  
Cc: Martin T. McGuinn  
Sent: Tue Jun 03 17:49:25 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: 206-500-1261
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: Guedj, 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

[Content redacted]
- Sara

Sara Guagli
Home Loan Public Relations

WaMu
1301 Second Avenue 1 WMC 401 Seattle WA 98101
206.500.2822 direct 206.224.1151 cell
sara.guagli@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: 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 Kolick at (818) 776- or David Whitman at (804) 889-.
Mortgage non-disclosure is trouble for Richardson
By Jared Allen
4/2/08

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 $410,000 more than she paid for the home, which was purchased in January of that year. By the end of 2007, Richardson had accumulated $755,000 in total debt after failing to make payments on her original $355,000 mortgage, according to Sacramento County records.

Financial disclosure laws require members of Congress to report home mortgages as liabilities if indebtedness exceeds the purchase price 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 McGee, 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 Sun Pedro and Long Beach.

Richardson’s own financial statement, however, showed no indication that anything was amiss.

Under Schedule H 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 $15,410 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 Sun Pedro home a second time, and in April — with Richardson owing $567,436 on an original loan of $555,000 — 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 $15,410, on her Long Beach home came in October 2007 — the same month she again caught up on her payments as well as repaired 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 Record 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 won 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.
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
916-563-4961
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 Recission 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 Recission Notice

I thought you said you were going to be out on Tuesday and Wednesday of this week. Clearly I was mistaken!

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-563-4961
916-325-4717 fax
jan.owen@wamu.net
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 4:50 PM
To: Thorn, Ann; Battaglia, Paul J.; Gaugi, Sara C.
Subject: RE: Richardson Rescission Notice

Thanks, Ann. I realize you are gone but appreciate the forwarded email. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
510-563-9661
916-323-4177 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 1:28 PM
To: Battaglia, Paul J.; Owen, Jan L.; Gaugi, Sara C.
Subject: FW: Richardson Rescission Notice

fyi!

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only
From: Laura Richardson
Sent: Tuesday, June 03, 2008 3:23 PM
To: Thorn, Ann
Subject: Re: Richardson Rescission Notice

Thank you for the email...today is election day and I will follow up with you tomorrow.

----- Original Message ----- 
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <laura.richardson@wamu.net>
Sent: Tuesday, June 3, 2008 8:06:10 AM
Subject: FW: Richardson Rescission Notice

Congresswoman Richardson, as requested attached is the copy of the rescission notice that should be filed today or tomorrow.

Thank you

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5844

For Internal Use Only

<<Document.pdf>>
From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Tuesday, June 3, 2008 5:01 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Richardson Rescission Notice

Wendy

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

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Sent: Tuesday, June 03, 2008 5:01 PM
To: Thorn, Ann
Subject: RE: Richardson Rescission Notice

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State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4661
916-325-4717 fax
jan.owen@wamu.net

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Sent: Tuesday, June 03, 2008 2:00 PM
To: Owen, Jan L.
Subject: RE: Richardson Rescission Notice

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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.; Gaugi, Sara C.
Subject: RE: Richardson Rescission Notice

Thanks, Ann. I realize you are gone but appreciate the forwarded email. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
601 K Street Suite 110
Sacramento, CA 95814
510-553-4961
916-225-4777 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 1:26 PM
To: Battaglia, Paul J.; Owen, Jan L.; Gaugi, 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 [mailto:laurarichardson]
Sent: Tuesday, June 03, 2008 3:23 PM
To: Thorn, Ann
Subject: Re: Richardson Rescission Notice

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From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <laurarichardson@wamu.net>
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Thank you
Ann Thorn, EVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

<<Document.pdf>>
From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Tuesday, June 3, 2008 5:01 PM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: RE: Richardson Rescission Notice

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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
616-563-4261
916-325-4717 fax
jan.owen@wamu.net

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; Betteglio, Paul J.; Gueguet, Sara C.
Subject: RE: Richardson Rescission Notice

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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
616-563-4261
916-325-4717 fax
jan.owen@wamu.net
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 [mailto:laurarichardson]
Sent: Tuesday, June 03, 2008 3:23 PM
To: Thorn, Ann
Subject: Re: Richardson Rescission Notice

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----- Original Message -----
From: "Thorn, Ann" <ann.thorn@wamu_net>
To: Laura Richardson <laurarichardson>
Sent: Tuesday, June 3, 2008 8:06:10 AM
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Thank you

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Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

<<Document.pdf>>
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 4:55 PM
To: Thorn, Ann; Battaglia, Paul J.; Gauld, Sara C.
Subject: RE: Richardson Rescission Notice

Thanks, Ann. I realize you are gone but appreciate the forwarded email. J

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

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 1:28 PM
To: Battaglia, Paul J.; Owen, Jan L.; Gauld, Sara C.
Subject: FW: Richardson Rescission Notice

fyl

Ann Thorn, FVP
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For Internal Use Only
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Sent: Tuesday, June 03, 2008 3:23 PM
To: Thorn, Ann
Subject: Re: Richardson Rescission Notice

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To: Laura Richardson <laurairichardson@wamu.net>
Sent: Tuesday, June 3, 2008 8:06:10 AM
Subject: FW: Richardson Rescission Notice

Congresswoman Richardson, as requested attached is the copy of the rescission notice that should be filed today or tomorrow.

Thank you

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-880-5644

For Internal Use Only

<<Document.pdf>>
Mortgage non-disclosure is trouble for Richardson

By Jared Allen
6/26/08

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 $49,000 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 price 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 (FERC) 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 victory in Tuesday’s Democratic primary, has been 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 II 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 $327,326 on an original loan of $339,000 — 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 recoup 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 $56,000 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.

McGhee said 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,” McGhee 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 foreclosures. 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 45-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.

Sara Gaigl
Home Loans Public Relations

WaMu
1301 Second Avenue | WPMC0 | Seattle WA 98101
206.550.2822 direct | 206.344.9381 x7364
sara.gaigl@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:** 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:** Caarpard, Scott; Strom, Erik E.; Watson, Alison; Parker, Gary L.  
**Subject:** FW: Richardson Media Coverage: The Hill

OK – here we go. Jan

Jan Lynn Owen  
First Vice President  
State and Local Government and Industry Relations Manager  
801 K Street Suite 110  
Sacramento, CA 95814  
916-563-4901  
916-322-4717  fax  
jan.owen@wamu.net

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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 $440,000 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 $14,101 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 $19,101, 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 FERC 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.
Sent: Tuesday, June 03, 2008 12:57:31 PM
To: Thorn, Ann
Subject: FW Richardson Media Coverage: The Hill

Ann: this is serious- and I am going to start rescheduling our meeting for a couple fo times a week. Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 116
Sacramento, CA 95814
916-553-4061
616-226-4717 fax
jan.owen@warro.net

From: Coughl, 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 price 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 II 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
$367,426 on an original loan of $350,000 — 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 re sist 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 $15,103, 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.

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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 45-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.

Sara Gaugi
Home Loans Public Relations
WaMu
1301 Second Avenue | WRC140 | Seattle WA 98101
206.580.2822 direct | 206.294.2234 fax
sara.gaugi@wamu.net

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Mortgage non-disclosure is trouble for Richardson
By Jared Allen
6/2/08

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A review of Richardson’s 2007 financial disclosure shows that she failed to report her Sacramento home mortgage as a liability even though she owed $40,000 more than she paid for the home, which was purchased in January of that year. By the end of 2007, Richardson had accumulated $255,000 in total debt after failing to make payments on her original $235,000 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.

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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.”

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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 $357,406 on an original loan of $330,000 — 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.

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Pete Mathieu 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.
Mortgage non-disclosure is trouble for Richardson
By Jared Allen
6/2/09

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Sara Gaugl
Home Loans Public Relations

WAMU
1301 Second Avenue | WMP4G0 | Seattle WA 98101
206.500.2802 direct 1 206.228.2300 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: Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
901 K Street Suite 110
Sacramento, CA 95814
916-553-4901
916-325-4717 fax
jan.owen@aeams.net

To: Thorn, Ann

Subject: RE: Richardson

Perfect, thanvi as much, Well done. J

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-885-5644

For Internal Use Only

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 9:09 AM
To: Owen, Jan L.
Subject: RE: Richardson

I called her office and was told to send to her Yahoo email address

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-885-5644

For Internal Use Only

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:07 PM
To: Thorn, Ann
Subject: RE: Richardson

By email or mail and where? We will need to keep track of where and how we communicate with her. Thanks, Jan

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-885-5644

For Internal Use Only

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 8:05 AM
To: Cook, Don; Gaul, Sara C.; Owen, Jan L.; Battaglia, Paul J.; Cook, Don
Subject: Richardson

I just wanted to let you know that I have sent a copy of the recission to Congresswoman this morning. Once it is recorded, we will get the Loss Mit package out.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-885-5644

For Internal Use Only
From: Thorn, Ann
Sent: Tuesday, June 03, 2008 12:08:24 PM
To: Owen, Jan L.
Subject: RE: Richardson

I called her office and was told to send to her Yahoo email address:

laurarichardson@...[redacted]

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-466-5644

For Internal Use Only

From: Owen, Jan L.
Sent: Tuesday, June 03, 2008 12:07 PM
To: Thorn, Ann
Subject: RE: Richardson

By email or mail and where? We will need to keep track of where and how we communicate with her. Thanks, Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
601 K Street Suite 110
Sacramento, CA 95814
916-553-4801
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Tuesday, June 03, 2008 8:38 AM
To: Cook, Don; Gaugl, Sara C.; Owen, Jan L.; Rattaglia, Paul J.; Cook, Don
Subject: Richardson

I just wanted to let you know that I have sent a copy of the rescission to Congresswoman this morning. Once it is recorded, we will get the Lexus GR package out.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-466-5644

For Internal Use Only
From: Owen, Jan L.  
Sent: Tuesday, June 03, 2008 12:07:05 PM  
To: Thorn, Ann  
Subject: RE: Richardson

By email or mail and where? We will need to keep track of where and how we communicate with her. Thanks, Jan

Jan Lynn Owen  
First Vice President  
State and Local Government and Industry Relations Manager  
801 K Street Suite 115  
Sacramento, CA 95814  
916-553-4961  
616-325-4717 fax  
jan.owen@wamu.net

From: Thorn, Ann  
Sent: Tuesday, June 03, 2008 8:08 AM  
To: Cook, Don; Gaugl, Sara C.; Owen, Jan L.; Battaglia, Paul J.; Cook, Don  
Subject: Richardson

I just wanted to let you know that I have sent a copy of the rescission to Congresswoman this morning. Once it is recorded, we will get the Loss Mit package out.

Ann Thorn, FVP  
Washington Mutual  
National Asset Recovery Manager  
904-896-5644

For Internal Use Only
From: Owen, Jan L.
Sent: Monday, June 02, 2008 5:02:30 PM
To: Gaugl, Sara C.
Subject: RE: Final Review: Richardson Response

Better late than never- I am fine. Thanks, Jan

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
601 K Street Suite 110
Sacramento, CA 95814
916-553-4961
616.325.4717 fax
jan.owen@wamu.net

From: Gaugl, Sara C.
Sent: Monday, June 02, 2008 1:34 PM
To: Baptista, Gen Ann S.; Battaglia, Paul J.; Cook, Don; Ellis, 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
1501 Second Avenue | WMC40 | Seattle WA 98101
206.500.2832 direct | 206.228.1061 fax
sara.gaugl@wamu.net

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From: Baptista, Gen Ann S.
Sent: Monday, June 02, 2008 1:28 PM
To: Battaglia, Paul J.; Gaugl, Sara C.; Cook, Don; Ellis, Alan; Owen, Jan L.
Cc: Thorn, Ann
Subject: RE: Final Review: Richardson Response

I'm fine with these as well.

Gen Ann S. Baptista - VP, WAMU Corporate Communications
206.500.2875 direct | 206.612.2507 cell | 206.377.2023 fax | genann.baptista@wamu.net

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

From: 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

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:

Questions:
- Has Ms. Richardson allowed WaMu to discuss her case publicly? Without violating Congresswoman Laura Richardson's privacy rights, can WaMu state unequivocally that Ms. Richardson has received no preferential treatment in the handling of her loan, and will not receive any preferential treatment in the future?
- Is WaMu aware of situations in which WaMu loans have been foreclosed improperly, either because a loan modification was signed prior to the auction or for some other reason, and if so, what steps is WaMu taking to correct that problem? Would a borrower in that situation be entitled to a refund of any payments made on the loan modification?
- If WaMu determines that a WaMu loan was foreclosed improperly, will WaMu, as a general practice, sue to overturn
the foreclosure? Has that ever happened and if so what was the outcome?

- Sara

Sara Gaugl
Home Loans Public Relations

WAMU
1601 Second Avenue • Seattle WA 98101
206.500.2827 direct 206.224.7707 cell
sara.gaugl@wamu.net

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From: Owen, Jan L. 
Sent: Monday, June 02, 2008 2:03:55 PM 
To: Gaupp, Sara C.; Strom, Erik E.; Watson, Allison 
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
916-553-4861
916-325-4777 fax
jan.owen@wamu.net

From: Gaupp, Sara C. 
Sent: Monday, June 02, 2008 10:56 AM 
To: Owen, Jan L.
Cc: Elias, Allen; Bettinghie, 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 Matthews and Davis.

http://latimesblogs.latimes.com/latland/2008/05/richardson-oth.html

http://latimesblogs.latimes.com/latland/2008/05/richardson-oppo.html


http://www.sfgate.com/cgi-bin/article.cgi?f=s/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 comments) Richardson has acknowledged using her money to finance her campaign 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 Gaupp
Home Loans Public Relations
WAMU
1301 2nd Avenue | WAMU4 | Seattle WA 98101
206.550.2822 direct | 206.224-2737 (cell)
sara.gaupp@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)

---Original Message---
From: Elias, Alan
Sent: Sunday, June 01, 2008 12:35 PM
To: Oguri, Sara C.; Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Subject: RE: Richardson Statement (Draft)

Perfect! And not a single mention of WabMu -- just the way this should be reported instead of taking the bait to try and blame us for her irresponsible behaviour.

--- Original Message ----
From: Oguri, 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
UPT. 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 reelection race from city councilwoman to Assembly member to congresswoman and the resulting 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 the habit of missing payments and then trying to catch up instead of paying it monthly," said Valda Taylor, 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 15 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 campaign for Congress and Assembly a total of $177,500.

Although candidates sometimes use their home equity to help finance campaigns, experts couldn't remember anyone losing a house over it. "It's very surprising a member of Congress would allow it to happen," said Bob Stern, president of the nonpartisan Center for Governmental Studies in Los Angeles. "It's also very embarrassing. That's an understatement."

News of Richardson's troubles with the Sacramento house was first reported this month by Capitol Weekly.

Not only has Richardson missed house payments, but she is behind on her property taxes, a lien was placed on her Sacramento house because of an unpaid utility bill, and she angered her neighbors by not keeping up her home.

Many state legislators and members of Congress have the added expense of needing two places to live, one in their district and one in Sacramento or Washington, D.C. California lawmakers receive a per diem of $170 to defray the costs, in addition to their salary. Legislators in both capitals often will share a house or apartment in order to keep the costs down.

Despite her payment problems, a subject that has become a favorite in the political blogosphere, Richardson has few worries about Tuesday's Democratic primary, where she faces two relative unknowns. The 37th District is so solidly Democratic -- it went 74% for John Kerry in the last presidential election -- that no Republicans are running for the seat.

"She has a couple years to let it be forgotten and settle whatever problems are still alive," said Gary Jacobson, a UC San Diego political science professor and expert on congressional elections. "And assuming she does so, she'll probably be all right."

After telling a Times reporter she would be interviewed, Richardson declined the next day and instead offered two prepared statements.

"Earlier this year, I was notified that the mortgages on properties that I own were in default," she said. "At that time, I began continuous and ongoing discussions with the lenders to restructure and modify these loans and to restructure my ownership of the properties. Since these discussions were initiated, I was not notified of any prospective sales of any of the properties."

She might want to tell that to James York, owner of Red Rock Mortgage, who bought the three-bedroom, 1 1/2-bath Sacramento house at a public auction for $388,000 on May 7. He recorded the deed May 19 and has had a crew at the house fixing it up.

Richardson, who bought the house in early 2007 for $535,000, owed about $9,000 in property taxes. She owes Sacramento $154,03
after the city utilities department put a lien on the house for an unpaid bill.

Asked about the congresswoman’s statement that she knew nothing about the sale, York said that’s an excuse he hears all the time: “She doesn’t know what happened, but she’s an educated woman who hasn’t made her payments for 12 months and she doesn’t know why she lost her house? That’s the joke.”

Neighbors in the upper middle-class Curtis Park neighborhood said they were glad to see Richardson leave because she had let the house fall into disarray.

“I don’t care who it is, that’s irresponsible to let it go like that,” said Sean Padovan, a retired Sacramento police sergeant who lives three doors away. “This is our neighborhood. It becomes personal when it’s a few houses down and you’re junking up the neighborhood.”

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Padovan said his lawn mower could barely make it through the grass.

Richardson’s two-story craftsman-style house in Long Beach’s historic Sunrise Boulevard district, where neighbors say she stays on weekends from Washington, also has fallen into disrepair. The hedge paint is peeling, a garage window is broken, and the grass has turned brown.

Richardson bought the four-bedroom, two-bath house for $135,000 so she could run for an open seat on the Long Beach City Council. Before that, she lived in the San Pedro house.

Richardson won the council election in 2000 and worked for then-Lt. Gov. Cruz Bustamante until she won the Assembly seat in 2006, lending her campaign $100,000, which eventually was paid back to her.

She barely had time to get a good meal in Sacramento, although she did have time to buy a house, before Rep. Jaime Millender-McDonald died in April 2007. In August, Richardson won a special election for the seat, this time lending her campaign $77,500.

“She obviously extremely wanted to win this race, and this was the way she invested in it,” said Stern from the Center for Governmental Studies.

Many blogs have pounced on the Richardson controversy. LA cityzine.com called it “One of the more bizarre political scandals in recent years.”

Calitics.com said, “It seems like she’s engaging in what amounts to a pyramid scheme — buying new homes with little money down, and at the same time lending her campaigns for state Assembly and Congress tens of thousands of dollars. So the money that would be used to pay off the loan is paying for her political upward mobility.”

Since she has moved on to Congress, Richardson doesn’t have a mortgage to worry about there. She’s renting.

From: Owen, Jan L.
Sent: Sat 06/3/2008 8:14 AM
To: Giurl, Sara C.; Battaglia, Paul J.; Ehres, Alan; Cook, Don
Subject: Re: Richardson Statement (Draft)

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From: Gaugl, Sara C. 
To: Hettinga, Paul J.; Owen, Jan L.; Elias, Alan; Cook, Don 
Subject: Richardson Statement (Draft)

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To: Gaugl, Sara C. 
Sent: Friday, May 30, 2008 10:28 AM 
Subject: RE: follow-up

1. Is WaMu aware of situations in which WaMu loans have been foreclosed improperly, either because a loan modification was signed prior to the auction or for some other reason, and if so, what steps is WaMu taking to correct that problem? Would a borrower in that situation be entitled to a refund of any payments made on the loan modification?

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3. Without violating Congresswoman Laura Richardson’s privacy rights, can WaMu state unequivocally that Ms. Richardson has received no preferential treatment in the handling of her loan, and will not receive any preferential treatment in the future?
4. Has Ms. Richardson allowed WaMu to discuss her case publicly? (If yes, there will be some other questions.)

Gene
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 Loses Public Relations

WaMu
1301 Second Avenue
WMC 401
Seattle WA 98101
206.550.2822 direct
206.224.2073 (cell)
sara.gaugl@wamu.net

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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 stuff work, my dear. Were we contacted for this story? I

-----------------------

----- Original Message -----
From: Gaugl, Sara C.
To: Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Sent: Sun, Jun 01 11:37 AM 2008
Subject: RE: Richardson Statement (Draft)

Hi, Jan,

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By Jeff Guttich, 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 rocketship 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 foreclosures 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 houses 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 Yvert Taylor, 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 bankrupting her political career, lending her campaigns for Congress and Assembly a total of $177,500.

Although candidates sometimes use their home equity to help finance campaigns, experts couldn't remember anyone losing a house over it. "It's very surprising a member of Congress would allow it to happen," said Bob Stern, president of the nonpartisan Center for Governmental Studies in Los Angeles. "It's also very embarrassing. That's an understatement."

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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 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 Jacobsen, a UC San Diego political science professor and expert on congressional elections. "And assuming she does so, she'll probably be all right."

After telling a Times reporter she would be interviewed, Richardson declined the next day and instead offered two prepared statements.

"Earlier this year, I was notified that the mortgages on properties that I own were in default," she said. "At that time, I began continuous and ongoing discussions with the lenders to reinstate and modify these loans and to reinstate my ownership of the properties. Since those discussions were initiated, I was not notified of any preemptive sales or any of the properties."

She might want to tell that to James York, owner of Red Rock Mortgage, who bought the three-bedroom, 1 1/2-bath Sacramento house at a public auction for $388,000 on May 7. He recorded the deed May 15 and has had a crew at the house fixing it up.

Richardson, who bought the house in early 2007 for $525,000, owed about $9,000 in property taxes. She owes Sacramento $154,005 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 it was an excuse he hears all the time. "She doesn't know what happened, but she's an educated woman who hasn't made her payments for 12 months and she doesn't know why she lost her house? That's the joke."

Neighbors in the upper middle-class Curtis Park neighborhood said they were glad to see Richardson leave because she had let the house fall into disarray.

"I don't care who it is, that's irresponsible to let it go like that," said Susan Padovan, a retired Sacramento police sergeant who lives three doors away. "This is our neighborhood. It becomes personal when it's a few houses down and you're junking up the neighborhood."

Padovan said that when the grass grew nearly a foot high, he knocked on her door. "I finally went down there and said, 'Would you mind if I mowed your lawn for you?' She said, 'You've been awful busy. Sure.'"

Padovan said his hand mower could barely make it through the grass.

Richardson's two-story craftsman-style house in Long Beach's historic Sunset Boulevard district, where neighbors say she stays on weekends back from Washington, also has fallen into disrepair. The beige paint is peeling, a garage window is broken, and the grass has turned brown.

Richardson bought the four-bedroom, two-bath house for $135,000 so she could run for an open seat on the Long Beach City Council before that, she lived in the San Pedro house.

Richardson won the council election in 2000 and worked for then-Lt. Gov. Cruz Bustamante until she won the Assembly seat in 2000, spending her campaign $100,000, which eventually was paid back to her.

She barely had time to get a good meal in Sacramento, although she did have time to buy a house, before Rep. Juanita Millender-McDonald died in April 2007. In August, Richardson won a special election for the seat, this time spending her campaign $77,500.

"She obviously extremely wanted to win this race, and this was the way she invested in it," said Senn from the Center for Governmental Studies.

Many blogs have pounced on the Richardson controversy. LA Citywire.com called it "One of the more bizarre political scandals in recent years."

Calitics.com said, "It seems like she's engaging in what amounts to a pyramid scheme -- buying new houses with little money down, and at the same time lending her campaigns for state Assembly and Congress tens of thousands of dollars. So the money that would be used to pay off the loan is paying for her politician upward mobility."

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________________________

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Sent: Sat 05/31/2008 8:14 AM
To: Ungerl, Sara C.; Bittaglia, Jule J.; Elias, Alan; Cook, Don
Subject: Re: Richardson Statement (Draft)

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To: Beltzner, Paul J.; Oxen, Jan L.; Elias, Alan; Cook, Don.
Subject: Richardson Statement (Draft)

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As in update to my note from earlier this morning, Gene Maddaus is in the process of writing yet another story on Mrs. 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 Reexamination 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).

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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 vacate a foreclosure sale are driven by the specific facts of each case.

Best,
Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC401 Seattle WA 98101
206.500.2822 direct 206.224.812 cell sara.gaugl@wamu.net

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From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Sunday, June 1, 2008 3:06 PM
To: ssuchil
Subject: Fw: Richardson Statement (Draft)

Please do not forward but wanted you to see the latest from the Times. J

------------------------

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To: Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don
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JPMC - 005341
CONFIDENTIAL
CSOC.RICH.005334
Best,

Sara

Sara Gangi
Home Loans Public Relations

WaMu
1301 Second Avenue I WMC 401 Seattle WA 98101
206.506.2822 direct | 206.224.7331 cell
sara.gangi@wamu.net

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4. Has Ms. Richardson allowed WaMu to discuss her case publicly? (If yes, there will be some other questions.)

Gene
This is a good overview. Again we are not the focus, thank goodness!

Original Message

From: Gangli, Sara C.
To: Owen, Jan L.; Battaglia, Paul J.; Elias, Alan; Cook, Don
Sent: Sun Jan 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

UPN, DOWNN: 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 2005 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 $5,747 to almost $50,000, 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 Verdi 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 $175,000.

Although candidates sometimes use their home equity to help finance campaigns, experts couldn’t remember anyone losing a house over it. “It’s very surprising a member of Congress would allow it to happen,” said Bob Stern, president of the nonpartisan Center for Governmental Studies in Los Angeles. “It’s also very embarrassing. That’s an understatement.”

News of Richardson’s troubles with the Sacramento house was first reported this month by Capitol Weekly.

Not only has Richardson missed house payments, but she is behind on her property taxes, a lien was placed on her Sacramento house because of an unpaid utility bill, and she angered her neighbors by not keeping up her home.

Many state legislators and members of Congress have the added expense of needing two places to live, one in their district and one in Sacramento or Washington, D.C. California lawmakers receive a per diem of $170 to defray the costs, in addition to their salary. Legislators in both capitals often will share a house or apartment in order to keep the costs down.

Despite her payment problems, a subject that has become a favorite in the political blogosphere, Richardson has few worries about Tuesday’s Democratic primary, where she faces two relative unknowns. The 13th 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 Jacobsen, a UC San Diego political science professor and expert on congressional elections. “And assuming she does so, she’ll probably be all right.”

After telling a Times reporter she would be interviewed, Richardson declined the next day and instead offered two prepared statements.

“Earlier this year, I was notified that the mortgages on properties that I own were in default,” she said. “At that time, I began continuous and ongoing discussions with the lenders to restate and modify these loans and to restate my ownership of the properties. Since those discussions were initiated, I was not notified of any preemptive sales of any of the properties.”

She might want to tell that to James York, owner of Red Rock Mortgage, who bought the three-bedroom, 1 1/2-bath Sacramento house at a public auction for $396,000 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, owes about $9,000 in property taxes. She owes Sacramento $154.03 after the city utilities department put a lien on the house for an unpaid bill.

Asked about the congresswoman’s statement that she knew nothing about the sale, York said that’s an excuse he hears all the time: “She doesn’t know what happened, but she’s an educated woman who hasn’t made her payments for 12 months and she doesn’t know why she lost her house? That’s the joke.”

Neighbors in the upper-middle-class Curtis Park neighborhood said they were glad to see Richardson leave because she had let the house fall into disrepair.

“I don’t care who it is, that’s irresponsible to let it go like that,” said Sean Padovan, a retired Sacramento police sergeant who lives three doors away. “This is our neighborhood. It becomes personal when it’s a few houses down and you’re juking up the neighborhood.”

Padovan, 61, said that when the grass grew nearly a foot high, he knocked on her door. “I finally went down there and said, ‘Would you mind if I mowed your lawn for you?’ She said, ‘I’ve been awful busy.’”

Padovan said his lawnmower could barely make it through the grass.

Richardson’s two-story craftsman-style house in Long Beach’s historic Sunrise Boulevard district, where neighbors say she stays on weekends back from Washington, also has fallen into disrepair. The beige paint is peeling, a garage window is broken, and the grass has turned brown.

Richardson bought the four-bedroom, two-bath house for $135,000 so she could run for an open seat on the Long Beach City Council. Before that, she lived in the San Pedro house.
Richardson won the council election in 2000 and worked for then-Lt. Gov. Cruz Bustamante until she won the Assembly seat in 2006, lending her campaign $100,000, which eventually was paid back to her.

She barely had time to get a good meal in Sacramento, although she did have time to buy a house, before Rep. Joanne Millender-McDonald died in April 2007. In August, Richardson won a special election for the seat, this time lending her campaign $77,500.

"She obviously extremely wanted to win this race, and this was the way she invested in it," said Stern from the Center for Governmental Studies.

Many blogs have pounced on the Richardson controversy. LA cityline.com called it "One of the more bizarre political scandals in recent years."

Utilities.com said, "It seems like she's engaging in what amounts to a pyramid scheme -- buying new homes with little money down, and at the same time lending her campaigns for state Assembly and Congress tens of thousands of dollars. So the money that would be used to pay off the loan is paying for her political upward mobility."

Since she has moved on to Congress, Richardson doesn't have a mortgage to worry about there. She's retiring.

---

From: Owen, Jan L.
Sent: Sat 05/11/2008 8:14 AM
To: Gaugi, 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, how any of you? Oh by the way - hi Paul! Thanks, J

-------------

----- Original Message ----- 
From: Gaugi, Sara C.
To: Battaglia, Paul J.; Owen, Jan L.; Elias, Alan; Cook, Don
Subject: Richardson Statement (Draft)

Good evening.
As an update to my note from earlier this morning, Gene Maddox is in the process of sorting 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/editions.

My preference continues to be that we attempt to limit WalMart'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
A foreclosure sale is driven by the specific facts of each case.

Best,

Sara

Sara Gagné
Home Loans Public Relations

WaMu
1301 Second Avenue
Seattle, WA 98101

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

From: Gene Muddiman
Sent: Friday, May 30, 2008 10:28 AM
To: Gagné, Sara C.
Subject: RE: follow-up

1. Is WaMu aware of situations in which WaMu loans have been foreclosed improperly, either because a loan modification was signed prior to the auction or for some other reason, and if so, what steps is WaMu taking to correct that problem? Would a borrower in that situation be entitled to a refund of any payments made on the loan modification?

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4. Has Ms. Richardson allowed WaMu to discuss her case publicly? (If yes, there will be some other questions.)

Gene
Unbelievable we are not even mentioned. Couldn’t be happier! Hope you are having a productive weekend- we are: tomatoes in-

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

From: Gauld, Sara C.
To: Owen, Jan L.; Batauga, Paul J.; Elias, Alan; Cook, Don
Sent: Sun Jun 01 11:27:31 2008
Subject: Fw: Richardson Statement (Draft)

Hi, Jan,
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Rep. Laura Richardson’s foreclosure continues a pattern of financial straits

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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 2005 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 $36,000, 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 Verle Saylor, who sold Richardson the Long Beach house and carved 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

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Although candidates sometimes use their home equity to help finance campaigns, experts couldn’t remember anyone losing a house over it. “It’s very surprising a member of Congress would allow it to happen,” said Bob Stern, president of the nonpartisan Center for Governmental Studies in Los Angeles. “It’s also very embarrassing. That’s an understatement.”

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Paul: Olsen, Jan L.
Sent: Sat 06/11/2008 8:14 AM
To: Gaugl, Sara C.; Battaglini, 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

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To: Battaglini, Paul J.; Olsen, Jan L.; Elias, Alan; Cook, Don
Subject: Richardson Statement (Draft)

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revisit a foreclosure sale are driven by the specific facts of each case.

Best,

Sara

Sara Gaugl
Home Loans Public Relations

WaMu
1301 Second Avenue #1180
Seattle WA 98101

206.500.2825 direct
206.224.4455 cell
sara.gaugl@wamu.net

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Sent: Friday, May 30, 2008 10:28 AM
To: Gaugl, Sara C.
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Gene
Subject: Accepted Richardson Update
Location: 577-70A
Start: 6/2/2008 12:30 PM
End: 6/2/2008 1:00 PM
Show Time As: Busy
Required Attendees: Owen Jan L.
Recurrence: (none)
Resources: 577-70A

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Subject: Accepted: Richardson Update
Location: 877-709 [passcode unknown]
Start: 6/2/2008 12:30 PM
End: 6/2/2008 1:00 PM
Show Time As: Busy
Recurrence: (none)

Required Attendees: Owen, Jan L.
Resources: 877-709 [passcode unknown]
Subject: Accepted Richardson Update
Location: 577-708 [passcode]
Start: 6/2/2008 12:30 PM
End: 6/2/2008 1:00 PM
Show Time As: Busy
Recurrence: (none)
Required Attendees: Owen Jan L.
Resources: 577-708 [passcode]
Subject: Accepted Richardson Update
Location: 577-70A passcode
Start: 6/2/2008 12:30 PM
End: 6/2/2008 1:00 PM
Show Time As: Busy
Recurrence: (none)
Required Attendees: Owen Jan L
Resources: 877-70A passcode
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<tr>
<td>Location</td>
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<td>End</td>
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<td>Required Attendees</td>
<td>Owen, Jan L.; Gaugi, Sara C.; Cook, Don; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.; GM QSM DTE</td>
</tr>
</tbody>
</table>
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 I WMC#111 Seattle WA 98101
206.506.2822 direct I 206.224.1361 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 L. Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-323-4717 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[350] or you can call Jan directly at (916) 804[473].

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 WMCRC II Seattle WA 98111
206-228-2822 direct I 206-224[350] cell sara.gaugl@wamu.net

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--- Original Message ---

From: Hagan, Don
Sent: Thursday, May 29, 2008 4:47 PM
To: Gaugl, Sara C.
Cc: Owen, Jan L.
Subject: Re: Option ARM Info

Hi Sara,

Thanks. I did speak with Bruce today. WaMu is the only lender that did not provide the data after receiving assurances about the confidentiality. The Dept. was briefing the Governor this afternoon.

Bruce thinks it's still a good idea to respond in writing with our position regarding not sharing our info as opposed to not providing any response at this point to the Governor's request.

Don
602-315[350] cell

Sent from my BlackBerry Wireless Handheld

--- Original Message ---
From: Gauri, Sara C.
To: Hogan, Don
Cc: Ames, Jan J.
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 (Lone Star Mortgage, which no longer exists).


Q1 2008 deck
See slides 6, 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 loan types.

* Current evidence (as of Q1 2008) does not support the conclusion that negative amortization or payment shocks from loan resets are contributing to the recent deterioration in performance.

* Further, expected reset dates have been pushed further into the future as a result of declines in Treasury yields which comprise the MFA index used for our Option ARMs.

* Although the bulk of our Option ARMs are not expected reset 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 reset 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 in 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 Gauri
Home Loans Public Relations

WaMu

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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
7235 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
916-554-4961
916-325-4717 fax
jan.owen@wamu.net

-----Original Message-----
From: Thom, 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 assistance, 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

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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 update. Richardson update
Location: 577-708
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: 877-708
Subject: Declined, Updated: Richardson update
Location: 877-709[x] passcode[x] [x]

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[x] passcode[x] [x]

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: 577-70
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: 877-70

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: Updated: Richardson update
Location: 677-708
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: 677-708, passcode
Hi, I have a meeting until 1 with David S. Can we move till 1 p.m.?
Subject: Accepted: Updated: Richardson update
Location: 577-709[7-7-7] passcode[5-5-5]
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: 577-709[7-7-7] passcode[5-5-5]
From: Thorn, Ann
Sent: Friday, May 30, 2008 2:08:50 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 assistance, please contact Sue Oakley at susan.oakley@womu.net

Thank you
Ann
Ok- here is a press story from late yesterday. Interesting. J

-------------

----- Original Message ----- 
From: Gaspard, Scott <scott.gaspard@wamu.net>
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. Janice 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 more 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 $8,375.49 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 the Oakley Printing in Signal Hill, and made a rush order for 389 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 Gargi
Home Loans Public Relations

WebMx
1301 Second Avenue 1 WMC40.1 Seattle WA 98110
206.500.2822 direct 206.224.7231 cell
sara.gargi@wmrc.net

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I figured you would not be on—you had other plans at this time.

Scott Gaspard
Washington Mutual - Govt. Relations
206-590-4150 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 recission—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 receipt- 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 call - I
Subject: Accepted; Updated: Richardson update
Location: 577-709_basscode
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: 577-709
Start: 5/29/2008 2:00 PM
End: 5/29/2008 3:00 PM
Show Time As: Busy
Recurrence: (none)
Required Attendees: Owen, Jane
Resources: 877-709
Subject: Accepted; Updated: Richardson, update
Location: 577-709[passcod]  
Start: 5/29/2006 2:00 PM  
End: 5/29/2006 3:00 PM  
Show Time As: Busy  
Recurrence: (none)  
Required Attendees: Owen, Jan L.  
Resources: 877-709[passcod]
Subject: Accepted; Updated: Richardson update
Location: 677-709; passcode
Start: 5/29/2006 2:00 PM
End: 5/29/2006 3:00 PM
Show Time As: Busy
Recurrence: (none)
Required Attendees: Owen, Jan L.
Resources: 677-709; passcode
Subject: Accepted; Updated: Richardson update
Location: 977-709
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
Subject:     Accepted; Updated: Richardson update
Location:    877-709\[\ldots\] passcode\[\ldots\]
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\[\ldots\] passcode\[\ldots\]
Subject: Accepted; Updated: Richardson update
Location: 577-709[ ] 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: 577-709 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: 877-708- 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: 877-708- passcode
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).
New Meeting Time Proposed:
Thursday, May 29, 2008 3:00 PM-4:00 PM (GMT-05:00) Eastern Time (US & Canada).

Can we make it between 2 and 4? Ann has a conflict from 12:30 - 2 she can't break.
Subject: Accepted
Updated: Richardson update
Location: 577-7091 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: 577-7091 passcode
From: Oakley, Susan B.
Sent: Thursday, May 29, 2008 7:39:16 AM
To: Owen, Jan L.; Gaugi, Ber 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 32255
(904) 886-5694
In my opinion we are running on borrowed time.

-------------------

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

From: Gaugl, Sara C.
To: Schneider, David C.; Berens, John; Champey, Steven D.
Cc: Cook, Don; Adams, Carolyn; Owen, Jan L.; Elias, Alan
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 is planning 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 I WMC 401
Seattle WA 98101
206.500.2822 direct 1 206.223.2741 cell
sara.gaugl@wamu.net

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Subject: Accepted: Richardson Update
Location: 577-7099 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: 877-7099 passcode: [* *]
Subject: Accepted: Richardson Update
Location: 577-708[...]

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: 877-708[...]

Jan - Please note Ann Thom's cell number is 414-418[...]

JPMC - 005380
CONFIDENTIAL
CSOC.RICH.005383
No, assistant

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

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
916-553-4661
916-325-4717 fax
jan.owen@wm.com

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugi, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only
Subject: Accepted Richardson update
Location: 877-708 passcode
Start: 5/29/2006 1:00 PM
End: 5/29/2006 2:00 PM
Show Time As: Busy
Recurrence: (none)
Required Attendees: Owen Jan L.
Resources: 877-708 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: 577-709 [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: 577-708 [passcode: [REDACTED]]
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.; Gaugi, Sara C.; Woodcock, Wendy A.; Cook, Don

--------
From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugi, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

---

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
604-886-5644

For Internal Use Only
From: Thorn, Ann
Sent: Wednesday, May 28, 2008 1:08:10 PM
To: Gaugi, Gare C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-205-9994

For Internal Use Only

REDACTED
Subject: Accepted Richardson update
Location: 877-709 passphrase
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 passphrase
Subject: Accepted: Richardson update
Location: 577-708 [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: 577-708 [passcode]
Subject: Accepted Richardson update
Location: 577-709 [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: 577-709 [passcode]
Subject: Accepted Richardson update
Location: 577-708
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: 877-708
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

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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 to 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
916-353-4961
516-325-4717 fax
jan.owen@wamu.net

From: Martin T. McGuinn
Sent: Wednesday, May 28, 2008 9:34 AM
To: Bettiglio, Paul J.
Cc: Owen, Jan L.
Subject: FW: Washington Mutual/Laura Richardson

Martin T. McGuinn
Kirby & McGuinn, A P.C.
60th R Street, Ste 1460
San Diego, CA 92101
THIS MESSAGE IS FROM A DEBT COLLECTOR.
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From: Beth Ward
Sent: Wednesday, May 28, 2008 9:09 AM
To: donald
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. Noorjian
Kirby & McGuinn, A P.C.
600 B Street, Suite 1950
San Diego, CA 92101
Direct Line: (619) 398
Direct Fax: (619) 398
Subject: Accepted Richardson update
Location: 577-708 [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: 077-709 [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.; Gaujil, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann
Resources: 077-709 [passcode]
From: Google Alerts <googlealerts-noreply@google.com>
Sent: Wednesday, May 28, 2008 3:17 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert  Washington Mutual

Google News Alert for: Washington Mutual

Richardson faces fight for house
Daily Breeze - Torrance, CA, USA
Richardson argues that she had previously made an agreement with her lender, Washington Mutual, to reinstate her loan, which should make the auction invalid ...
See all stories on this topic

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Remove this alert.
Create another alert.
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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. ...
FullosoeusFlap's Dental Blog - http://flapblog.com

chi-esto
By D(2)
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.ragmitch.com/

Remove this alert.
Create another alert.
Manage your alerts.
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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You have opted in to receive this e-mail newsletter sent by: The Sacramento Bee
2100 Q Street Sacramento, CA 95816 USA
Manage subscriptions / Unsubscribe
I did, Jan, but thanks for forwarding. I will add this to the 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 Mar 25 08:20:33 2008
Subject: Fw: Google Alert - Washington Mutual

Did you see this, this one? 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

*This had to figure out just like every other American* <http://theprovocateur.blogspot.com/2008/05/had-to-figure-out-just-like-every.html>

By Mike Volpe (Mike Volpe)
Richardson provided 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...


-----------------------------

This as-it-happens Google Alert is brought to you by Google.

Remove <http://www.google.com/alerts/remove;sd=AAAAAIMgWxCo2zJFH91b2JKDnow&hl=en&gl=> this alert.
Miss you so

Enjoy your weekend

I need to joyride in your Mercedes still

Joseph D. Rodota
Forward Observer, Inc.
1111 L Street
Sacramento, CA 95814

(916) 444-0888
(916) 444-0818 fax (Note - this is a NEW fax number)

www.forwardobs.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: joel@...@7...7[@...@7...]
Subject: RE: curtis park short sale

Oh darling, i am so in the middle of this one - i was thinking about you and hoping we can get together for lunch soon. hope all is well. J

---------------------

Original Message
From: Joe Rodota [mailto: joel@...@7...7[@...@7...]]
To: Owen, Jan L.
Sent: Sun May 25 14:44:03 2008
Subject: curtis park short sale

JPMC - 005909
CONFIDENTIAL
CSOC.RICH.005402
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. Bodoza
Forward Observer, Inc.
1111 L Street
Sacramento, CA 95814

(916) 444-6088
(916) 444-9618 fax (Note - this is a NEW fax number)

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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.

-------------------------

----- Original Message -----  
From: Joe Rodon <joe.rodon@wamu.net>
To: Owen, Jan L.
Sent: Sun, May 25, 2008 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. Rodon
Forward Observer, Inc.
1111 L. Street
Sacramento, CA 95814

(916) 444-8088
(916) 444-8018 fax (Note - this is a NEW fax number)

www.fwdoobserver.com

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In case you're not watching the news reports, WAMU took a $200,000 hit on Laura Richardson's house in Curtis Park....

Joseph D. Rodota
Forward Observer, Inc.
1111 L Street
Sacramento, CA 95814

(916) 444-0088
(916) 444-0510 fax (Note - this is a NEW fax number)

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Did you see this, this am? My oh my!

------------------------

----- Original Message ----- 
From: Google Alerts <googlealerts-noreply@gmail.com>
To: Owen, Jan L.
Sent: Sun, May 25, 2008 03:52:05 AM
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American" 

By mike volpe(nike volpe)
Richardson provided the AP with an April letter, which appears to be from Washington Mutual Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday, ...

The Provocateur: http://theprovocateur.blogspot.com/

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Remove <http://www.google.com/alerts/remove?s=LAAAlMpWvC0/FFHldbKJDmo&hl=en&gl=> this alert.
A strong sentiment across the lines this am. J

-------------

----- Original Message ----- 
From: Google Alerts <googlealerts-no-reply@google.com>
To: Owen, Jan L.
Sent: Sun Mar 25 03:52:05 2008
Subject: Google Alert - Washington Mutual

Google Blogs Alert for: Washington Mutual

"I had to figure out just like every other American"<http://theprovocateur.blogspot.com/2008/03/i-had-to-figure-out-just-like-every.html>

By mike volpe (mikevolpe)
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, ...


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Remove <http://www.google.com/alerts/remove?hl=en&pl=&ct=+0EAAAAMyWxJUffF9bJh2JKDnv&hl=en&pl=> this alert.
From: Google Alerts <googlealerts-noreply@google.com>
Sent: Sunday, May 25, 2008 6:52 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert Washington Mutual

Google Blogs Alert for: **Washington Mutual**

"I had to figure out just like every other American*

by mike volpe (mike volpe)

Richardson provided the AP with an April letter, which appears to be from Washington Mutual Home Loans, telling her there was a hold on foreclosure sales on her property until June 4. She also provided an e-mail dated Thursday... 

*The Provocateur - http://theprovocateur.blogspot.com/

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Manage your alerts.
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://chrishowardthoughts.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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Manage your alerts.
Google Blogs Alert for: Washington Mutual

Trust her to get our nation's finances in order?
by stertos
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. ...

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 ...

This as it happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.
Although this has come from AP, the San Jose Mercury 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-no-reply@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. woman says home sale 'improper' <http://www.mercurynews.com oi_9363126?socrea=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... 


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Remove <http://www.google.com/alerts/remove?EAAAALMyPwC0FFH9sb2JKDrYo&hl=en&gl=us> this alert.
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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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.reviewsnews.org

This as-it-happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.
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-no-reply@rocketmail.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...


This as-it-happens Google Alert is brought to you by Google.

Remove <http://www.google.com/alerts/remove?w=AAAAI1MxWxCU/FFH9sdb2JKDzw&hl=en&gl=> this alert.
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
206-300-4150
202-447-9276 Washington DC

----- Original Message ----- 
From: Owen, Jan L.
To: Gaspard, Scott
Subject: Fw: Confidential: Richardson Update

And trust me i am only forwarding ones that are useful- really. J

-------------------------------

----- Original Message ----- 
From: Maddaus, Sara C.
To: Schneider, David C.; Berens, John; Chapman, Steven D.
Cc: Cook, Don; Butterfield, Paul J.; Elgine, Alan; Owen, Jan L.
Subject: RE: Confidential: Richardson Update

Congresswoman Richardson had defeated on 3 issues, 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, of Long Beach, was able to bring her payments up to date on the Long Beach house 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 $588,000. 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 Gangl, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Gangl 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 $367,156, on an original 2005 loan of $559,000.

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 $19,621.74 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 into 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 convinced 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 it 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 02/23/08 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battingal, Paul J.; Elion, Alan; Owen, Jai 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 Waddu. She also said that we've taken initial steps to rescind the foreclosure action given that she had an agreement.

Legal, H.R, Corp, Comm, Servicing and Glc 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 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. Lurae 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 her 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 Julia Milliender-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 $13,000 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 Gough, 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 reform property owners before their property can be sold.

"We have to ensure that lenders and lenders 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 Gangle
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC 641 | Seattle WA 98101
206.500.2822 direct | 206.228.f -bell
sara.gangle@wamu.com

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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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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. Analysts: There are still a number of...

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And trust me i am only forwarding ones that are useful- really. J

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----- Original Message ----- Subject: RE: Confidential: Richardson Update

From: Gaug, Sara C.
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Glaid, Alan; Owen, Jan L.

Best,
Sara

Congresswoman Richardson had defaulted on 3 homes, records show

By Gene Macklare, 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 languished 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.

JPMC - 003952
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CSOC.RICH.065425
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 unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debt 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 $240,000 on the deal, and the buyer, James York, agreed to pay her property tax bill.

Richardson said 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 Gauhl, 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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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 $77,200 in loans to her congressional campaign.

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---

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Sent: Fri 05/23/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.
Cc: Cook, Don; Batinglia, Paul J.; Elias, Alan; Owen, Jan L.
Subject: Confidential: Richardson Update

David, John and Steve:

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We’ll continue to update you on new developments, however in the interim, please let us know if you have any questions.

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 took 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.

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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.

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"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 Jamaal Miller-McDonald.

The problem is that the 1,600-square-foot home she bought for $335,500 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 $13,000 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 $28,000 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 $45,000. 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 resolution of foreclosure sale."
She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gagnon, 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 foreclosures.

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 lenders 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 Googj
Home Loans Public Relations

Walmart 1501 Second Avenue 1 WMC 9G1 Seattle WA 98101
206.550.2823 direct 1 206.228.5287 cell
sara.googj@walmart.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.
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 ...
See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.
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.  

-------------

----- 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-notreply@google.com> 
To: Owen, Jan L. 
Subject: Google Alert - Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Congresswoman Richardson had defaulted on 2 homes, records show <http://www.presstelegram.com/cgi_9363943> 
Long Beach Press-Telegram - Long Beach, CA, USA
The lender, Washington Mutual Bank, took a loss of nearly $20,0000 on the deal, and the buyer, James York, agreed to pay her property tax bill...

See all stories on this topic <http://news.google.com/news?hl=en&gl=
>  

-------------

This alert replaces Google Alert is brought to you by Google

Remove: <http://www.google.com/alerts/remove?se=EAAAAYeK8Ifm_pS5\A9hMg^h3d-6uvw&hl=en&gl=> this alert.

JPMC - 0035441
CONFIDENTIAL
CSOC.RICH.085434
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-no-reply@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.passtodorg.com/ct_9363943>
Long Beach Press-Telegram - Long Beach, CA, USA

The lender, Washington Mutual Bank, took a loss of nearly $20,000 on the deal, and the buyer, James York, agreed to pay her property tax bill...


---

This as-it-happens Google Alert is brought to you by Google.

Remove <http://www.google.com/alerts/remove/3FbAAAYm_pe5A1mbPqid-dovwv&hl=en&gl=> this alert.
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 hid- there is more. Sara, I believe is going to share this with David and others. J

-----------------------------

----- Original Message ----- 
From: Google Alerts <googlealerts-no-reply@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.premedical.com/ct_9363943>
Long Beach Press-Telegram - Long Beach, CA, USA
The leader, 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 ...

See all stories on this topic <http://news.google.com/news?hl=en&nl=en&ct=clnk&gl=us>

This as-it-happens Google Alert is brought to you by Google.

Remove <http://www.google.com/alerts/remove?hl=en&gl=us> this alert.
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.

------------------------

----- Original Message ----- 
From: Google Alerts <googlealerts-noresponse@google.com>
To: Owen, Jan L.
Sent: Fri May 23 21:20:37 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/eli_9363943>
Long Beach Press-Telegram - Long Beach, CA, USA
The lender, Washington Mutual Bank, took a loss of nearly $200,000 on the deal, and the buyer, James Yock, agreed to pay her property tax bill ...

See all stories on this topic <http://news.google.com/news?hl=en&gl=>

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Remove <http://www.google.com/alerts/remove?n=6AAAAKyn8fi_pz8zAMhhMg1?d=0vww&hl=en&gl=> this alert.
From: Google Alerts <googlealerts-noreply@google.com>
Sent: Saturday, May 24, 2008 12:57 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert  Washington Mutual Bank

Google News Alert for: Washington Mutual Bank

Congresswoman Richardson had defaulted on 3 homes, records show
Long Beach Press-Telegram - Long Beach CA USA
The lender, Washington Mutual Bank, took a loss of nearly $200,000 on the deal, and the buyer,
James York, agreed to pay her property tax bill. ...
See all stories on this topic

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From: Gaugl, Sara C. <sara gaugl@wamc.net>
Sent: Saturday, May 24, 2008 12:29 AM
To: Owen, Jan L. <jan owen@wamc.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.
Subjects: 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, Adam; 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

WAMC
1301 Second Avenue W
WMC BJ Seattle WA 98101
206.500.2822 direct 1 206 224-7250 cell
sara gaugl@wamc.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: l aun richardson@wamc.net]
Sent: Fri 05/23/08 8:34 PM
To: Gaugl, Sara C.; Thorn, Ann; Woodcock, Wendy A.
Cc: RichardsonMC; Lara A; Hernandez, Ross (Rep Richardson)
Subject: RE: WAMC 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, up 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 at 502-709...

Sincerely,

Laura Richardson
I also do not think she fully understands. Talk it over, my dear, J

------ Original Message ------
From: Gaugl, Sara C.
To: Cook, Don; Owens, Jan L.; Hins, Ahm; Baptista, Giss Ann S.; Thorn, Ann; Hataglia, Paul J.
Sent: Fri May 23 20:38:11 2008
Subject: Email from Richardson

I will limit my comments.....
FYI below.

Sara Gaugl
House Loans Public Relations
Walu
1914 South Avenue | WMCORP Spafire WA 98161
206.506.2822 direct | 206.226.1 | cell
sara.gaugl@wamu.net

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From: RichardsonMC, Laura jmail to: laura.richardson

Sent: Fri 05/23/2008 8:34 PM
To: Gaugl, Sara C.; Thorn, Ann; Woodruff, Wendy A.
Cc: RichardsonMC, Laura; Hernandez, Ren (Rep. Richardson)
Subject: RE: WalMu Concern Form Attached

Sara,

Thank you for your response. At this point I think the communication with the media has been adequate. We covered print, sp 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 @ 563-7068.

Sincerely,
Laura Richardson
I hope this is the last one tonight. J

-------------------

----- Original Message ----- 
From: Grolog, Sara C 
To: Schneider, David C ; Berens, John; Champey, Steven D. 
Cc: Cook, Don; Pattaglia, 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 is claiming that the foreclosure action of her Sacramento home was improper... and contrary to a written agreement she had with Wachovia. She also said that we’ve taken initial steps to resolve the foreclosure action given that she had an “agreement”.

Legal, HR, PR, Corp Comm, Servicing and GTR 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 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, 11-bath Sacramento home. She won the congressional seat the next year in the special election to replace the late Jannita Miller-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 $388,700. 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 a year as a member of Congress and was paid $143,600 during the eight months she served in the state Assembly in 2007 before her election to Congress. She also received a personal 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 recision of foreclosure sale.”

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gau, 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 debt 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
Seattle WA 98101
206.500.2022 direct 206.228.228 cell
sara.gaugl@wamu.net

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JPMC - 085953
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CSOC.RICH.055446
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

This is the AP reporter that will be running a story as well.

---------------------------------

---- Original Message ----
From: Gaagl, Sara C.
To: Owen, Jan L.
Sent: Fri May 23 18:35:57 2008
Subject: FW: Laura Richardson

Jan - FYI as an update.

________________________________________________________

From: Verdin, Tom [mailto:_________]
Sent: Fri 05/23/2008 6:27 PM
To: Gaagl, 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 writeup); and I can send you those so you can see exactly what Richardson claims.

Regards,

Tom

Tom Verdin
Correspondent

Sacramento bureau
916-458-1214

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[IP:16-16-16-16]
mark.doe@ap.com 1234567890

JPML - 003955
CONFIDENTIAL
CSOC.RICH.005448
Hang in there, remember what Alm said...and it is going to run on Sat which is also good. Call if you want to talk :)  

-----------------------------

----- 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: Varden, Tom 
Sent: Fri 05/23/2008 6:21 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 WalMu. She claims she did not know her Sacramento house was being sold at auction and says WalMu 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 Al did not have her statement when we spoke previously, I wanted to give WalMu an opportunity to respond.

We'll be sending our story in as a package (individual pieces will move before the final writeup), and I can send you those so you can see exactly what Richardson claims.

Regards,

Tom 

Tom Varden
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[IP: US DISC]

mark.dean26@excite.com
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 Sami. It appears the congresswoman held a 90 minute interview with the local tag, Daily Breeze, she has been counseling. We have been asked to provide general policy questions regarding the request for recision and she has made the statements that the property was improperly sold, and that she believed she had worked out an arrangement with WaMu.

Sami is attempting to get responses and is going to do a recap that I will send when I get it. Call with questions. J

----------

From: Gaspard, Scott
To: Owen, Jan L.
Subject: Re: No real update on Richardson

Ok—just got up. Not much more we can do.

Scott Gaspard
Washington Mutual - Govt. Relations
206-232-4450
202-347-9270 Washington DC

----------

From: Owen, Jan L.
To: Gaspard, Scott
Subject: No real update on Richardson

1. She has not returned calls from Ann Thom or emails from Ann.
2. She has not signed release forms to allow for discussion of her relationship with WaMu.
3. She has indicated today that she will have a statement.
4. WaMu still has 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 shaping 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
916-553-4941
510-325-4717 fax
jan.owen@wamu.net

JPMC - 005959
CONFIDENTIAL
CSOC.RICH.005452
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

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 154 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 Vize President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-322-4117 / fax
jan.owen@wamu.net
From: Owen, Jan L.
Sent: Friday, May 23, 2008 7:09:52 PM
To: Gaznard, Scott
Subject: No real update on Richardson

1. she has not returned calls from Ann Thom or emails from Ann
2. she has not signed release forms to allow for discussion of her relationship with WalMu
3. she has indicated today that she will have a statement
4. WalMu still has had only 5 press requests on over 134 stories, blogs and broadcasts - still amazing
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Call my cell if you need. Jan

Jen Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
601 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jen.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: Gaugi, 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: (606) 723

Sara Gaugi
Home Loans Public Relations

WMU
1301 Second Avenue | WHMC40 | Seattle WA 98101
206.550.2322 direct | 206.238 | call
sara.gaugi@wamu.net

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Call in number: (866) 723-4959

Sara Gaugl
Name Leane Public Relations

WAMU
1201 Second Avenue
Seattle WA 98101
206.500.2822 direct 206.228.1888 cell
sara.gaugl@wamu.net

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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 got home (we will check) then he is done with poop for the weekend. So he has work to do. 

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

---

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
916-442-2014
916-266-5624 (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:** 577-7091 passcode  
**Start:** 5/27/2006 12:00 PM  
**End:** 5/27/2006 1:00 PM  
**Show Time As:** Busy  
**Recurrence:** (none)  

**Required Attendees:** Owen Jan L.  
**Resources:** 877-7091 passcode  

**JPMC - 003567**  
CONFIDENTIAL  
CSOC.RICH.005460
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, Joa L.
Resources: 877-709 [passcode]
Subject: Accepted: Update on Richardson
Location: 577-79 [passcode: [BLANK]]
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: [BLANK]]
From: Gaugi, 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 Gaugi  
Home Loans Public Relations  
WaMu  
1301 Second Avenue | WMC401 | Seattle WA 98101  
206.500.3532 direct | 206.328.0011 call  
sara.gaugi@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: Gaugi, Sara C.  
Sent: Thursday, May 22, 2008 6:40 PM  
To: Laura.Richardson | [redacted]  
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 206-377-7652.

Thank you,

Sara Gaugi

[Consent Form.doc (27 KB)]

Sara Gaugi  
Home Loans Public Relations  
WaMu  
1301 Second Avenue | WMC401 | Seattle WA 98101  
sara.gaugi@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.
AUTHORIZATION AND CONSENT
TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name ______________________
Loan Number _______________________
Address _________________________

I, _________________________, give Washington Mutual Bank, F.A. ("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 ______, 2006, at __________, [State]

________________________
(Signature)
Majority rules

May 23, 2008

The Laura Richardson saga continues, as papers around the country pick up on the story of the Congresswoman who has now gone into default.

Capitol Weekly broke the story earlier this week, and follows up after the Congresswoman’s statement about the property.

“A Long Beach congresswoman who fell behind in her payments on a $358,000 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 renegated 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 8, and the deed transfer and sale were recorded on May 19.

“If I were a foreclosure auction, I think possession of the house as of May 7,” said York, who has conducted numerous similar purchases, according to county records.”
Meanwhile, "Up here, 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/TNS poll has found, "reports Victoria DeClerk in the Times.

Do you approve or disapprove of the California Supreme Court's decision last week to allow same-sex marriage in California?
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 threaten 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 Chronicle.

"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 saved out of the state Senate yesterday despite late opposition from San Diego County," reports the U-T's James Sweeney.

"The legislation would redefine the terms of 61 compacts negotiated in 1989 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."

"They're in trouble," said Sen. Dennis Hollingsworth, a Tenacous 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 29-0 to approve the
"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 proved difficult to enforce 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 by, 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 KVUE News, reports Mary Lynne Vellings 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 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 Field Strategies 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 Pisaia ranks highest among this group, snatching support from 2 percent of those polled."

From our Sex, Lies and Videotape Files, "former" Sheriff Mike Carona had a career recording events in
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 Ceressa. "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: $540,320
Russ Bogh Leadership Committee: $103,400
Dean Florez For Lieutenant Governor: $72,000
San Diego County Republican Central Committee: $55,000

Bob Blumenfield For Assembly: $31,100
Ishamore Hall For Assembly: $27,500
Friends of Wimmer Amina Carter 2008: $24,000
Greg Aghazarian For Senate: $22,600
Merv Dynanly For State Senate: $22,103
Fran Florez For Assembly: $16,400
Karen Bass For Assembly 2008: $16,000

"After a day of chasing wind-whipped flames up and down ravines fed out by a rainless spring, firefighters in the Santa Cruz Mountains are counting on a break today," the Chronicle reports.

"The gates that pushed the Summit Fire across more than 5,000 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 Waymire's 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 ($260 pound) gas card with every purchase.

"Max Motors, a small Butler, Missouri dealership that has as its logo a grinning 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.

"Everyone 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."

[Permalink] [Contact Us]
Subject: Accepted; Update on Congresswoman Richardson
Location: 877-704 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: 877-704 passcode
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 $8550 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 [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: 577-708 [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: 877-704[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: 877-704[passcode]

JPMC - 065983
CONFIDENTIAL
CSOC.RICH.005476
| **Subject:** | Update on Congresswomen Richardson |
| **Location:** | (not specified) |
| **Start:** | 5/23/2008 2:30 PM |
| **End:** | 5/23/2008 3:30 PM |
| **Meeting Status:** | Organizer |
| **Recurrence:** | (none) |
| **Required Attendees:** | Owen, Jan L.; Gaugi, Sara C.; Battagia, Paul J.; Cook, Don; Thorn, Ann; Woodcock, Wendy A.; Baptista, Gari Ann S. |
| **Resources:** | (not specified) |
From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 6:52 PM
To: Baptista, Geri Ann S. <geriaann.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
501 K Street Suite 110
Sacramento, CA 95814
916-553-4961
916-325-4717 fax
jan.owen@wamu.net

From: Google Alerts [mailto:googlealerts-no-reply@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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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

This e-mail contains a Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
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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 | WMCO | Seattle WA 98101
206.590.2822 direct | 206.228.2111 call
sara.gaugl@wamu.net

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..............................................................................................................................................................................................

From: Richardson, Laura
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 min ET

..............................................................................................................................................................................................

From: Thorn, Ann [mailto:ann.thorn@wamu.net]
Sent: Thursday, May 22, 2008 5:51 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 Communications 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
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
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 ...
FoliosseousFlap's Dental Blog - http://flapeblog.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 $375000, ...
Property Lines - http://www.laebuzz.com/propertylines

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Remove this alert.
Create another alert.
Manage your alerts.
Subject: call on Richardson
Start: 5/22/2006 7:30 PM
End: 5/22/2006 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
916-553-4861
916-325-4717 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Thursday, May 22, 2008 1:40 PM
To: Geugj, Sara C.; Owen, Jan L.; Cook, Don; Battaglia, Paul J.
Subject: FW: Communications regarding Richardson Loan
Importance: High

Sara, need you to call the Congresswoman

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Richardson, Laura [mailto:Richardson, Laura]
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: Gasperd, Scott
Subject: If that is you calling I 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 115
Sacramento, CA 95814
916-553-4961
616-325-4717 fax
jan.owen@warnu.net
Debate intensifies over Richardson default

A Long Beach congresswoman who walked away from a $635,000 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.

From: Capitol Weekly <alerts@capitolweekly.net>
Sent: Thursday, May 22, 2008 6:30 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Debate intensifies over Richardson default
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 act 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 the Capitol Weekly -- 5/21/08
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=225657 (Positions WaMu as the "victim")
http://latimesblogs.latimes.com/filand/2008/05/report-lender-t.html (points out contradiction with Richardson's statement)

Geri Ann

---

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.

---

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
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 $335000 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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Create another alert.
Manage your alerts.
Well good luck - that's a tough one.

Susan DeMars
California Mortgage Bankers Association
(916) 446-7100 www.cmha.com

----- Original Message ----- 
From: Owen, Jan L. [mailto:jan.owen@wamu.net]
Sent: Thursday, May 22, 2008 9:45 AM
To: Susan@cmha.com
Subject: Re: WAMU customer

I can't - thanks for asking - we are working thru it.

---------------------------

----- Original Message ----- 
From: Susan DeMars
To: Owen, Jan L.
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@cmha.com>

980 Ninth Street, Suite 2120

San Francisco, CA 94114

Visit our Web site at www.cmha.com for industry news and our online career center.
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 | WMCO | Seattle WA 98101
206.500.2822 direct | 206.228.1706 voice
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 repossed 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 $535,000. 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 $18,256.

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 still 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 1928-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/congresswoman-home-gets_a_103032.html

---

gary.kishner@wamu.org

---

"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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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.

Calif. congresswoman's home threatened with repo

DON THOMPSON
21 May 2008
Associated Press Newswires

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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 $18,366.

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 $350,000 -- 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/congresswomen-home-gate_a_103032.html

---

Gary Kishner, Vice President
National Public Relations, West Bureau
WaMu
9200 Celsiate Ave., Second Floor
Chatsworth, California 91311
Mail Stop: N110218

818.775.4234 office
818.775.4210 fax

4612
"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

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.
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, WMU Corporate Communications
206.500.3375 direct | 206.612.7027 fax | geriann.baptista@wamu.net

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

Assume all have seen this but if not.....

Libby Hutchinson, APR
Senior Vice President and Manager
Public Relations
WMU
206-500-2270

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 $535,000 with no money down in January 2007 and owed nearly $575,000 to Washington Mutual when the ... See all stories on this topic

This as-it-happens Google Alert is brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.
Subject:       Accepted; FW: Congresswoman Richardson Update
Location:      577-708\[# \# \# \#]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
I can't thanks for asking we are working thru it.

-------------------

----- Original Message ----- 
From: Susan DeMars <susan@cmba.com>
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 is 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@cmba.com

900 National Street, Suite 2120

Sacramento, CA 95814

Visit our Web site at www.cmba.com  for industry news and our online career center.
From: Susan DeMars <susan@cmba.com>
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) 445-7100 VOICE
(916) 445-7105 FAX
E-MAIL: susan@cmba.com
900 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 <tmcgarry@latimes.com>
Sent: Thursday, May 22, 2008 12:40 PM
To: Owen, Jan L. <Jan.Owen@wamu.net>
Subject: LA Land blog

There's an L.A. real estate blogger who is playing close attention to the Laura Richardson matter.

Link is here: http://latimesblogs.latimes.com/latimld/

BTW, Olivia knows Peter.

Good luck!

Tim

Tim McGarry
303 S. Norton Avenue
Los Angeles, CA 90020

timothy mcgarry@latimes.com
Subject: Accepted: FW: Congresswoman Richardson Update
Location: 577-708 [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: 577-708 [passcode]
Subject: Accepted: Congresswoman Richardson Update
Location: 577-709[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: 577-709[passcode]
From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Thursday, May 22, 2008 11:18 AM
To: Gaspard, Scott <scott.gaspard@wamu.net>
Subject: Fw: Google Alert  Washington Mutual

I saw this on the Republican blog-her political challenge continues. J

---------------

----- Original Message ----- 
From: Google Alerts <googlealerts-no-reply@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_a_1038032.html>

By The Huffington Post News (dinos@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 $18350. 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/hancook/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 $57800. $40000 more than the original mortgage. Like many homes that have gone through ...

Jan Hancock's blog: - http://weblogs.baltimoresun.com/business/hancook/blog/
<http://weblogs.baltimoresun.com/business/hancook/blog/>

------------------------

This as-it-happens Google Alert is brought to you by Google.

Remove <http://www.google.com/alerts/remove?x=AAAAAIMpWx5UgFF9HSt29KDvs&hl=en&gl=> this alert.
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 reference 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: Gospard, Scott; Watson, Alison; Parker, Gary L.; Strom, Erik E.; Hutchison, Paula J.
Subject: at 11:00 am pdt

I have scheduled a conference call with our conference line call number. This meeting is to discuss and update on the Congresswoman Richardson challenge. Please contact me if there are conflicts. Thanks, Jan
From: Google Alerts <googlealerts-noreply@google.com>
Sent: Thursday, May 22, 2008 11:13 AM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: Google Alert  Washington Mutual

Google Blogs Alert for: Washington Mutual

Congresswoman's Home Gets Repossession Threat
By The Huffington Post News Editors(webmaster@huffingtonpost.com)
In December, she received a default notice on the mortgage from the collection agency of Washington Mutual Inc., her lender. At that point, she owed $18539. At the time, she had left the Legislature after a quick rise from the Long ...

- http://www.huffingtonpost.com/huff_feeds_index.rdf

Celebrity mortgage victims: a congresswoman
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 $576000 -$40000 more than the original mortgage. Like many homes that have gone through ...

Jay Hancock's blog - http://weblogs.baltimoresun.com/business/hancock/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: Thursday, May 22, 2008 10:33 AM
To: Watson, Alison <alison.watson@wamu.net>
Subject: RE: at 11:00 am pdt

yes the 877-705- 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: Giepard, Scott; Watson, Alison; Parker, Gary L.; Stroin, Lrik L.; Hutchison, Paula J. 
Sent: Thu May 22 07:15:47 2008 
Subject: at 11:00 am pdt

I have scheduled a conference call with our conference line call number. This meeting is to discuss and update on the Congresswoman Richardson challenge. Please contact me if there are conflicts. Thanks, Jan
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 confrlicts. 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 Communication

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 Communication

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
206-503-4150
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 Communication

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: Battaglin, Paul J.
To: Schneider, David C.
Cc: Borens, John; Champey, Steven D.; Cook, Dom; Owen, Jan L.; Gungl, Sara C.; Ellis, Alan
Sent: Wed May 21 20 15 37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

David,
Paul I. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-590-4261
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: 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>; Strem, Erik E. <erk.strom@wamu.net>; Hutchison, Paula J. <paula.hutchison@wamu.net>
Subject: at 11:00 am pdt

I have scheduled a conference call with our conference line call number. This meeting is to discuss and update on the Congresswoman Richardson challenge. Please contact me if there are conflicts. Thanks, Jan
I am on the New Jersey Mortgage Lending Committee meeting and will call later. Please see below. J

---------------------

----- Original Message -----  
From: Grogg, Sara C.  
To: Bettaglia, Paul J.  
Cc: Cook, Don; Owen, Jan L.; Elias, Alan  
Subject: Richardson/AP Article

Good evening, Paul.

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.

Cald. 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.

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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.

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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 sold.

"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 is tugging Wednesday from the front door of the 1920-vintage house.

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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," Richardson said in her statement.

Sara Gangi
Home Loans Public Relations

WaMu

1301 Second Avenue 
WMC401 Seattle WA 98101

206-500-2822 direct 206-228-3161 cell
sara.gangi@wamu.com

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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 Communication

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
206-300-4150
202-347-9276 Washington DC

----- Original Message -----
From: Owen, Jan L.
To: Gaspard, Scott; Watson, Alison
Sent: Wed May 21 22 11 44 2008
Subject: Fw: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

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.

-------------------

----- Original Message -----
From: Bartugiu, Paul J.
To: Schneider, David C.
Cc: Beens, John; Chapmney, Steven D.; Cook, Don; Owen, Jan L.; Gaul, Sara C.; Ellis, Alan
Sent: Wed May 21 20 13 37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

David,
Paul J. Barttinglit
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-1261
Fax: 206-377-2784

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Thank You.
Subject: Accepted: Congresswoman Richardson Update
Location: 877-7091 passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen J
Resources: 877-7091 passcode
Get your vms. All I can say is hang in there.
Off to the HIPC meeting. Schneider and David Beck are also here.

------------------------
Scott Gaspard
Washington Mutual - Govt. Relations
206-500-4160
202-347-9276 Washington DC

----- Original Message ----- 
From: Owen, Jan L.
To: Gaspard, Scott, Watson, Alison
Sent: Wed, Mar 21, 08 16:44 2008
Subject: Re: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

Sign me now! At this point I have called the good Congresswoman and she was not returned my call. This gets more interesting which's will show on a call later. Please contact me with questions.

------------------------

----- Original Message ----- 
From: Battaglia, Paul J.
To: Schneider, David C.
Cc: Heems, John; Chappaney, Steven D.; Cook, Don; Owen, Jan L.; Gauld, Sara C.; Elias, Allan
Sent: Wed May 21, 08 15:37 2008
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

David,

...
Paul J. Battaglini
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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Thank You.
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 $535,000 loan
with no money down in January 2007. ...
See all stories on this topic

This e-mail contains a Google Alert, brought to you by Google.

Remove this alert.
Create another alert.
Manage your alerts.
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 Communication

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.

------------------------

----- Original Message ----- 
From: Battaglia, Paul J.
To: Schneider, David C. 
Cc: Beens, John; Champney, Steven D.; Cook, Don; Owen, Jan L.; Gaul, Sara C.; Ellis, Alan
Subject: Congresswoman Laura Richardson — WaMu Foreclosure/Public Relations Item — Attorney Client Privileged Communication

David,

[Redacted]

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
Subject: Accepted; Congresswoman Richardson Update
Location: 577-709L passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen

Resources: 577-709L passcode
From: Gaugi, Sara C.  
Sent: Wednesday, May 21, 2008 8:38:18 PM  
To: Baptista, Geri Ann S.; Owen, Jan L.  
Subject: RE: Richardson Statement

http://latimesblogs.latimes.com/island/?track=realestate-blogs

Sara Gaugi  
Name Leane Public Relation

WaMu  
1201 Second Avenue  
Seattle WA 98101  
206.500.2822 direct  
206.224.6795 cell  
sara.gaugi@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: Baptista, Geri Ann S.  
Sent: Wednesday, May 21, 2008 5:33 PM  
To: Owen, Jan L.; Gaugi, Sara C.  
Subject: Richardson Statement  
Sensitivity: Confidential


Geri Ann S. Baptista, Vp  
Corporate Communications  
Washington Mutual  
1301 Second Avenue, WMC2103  
Seattle, WA 98101  
206.500.2875 direct, 206.377.2023 fax  
geriann.baptista@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
From: Baptista, Gori Ann S.
Sent: Wednesday, May 21, 2008 8:33:00 PM
To: Owen, Jan L.; Gaugi, Beron C.
Subject: Richardson Statement

http://latimesblogs.latimee.com/laland/2008/05/report-caliform.html?cid=115876464#comments

Gori Ann S. Baptista, VP
Corporate Communications
Washington Mutual
1901 Second Avenue, WMC2103
Seattle, WA 98101
206.500.2375 direct, 206.377.2023 fax
periann.baptista@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
Subject: Accepted Congresswoman Richardson Update
Location: 877-709\_passcode

Start: 5/22/2008 2:00 PM
End: 5/22/2008 3:00 PM
Show Time As: Busy

Recurrence: (none)

Required Attendees: Owen, Jan L.

Resources: 877-709\_passcode
Subject: Accepted: Congresswoman Richardson Update
Location: 877-708 [text not legible]
Recurrence: (none)
Start: 5/22/2006 2:00 PM
End: 5/22/2006 3:00 PM
Show Time As: Busy
Required Attendees: Owen, Jan L.
Resources: 877-708 [text not legible] 63 [text not legible] [text not legible]
From: Walker, Michele F.
Sent: Wednesday, May 21, 2008 8:30:53 PM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Congresswoman Richardson Update

I will be out of the office beginning the afternoon of May 21 - June 2, 2008. For any urgent matters regarding Loss Mit customer or loan level detail, please send to Christina Lopez or Julie Mathis.

On Friday May 23, 2008 please send to Matthew Kolkowski.

If you need assistance with office supplies or departmental issues, please contact Amy Norvell.
From: Kallner, Brad
Sent: Wednesday, May 21, 2008 8:30:52 PM
To: Owen, Jan L.
Subject: Out of Office AutoReply: Congresswoman Richardson Update

I will be out of the office Thursday May 22 thru Wednesday May 28. If you have an urgent matter, please contact Wendy Woodcook at 204-896 [redacted] or Matthew Kolpowski at 818-777 [redacted].
Subject: Congresswoman Richardson Update
Location: 577-708[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.; Cock, Don; Baptista, Geri Ann S., GM GSM DTE; Kallner, Brad

Optional Attendees: Thom, Pam

Resources: 877-708[passcode]
Yes. Jan is dealing with the nightmare.

----- Original Message ----- 
From: Villegas, Peter R. 
To: Geogard, 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
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, Alben
Subject: Richardson

Did a Congresswoman Richardson just go into foreclosure?

Sent from my BlackBerry Wireless Handheld
From: GM QSM DTE <gmqsmdte@wanu.net>
Sent: Wednesday, May 21, 2008 6:22 PM
To: Owen, Jan L. <jan.owen@wanu.net>
Subject: RE: Update from Saeto

A week has passed since two of our candidates left the field. I hope we can resolve that matter with Laura Richardson.

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(500) 225-4464
Fax (500) 225-4465

* 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 raised along, not only by the mighty strides of its heroes, but also by the aggregate of the tiny paces 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: Gaspar, Scott
Subject: FW: Update from Saeto

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
611 K Street Suite 110
Sacramento, CA 95814
916-553-4881
916-326-4717 fax
jan.owen@wanu.net

From: J. Scott Carpenter
Sent: Wednesday, May 21, 2008 3:09 PM
To: Gaspar, Scott
Cc: Owen, Jan L.
Subject: Update from Saeto
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 Loan Mitigation Department. They have reviewed the file and taken the appropriate next-steps... on our way.

My heart-felt thanks for your intervention, and that of your wonderful associate, Jan Owen. The able work of Rosie Alvarez in SoCal helped, too. (I’d like to put her up for a raise!)

I would be honored by your request to return the favor in the future.

Kindest regards,

J. Scott Carpenter
Carpenter Properties
(916) 267-SOLD
From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 5:18 PM
To: Woodcock, Wendy A. <wendy.woodcock@wamu.net>
Subject: FW: Research Needed: Congresswoman Richardson/Foreclosure

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
801 K Street Suite 110
Sacramento, CA 95814
916-553-4361
916-325-4717 Fax
jan.owen@wamu.net

-----Original Message-----
From: Kaffner, Brad
Sent: Wednesday, May 21, 2008 2:10 PM
To: Gaugl, Sara C.
Cc: Chambers, Steven D.; Bensan, John; Owen, Jan L.; Elias, Alain; Soedzak, Tasha A.; Struhl, Kimberly
Subject: RE: Research Needed: Congresswoman Richardson/foreclosure

I have checked with Kim, we tried to work a modification, unfortunately she had a default 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

-----Original Message-----
From: Gaugl, Sara C.
Sent: Wednesday, May 21, 2008 1:24 PM
To: Kaffner, Brad
Cc: Chambers, Steven D.; Bensan, John; Owen, Jan L.; Elias, Alain
Subject: Research Needed: Congresswoman Richardson/foreclosure

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 1-1-9-1-8.

Many thanks,
Sara

Sara Gauzi
Home Loans Public Relations

WAMU
1301 Second Avenue 1 WMC 901 Seattle WA 98101
206.501.2822 direct 1 2 3 4 5 6 7 8 9 0 E-mail sara.gauzi@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; Gauzi, 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.

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----- 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 $555,000 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 $60,000 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. Jammie 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 borrowed 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.

JPMC - 004041
CONFIDENTIAL
CSOC.RICH.005534
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 of the Sacramento County assessor's office show that in January 2007, Richardson took out a mortgage for the entire sale price of the house — $350,000. 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 $576,000 — $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 Helmers, who lived in the house for more than 30 years, were getting desperate to sell.

Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmers wound up giving Richardson $15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she hosted 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 recessed herself. She did not vote on legislation by Rep. Barney Frank, D-Mass, which would direct $27 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 $12 billion to purchase, rehab and sell 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 was served with 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 to the bank was $587,384.
From: Kallner, Brad <brad.kallner@wamu.net>
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

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

---- Original Message ----
From: Gaugl, Sara C.
Sent: Wednesday, May 21, 2008 1:21 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

Many thanks,

Sara

Sara Gaugl
Home Loans Public Relations

Wamu
1301 Second Avenue 1 WMC #111 Seattle WA 98101
206.500.2622 direct 1-800-468-7077 Toll Free 1-800-638-2402 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; Gangl, Sara C.; Gaspard, Scott; Watson, Alison
Subject: FWR Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Here we go. I am at a meeting and will call in a minute.

-------------

---- Original Message ----

From: Kevin Gould <KGould@CalBankers.com>
To: FWR Meeting Group <FWRMeetingGroup@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 $355,000 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 elected 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 $60,000 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 Capitol 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, 11-long Herr.

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 — $355,000. 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 $133,000. 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 were extremely unhappy with her," said Sharron Helman, 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."

Helman 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 Helmans, who lived in the house for more than 30 years, were getting desperate to sell.

Helman said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmans 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 Orpiza 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 piece 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 $1.5 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 home. 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 $180,000 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 home, 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 $587,984.
From: Owen, Jan L. <jan.owen@wamu.net>
Sent: Wednesday, May 21, 2008 3:04 PM
To: Sheila
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
916-563-4961
916-325-4717 fax
jan.owen@wamu.net

From: Sheila
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)

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 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.

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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.

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Helmar said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmers wound up giving Richardson $15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It’s kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don’t do that."

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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.

Stella S. Dey

Executive Director, WMA

455 Capitol Mall, Suite 800

Sacramento, CA 95814

916 448-2211

WMA: “Advancing and Protecting the Manufactured Housing Industry”
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
916-353-9561
916-325-4717 FAX
jan.owen@wamu.net

-----Original Message-----
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
206-303-4130
202-347-9276 Washington DC
From: Gaspard, Scott <scott.gaspard@wamu.net>
Sent: Wednesday, May 21, 2008 2:50 PM
To: Owen, Jan L. <jan.owen@wamu.net>

Subject: 

Please call me in DC on the Laura Richardson issue.

Left vm.

______________
Scott Gaspard
Washington Mutual - Govt. Relations
206-503-4150
202-347-9276 Washington DC
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 $525,000 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 10, 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 --$10,000 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 Heilmann, 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." Heilmann 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 Heilmans, who lived in the house for more than 30 years, were getting desperate to sell.

Heilmann said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Heilmans 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 $587,364.

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: RF Research Needed: Congresswoman Richardson/Foreclosure

Wendy and Pat -

Forwarding to you as well I received Brad’s out of office.

Thanks for the help.

Sara

Sara Gaugl
Home Loans Public Relations

Wamu
1301 Second Avenue 1 WMC 401 Seattle WA 98101
206.500.2822 direct
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, Alin
Subject: Research Needed: Congresswoman Richardon/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 1 WMC 401 Seattle WA 98101
206.500.2822 direct 206.228.2261 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: Otsch, Jon E.
Sent: Wednesday, May 21, 2008 8:36 AM
To: Riley, Olivia; Gaugl, Sara C.; Caspard, Scott; Watson, Alison
Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Here we go. I am on a meeting and will call in a minute.

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----- Original Message -----    
From: Kevin Gould
To: FSMR Meeting Group
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 $335,000 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. Janice Hahn (D-Los Angeles) 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-Los Angeles.

While her campaign heated up, Richardson's house slipped into default. Richardson fell behind on her mortgage payments as she poured 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 — $235,000. 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 $45,000 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 faced Congress 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 $270 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 $80,000 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.
OK, Ok, this one costs at least 18 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
601 K Street Suite 110
Sacramento, CA 95814
916-553-4981
916-325-4717 fax
jan.owen@wamu.net

From: LoFaso, Alan [mailto:alan.lofaso@boe.ca.gov]
Sent: Wednesday, May 21, 2008 9:18 AM
To: Owen, Jan L.
Subject: Foreclosure tale shows that nobody is immune from crisis

Hi, have you been having to quietly, diplomatically deal with this mess?

Foreclosure tale shows that nobody is immune from crisis
By Anthony York (published Tuesday, May 20, 2008)

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for $535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

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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 through 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 — $20,000 more than the original mortgage.

The Curtis Park house is one of Richardson's primary residences. 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 $133,000. An estimate from Zillow.com puts the current value of the house at $473,000.

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 Helmer, who sold the house 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 house whenever we came back to the neighborhood."

Helmer 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 Helmers, who lived in the house for more than 20 years, were getting desperate to sell.

Helmer said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmers wound up giving Richardson $15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford in this neighborhood, you just don't do that."

While Richardson walked away from her lean, she tested Oropeza in a late special election, and moved on to Congress. As a member of Congress, Richardson has been assigned to a special project preventing the split in foreclosure cases around the country.

On the biggest pieces of legislation having to do with government bailouts for people whose homes have entered foreclosure, Richardson has reacted herself. She did vote on legislation by Rep. Barney Frank, D-Mass., which would direct $27 billion in government funds to help on 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 began to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent $387,000 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 $587,284.
Yes, of course there is a story. J

Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
501 K Street Suite 110
Sacramento, CA 95814
916-553-4261
916-325-4717 fax
jan.owen@wamu.net

From: LoFaso, Alan <alan.lofaso@wamu.net>
Sent: Wednesday, May 21, 2008 9:15 AM
To: Owen, Jan L.
Subject: Foreclosure tale shows that nobody is immune from crisis

Hi, have you been having to quietly, diplomatically deal with this mess?

Foreclosure tale shows that nobody is immune from crisis
By Anthony York (published Tuesday, May 20, 2008)

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Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

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, Otopeza, loaned herself $115,000 for her run against Richardson. Otopeza's Congressional committee still shows nearly $200,000 in debt.

Richardson declined to comment for this story.

Real estate 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 $155,000. An estimate from Zillow.com puts the current value of that home at $478,000.

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 Helmer, who sold the house 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.

Helmer sold her home to Richardson because she needed 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 Helmers, who lived in the house for more than 30 years, were getting desperate to sell.

Helmer said that she has never met Richardson personally, but dealt with Richardson through her realtor. The Helmers wound up giving Richardson $15,000 toward closing costs, she said.

And she is still angry over what happened to a home that clearly she never really wanted to leave. "It's kind of silly. You would think people who are making decisions for others would be able to make good decisions for themselves," she said. "She should have known what she could afford and not afford. In this neighborhood, you just don't do that."

While Richardson walked away from her loan, she lost Otopeza in a face special election, and moved on to Congress. As a member of Congress, Richardson has been asked to vote on legislation pertaining to the issue of 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 $27 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 $1.5 billion to purchase, rehab and sell foreclosed properties.

While Richardson walked away from her bank loan, she has began to pay herself back for the money she personally invested in her initial race. Records show that Richardson spent $87,000 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 court that Richardson's property would be sold at auction. According to the documents, the unpaid balance and other charges Richardson owed the bank was $587,184.
Hi, have you been having to quietly, diplomatically deal with this mess?

Foreclosure tale shows that nobody is immune from crisis

By Anthony York (published Tuesday, July 20, 2008)

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for $535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

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Richardson's 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 16, 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.

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Helmar and her husband, Mark, sold their one-story home to Richardson because her arthritis required her 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 $75,000 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 act accordingly.”

While Richardson walked away from her loan, she helped Oceana 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 $700 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 in purchase, rehab, and sell 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 run. 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 $19,000 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 $11,000.

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.

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-----Original Message-----
From: Kevin Coulde <kevin.coulde@wamu.net>
To: PSRK Meeting Group <psrkmeetinggroup@wamu.net>
Sent: Wed May 21 08 08:35 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 $555,000 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 2006 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 apartment home two months later. But in April 2007, Rep. Juanita Millinder-McDonald announced her retirement, 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 tax delinquency indicates that the unpaid balance of Richardson’s loan, which is held by Washington Mutual, is more than $578,000 (!) $48,000 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 $133,000. An estimate from Zillow.com puts the current value of that house at $475,000.

Like many homes that have gone through foreclosure, Richardson’s new residence quickly became a eyesore. With Richardson gone, upkeep on the house 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 Helmans wound up giving Richardson $15,000 toward closing costs, she said.

And she is still angry over what happened to a house 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 benefited from 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 piece 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 $1.5 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 mea. 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 she 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 17, 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.
Foreclosure tale shows that nobody is immune from crisis

In Anthony York (published Tuesday, May 20, 2008)

As the real estate market weakened 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 $335,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank foreclosed 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 many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial futures.

While being elevated to Congress in a 2006 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. Anna Eshoo (D-Calif.), Richardson's successor, announced that she was running for a seat in Congress.

Richardson declined her candidacy for the seat, and soon found herself locked in a primary contest, and a very expensive race for Congress against state Sen. Jenny Oropeza, D-Los Banos.

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, borrowed herself $115,000 for her run against Richardson. Oropeza's Congressional committee still owes nearly $270,000 in debt.

Richardson declined to comment on 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 – $335,000. 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 trustor's sale indicates an, the unpaid balance of Richardson's loan, which is held by Washington Mutual, is more than $579,000. $200,000 more than for retained 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 $335,000. An estimate from Zillow.com puts the current value of the house at $473,000.

Like many homes that have gone through foreclosure, Richardson's new residence quickly became an eyesore. With Richardson gone, upkeep on the house lapsed, and neighbors began to get angry.

"The neighbors are extremely unhappy with her," said Sharon Helmar, who sold the house to Richardson. "She didn't move 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 Helmar's, 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 Helmar's wound up giving Richardson $15,000 toward closing costs, she said.

And she is still angry over what happened to a house that clearly she never really wanted to have. "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 buy. In this neighborhood, you just don't do that.

While Richardson walked away from her loan, she beat 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 $27 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 $387,604 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 $14,000.

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.
The Roundup for Wednesday May 21, 2008

Estate sale

May 21, 2008

We begin this morning with a tale from our Theyre 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 $366,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home."

"What makes this story different from the thousands like it is that the owner of this house was a member of Congress."

"The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future."

"The neighbors are extremely unhappy with her," said Sharon Helmar, who said 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 twice 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 know about the 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 box, you can sign up for news updates from Capitol Weekly here.

In other signs of the unstable 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 $687 in unpaid parking tickets, he released a Yolo County item on his boost by paying $195 in "new" taxes that were eight months overdue, records show."

"Anybody who's alerted to public offlin or at least should pass the first test -- ability to follow the law," said Oele Kaufman, a Democratic strategist leading
an independent campaign against Cabello by the California Teachers Association and labor groups.

"He can laugh about it, but it isn't funny," Kaufman said.

"Cabello, 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.

"Cabello, who is running for the seat of terming-out Assemblywoman Lula Wills, 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, Cabello said he paid the $100 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 Cabello, running in the Democratic primary for the 8th Assembly District in Yolo and Solano counties."

The Bee's Judy Lin reports there may be a slight glitch in the governor's plan to have the lottery bail out the state budget crisis.

"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 $24 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 restructured and run more efficiently."

"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 spokesman 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 be the family," Jackson said. "I think it only makes sense."


released Tuesday by the state Fair Political Practices Commission.

"The emergence of independent expenditures has threatened the will of the people, dramatically undermined political fairness 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 teens and high school dropouts. Another would regulate where global positioning system devices can be installed. Another wants a new state committee to study the dangers 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 banning 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 pondering on their steering wheels."

Dan Walters writes that the budget situation has at least put the issue of tax reform on the table.

"Liberal fear that bringing more stability to a volatile revenue system might mean reducing the progressive 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 benchmark property tax limit before measure.

"The goal of tax reform should be twofold," Mark Paul of the New Americas 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 affects some and disadvantages others, and those in the latter group will always bitterly resist change."

Well, let's go ahead and check the track record of most political commissions aimed at political reform...

"Assuming that a tax reform commission could keep its focus and could overcome the natural resistance to change, it would have a target-rich environment in which to operate--closing loopholes that either have outlived their purpose or didn't have any in the first place, widening the sales tax to include at least some services to iron out the increasing 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 Tea Party 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 teen 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 Allaby.

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.

Matter and Rojas 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, reliving themselves wherever it proved convenient.

“The media covered 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 cross-town race was blamed on the early-20s crowd, which has been growing in recent years.

“They were stumbling around, hammered,” Dennis said. “The young ones with their books hanging out Staggering around Balboa and 31st waiting for a bus to take them home.”

Yeah, usually all the books hanging out happens in the Mission or the Castro…

Speaking of running out, here are today’s top election fundraisers: courtesy of EveshamTrack.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…

Click Here
And finally, from our Jury Duty: "Was Never Quite Like This Files," CNN’s Susan R硕ogen 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 22-minute sex tape at the heart of the R. Kelly child pornography case played Tuesday before a packed house: a Chicago courtroom.

*R&B superstar Kelly sat expressionless as the tape was played. He’s charged with 14 counts of child pornography and faces 15 years in prison if convicted.

"Sketch artists were warned that if they drew any depiction of the acts on the tape, they, too, could be charged with child pornography."

But for those of you who are not reading the Roundup at work, we’ve obtained an exclusive copy of the tape, and have posted portions of it here.
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
916-553-4963
916-325-4717 fax
jan.owen@wamu.net

-----Original Message-----
From: Watson, Alison
Sent: Friday, April 04, 2008 10:29 AM
To: Owen, Jan L.
Subject: RE: 1 series

That's good news.

-----Original Message-----
From: Owen, Jan L.
Sent: Friday, April 04, 2008 1:25 PM
To: Gispard, Scott; Watson, Alison
Subject: FW: Ladies

This is the result for Congresswoman Richardson. J

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----- 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 -----
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) 565-3082

From: Owen, Jan L.  
Sent: Tuesday, April 03, 2008 10:50 AM  
To: Smith, Kimberly; GM QSM DTE  
Subject: Ladies

Congresswoman Laura Richardson

Loan [2]  
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 started 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 $5 to pay the arrears and to pay this loan.

This one is sensitive. Contact numbers are [3] Congressional office. 310-538-1190. District office in CA. Please keep me posted. Thanks.

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  
916-323-4717 FAX  
jan.owen@wamu.net
From: GM QSM DTE <qsmdua@wamu.net>
Sent: Friday, April 4, 2008 1:31 PM
To: Owen, Jan L. <jan.owen@wamu.net>
Subject: RE: Ladies

You are very welcome. :) 

Rosie Alvarez  
Executive Response Team  
Customer Relations Manager  
Washington Mutual Bank  
(800) 225-5497 Opt. 1 Ext. 467  
Fax (206) 965-3082

----- Original Message -----  
From: Owen, Jan L.  
Sent: Friday, April 04, 2008 10:24 AM  
To: GM QSM DTE; Smith, Kimberly  
Subject: Re: Ladies

I love you - i just called her and got her. Thanks for everything. J

-------------------------------

----- Original Message -----  
From: GM QSM DTE:  
To: Owen, Jan L.; Smith, Kimberly  
Sent: Fri Apr 04 09:56:14 2008  
Subject: RE: Ladies

Hi Jan, 

Just to let you know, our default area has placed the foreclosure sale date on hold for 60 days and we should have the reinstatement figures for her by Monday. She has not returned my call and I spoke to her assistant yesterday when I called her cell number. I will try again today.  

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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

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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
916-553-4561
916-325-5717 fax
jwo@awamu.net
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: Re: Ladies

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Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Ext. 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 # 123456
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. I understand from her that her problems began when she started 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 (310) 338-1190. Congressional office, 310-338-1190. 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
916-553-4591
916-325-4717 fax
jowen@wamu.net
This is the result for Congresswoman Richardson. J

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----- Original Message ----- 
From: Owen, Jan L. <jan.owen@wamu.net>
To: GM QSM DTE; Smith, Kimberly
Sent: Fri Apr 04 10:23:52 2008
Subject: Re: Ladies

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Sent: Fri Apr 04 09:56:14 2008
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Rosie Alvarez,
Executive Response Team
Customer Relations Manager
Washington Mutual Real
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 985-0382

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

JPMC - 064081
CONFIDENTIAL
CSOC.RICH.005574
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 started running for Congress. Once she had just won the state assembly seat. The Congressional district she represents in 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 $300 to pay the arrears and to pay this loan.

This one is sensitive. Contact numbers are 510-550-3000 well, 510-550-3090 Congressional office, 210-528-1190 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
jlowen@wamu.net
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From: GM QSM DTE 
To: Owen, Jan L.; Smith, Kimberly 
Sent: Fri Apr 04 09:56:14 2008 
Subject: RE: Ladies

Hi Jan,

Just to let you know, our default area has placed the foreclosure sale date on hold for 60 days and we should have the reinstatement figures for her by Monday. She has not returned my call and I spoke to her assistant yesterday when I called her cell number. I will try again today.

Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Ext. 1 Ext. 467
Fax: (206) 666-3082

---------------------

From: Owen, Jan L. 
Sent: Thursday, April 02, 2008 16:50 AM 
To: Smith, Kimberly; GM QSM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loon近距离

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 started 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 800-225-5497 Ext 467; 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
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Rosie Alvarez
Executive Response Team
Customer Relations Manager
Washington Mutual Bank
(800) 225-5497 Opt. 1 Ext. 467
Fax (206) 965-3052

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 $5 to pay the arrears and to pay this loan.

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
601 K Street Suite 110
Sacramento, CA 95814
916-562-4964
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 QM DTE
Subject: Ladies

Congresswoman Laura Richardson

Loan 1
Property address: 3622 W. Curtis Drive
Sacramento, CA 95818

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Jan Lynn Owen
First Vice President
State and Local Government and Industry Relations Manager
501 K Street Suite 110
Sacramento, CA 95814
916-553-4961
510-325-4717 fax
jan.owen@wamu.net
1. AP Interview: Calif. congresswoman says home sale 'improper'

By ERICA WERNER
24 May 2008

Associated Press News service

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 inmate'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 been hit by 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 $50,000 in delinquent property taxes.

She insisted she's not getting special treatment because she's a congresswoman.

"I'm Laura Richardson. I'm an American. I'm a single woman who has 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 a special election to replace the late Janice Millender-McDonald.

The problem is that the 1,600-square-foot house 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 $45,000. 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 March 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, Sonja Gaugh, 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 Roof Mortgage Inc. of Sacramento, declined to disclose 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. 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 would 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 lenders have the tools with proper timing to resolve this," she said.

Ms. 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 locally 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
20 Mar 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.

This report is based on public documents the newspaper published on its website, and on 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 house 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 $555,000."

The newspaper's report - that the house was foreclosed and an auction took place - appears to conflict with Rep. Richardson's statement that "the house is not in foreclosure." Her office has not responded to a request from the Los Angeles Times for additional information about her mortgage and loan modification. The Press-Telegram said she declined to be interviewed about the controversy.

The newspaper's report also calls into question her statement that she had worked out a loan modification with her lender and would fulfill all financial obligations related to the property. The Press-Telegram reports that the house sold for only $388,000, far below the $574,000 owed on the property, and that the new owner, Mr. York, "assumed responsibility for Ms. Richardson's unpaid property tax bill of $8,950.79."

WaMu Related News

3. IRS Rule Aids Loan Mods
By Brian Collins
20 Mar 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 Conflandy, executive director of the Consumer Mortgage Coalition.

In an example discussed in Revenue Procedure (2006-26), the servicer can avoid reducing 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 ruling encourages servicers to identify and assist borrowers that have a high risk of eventual foreclosure.

"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 the newspaper.

In December, the IRS issued a revenue ruling to facilitate a Hope Now initiative for "fast-tracking" of surprise adjustments for 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 two years. This Hope Now "mortgage forbearance initiative has had limited success and the revenue ruling addressed a very narrow set of facts.

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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 RIMCs 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 CMAR. "Although the IRS guidance only addresses commercial real estate RIMCs, it can be reasonably inferred that comparable treatment would be given to residential real estate RIMCs," Mr. Longbrake said in a publication.

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Well, maybe he and Richardson can hook up? Thanks for the heads up.

Alan

----- Original Message ----- 
From: Schneider, David C. 
To: Elias, Alan; Gaugi, Sara C. 
Cc: Rosella, Steve 
Sent: Fri Jun 06 14:48 2008 
Subject: FW: CNBC.com Article: Evander Holyfield's Mansion Under Foreclosure 

Alan,

You may get a call.

Steve, fyi

From: Benass, 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/24098497/from/PR77

fyi, this is for David. It is sure you recall, but is on the top of our large balance loans
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 I Seattle WA 98101
206.550.2822 direct | 206.228.7626 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.

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

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 Tania
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 Breaze 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.

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I have been watching the story of Representative Laura Richardson and her foreclosure woes for a while now, while her campaign committee was petitioning to post 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 am not especially interested in for the purposes of this blog. For another, posting about anything even tangentially related to politics invite the kind of comments that personally bore me to tears.

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Rather than shy away from the discussion of mortgage-related bills, Richardson said her experiences could help 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 Capital Weekly, and picked up by the Wall Street Journal, and then 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 appearing in headlines.

Rep. Richardson has variously claimed at different times that the house was not in foreclosure, that she had worked out a modification with her 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—either 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 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 $13,000 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 $555,500, 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 35% 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 Tanya, 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 think 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 WalMu did give Richardson some loan modification deal, I'd really like to know what went through the Loan 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, D.C.? 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 WalMu 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 Gaufl
Home Loans Public Relations

Wamu
1301 Second Avenue | WPAC| Seattle WA 98101
206.590.3252 direct | 206.228.3355 fax
sara.gaufl@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
From: Champney, Steven D.
Sent: Tuesday, May 27, 2008 3:45:30 PM
To: Bohmeister, 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 004 8861; 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: Gogli, Gare 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: Gogli, Gare C.
Sent: Tuesday, May 27, 2008 12:31 PM
To: Schneider, David C.; Benes, John; Champney, Steven D.
Cc: Thorm, Ann; Owen, Jan L.; Elias, Alan
Subject: Richardson Coverage: Calculated Risk Blog

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Richardson, 46, makes nearly $170,000 a year as a member of Congress and was paid $113,060 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 $20,090 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 capital. 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 house in what sounds like one of Sacramento's priciest neighborhoods for $355,500, 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 $305,300.)

I have no idea what loan terms Richardson got for her 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 $3799.13.

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 Tanya, 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 call 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 Loan 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 Asso. 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 Gauwli
Home Loans Public Relations

WaMu
1301 Second Avenue | WMCO11Seattle WA 98101
206.500.2022 direct | 206.222.LPIS | cell
sara.gauwli@wamu.net

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This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
From: Schneider, David C.  
Sent: Tuesday, May 27, 2008 3:37:27 PM  
To: Rotelle, Steve  

It was already assumed as part of our procedures around ASF. So, we are already taking advantage of this ruling.

ds

From: Rotelle, Steve  
Sent: Tuesday, May 27, 2008 10:31 AM  
To: Schneider, David C.  

Does that last item change anything materially for us?

From: GM PR  
Sent: Tuesday, May 27, 2008 7:52 AM  

WaMu Focused News

1. AP Interview: Calif. congresswoman says home sale 'improper'

By TRICIA WIKERT  
24 May 2008  

Associated Press NewsWire

Rep. Laura Richardson claimed Friday that her Sacramento home was sold into foreclosure without her knowledge and contrary to an agreement she had with her lender.

She said that she is like many other Americans 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 promises 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.

“Tamara 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 Janice Milenstein-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 a year 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 spokesperson, Sara Gaufl, 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 customer'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 of 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 house, 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 foreclosures.

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 lenders have the tools with proper timing to resolve this," she said.

Melanie Sloan, executive director of the Washington-based Caring for Responsible and Useful Ethics, endorsed 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 are 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 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 $553,000."

The newspaper's report -- that the house was foreclosed and an auction took place -- appears to conflict with Rep. Richardson's statement that the house "is not in foreclosure." Her office has not responded to a request from the Los Angeles Times for additional information about her mortgage and loan modification. The Press-Telegram said she declined to be interviewed about the controversy.

The newspaper's report also calls into question her statement that she had worked out a loan modification with her lender and would fulfill all financial obligations related to the property. The Press-Telegram reports that the house sold for only $388,000, far below the $574,000 owed on the property, and that the new owner, Mr. York, "assumed responsibility for Ms. Richardson's unpaid property tax bill of $8,950."

WaMu Related News

3. IRS Says Aids Loan Made

By Bryan Collins
26 May 2008

National Mortgage News

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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.

"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 Cantfield, 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 a significant risk of foreclosure, then they can go ahead and contact the borrower before any payment goes late," IRS associate counsel Susan Hakez told the 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 "interest rate" initiative has had limited success and the revenue ruling addressed a very narrow set of facts. Revenue Procedure 2008-28 is not limited to subprime ARMs or freezing the interest rate. It permits interest rate and principal reductions. It seems to build on a March 2007 IRS ruling that allows servicers to modify commercial real estate loans in RE/MICs 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 RE/MICs, it can be reasonably inferred that comparable treatment would be given to residential real estate RE/MICs," Mr. Longbrake said in a publication.

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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.

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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.”

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26 May 2008
National Mortgage News

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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 $740,000 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 Camfield, executive director of the Consumer Information Coalition.

In an example disclosed in Revenue Procedure 2008-36, 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 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, failing house prices or approaching interest rate resets.

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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 the 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.

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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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David, Happy Memorial Day!

WCBS Radio reported this weekend that Laura Richardson a congresswoman from CA had been foreclosed and wanted to testify to congress about it. What the heck is this world coming to? Has the no shame?

We have a working fix for the SLIM glitch that fails to pass all looks to QRMS timely. See below.

Doug’s write up on credit operations is interesting. Don’t miss.

MSR end 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 Beniers last week understanding the market for losses, 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.

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Market Overview

- 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 1.39% March spread.

Pricing

- Last week lock activity reports showed a modest 30% 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.)

- 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.

- 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

- 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.
Contributing to the bid list this week was a SUV liquidation which featured hybrid mezzanine securities. Only a few securities traded.

The Odyssey portfolio acquired the Luminant repo collateral last week, $19 million of market value transferred from WCC to WMB.

Market Risk

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 PMX 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 received $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

Freddie Mac indicated L 4350 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.

Portfolio Management concluded that the 1PRM results for the Odyssey portfolio are insufficient and has begun working with the Credit Modeling team on the calibration of the 1PRM model. The primary concern is that 1PRM is assuming faster than expected prepayments and, therefore, lower than expected losses.

Significant activities continue with respect to new loan modification rollouts and the Loss Mit 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

Month to date, MSR hedging has generated a $3.2 million gain, ahead of short run forecasts and weekly results by +$2.6 million, driven by carry, sofa, yield curve and mortgage strengths.

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.

MHC approved FRM's proposal to increase the model risk assigned to MSR which specifically impacts the new SDP2 valuations scenarios as well as the weekly and monthly reports.

Corrected origination channel data was issued in QRM and testing has confirmed the problem has been resolved.

Credit / Investor Relations

Executed a two year, 75% market share agreement with Freddie Mac, including waivers and pricing.

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 $489K 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 ongoing.

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 04/01/08) 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 Quarterly MOD 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 $600K from former correspondent sellers for loans with breaches of representations and warranties.

Operations

o The "go-live" in production for the Lexxion Project is set for June 5th.

o As a result of the execution of the settlement agreement with Luminant, WCG books and records are now clear of all transactions, including trades, settlements & asset transfers to WMF. On or before May 30th, the Broker-Dealer Withdrawal 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 books. ETL in turn feeds I3 which feeds ELM, QRIM, EOD, etc. Analysis is underway to determine root cause of this Seventy 1 issue. The locks that are delayed are being identified via I3DR to see that the loans can be appropriately hedged.

o Capital Markets met with the Compliance Department to discuss the respective roles and responsibilities of each group in light of the "compliance blueprint". The Compliance Department generally agreed that the responsibility for compliance rests with Capital Markets and that in the future the Compliance Department will act primarily as an observer and reporter to senior management. The Compliance Department pointed out that Treasury has 50 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 data 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: Berens, John
To: Berens, John; Champney, Steven D.
Subject: Fw: Congresswoman Richards & David S

****attorney/client privileged information, for internal use Only ********

Yes, it was reviewed prior to going to sale, but the notes were not real clear on the hold and LMT authorized the removal of the hold.

We are working through to see if we can tighten the process here since this was an executive complaint.

I will call you shortly as there is a lot of movement here with next steps regarding the media and jumping on a call with communications and legal in a minute. I have had several conversations with the Congresswoman and she is in damage control and wants to be on the same page with media. She is not at all blaming WaMu for what we have done-----at least not to me.

Ann Berens, FVP
Washington Mutual
National Asset Recovery Manager
904.486.5544

For Internal Use Only

----- Original Message ----- 
From: Berens, John
Sent: Thursday, May 22, 2008 4:39 PM
To: Berens, John; Champney, Steven D
Subject: Fw: Congresswoman Richards & David S

Do we know if this was reviewed?

-----------------------------
--- Original Message ----
From: Schneider, David C.
To: Beeman, 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: Beeman, John
To: Schneider, David C.
Sent: Thu May 22 12:58:28 2008
Subject: Re: Congresswoman Richards & David S

Human error; Loss mitigation working their exception report saw we had turned the customer down for loss mit and removed the code. They should have dug deeper. ERI letter went to customer the day after we removed the code.

I think we have a good case to rescind the sale. Customers will be put back in the same position as prior to the sale assuming the cooperating (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: Beeman, 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: Beeman, John
To: Schneider, David C.
Sent: Thu May 22 12:31:11 2008
Subject: Fw: Congresswoman Richards & David S

-------------------

--- Original Message ----
From: Thom, Ann
To: Beeman, John; Samuels, Susan S.; Chenery, Stephanie D.
Cc: Prince, Donna K.
Sent: Thu May 22 12:26:28 2008
Subject: RE: Congresswoman Richards & David S
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

----- Original Message ----- 
From: Samuel, Susan L.
To: Berens, John; Champney, Steven D.
Cc: Prince, Deanna K.; Thorn, Ann
Sent: Thu May 22 00:55:00 2008
Subject: Congresswoman Richards & David S

***************Attorney Client Information for Internal Use Only***************
Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Harneydows Way, JAX481802
Jacksonville, FL 32256

904-880-6251 direct,
susan.samuel@wmu.net

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From: Schneider, David C.
Sent: Thursday, May 22, 2008 4:16 PM
To: Berens, John <john.berens@wamu.net>
Subject: Re: Congresswoman Richards & David S

What about the process to look at all loans prior to foreclosure?

ds

----- Original Message ----- 
From: Berens, John
To: Schneider, David C.
Sent: Thu May 22 12:38:28 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. ERI 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: Thom, Ann
To: Berens, John; Samuel, Susan L.; Chamnosev, Steven D.
Cc: Prince, Donna K.
Sent: Thu May 22 12:26:28 2008
Subject: Re: Congresswoman Richards & David S
Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

----Original Message----
From: Brienza, John
Sent: Thursday, May 22, 2008 2:43 PM
To: Samuel, Susan L.; Champion, Steven D.
Cc: Priace, Donna K.; Thorn, Ann
Subject: Re: Congresswoman Richards & David S

---- Original Message ----
From: Samuel, Susan L.
To: Brienza, John; Champion, Steven D.
Cc: Priace, Donna K.; Thorn, Ann
Sent: Thu May 22 2008 09:55:00
Subject: 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

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----- Original Message ------
From: Thom, 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 Thom, 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.; Thom, Ann
Subject: Re: Congresswoman Richards & David S

REDACTED
----- Original Message -----  
From: Samuel, Susan L.  
To: Brown, John; Chomnasy, Steven D.  
Cc: Prince, Donna K.; Thorn, Ann  
Sent: Thu May 22 09:55:00 2008  
Subject: Congresswoman Richards & David S

REDACTED

Susan Samuel  
Executive Assistant

JPMC - 004117  
CONFIDENTIAL  
CSOC.RICH.005610
National Default

Washington Mutual
7301 Baymeadows Way, JAX33182
Jacksonville, FL 32256

904-885-6251 direct,
susan.samuell@wamu.net

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From: Schneider, David C.
Sent: Thursday, May 22, 2008 10:51 AM
To: Rotella, Steve <steve.rotell@wamu.net>
Subject: Fw: Congresswoman Laura Richardson  WaMu Foreclosure/Public Relations Item
Attorney Client Privileged Communication

Fw: I'm trying to get more info - I'll have more in a few hours.

d:

----- Original Message -----
From: Gaugl, Sara C.
To: Schneider, David C.
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.

- Sara

----- Original Message -----
From: Schneider, David C.
Sent: Wed 03/21/2008 8:31 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 there ripples with this one?  ds

----- Original Message -----
From: Gaugl, Sara C.
To: Schneider, David C.
Cc: Berthoud, Paul J.; Ellison, Alan; Cook, Don


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 $335,000 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 few 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 campaign still shows nearly $300,000 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 — $335,000. 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 $576,000, or $441,000 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 $133,000. An estimate from Zillow.com puts the current value of that house at $476,000.

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 Helzer, 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, 20 years, and we had to hide our trash 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 $45,000 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 O'Roche 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 Gungl
Home Loans Public Relations

301 Second Avenue E WMC 4732 Seattle WA 98101
206 500 2832 direct 206 228 7851 cell
sara.gungl@wm.com

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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: 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; Lymen, Darryl W.; Rogers, Savannah L.
Cc: Battaglia, Paul T.
Subject: RE: Richardson

Calling her again at 1:30.

From: Thorn, Ann
Sent: Thursday, July 10, 2008 10:32 AM
To: Lymen, Darryl W.; Rogers, Savannah L.
Cc: Mathis, Julie A.; Battaglia, Paul T.
Subject: RE: 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.; Thom, Ann
Cc: Mathis, Julie A.; Pettinale, Paul J.
Subject: REDACTED

DARYL W. LYMAN
First Vice President & Senior Council

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: Thom, Ann; Lyman, Daryl W.
Cc: Mathis, Julie A.
Subject: REDACTED

Without the $100,000 corporate advance the Mod terms would be adjusted to the following:

Current UPB $533,455.31
Capitalized Amount $303,875.45
Delinquent Interest 07/07-08/08 $50,856.13
Escrow (Taxes) $9,630.56
Foreclosure Fees $3,338.76
New Modified UPB $597,330.76
1st payment due 9/1/08 $4,352.32
New P&I $4,287.58
New Escrow $84.74
Amortization term 460, Maturity term 342

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8957
Direct fax 415 549 5976

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From: Mathis, Julie A.  
Sent: Thursday, July 10, 2008 8:41 AM  
To: Thomas, Michelle M.; Thom, Ann; Lyman, Daryl W.  
Cc: Rogers, Savannah L.; Pound, Robert A.  
Subject: Re: 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.; Thom, Ann; Lyman, Daryl W.  
Cc: Rogers, Savannah L.; Pound, Robert A.  
Subject: RE: Richardson

The taxes have been paid current. The negative escrow balance is the total amount paid for taxes which is $5,087.44. Tax lien 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  
e-mail: michelle.m.thomas@wamu.net

From: Mathis, Julie A.  
Sent: Thursday, July 10, 2008 8:25 AM  
To: Thom, Ann; Thomas, Michelle M.; Lyman, Daryl W.  
Cc: Rogers, Savannah L.  
Subject: RE: Richardson  
Importance: Th

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: Thom, 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: Richardson

JPMC - 004124  
CONFIDENTIAL  
CSOC.RICH.005617
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.; Thom, 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: ________ Richardson

Importance: High

Michelle,
Can you explain why the escrow required from ANA1 5/8 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  
*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: Wednesday, July 09, 2008 2:17 PM  
To: Rogers, Savannah L.  
Cc: Coker, Darlene; Beal, Pamela S.; Thom, 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: Richardson

great

Julie, please call Richardson today and get documents out.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 994-462-2150
cell: 

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: Richardson

- 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: Richardson

REDACTED

REDACTED

JPMC - 004126
CONFIDENTIAL
CSOC.RICH.005619
Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
-cell: [REDACTED]

For Internal Use Only

From: Lyman, Daryl W.
Sent: Wednesday, July 09, 2008 1:24 PM
To: Thorn, Ann; Rogers, Savannah L.; Battaglia, Paul J.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [REDACTED] Richardson

Daryl W. Lyman
First Vice President & Senior Counsel

Washington Mutual
Legal Department
1301 Second Avenue, WMC 3501
Seattle, WA 98101

206.509.4260 direct | 206.377.2784 fax
daryl.lyman@wamu.net

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From: Thorn, Ann
Sent: Tuesday, July 08, 2008 5:44 AM
To: Rogers, Savannah L.; Battaglia, Paul J.; Lyman, Daryl W.
Cc: Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: [REDACTED] Richardson

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
-cell: [REDACTED]

For Internal Use Only
From: Rogers, Savannah L.
Sent: Tuesday, July 08, 2008 8:42 AM
To: Battaglia, Paul J.
Cc: Thorn, Ann; Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: Richardson

Paul,

[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: 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: [censored] Richardson

Done

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
e-mail: 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: [censored] 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: [censored] 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
843-673-4367

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: [censored] 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: 904 460 2180
cell: 904 460 2180

For Internal Use Only

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 8537
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.; Baal, Pamela S.; Mathis, Julie A.; Pounds, 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

CONFIDENTIAL
CSOC.RICH.005623
Hi Michelle,
Can you give us an idea on how long it will take for the escrow to appear? Can this be done today or will it take until Monday to see the changes in the system?

Thank you very much-

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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

Ok, that is probably going to be a problem.........

What are the new numbers and what changes are being made? Paul, fyi.........

Ann Thom, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only
Yes, you are correct.

Savannah Rogers
Homeownership Preservation
Washington Mutual
Tel: 718-504-9268 Ext: 17
Direct fax 469-549-5978

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From: Thorn, Ann
Sent: Thursday, July 03, 2008 9:53 AM
To: Rogers, Savannah L.; Mathis, Julie A.
Cc: Best, Pamela S.
Subject: RE: Richardson
Importance: High

Ok. I need to understand something. We already talked to Richardson and told her the terms of the Modification as I understood. Then we realized taxes/insurance were not paid by Red Rock and now need to pay 2-3 weeks later and get back to her with new figures? Is that the case?

I need to understand this because it is my impression that Richardson thinks she has a new deal.........please clarify.

**********Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:56 AM
To: Thorn, Ann
Cc: Mathis, Julie A.; Best, Pamela S.; Thomas, Michelle M.
Subject: RE: Richardson

Ann,

Once the taxes are disbursed and the escrow is set up I will work up the Modification terms. We will contact the mortgager to verify the terms and have the documents sent.

Thanks,

Savannah Rogers
From: Thorn, Ann
Sent: Thursday, July 03, 2008 8:47 AM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Metha, Julie A.; Besl, Pamela G.
Subject: RE: Richardson

What is going on with the Mod?

**********Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
001 462 2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:36 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Metha, Julie A.; Besl, Pamela G.
Subject: FW: Richardson

Hi Michelle,
Please see below, the foreclosure stop 7 has been removed. Please disburse the tax payment so we can proceed with the Mod.

Thanks

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8537
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
*****Please note my phone number has changed to 904.462.2150

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

---

From: Boulton, Elizabeth A.
Sent: Wednesday, July 02, 2008 3:37 PM
To: Thorn, Ann
Subject: RE: Richardson

Done.

Thank you,

Beth

---

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 1:01 PM
To: Boulton, Elizabeth A.
Subject: FW: Richardson

Importance: High

Can you change back to presale stop code

*****Please note my phone number has changed to 904.462.2150

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-402-2150

For Internal Use Only

---

From: Mathis, Julie A.
Sent: Wednesday, July 02, 2008 12:01 PM
To:    Thom, Ann
Cc:    Rogers, Savannah L.; Beal, Pamela S.
Subject:    RE: Richardson
Importance: High

Ann, do you know how we can have the FC stop 7 removed?

From:    Rogers, Savannah L.
Sent:    Wednesday, July 02, 2008 10:57 AM
To:    Mathis, Julie A.
Cc:    Beal, Pamela S.
Subject:    RE: Richardson

I sent an email to Chrissey 6/26/08 but didn’t hear anything back. Do you know when the FC stop 7 will be removed? That is preventing us from getting the taxes disbursed and escrow set up.

<< Message: RE: Richardson >>

Thank you,
Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 888 926 8937
Direct Fax 460 949 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 disseminating the contents.

From:    Mathis, Julie A.
Sent:    Tuesday, July 01, 2008 9:20 PM
To:    Rogers, Savannah L.
Cc:    Beal, Pamela S.
Subject:    Richardson

Are we ok with this one?

Thanks!

Julie

From:    Thomas, Michelle H.
Sent:    Thursday, June 26, 2008 11:03 AM
To:    Rogers, Savannah L.; Lopez, Christine; Haywood, Oniska S.; Mathis, Julie A.
Cc:    Springs, Regina L.; Beal, Robert A.
Subject:    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
e-mail: 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.; Julie.Mathis@wamu.net
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: Richardson

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
e-mail: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:27 PM
To: Thomas, Michelle M.
Subject: FW: Richardson

Michelle,

I am copying you on this email so you can respond to the original parties on the email.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>

Tax Migration Specialist, Senior
Phone: (843) 673-3708
Fax: (843) 673-4776
Mailstop FSC0211

SonyaSprings@Wamu.net

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Please refer to tax notes dated 08-28-08. 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: 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: Richardson
Importance: High

Louise,
There is already a NON123 task open and it's assigned to Linda Morris.

Linda,
Can you go ahead and research this loan? Then e-mail a response to all parties the e-mail below.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>
Tax Migration Specialist, Senior
Phone (643) 672-3706
Fax (643) 672-4736
Mailing FSC0011
Sonya@spriggs@hano.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: Richardson

Sonya,
Please assign this account to someone on the non/esc team to follow up and respond to Savannah and Christina.

Thanks,
LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4728 (fax)

From: Lopez, Christina
Sent: Wednesday, June 25, 2008 9:16 AM
To: Rogers, Savannah L.
Cc: Kirby, Louise L.
Subject: RE: [ ] Richardson

Louise,

Loss Mit only blocks taxes on short sales. This is not a short sale and it doesn’t appear that we placed the disbursement stop. Per SAF1, processor EDC placed the block on there on 5/14/08. It appears her name is Veronica McNail-Ellis. Can you check with her to determine if the block can be removed?

Thanks

From: Rogers, Savannah L.
Sent: Wednesday, June 25, 2008 8:56 AM
To: Lopez, Christina
Cc: Kirby, Louise L.
Subject: RE: [ ] Richardson

Chrisy,

This is a 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 866-926-8037
Direct fax 469-549-5978
This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents.

From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 8:50 AM
To: Rogers, Savannah L.
Subject: RE: [ ] Richardson

Savannah,

Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the main 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 6:35 AM
To: Kirby, Louise L.
Subject: FW: Richardson
Importance: High

Louise,
Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 5/20/08 saying the taxes were not going to be paid because of the mancode. Now that the mancode is V - can this be taken care of? Do you have a timeframe for completion so I can let management know?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:39 AM
To: Johnson, Wonza L.
Cc: Haywood, Onida S.; Mathis, Julie A.
Subject: Richardson
Importance: High

Hi Wonza,
There were two checks returned 4/21/08 for delinquent property taxes $8109.81 + $405.49. This loan went to fc sale which has been rescinded and we will be modifying this loan. Who can send the task to set up the escrow for these taxes and possibly research if those taxes are still delinquent since the checks came back from Sacramento County?

Thanks,
Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866-926-8937
Direct Fax 469-549-5978

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the content.
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: Bettaglia, 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.; Bettaglia, Paul J.
Subject: RE: [REDACTED] Richardson

---

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; Thom, 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

206.390.4200 direct | 206.377.2704 fax
daryl.lyman@wmui.net

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From: Rogers, Savannah L.
Sent: Thursday, July 10, 2008 6:17 AM
To: Thom, 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 $50,956.13
Escrow (Taxes) $9,990.58
Foreclosure Fees $3,338.76
New Multifluid UPB $597,330.76
1st payment date 9/1/08 $4,352.32
New P&I $4,287.58
New Escrow $304.74
Amortization term 480; Maturity term 342

REDACTED

Savannah Rogers
Homeownership Preservation
Washington Mutual
Tel: 866 926 8937
Direct Fax 469 549 5978

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JPMC - 004142
CONFIDENTIAL
CSOC.RICH.005635
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: 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: Richardson

Julie

The taxes have been paid current. The negative escrow balance is the total amount paid for taxes which is $8,087.44. 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: 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: 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 discuss the mod. We obviously need the below tax issue resolved first though.

Thanks,
Julie

From: Rogers, Savannah L.
Sent: Wednesday, July 09, 2008 2:25 PM
To: Thomas, Michelle M.
Cc: Mathis, Julie A.
Subject: FW: [ ] [ ] [ ] 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 mgr today.

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Tell 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: [ ] Richardson

great

Julie, please call Richardson today and get documents out.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150

cell: 1

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: [ ] Richardson

- 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: [ ] Richardson

REDACTED
From: Rogers, Savannah L.
Sent: Tuesday, July 08, 2008 8:42 AM
To: Fattaglia, Paul L.
Cc: Thorn, Ann; Coker, Darlene; Mathis, Julie A.; Beal, Pamela S.
Subject: RE: Richardson

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct Fax 469 849 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.; Pond, Robert A.; Rogers, Savannah L.
Cc: Coker, Darlene; Mathis, Julie A.
Subject: RE: 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: I 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: 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: Richardson  

Ann,  

In regards to your request, we have reached out to several people to have the disbursement stop 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 1  
843-673-4907

From: Thorn, Ann  
Sent: Monday, July 07, 2008 3:50 PM  
To: Rogers, Savannah L; Thomas, Michelle M.  
Cc: Befaglia, Paul J; Beal, Pamela S; Melhis, Julie A; Pound, Robert A; Coker, Darlene  
Subject: RE: Richardson  

Michelle, can you please get this changed today as this is a highly escalated matter. Thank you.
Ann Thom, FVP  
Washington Mutual  
National Asset Recovery Manager  

office: 904-492-2150  
cell: 1-330-78

For Internal Use Only

From: Rogers, Savannah L.  
Sent: Monday, July 07, 2008 3:39 PM  
To: Thomas, Michelle M.  
Cc: Thom, 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 cut immediately. Ann Thom 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 07, 2008 10:21 AM  
To: Rogers, Savannah L.  
Cc: Thom, 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 10:35 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Battaglia, Paul J.; Beal, Pamela S.; Mathis, Julie A.
Subject: FW: __________ Richardson

Hi Michelle,

Can you give us an idea on how long it will take for the escrow to appear? Can this be done today or will it take until Monday to see the changes in the system?

Thank you very much-

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct Fax 469 549 5978

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

From: Thorn, Ann
Sent: Thursday, July 03, 2008 10:19 AM
To: Rogers, Savannah L.; Battaglia, Paul J.
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: __________ Richardson

Ok, that is probably going to be a problem.........

What are the new numbers and what changes are being made?  Paul, fyi........

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 9:50 AM
To: Thorn, Ann
Cc: Beal, Pamela S.; Mathis, Julie A.
Subject: RE: __________ Richardson

Yes, you are correct.
Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

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: Thom, Ann
Sent: Thursday, July 03, 2008 9:03 AM
To: Rogers, Savannah L.; Melhis, Julie A.
Cc: Beal, Pamela S.
Subject: RE: Richardson
Importance: High

Ok, I need to understand something. We already talked to Richardson and told her the terms of the Modification as I understood. Then we realized taxes/insurance were not paid by Red Rock and now need to pay 2-3 weeks later and get back to her with new figures? Is that the case?

I need to understand this because it is my impression that Richardson thinks she has a new deal........ please clarify.

**********Please note my phone number has changed to 904-462-2150

Ann Thom, 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: Thom, Ann
Cc: Melhis, Julie A.; Beal, Pamela S.; Thomas, Michelle M.
Subject: RE: Richardson

Ann,

Once the taxes are disbursed and the escrow is set up I will work up the Modification terms. We will contact the mortgagee to verify the terms and have the documents sent.

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Tell Free 866 926 8937
Direct fax 469-549-5978

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

From: Thorn, Ann
Sent: Thursday, July 03, 2008 8:47 AM
To: Rogers, Savannah L.; Thomas, Michelle M.
Cc: Mathis, Julie A.; Beal, Pamela S.
Subject: RE: Richardson

What is going on with the Mod?

**********Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

______________________________

From: Rogers, Savannah L.
Sent: Thursday, July 03, 2008 8:36 AM
To: Thomas, Michelle M.
Cc: Thorn, Ann; Mathis, Julie A.; Beal, Pamela S.
Subject: FW: Richardson

Hi Michelle,

Please see below, the foreclosure stop 7 has been removed. Please disburse the tax payment so we can proceed with the Mod.

Thanks

Savannah Rogers
Homeownership Preservation
Washington Mutual
Tell Free 866 926 8937
Direct fax 469 549 5978

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

______________________________

From: Thorn, Ann
Sent: Wednesday, July 02, 2008 3:30 PM
To: Mathis, Julie A.; Beal, Pamela S.; Rogers, Savannah L.
Subject: 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: Bolton, Elizabeth A.
Sent: Wednesday, July 02, 2008 3:37 PM
To: Thorn, Ann
Subject: Richardson

Lion.

Thank you.

Beth

Can you change back to presale stop code

***********Please note my phone number has changed to 904-462-2150

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-462-2150

For Internal Use Only

From: Mathis, Julie A.
Sent: Wednesday, July 02, 2008 12:01 PM
To: Thorn, Ann
Cc: Rogers, Savannah L; Beal, Pamela S.
Subject: FW: Richardson

Importance: High

Ann, do you know how we can have the FC stop 7 removed?

---

From: Rogers, Savannah L.
Sent: Wednesday, July 02, 2008 10:37 AM
To: Mathis, Julie A.
Cc: Beal, Pamela S.
Subject: FW: 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: FW: Richardson >>

Thank you,
Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8937
Direct fax 469 549 5978

Your 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: 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: FW: 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: Ruperti, Sirmawati L.; Lopez, Cristina D.; Heywood, Oriaka S.; Julie.Mathis@wamu.net
Cc: Springs, Sonya E.; Pound, Robert A.
Subject: RE: Richardson

Michelle M. Thomas
Real Estate Tax Associate Sr.
1-800-353-3860 ext. 4726
email: michelle.m.thomas@wamu.net
<< OLE Object: Picture (Metafile) >>

From: Springs, Sonya E.
Sent: Wednesday, June 25, 2008 2:27 PM
To: Thomas, Michelle M.
Subject: FW: Richardson

Michelle,

I am copying you on this email so you can respond to the original parties on the email.

Thanks,
Sonya Springs
<< OLE Object: Picture (Metafile) >>
Tax Migration Specialist, Senior
Phone: (949)673-5706
Fax: (949)673-4726
Mailstop: TG00211

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 email, 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 notice 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 P.; Matsui,itsuki
Cc: Kirby, Louise L.
Subject: 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 2:03 PM
To: Morris, Linda
Cc: Pouland, Richard A.; Kirby, Louise L.
Subject: RE: 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 Migration Specialist, Senior
Phone: (843) 673-3706
Fax: (843) 673-4726
Mailing FSC0211

*The information above shall be treated as confidential and is intended solely for the named recipient(s). Without written consent, the 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.*

From: Kirby, Louise L.
Sent: Wednesday, June 25, 2008 12:02 PM
To: Lopez, Christina; Rogers, Savannah L.
Cc: Springs, Sonya E.
Subject: RE: Richardson

Sonya,
Please assign this account to someone on the non/resc team to follow up and respond to Savannah and Christina.

Thanks,
LOUISE KIRBY
LS Section Manager II
Tax Mitigation
(843) 673-4737 (phone)
(843) 673-4726 (fax)
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?

Thanke

Chrisy,
This is sale was rescinded... what should I do to get this moving? Do you know if the fo dept should remove their stops?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual
Toll Free 866 926 8537
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.

Savannah,
Per instructions we have received by Christina Lopez dated 12/3/07, we cannot disburse tax if the main code is "W" with disbursement step 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, 2003 8:35 AM
To: Kirby, Louise L.
Subject: FW: Richardson
Importance: High

Louise,
Management is requesting we get this Mod out asap. I just want to make sure I asked the right person (Wonza) to help me set up the escrow - property taxes are delinquent. There is a note on the loan from 6/20/02 saying the taxes were not going to be paid because of the manocode. Now that the manocode is W - can this be taken care of? Do you have a timeframe for completion so I can let management know?

Thanks,

Savannah Rogers
Homeownership Preservation
Washington Mutual

Direct fax 460 540 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: Rogers, Savannah L.
Sent: Tuesday, June 24, 2003 9:39 AM
To: Johnson, Wonza L.
Cc: Haywood, Onaka S.; Mathis, Julie A.
Subject: Richardson
Importance: High

Hi Wonza,
There were two checks returned 4/21/03 for delinquent property taxes $819.81 + $405.49. This loan was to 3% rate 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.
print two copies for my signature

Ann Thom, FVP
Washington Mutual
National Asset Recovery Manager
office: 904-462-2150
cell: 414-416

For Internal Use Only

From: Martin T. McGuinn
Sent: Tuesday, July 08, 2008 3:12 PM
To: Thorn, Ann; Brignac, Deborah P.
Cc: Conk, Don; Battaile, Paul J.
Subject: FINAL VERSION OF RICHARDSON SETTLEMENT 7-8-08.pdf - Adobe Acrobat Professional


ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE.

This electronic message contains privileged or confidential information which is solely intended for the use of the addressee(s) listed as recipient(s). If you are not the intended recipient, or the employee or agent responsible for delivering this message to the intended recipient, you are hereby notified that any disclosure, dissemination, distribution, or copying of this communication is strictly prohibited. If you have received this transmission in error, please immediately notify us by telephone at (619) 525-1859 or (619) 685-4000, and return the original message to Kirby & McGuinn, A P.C., 600 B Street, Ste. 1950, San Diego, CA 92101.
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 356. 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
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.

II. 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 $350,000.01 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.
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.

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 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 Trustee's 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 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 Trustee's Deed Upon Sale by CRC.

4. Waiver of California Civil Code Section 1542,
4.1. It is the intention of the Parties to this Agreement that this Agreement shall be effective as a full and complete release of each and every claim that the Parties may have against each other and the Released Parties based on, arising out of, or relating to the foreclosure sale of May 7, 2008, the delivery of the Deed from CRC to the Red Rock 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 or about May 19, 2008, including, but not limited to, all claims alleged in the Action and any claims of loss or reimbursement of expenses or legal fees, including interest on said sums, arising out of or relating to the purchase of the Property by Red Rock at the foreclosure sale of May 7, 2008 and the rescission of the Trustees Deed Upon Sale by CRC.

6.1. Each Party fully understands that the facts upon which this Agreement is executed may be found hereafter to be other than or different from the facts now believed by them and their attorneys (if any) to be true, and expressly accept to assume the risks of such possible differences and facts and agree that the Agreement shall remain effective notwithstanding any such difference in facts.

7. Governing Law. This Agreement is made and entered into in the State of California and shall be enforced and governed by the laws of the State of California.
8. **No Admission of Liability.** This Agreement is entered into solely as a settlement and compromise of disputed claims; this Agreement shall not be deemed to constitute an admission of guilt or liability by any Party.

9. **Drafting Ambiguities.** The terms of this Agreement are contractual in nature and are not merely recitals. This Agreement shall not be construed in favor of or against any Party to this Agreement, but shall be construed as if all Parties prepared the Agreement. If any term, provision, covenant, or condition to this Agreement is determined by a court of competent jurisdiction to be invalid, void or unenforceable, the remainder of the provisions of this Agreement shall remain in full force and effect and shall in no way be affected, impaired, or invalidated, unless such invalid, void or unenforceable provision is determined to be material to this Agreement.

10. **Entire Agreement.** This Agreement, and all prior or contemporaneous agreements, understandings, representations and statements, whether oral or written, and whether by a Party or a Party's legal counsel, are merged herein. No modification, waiver, amendment, discharge, or change of this Agreement shall be valid unless the same is in writing and signed by all Parties hereto. This Agreement constitutes the entire Agreement between the Parties as to the subject matter contained in this Agreement.

11. **Warranty of No Sale or Assignment.** All Parties to this Agreement represent, agree, and warrant to each other that each has not sold, assigned, or otherwise transferred in any manner to any person or entity, any rights, duties, obligations, claims, causes of action or other interests which are the subject matter of this Agreement, either in whole or in part, and each agrees to indemnify and hold harmless each other from and against all claims of every nature whatsoever which are based on or arise out of or in any way relate to any such sale, assignment, or transfer.

12. **Execution of Other Documents.** The Parties agree to execute and deliver any and all further documents and shall do all acts which may be necessary and appropriate to fully implement the provisions of this Agreement within the time required by this Agreement.

13. ** Enforcement of the Agreement.** In the event that any Party brings any action or proceeding against the other for the recovery of any sum due pursuant to this Agreement, or due to any provision of this Agreement, or for any other relief, declaratory or otherwise, including appeal, the prevailing Party in each such action or proceeding shall recover its reasonable attorneys' fees and all costs from other Party to the action or proceeding, and that the right to reasonable attorneys' fees and costs shall be enforceable whether or not the actual proceeding is prosecuted to final judgment.

14. **Authority to Execute Agreement.** Each individual signing this Agreement warrants and represents that the individual has full authority to execute the Agreement on behalf of the Party on whose behalf the individual signs.

15. **Counterparts.** This Agreement may be executed in counterparts, and the counterparts shall constitute one and the same document.

16. **Costs and Attorneys' Fees.** The Parties agree that they shall be responsible for their own respective costs and attorneys' fees in connection with the drafting and
negotiation of this Agreement, except as the parties may otherwise agree in a separate writing.

17. **Venue.** Should any dispute arise between the Parties as to the meaning and interpretation of this Agreement or should any of the parties be required to take legal action to enforce the terms of this Agreement, venue for any dispute shall be in Sacramento County, California.

18. **Attorney Review.** The Parties hereby represent and warrant and in executing this Agreement, that they have relied upon legal advice from an attorney of their choice; that the terms of this Agreement have been read and its consequences have been completely explained to them by that attorney, and that they fully understand the terms of this Agreement. The Parties further represent and warrant that in executing this Agreement, they have not relied on any inducements, promises or representations made by the other party or any person serving another party.

19. **Survivability of Agreement.** Any and all executory provisions under the Agreement and the documents referred to herein shall survive consummation of the Agreement and shall continue in full force and effect until fully performed and satisfied.

20. **Notices.** All notices under the Agreement shall be in writing and shall be deemed effective on the date of delivery (if delivered personally and a receipt obtained therefore), or on the third calendar day after mailing if mailed by first-class mail, registered or certified, postage prepaid, and shall be addressed as follows or as may be amended by written communication pursuant to this paragraph:

Washington Mutual Bank  
California Reconveyance Company  
Att.: Paul Battaglia  
1301 Second Avenue, WaMuT 3501  
Seattle, WA 98101

Washington Mutual Bank  
California Reconveyance Company  
500 B Street, Suite 1950  
San Diego, CA 92101  
Telephone: (619) 525-1659  
Facsimile: (619) 525-1669

Red Rock Mortgage Inc.  
James York  
o/a Thomas B. Sheridan  
Wagner Kirkman Blaine  
Klopperns & Youmans LLC  
10640 Mather Blvd, Suite 2001  
Mather, CA 95655  
Telephone: (916) 920-5265  
Facsimile: (916) 920-8608
21. **Other Agreements with WaMu or CRC.** Nothing contained herein shall effect, amend or modify any provision of any checking account, savings account, loan agreement, deed of trust, mortgage or any other contract or agreement between Red Rock or York and WaMu or CRC except as expressly set forth herein.

22. **Taxes.** WaMu makes no representation or warranty as to effect of this Agreement upon Red Rock’s liabilities pursuant to federal, state or local tax laws, including, but not limited to, real property taxes or regulations. Red Rock acknowledges that any and all tax consequences of this Agreement are their sole responsibility.

23. **Confidentiality.** This Agreement and its terms as recited herein are and shall be treated as strictly confidential so that no Party, nor his, her, or its counsel may disclose the fact or the terms of, or the negotiation or circumstances surrounding the negotiation of, this Agreement to anyone, except with respect to any disclosure necessary to record any document with the Sacramento County Recorder, to an insurer for purposes of obtaining insurance, or to a tax preparer/accountant for tax or financial reporting purposes (however, upon disclosure for such tax or financial reporting purposes, the person making the disclosure shall advise the person to whom disclosure is made of this confidentiality provision). A Party may disclose the fact and terms of this Agreement in order to satisfy disclosure or reporting requirements imposed by law or to enforce the terms of this Agreement. In response to any inquiry by a non-party to this Agreement concerning the Agreement, the terms of this Agreement, the negotiation or circumstances surrounding the negotiation of this Agreement, whether such inquiry is formal, at a deposition, in any proceeding, or otherwise, a Party or counsel may respond only that the Action was resolved to the satisfaction of all Parties. Furthermore, the Parties and their respective counsel agree that they will not discuss with or disclose to any non-party to this Agreement the facts, circumstances and documents relating, giving rise to or alleged in the Action, except as may be required to be provided in connection with testimony under oath by judicial process, or as required by law. Breach or the threatened breach of this confidentiality clause shall entitle the non-breaching party to seek any remedy available under the law, including injunctive relief and/or damages. Any other provision of this paragraph notwithstanding, Red Rock is authorized to: (i) file a dismissal with prejudice in the Sacramento Superior Court, such as it is a part of the record in the Action and available for public inspection; and (ii) disclose the amounts received and all other terms of this settlement in connection with reporting and accounting requirements under the Internal Revenue Code.

I CERTIFY THAT I HAVE READ AND FULLY UNDERSTAND THE ENTIRE AGREEMENT

WASHINGTON MUTUAL BANK

By: ________________________________
Its: ________________________________
CALIFORNIA RECONVEYANCE COMPANY

By: ____________________________
   Deborah Brignac
Its: _______ Vice President

RED ROCK MORTGAGE INC.

By: ____________________________
   James York, President

______________________________
   James York
Subject: Richardson
Location: call her

Start: 6/23/2008 4:00 PM
End: 6/23/2008 4:30 PM
Show Time As: Busy
Recurrence: (none)

Meeting Status: Accepted

Required Attendees: Rogers, Savannah L.
Optional Attendees: Thorn, Ann
Resources: call her

When: Monday, June 23, 2008 4:00 PM - 4:30 PM (GMT -05:00) Eastern Time (US & Canada).
Where: call her
Ann,
I just sent the WaMu borrower assistance form via fax to 904-886-XXX and 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-XXX.

Thanks,
Laura

----- Original Message ----- 
From: "Thorn, Ann" <ann.thorn@wamu.net> 
To: "Laura Richardson" <laurarichardson@wamu.net>
Cc: "Thorn, Ann" <ann.thorn@wamu.net>
Sent: Tuesday, June 17, 2008 3:14 PM 
Subject: Follow-up on Loss Mit

Ann,
I just sent the WaMu borrower assistance form via fax to 904-886-XXX and 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-XXX.

Thanks,
Laura

----- Forwarded Message ----- 
From: Laura Richardson <laurarichardson@wamu.net> 
To: "Thorn, Ann" <ann.thorn@wamu.net> 
Cc: "Thorn, Ann" <ann.thorn@wamu.net> 
Sent: Thu 06/19/2008 06:38 PM 
Subject: Re: 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-XXX.
Thanks, Laura

----- Forwarded Message ----- 
From: Laura Richardson <laurarichardson@wamu.net> 
To: "Thorn, Ann" <ann.thorn@wamu.net> 
Cc: "Thorn, Ann" <ann.thorn@wamu.net> 
Sent: Thu 06/19/2008 06:38 PM 
Subject: Follow-up on Loss Mit

Julie, need you to get Sue this morning the information faxed over

----- Forwarded Message ----- 
From: Laura Richardson <laurarichardson@wamu.net> 
To: "Thorn, Ann" <ann.thorn@wamu.net> 
Cc: "Thorn, Ann" <ann.thorn@wamu.net> 
Sent: Thu 06/19/2008 06:38 PM 
Subject: Follow-up on Loss Mit

Julie, need you to get Sue this morning the information faxed over

----- Forwarded Message ----- 
From: Laura Richardson <laurarichardson@wamu.net> 
To: "Thorn, Ann" <ann.thorn@wamu.net> 
Cc: "Thorn, Ann" <ann.thorn@wamu.net> 
Sent: Thu 06/19/2008 06:38 PM 
Subject: Follow-up on Loss Mit

Julie, need you to get Sue this morning the information faxed over
Congresswoman,

Please see attached.

Thank you,

Ann Thom

Ann Thom, 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: Mathis, Julie A.
<julie.mathis@wamu.net>
Subject: RE: Follow-up on Loss Mit

I 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 <laurarich@wamu.net>
Sent: Thu 06/19/2008 08:38 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 562-706-2060.
Thanks, Laura

----- Forwarded Message ----
From: Laura Richardson <laurarich@wamu.net>
To: "Thorn, Ann" <ann.thorn@wamu.net>
Sent: Thursday, June 19, 2008 7:36:01 PM
Subject: Re: Follow-up on Loss Mit

Ann,
I just sent the WaMu borrower assistance form via fax to 904-886-9999. 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 562-706-2060.

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 Mitigation

Congresswoman,

Please see attached.

Thank you,

Ann Thom

Ann Thom, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only
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 7:30:01 PM
Subject: Re: Follow up on Loss Mit

Ann,
I just sent the WaMu borrower assistance form via fax to 904-886-

I sent three emails to you yesterday and none of them were replied to. Please contact me at your earliest convenience to discuss a few open items. Further, I have a couple questions regarding the assistance form but I wanted to complete it as best as I could today to meet your requested deadline just advised of yesterday for Friday. I look forward to your call tomorrow at either 202-225-7924 or 562-706-

Thanks,
Laura

----- Original Message -----
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thorn
Ann Thom, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only
From: Laura Richardson <Laura@wamu.net>
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 904-886-1234. 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 562-706-1234.

Thanks,
Laura

----- Original Message -----
From: "Thorn, Ann" <ann.thorn@wamu.net>
To: Laura Richardson <Laura@wamu.net>
Sent: Tuesday, June 17, 2008 3:14:14 PM
Subject: Follow-up on Loss Mit

Congresswoman,

Please see attached.

Thank you,

Ann Thom

Ann Thom, EVP
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 version one I sent last night.
Subject: Updated Richardson Update
Location: 555-999-5555

Start: 6/19/2006 1:00 PM
End: 6/19/2006 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 E.

Resources: 555-999-5555

***changing time to accommodate schedules***
From: Laura Richardson
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 12:33 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
(Org Chart)

Roles and Responsibilities:
- Lead the development and marketing of products
- Support the development of market strategies
- Manage the implementation of new product initiatives
- Manage the coordination of project teams
- Act as liaison to other departments
- Maintain a constant overview of the market
- Maintain up-to-date knowledge of industry trends
- Work closely with cross-functional teams

Documents:
- Market Analysis
- Sales Reports
- Competitive Analysis
- Strategic Plans
- Business Plans
- Project Manuals

Contact Information:
- (Contact person name)
From: Thorn, Ann
Sent: Wednesday, June 18, 2008 1:53:35 PM
To: Thorn, Ann

Subject: Attachments: John June 18.ppt

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only
Org Chns

Products and Objectives
- Alan's analytic library
- To be discovered along with others
- Located centrally
- Online
- Database
- Index
- New/better tools
- Visibility for superiors and auditors
- Projects, Project Plan and End Practice
- Risk
- Training
- Maintenance
- New processes and innovative programs
- Risk management
- Data
- Information
- Data
- Theory
- Ability

Documents
- Analysis and Audits
- New step in plan.
Subject: FW: Laura Richardson - Counteroffer from foreclosure purchaser
Location: Dial in at 1-866-736- [REDACTED] Participant passcode is [REDACTED]
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- [REDACTED] Participant passcode is [REDACTED]

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- [REDACTED] Participant passcode is [REDACTED]

---

Ann, would you please attend on behalf of Steve Champney?

Thank you,
Susan Samuel
Assistant to Steven Champney
904-866-6251

---

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- [REDACTED] Participant passcode is [REDACTED]

REDACTED

Seattle Participants meet in small conference room on 34.
Sorry, missed all the other emails in my in-bin that came in last night on this subject .......

--- Original Message ---
From: Thorn, Ann
Sent: Sat 06/14/2008 07:19 AM
To: Geogli, Sara C.; Battaglia, Paul J.; Owen, Jan L.
Subject: FW: Buyer sues Calif. congresswoman over foreclosure

I am sure you all have seen ....

--- Original Message ---
From: Gonseth, Nancy C.
Sent: Sat 06/14/2008 04:24 AM
To: Thorn, Ann
Subjects: Fw: Buyer sues Calif. congresswoman over foreclosure

Fyi

Click the link below to read the full story:

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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

--- Original Message ---
From: Conseth, Nancy C.
Sent: Sat 06/14/2008 01:21 AM
To: Thorn, Ann
Subject: FW: Buyer sues Calif. congresswoman over foreclosure

Fyi

Buyer sues Calif. congresswoman over foreclosure

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New York, NY 10011

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From: Gonseth, Nancy C. <nancy.gonseth@wamu.net>
Sent: Saturday, June 14, 2008 5:25 AM
To: Thorn, Ann <ann.thorn@wamu.net>
Subject: Fw: Buyer sues Calif. congresswoman over foreclosure

Fyi

----- Original Message ----- 
From: Forbes.com Alerts <alerts@forbesdigital.com>
To: Alerts Recipients <alerts-cpt@forbesdigital.com>
Subject: Buyer sues Calif. congresswoman over foreclosure

Buyer sues Calif. congresswoman over foreclosure

Click the link below to read the full story:

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More: "James York, owner of Red Rock Mortgage, said he would file a lawsuit against Richardson and her lender, Washington Mutual, by the end of the week, and has every intention of keeping the house. 'I'm just amazed they've done this,' York said. 'They never would have done this for anybody else.'"

Maddaus seeks out analysis from foreclosure expert Leo Nordine, who opines that a bank going to bat for a former homeowner in a situation such as this is "extremely unusual." "Unless [the borrower] filed bankruptcy beforehand, they'd never do it."

---

From: Lopez, Family [....]
Sent: Tuesday, June 10, 2008 6:18 PM
To: Mathis, Julie A.
Subject: STORY

In an "extremely unusual" move, WaMu goes to bat for Rep. Richardson.

Just when you thought you were safe from news about U.S. Rep. Laura Richardson, Democrat of Long Beach. The Daily Breeze reports that her lender, Washington Mutual, is trying to help her get her foreclosed house back (That's the house at right, located in Sacramento).

The Breeze's Gene Maddaus: "The real estate broker who bought Rep. Laura Richardson's house at a foreclosure sale last month is accusing her of receiving preferential treatment because her lender has issued a notice to rescind the sale. Neither Richardson nor WaMu would talk to Maddaus about the situation. Richardson has yet to answer L.A. Land's questions, posed in writing on May 22, about the Sacramento mortgage, and the modification to the mortgage she says she received from WaMu.

Catching up, I must confess I failed to post a story about Richardson's car troubles. Here's how the Long Beach Press-Telegram told it: "In 2006, 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. Now, 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.villas@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 Oakland Avenue, N110612
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax deborah.brignac@wamu.net

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

-----Original Message-----
From: Mimi Kless <mimi.kless@wamu.net>
Sent: Friday, June 06, 2008 8:11 AM
To: Brignac, Deborah P.
Subject: Docs

Please open the attached document.
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 1. and Process 1. 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: Congressman 

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  
904-555-5544 

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: 577-709 [passcode]

Start: 9/5/2008 7:00 PM
End: 9/5/2008 8:00 PM
Show Time As: Busy
Recurrence: (none)
Meeting Status: Accepted

Required Attendees: Owen, Jan L.; Gaugl, Sara C.; Cook, Don; Battaglia, Paul J.; Thorn, Ann; Woodcock, Wendy A.;

Resources: 577-709 [passcode]
Ann, here is the Richardson reinstatement which includes CRC's $9.00 outstanding costs.
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**CSOC.RICH.005693**
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
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 Sawgrass Way
Jacksonville, FL 32256
904-898-1399 direct
904-898-1325 fax
wendy.woodcock@wm.com

WaMu – Simpler banking and more smiles.

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
Subject: Updated: Richardson update
Location: 577-709 [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: 577-709 [passcode]
Sara, watching CNN and nothing has come across. Is it going to be on?

All:

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 refused 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
1501 Second Avenue | WMCAB | Seattle WA 98101
206.500.2822 direct | 206.828.8699 fax
sara.gaugl@wamu.net

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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

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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 $12,320.78 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 $35,000.

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.

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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 Gaugi
Herman Loewy Public Relations

Wamu
1001 Second Avenue | WPMC | Seattle WA 98101
206.500.2822 direct | 206.222.2822 cell
sara.gaugi@wamu.net

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
From: Thorn, Ann
Sent: Thursday, May 29, 2008 4:16:41 PM
To: Owen, Jan L.; Gaugl, Bera C.
Subject: Left her messages, she is in CA........

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5844

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 Brien 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: Geugi, Gare 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
904-805-5644

For Internal Use Only
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 outliers, 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
National Asset Recovery Manager
904-886-5844

For Internal Use Only

Deborah Bignac, Vice President
Department Manager
California Reconveyance Company
Home Loans
California Reconveyance Company
9200 Oakridge Avenue, N110012
Chatsworth, CA 91311
(818) 775-3360 direct, (818) 775-2510 fax
deborah.bignac@wamu.net

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Paul J. Battaglia
First Vice President and Senior Counsel

JPMC - 004210
CONFIDENTIAL
CSOC.RICH.005707
WASHINGTON MUTUAL BANK
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-517-2784

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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: Birnem, 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 3:02 PM
To: Lyman, Daryl W.; Battaglia, Paul J.
Cc: Birnem, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED

Huey-Jen Chiu, Vice President
Department Manager
California Receivables Company

JPMC - 004211
CONFIDENTIAL
CSOC.RICH.005708
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 PC workstation was suspended due to loss mit (but it wasn't loss mit), so when we worked a clean up report the PC was returned on 11/14/07.

Thanks,

Julie

----Original Message-----
From: Thorn, Ann
Sent: Friday, May 23, 2008 1:30 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 returned 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, Anace C.
Sent: Friday, May 23, 2008 1:24 PM
To: Thorn, Ann

---End of the message---
Subject: WAMU: loan

This is what occurred on this file:

On 11/2/07 bld team advised Fidelity that WAMU would walk away from this property and close file. Before this occurred, loss mtg seemed to have been working on this file and, unfortunately, they opened a FORBST task on 11/12/07, which was after the file was closed on Process Management (Nettrak). Fidelity worked the task on 11/14/07, so file was reactivated on PM that day. Asy proceed with foreclosures, and file went to sale (on 12/1/07). Let me know if you need anything else.

Thanks,
Angie.

Angie Meza
Section Manager of Foreclosure Escalation Washington Mutual
7255 Baymeadows Way
Jacksonville, FL 32256
Mail Stop: JAXA:035
Phone Number: 904-886-1407
E-mail: angie.meza@wamu.com

-----Original Message-----
From: Thorn, Ann
Sent: Tuesday, May 20, 2008 3:32 PM
To: Meza, Angie O.
Cc: Hudixon, Elizabeth A.
Subject: Fw: WAMU: Loan

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
904-886-8644

For Internal Use Only

-----Original Message-----
From: Bill Newlau
Sent: Tuesday, May 20, 2008 2:04 PM
To: Thorn, Ann
Subject: Fw: WAMU: loan

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 Barley
Sent: Tuesday, May 20, 2008 1:52 PM
To: Bill Newland
Cc: Tara Engle; Eric Tate; Michael Clain
Subject: FW: WAMU: Loan $750,695.00

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 Barley
Foreclosure Manager - Attorney Management FIS Foreclosure Solutions, Inc.
A Division of FIS Default Solutions
904-473-

-----Original Message-----
From: Eric Tate
Sent: Tuesday, May 20, 2008 1:36 PM
To: Joshua Barley
Subject: FW: WAMU: Loan $750,695.00

We restarted per the task report generated by Wamu - please let me know if you need anything further - thanks!

Eric C. Tate
Referred Manager - Operations Minnesota
FIS Foreclosure Solutions, Inc.
A Division of FIS Default Solutions
Office: 651-234-3796

-----Original Message-----
From: Joshua Barley
Sent: Tuesday, May 13, 2008 6:46 AM
To: Bill Newland
Cc: Michael Clain; Tara Engle; Eric Tate
Subject: WAMU: Loan $750,695.00


Good morning Bill,

Initial review shows that the file was restarted due to the loan appearing on the WAMU 9000 report on 11/1/07.
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.

Sure, 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 Basley
Foreclosure Manager - Attorney Management FTS Foreclosure Solutions, Inc.
A Division of FTS Default Solutions
004-473

-----Original Message-----
From: Bill Newland
Sent: Monday, May 12, 2008 5:55 PM
To: Joshua Basley, michael_long, Tara Angle
Subject: Fw: loan [Redacted]

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 14:59:57 2008
Subject: FW: loan [Redacted]

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

JPMC - 004216
CONFIDENTIAL
CSOC.RIC.005713
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.
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

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REDACTED

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Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

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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 rescision 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: Thom, Ann; Woodcock, Wendy A.
Subject: FW: Confidential: Richardson Update

I need an update this morning.

Thought you'd be interested in reading the article embedded below, which has appeared in the Daily Breeze. I spoke with Gene earlier this evening -- he was one of the first to break the story earlier this week.

Don/Paul: there were a few assertions made by Ms. Richardson in this article that I'd like to further discuss/clarify with you.

Best,
Sara

Congresswoman Richardson had defaulted on 3 homes, records show
By Gene Maddaus, Staff Writer
05/23/2008

Rep. Laura Richardson, who lost her Sacramento home in a recent foreclosure auction, has also defaulted on two other properties in Long Beach and San Pedro, records show.

Richardson, D-Long Beach, was able to bring her payments up to date on the Long Beach home relatively quickly, but the San Pedro property lingered in the foreclosure process for almost eight months, and still has a pending auction date.

In her first interview since the news broke Tuesday that her Sacramento home had been foreclosed, Richardson blamed the foreclosure on a miscommunication by her lender. She did not apologize for failing to make payments on three separate homes and expressed no regret for failing to pay nearly $9,000 in property taxes.

In her only admission of fault, she said she could have acted more quickly to correct the situation.

"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for her unpaid property taxes, Richardson said, "I have financial obligations, and I will fulfill those financial obligations. There will be no debts to the state of California."

In an hour-and-a-half interview in the offices of the Long Beach Press-Telegram, Richardson declined to answer numerous detailed questions about her finances. For example, she refused to discuss the mortgage terms on the Sacramento house, refused to say how many payments she had made, and refused to say when she learned that the mortgage was in default.

A notice of default was issued in December, but Richardson offered no evidence that she had taken any remedial action before April. By then, the auction had already been scheduled for one month.

The home, which Richardson bought in January 2007 for $395,000, sold at auction on May 7 to a real estate investor for $386,000. 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
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 $355,000.

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 has 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 $10,000 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 05/22/2009 8:46 PM
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, ML PR, Corp. Comm., Servicing and CSE 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 EPICA 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 draft 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 throw 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 $335,500 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 $578,389.

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 with mortgages are faced with loans, 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 process of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Caugl, 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 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 says 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 $78,000 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 Gaul
Home Loans Public Relations

WaMu
1301 Second Avenue 1 WMC401 Seattle WA 98101
sara.gaul@wamu.com

This communication may contain privileged or other confidential information. If you have received it in error, please advise the sender by reply email and immediately delete the message and any attachments without copying or disclosing the contents. Thank you.
From: Garbis, Ann <ann.garbis@wamu.net>
Sent: Tuesday, May 27, 2008 9:47 AM
To: Thom, Ann <ann.thorn@wamu.net>
Subject: F-W. (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
904-888-5413

Get trade secrets for amazing burgers.  Watch "Cooking with Tyler Florence" on AOL Food.
Congresswoman Battles Foreclosure

By ERICA WERNER, AP
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.

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.
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 $335,500 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 county Recorder's Office.

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Richardson makes nearly $170,000 as a member of Congress and was paid $113,000 during the eight months she served in the 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.

Richardson provided AP with an April letter that appears to be from Washington Mutual Home Loans telling her that there was a hold on foreclosure sales on her property until June 4 of this year.

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Richardson also provided an e-mail dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the recission of
foreclosure sale."

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.

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Sent: Tuesday, May 27, 2008 9:38 AM
To: Berens, John <john.berens@wamu.net>; Woodcock, Wendy A. <wendy.woodcock@wamu.net>
Subject: RE: Confidential: Richardson Update

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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: Gaigl, Sara C.
Sent: Saturday, May 24, 2008 1:29 AM
To: Schmetler, Dave C.; Berens, John; Chumney, Steven D.
Cc: Cook, Don; Baltaggia, Paul J.; Elies, Alan; Owen, Jan L.
Subject: RE: Confidential: Richardson Update

Congresswoman Richardson had defaulted on 3 homes, records show
By Gene McDaus, 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 $6,000 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 realized 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 house, which Richardson bought in January 2007 for $325,000, sold at auction on May 7 to a real estate investor for $386,000. The lender, Washington Mutual Bank, took a loss of nearly $261,000 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.

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While Richardson did not apologize for her actions, she did attempt to explain them.

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"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 to terms of a person's financial stability."

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from: Gaugi, Sara C.
sent: Fri 05/23/2008 6:48 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:

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AP Interview: Calif. congresswoman says home sale 'improper'
By EPIC R WINTER ASSOCIATED PRESS Writer

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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 would restructure the obligations that I had with the income I had."

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The problem is that the 1,600 square foot home she bought for $535,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid $388,000. The sale was officially recorded on Monday, according to documents on file with the Sacramento County Recorder's Office.

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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 said 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 lessees 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 or 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

WHU
1301 Second Avenue 200
Seattle WA 98101

Tel: 206.123.4567
Fax: 206.123.4568
sara.gaugl@whu

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From: Thorn, Ann <ann.thom@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 WBJ 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 call 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: Bartaglia, Paul J.; Cook, Dan; 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 $355,000 – the same price Richardson paid 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.

[Image]

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 $355,000.'

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
Horse Learns Public Relations

wamu
1301 Second Avenue I WMC410 I Seattle WA 98101
206.509.2822 direct I 206.226.7105 fax
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.
Subject: Update on Congresswomen Richardson
Location: 677-709[ _ _ _ ] passcode [ _ _ _ _ _ ]
Start: 5/23/2008 2:30 PM
End: 5/23/2008 3:30 PM
Show Time As: Busy
Recurrence: (none)
Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Battaglia, Paul J.; Cook, Don; Thom, Ann; Woodcock, Wendy A.; Baptista, Geri Ann S.
Resources: 677-709[ _ _ _ ] passcode [ _ _ _ _ _ ]

When: Friday, May 23, 2008 11:30 AM-12:30 PM (GMT-07:00) Pacific Time (US & Canada); Tijuana.
Where: 677-709[ _ _ _ ] passcode [ _ _ _ _ _ ]

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*
From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 5:48 PM
To: Battaglia, Paul J. <paul.battaglia@wamu.net>
Subject: FW: Scan from a Xerox WorkCentre
Attach: Scan001.PDF

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
501-886-3644

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
**Reinstate Fee & Cost Module**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Inspection Fee</td>
<td>$ 0.80</td>
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<tr>
<td>Appraisal Fee</td>
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<tr>
<td>NSF Charges</td>
<td>$ 0.00</td>
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<tr>
<td>Late Charges</td>
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<tr>
<td>Property Preservation</td>
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<td>Suspense Balance</td>
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<td>$</td>
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<tr>
<td>Corporate Advance Balance</td>
<td>$ 1,137.82</td>
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<tr>
<td>Items</td>
<td>$</td>
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<tr>
<td>Other Fee</td>
<td>$ 46.80</td>
</tr>
<tr>
<td>Outstanding Fees &amp; Costs</td>
<td>$</td>
</tr>
</tbody>
</table>

**Total for Reinstate Fee & Cost Module**

$ 37,025.60

**Please review the Newfist Fee & Cost Module for any outstanding fees and costs due to parties other than yourself. Please include these amounts in your final quote.**

**Please note all collectable outstanding fees and costs to the above total.**
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.; Guarri, Sara C.  
Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

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: 206-377-2764  

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

Renter 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.; Gaugi, Sara C.
Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc

[Redacted]

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-300-4261
Fax: 206-377-2764

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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.; Glaug, Sara C.  
Subject: AUTHORIZATION AND CONSENT TO RELEASE OF PERSONAL (14) (2).doc  

REDACTED

Paul J. Battaglia  
First Vice President and Senior Counsel  
Washington Mutual Bank  
1301 2nd Avenue, WMC 3501  
Seattle WA 98101  
Phone: 206-500-4261  
Fax: 206-377-2784  

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

Borrower Name ________________________
Loan Number ________________________
Address ________________________

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2008 letter to Red Rock Mortgage, Inc.

Executed this _____ day of ________, 2008, at __________, [State]

____________________________________
(Signature)
From: Thorn, Ann <ann.thorn@wamu.net>
Sent: Thursday, May 22, 2008 4:49 PM
To: Berens, John <john.berens@wamu.net>; Champney, Steven D. <steven.champney@wamu.net>
Subject: RE: Congresswoman Richards & David S

****attorney/client privileged information, for internal use only********

Yes, it was reviewed prior to going to sale, but the notes were not real clear on the hold and I MT 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
904-886-1236

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 12:56:26 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. ERI 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: Becerra, 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: Becerra, John  
To: Schneider, David C.  
Sent: Thu May 22 12:31:11 2008  
Subject: Fw: Congresswoman Richards & David S

--------------------------

----- Original Message -----  
From: Thom, Ann  
To: Becerra, John; Samwel, Susan L.; Champney, Steven D.; Prince, Deanna K.  
Cc:  
Sent: Thu May 22 12:26:28 2008  
Subject: RE: Congresswoman Richards & David S

**********ATTORNEY CLIENT INFORMATION FOR INTERNAL USE ONLY**********
Susan Samuel
Executive Assistant
National Default

Washington Mutual
7301 Boymeadows Way, JAX3 182
Jacksonville, FL 32256

904-486-3567
ssamuel.wm.com

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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: Jerme', Kevin M.
Sent: Thursday, May 22, 2008 12:19 PM
To: Champney, Steven D.; Kallner, Brad; Johnson, Renee T.; Gaul, Sara C.
CC: Walser, Michael; Schert, 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 E. L.

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 bill 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 $18,355.

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 2005, 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 6 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 | E: kevin.jenne@wamu.net

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Subject: FW Congresswoman Richardson Update
Location: 577-709
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
Resources: 877-709
From: Thorn, Ann
Sent: Thursday, May 22, 2008 10:26:40 AM
To: Bemuel, 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, JAXB3102
Jacksonville, FL 32256
904-886-
susan.samuell@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 22, 2008 8:27 AM
To: Samuel, Susan L.; Bach, Ed; Barett, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Tkachik, Joyce A.
Cc: Kelbie, Helen; Sutherland, Kathleen A.; Brozzowski, 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-

For Internal Use Only

From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 8:21 AM
To: Bach, Ed; Barett, Kenneth R.; Gonseth, Nancy C.; Johnson, Renee T.; Kallner, Brad; Lynch, Timothy J.; Thorn, Ann; Tkachik, Joyce A.
Cc: Kelbie, Helen; Sutherland, Kathleen A.; Brozzowski, Denise; Reed, Patti M.; Walker, Michele F.; Woodcock, Wendy A.; Oakley,
Susan B.; Laek, Debbie

Subject: 5/23 & 5/24 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, JAX3182
Jacksonville, FL 32256

904-886-7...

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.
I will not be there today—McKinsey

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

For Internal Use Only

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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Beth, I need answers this morning.....

Ann Thorn, EVP
Washington Mutual
National Asset Recovery Manager
904-886-[**]

For Internal Use Only

----Original Message----
From: Samuel, Susan L.
Sent: Thursday, May 22, 2008 8:13 AM
To: Thorn, Ann
Cc: Oakley, Susan B.
Subject: RE: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

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 some representation)

Susan Samuel

----Original Message----
From: Bercus, John
Sent: Thursday, May 22, 2008 8:20 AM
To: Rafferty, Brad; Champney, Steven D.; Cook, Don; O'wen, Ian L.; Gogol, Sara C.; Elias, Alan
Subject: For Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

This is a little different than the story I heard from you yesterday. Do we know why it went to sale?

--------------------

---- Original Message ----
From: Bittaglia, Paul J.
To: Schneider, David C.
Cc: Deven, John; Champney, Steven D.; Cook, Don; O'wen, Ian L.; Gogol, Sara C.; Elias, Alan
Subject: Congresswoman Laura Richardson -- WaMu Foreclosure/Public Relations Item -- Attorney Client Privileged Communication

David,
Paul J. Bartaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-560-7384
Fax: 206-377-2784

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From: Mathis, Julie A.
Sent: Tuesday, June 24, 2008 4:49:11 PM
To: Thorn, Ann
Subject: Out of Office AutoReply: Richardson

I will be out of the office Wednesday, June 25th. I will return on Monday, July 7th. If you need immediate attention, please contact Nicole 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: FYI, I will be out of the office until 7/7/09.

Thanks Savannah

Julie

From: Rogers, Savannah L.
Sent: Tuesday, June 24, 2008 9:24 AM
To: Mathis, Julie A.
Subjects: RE: Richardson

REDACTED

Savannah Rogers
Homeownership Preservation
Washington Mutual
Tell Free 866 926 8937
Direct fax 425 549 5978
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From: Mathis, Julie A.
Sent: Tuesday, June 24, 2008 8:55 AM
To: Rogers, Savannah L.
Subjects: RE: Richardson
Importance: High

REDACTED

From: Battaglia, Paul J.
Sent: Monday, June 23, 2008 7:01 PM
To: Mathis, Julie A.; Thorn, Ann
Cc: "Mark T. McGuire"
Subjects: RE: Richardson

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101

JPMC - 004259
CONFIDENTIAL
CSOC.RICH.005756
Phone: 206-500-4261
Fax: 206-377-2784

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From: Gaugi, 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: Richardson

REDACTED

Sara Gaugi
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 206.224.2 cell
sara.gaugi@wamu.net

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From: Battaglia, Paul J.
Sent: Monday, June 23, 2008 1:54 PM
To: Mathis, Julie A.; Thorn, Ann
Cc: Gaugi, Sara C.; Cook, Don; 'Martin T. McGuinn'
Subject: RE: Richardson

REDACTED

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101
Phone: 206-500-4261
Fax: 206-377-2784

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From: Mathis, Julie A.
Sent: Monday, June 23, 2008 1:23 PM
To: Thorn, Ann
Cc: Gaugi, Sara C.; Battaglia, Paul J.
Hi Wonza,

There were two checks returned 4/21/08 for delinquent property taxes $103.91 - $405.49. This loan went to fo 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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Morning Scan
The news you need from the major dailies

By Harry Terri, with contributions from Matt Ackermann, Joe Adler, Todd Davenport, and Melissa Fejt
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 $60 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-1980s. Arguments for delaying interest rate hikes were similar then, and the results were "disastrous."
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% downpayment 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 $499,000. 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 2003, 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 $255 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 Daiyon 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 FGA, 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. “Lev” 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 Goldbrotcs 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."

"Daal's" 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) 221-1001, 8:30 AM - 5:30 PM (EST) or e-mail customercare@americanbanker.com

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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, Ane

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:   555-595
Start:      6/19/2008 1:00 PM
End:        6/19/2008 1:30 PM
Show Time As: Tentative
Recurrence: (none)
Meeting Status: Not yet responded

Required Attendees:     Baptista, Geri Ann S.; Gaugl, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann; Owen, Jan L.
Resources:              555-595

***changing time to accommodate schedules***
Subject: Richardson Update
Location: 555-565

Start: 6/19/2006 12:00 PM
End: 6/19/2006 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: 555-565

When: Thursday, June 19, 2006 9:00 AM - 9:30 AM (GMT-07:00) Pacific Time (US & Canada), Tijuana.
Where: 555-565

---
Subject: Updated: Richardson Update
Location: 555-595
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.; Gaugi, Sara C.; Elias, Alan; Cook, Don; Potashnick, Barbara A.; Battaglia, Paul J.; Thorn, Ann; Owen, Jan L.
Resources: 555-595

***changing time to accommodate schedules***
From: Laura Richardson <laurarichardson>
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
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

cou sac@r

904.886.1335 fax
1. To help us locate your loan, please provide your name(s):  

2. What are your current phone numbers?  

3. Do you have a WaMu loan number?  
   □ Yes, it is:  
   □ No  

4. What is the address of your property?  

5. Do you (or your co-borrower) have a different mailing address?  
   □ Yes  
   □ No  

6. Please enter any additional mailing addresses:  

7. How many people live at your address?  
   □ 1  □ 2  □ 3  □ 4  □ 5  □ 6 or more  

8. How many of the people living at this address are dependents?  
   □ 1  □ 2  □ 3  □ 4  □ 5  □ 6 or more  

9. What is the reason you are having trouble with your home loan payments?  

10. Would you prefer to keep your home or sell it?  
    □ Keep my home  □ Sell it  

11. If you want to sell, is it listed for sale?  
    □ Currently listed  □ Was listed previously  □ Was never listed  

12. Do you have any other loans on the home?  
    □ Yes  □ No  

13. If you have other loans on the home, approximately how much do you owe on all other loans combined?
14. Have you already spoken to a debt counseling service?

[ ] Yes  [ ] No

15. How many cars do you own?

[ ] 1  [ ] 2  [ ] 3  [ ] 4 or more

16. Please enter how much you pay for the items below each month, and total them in the last row.

<table>
<thead>
<tr>
<th>EXPENSE</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Home Loans, Rent &amp; Taxes</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Auto Loans(s)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Auto Insurance &amp; Other Expenses</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Credit Card &amp; installment Loans</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Medical Expenses</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Child Care, Child Support or Alimony</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Food &amp; Miscellaneous Spending Money</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Utilities</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$</td>
<td>0 $</td>
</tr>
</tbody>
</table>

17. Please enter your income details below and total them in the last row.

<table>
<thead>
<tr>
<th>INCOME</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Wages</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>OTHER INCOME</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>(unemployment, child support, etc.)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$</td>
<td>0 $</td>
</tr>
</tbody>
</table>

18. Please enter how much money you have in the assets below, and total them in the last row.

<table>
<thead>
<tr>
<th>ASSET</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account(s)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Savings or Money Market Account(s)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Stocks, Bonds &amp; CDs</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Retirement Account(s)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Home Equity</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other Real Estate Equity</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Cars (with no loans payments)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

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, restructure 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 loan workout.

X

Borrower

X

Co-borrower

---

**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:
  - 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 returns
    - 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 904-886-1298 or 904-886-1399

Mail: WaMu Home Ownership Preservation,

7355 Baymeadows Way, JAXA, Jacksonville, FL 32256.
FYI---
My notice of delay AND NO REFERENCE TO TIME DEADLINES.
Laura Richardson

----- Original Message ----- 
From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: Laura Richardson <laurarichardson@wamu.net>
Sent: Thursday, June 12, 2008 1:05:34 PM
Subject: RE: Loss Mit

Thanks, I will let them both know.

Julie

Julia Mathis, VP
Department Manager
Ownership Preservation
Washington Mutual
800 900 46
504 880 1305 fax

----- Original Message ----- 
From: Laura Richardson <laurarichardson@wamu.net>
Sent: Thursday, June 12, 2008 10:20 AM
To: Mathis, Julie A.
Subject: Re: Loss Mit

Please advise Ann Thorne that I will work on this during the weekend. I apologize for the delay I did not recognize your email / name. I was looking for something from Ann or Ms. Woodcock, so I missed it.

I will be in touch.

Laura

----- Original Message ----- 
From: "Mathis, Julie A." <julie.mathis@wamu.net>
To: Laurarichardson@wamu.net
Cc: "Thorn, Ann" <ann.thorn@wamu.net>; "Woodcock, Wendy A." <wendy.woodcock@wamu.net>
Sent: Friday, June 6, 2008 12:10:05 PM
Subject: Loss Mit

<<Borrower Assistance Form 5.08.pdf>>

Thank you,

Julie
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
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-

For Internal Use Only
Full Name: Laura Richardson
Last Name: Richardson
First Name: Laura

E-mail: laurarris
E-mail Display As: laurarris
From: Woodcock, Wendy A.
Sent: Monday, June 02, 2008 12:58:27 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

904.934.4031
904.986.1525 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

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; Deignan, Deborah P.; MMequinn@kirkymac.com; Graves, Tracy A.; Hawk, Amanda L.; Cook, Don
Subject: RE: Laura Richardson Foreclosure Rescission

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; Deignan, Deborah P.; MMequinn@kirkymac.com; Graves, Tracy A.; Hawk, Amanda L.; Cook, Don
Subject: RE: Laura Richardson Foreclosure Rescission

REDACTED

Paul L. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2ad Avenue, WMC 3501
Seattle WA 98101
Phone: 206-590-4261
Fax: 206-377-2784

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--------Original Message--------
From: Thorn, Ann
Sent: Friday, May 30, 2008 12:30 PM
To: Battaglia, Paul J. Battaglia, Elizabeth A.
Cc: Chu, Huey-Jen, Brignone, Deborah P.; McGuinn, Tracey A.
Subject: Re: Laura Richardson Foreclosure Recission

Beth: get with ams and try to get this cut today.

--------------------
Sent from my BlackBerry Wireless Handheld

----- Original Message ----- 
From: Battaglia, Paul J.
To: Battaglia, Paul J., Battaglia, Elizabeth A.
Cc: Chu, Huey-Jen, Brignone, Deborah P.; 'Martin T. McGuinn'
Subject: Laura Richardson Foreclosure Recission

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: Battaglia, Elizabeth A.
Sent: Friday, May 30, 2008 4:26 AM
To: Battaglia, Paul J.
Cc: Battaglia, Elizabeth A.
Subject: Recession

REDACTED

JPMC - 004282
CONFIDENTIAL
CSOC.RICH.005779
Subject: Richardson Jodagie
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
When: Monday, June 02, 2008 9:30 AM-10:00 AM (GMT-08:00) Pacific Time (US & Canada); Tijuana.
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 Recission

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: Chu, Huey-Jen; Brignac, Deborah P.; McGuinn, Tracey A.
Subject: Re: Laura Richardson Foreclosure Recission

Deb got with Amandahawk 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: Chu, Huey-Jen; Brignac, Deborah P.; 'Martin T. McGuinn'
Sent: Fri May 30 12:17:19 2008
Subject: Laura Richardson Foreclosure Recission

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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Thank You.

JPMC - 004285
CONFIDENTIAL
CSOC.RICH.005782
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 (316) 775-2340 or huey-jen.chiu@wamu.net. Thank you.

NOTE: Please direct all Dil, Senior Lien Monitoring and TDUS inquiries to crreferrals@wamu.net. Thank you.
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 Gaufl
Home Loans Public Relations

WaMu
1301 Second Avenue |  WMC40 | Seattle WA 98101
206.600.0011
sara.gaufl@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 29, 2008 5:59 PM
To: Gaufl, Sara C.
Subject: RE: Richardson Update: Daily Breeze

Sara, watching CNN and nothing has come across. Is it going to be on?

From: Gaufl, 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 $446,750.

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 Gaugj
Home Loans Public Relations

WaMu
1301 Second Avenue | WMCAD | Seattle WA 98101
206.506.7175
sara.gaugj@wamu.net

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Subject: Updated: Richardson update
Location: 877-709-0384 passcode 5000000#
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, Geni Ann S.; Oakley, Susan B.; Gaug, Sara C.; Cook, Don; Thorn, Ann; Thorn, Ann
Resources: 877-709[...]

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
7501 Baymeadows Way
Jacksonville, FL 32256

604.698.8233
steven.champney@wamu.net

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From: Thorn, Ann
Sent: Thursday, May 29, 2008 9:42 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; Kaliner, Brad; Woodcock, Wendy A.  
Subject: RE: Sale Invalidations - Loss Mit

Right off the bat there is a 35 SP to 27 Prime split... Wendy FYI. I'm checking into the CRC stuff.

From: Berberovic, Janna E.  
Sent: Wednesday, May 28, 2008 10:56 AM  
To: Thorn, Ann; Kolkowski, Matthew; Kaliner, 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:

<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>Short Sale</td>
<td>19</td>
</tr>
<tr>
<td>Repayment Plan</td>
<td>7</td>
</tr>
<tr>
<td>Reinstated</td>
<td>13</td>
</tr>
<tr>
<td>Modification</td>
<td>15</td>
</tr>
</tbody>
</table>

<< File: March - April 2008 - LMT Sale Reversals.xls >>

Thanks,

Janna Berberovic  
Washington Mutual Bank  
AR MIS  
904-966-7-7  
janna.berberovic@wamu.net

<< OLE Object: Picture (Metafile) >>

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

From: Thorn, Ann  
Sent: Wednesday, May 28, 2008 1:06 PM  
To: Kolkowski, Matthew; Kaliner, Brad; Boulton, Elizabeth A.; Berberovic, Janna E.  
Subject: RE: Sale Invalidations - Loss Mit

Both Janna, please send the prime/subprime reversals due to LMT to Matt and Brad.

Thanks

Ann Thorn, FVP  
Washington Mutual  
National Asset Recovery Manager  
904-886-7-7

For Internal Use Only

From: Kolkowski, Matthew  
Sent: Wednesday, May 28, 2008 11:31 AM  
To: Kaliner, Brad; Thorn, Ann  
Subject: RE: Sale Invalidations - Loss Mit

All sales that we rescind have to come through me. I can only think of one hand full over the last 30/60 days...not the volumes below.
Ann - when you get the detail please send it to me.

From: Kaliner, Brad
Sent: Wednesday, May 28, 2008 5:33 AM
To: Koficznik, 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: Thor, Ann
Sent: Tuesday, May 27, 2008 5:06 PM
To: Woodcock, Wendy A.; Gallner, Brad; Mathis, Julie A.
Cc: Boulton, Elisabeth 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—02 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 Thor, FVP
Washington Mutual
National Asset Recovery Manager
904-886-7377

For Internal Use Only

From: Biggs, Deborah J.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Batten, Paul J.; Thor, Ann; Chu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kaliner, Brad
Subject: RE: Sale Invalidations - Loss Mit

Deborah Biggs, Vice President
Department Manager
California Reconveyance Company
Home Loans
California Reconveyance Company
9200 Oakdale Avenue, N110612
Chatsworth, CA 91311

(818) 775-2510 (818) 775-2510 fax
deborah.biggs@wamu.net

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JPMC - 004295
CONFIDENTIAL
CSOC.RICH.005792
From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chiu, Huey-Jen; Lymar, 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

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

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 12:57 PM
To: Chiu, Huey-Jen; Lymar, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.
Cc: Brignac, Deborah P.; Catanesi, 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: Lymar, Daryl W.; Battaglia, Paul J.
Cc: Brignac, Deborah P.; Thorn, Ann; Catanesi, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,

REDACTED
Huey-Jan Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans
California Reconveyance Company
5200 Oakdale Avenue, N110612
Chatsworth, CA 91311
818-775-

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From: Berberovic, Janna E
Sent: Wednesday, May 28, 2008 1:45:40 PM
To: Thorn, Ann; Kolkowski, Matthew; Kallner, Bred; 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:

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</table>

March - April 2008 - LMT Sale Reversals.xls

Thanks,

Janna Berberovic
Washington Mutual Bank
AR MIG 904-5661
janna.berberovic@wamu.net

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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
904.986.5050

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: Kalner, Brad  
Sent: Wednesday, May 20, 2008 8:32 AM  
To: Kociwski, Matthew  
Subject: FVP: 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.; Kalner, 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  
904-866-4276  
For Internal Use Only

From: Brignac, Deborah F.  
Sent: Tuesday, May 27, 2008 4:22 PM  
To: Battaglia, Paul J.; Thorn, Ann; Chiu, Huey J.; Lyman, Daryl W.; Woodcock, Wendy A.  
Cc: Kalner, Brad  
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brignac, Vice President  
Department Manager  
California Reconveyance Company  
Home Loans  
California Reconveysore Company  
9200 Oakdale Avenue, N10612  
Chatsworth, CA 91311

(818) 775-4210  (818) 775-2510 fax  
deborah.brignac@wamu.net

JPMC - 0042599  
CONFIDENTIAL  
CSOC.RICH.005796
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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: Byrnes, Deborah P.; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

[REDACTED]

Paul J. Battaglia
First Vice President and Senior Counsel
Washington Mutual Bank
1301 2nd Avenue, WMC 3501
Seattle WA 98101  
Phone: 206-500-__  
Fax: 206-377-2784

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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: Byrnes, Deborah P.; Catanese, Robert; Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

[REDACTED]

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-885-__

For Internal Use Only

From: Chiu, Huey-Jen
Sent: Tuesday, May 27, 2008 3:32 PM
To: Lyman, Daryl W.; Battaglia, Paul J.
Cc: Byrnes, Deborah P.; Thorn, Ann; Catanese, Robert
Subject: Sale Invalidations - Loss Mit

Good afternoon,
Huey-Jen Chiu, Vice President
Department Manager
California Reconveyance Company
Home Loans
California Reconveyance Company
6200 Oakdale Avenue, N.108412
Chatsworth, CA 91311
818-778-

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</table>

**Notes:**
- The table contains columns for various categories and data entries.
- Specific entries include fields for dates, amounts, and other numerical data.
- The table structure is consistent throughout the document.
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</tr>
</tbody>
</table>

**Note:** The table contains data related to various categories, but the specific details are not legible in the image provided.
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-...
616.325.4717 fax
jan.owen@wamu.net

---

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Geugi, Sore C.; Owen, Jan L.; Battaglio, 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
904-866-...

For Internal Use Only
4922

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.; Gaugi, 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: Gaugi, Sara C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

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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 30 days to do so..........

Just wanted to pass this along.

Let me know...

Ann

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-566-5544

For Internal Use Only
From: Thorn, Ann
Sent: Wednesday, May 28, 2008 1:08:10 PM
To: Geugi, Gare C.; Owen, Jan L.; Battaglia, Paul J.
Subject: Richardson

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Just wanted to pass this along.

Let me know...

Ann

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-655-5644

For Internal Use Only
To: Owen, Jan L.; Gaugi, 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 1:10 PM
To: Thorn, Ann; Gaugi, 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
916-550-4901
516-325-1717 fax
jan.owen@wamu.net

From: Thorn, Ann
Sent: Wednesday, May 28, 2008 10:08 AM
To: Gaugi, 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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Let me know ...

Ann

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

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JPMC - 004306
CONFIDENTIAL
CSOC.RICH.005808
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;
Resources: 
When: Thursday, May 29, 2008 10:00 AM - 11:00 AM (GMT -08:00) Pacific Time (US & Canada); Tijuana.
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.

Matt,

You own the subprime California stuff, are we rescinded sales, look at opportunities and discuss with your teams please.

Brad

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

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REDACTED

Deborah Reisner, Vice President
Department Manager
California Reconversion Company
Home Loans
California Reconversion Company

JPMC - 004368
CONFIDENTIAL
CSOC.RICH.005810
9200 Oakdale Avenue, M110612
Chatsworth, CA 91311

(818) 775-3360 direct, (818) 775-2510 fax
deborah.brigmac@wmui.net

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From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Ann; Chu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brigmac, Deborah P.; Kaliner, 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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REDACTED

From: Thorn, Ann
Sent: Tuesday, May 27, 2008 12:57 PM
To: Chu, Huey-Jen; Lyman, Daryl W.; Battaglia, Paul J.; Woodcock, Wendy A.
Cc: Brigmac, Deborah P.; Catanese, Robert; Kaliner, Brad
Subject: RE: Sale Invalidations - Loss Mit
Importance: High

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5844

For Internal Use Only

From: Chu, Huey-Jen
Sent: Tuesday, May 27, 2008 2:22 PM
To: Lyman, Daryl W.; Battaglia, Paul J.

CONFIDENTIAL
CSOC.RICH.005811
Good afternoon,

[REDACTED]

Huey-Jan Chi, Vice President
Department Manager
California Reconveyance Company
Home Loans

California Reconveyance Company
5210 Wilshire Avenue, No. 1105-12
Chatsworth, CA 91311
818-775-2340 direct
huey-jan.chi@wamu.net

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From: 
Sent: Wednesday, May 28, 2008 6:31 AM
To: Gaugl, Sara C. <u192176@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 those 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 fend her campaign to Congress $77,500 in the midst of multiple home loan defaults.

Federal Election Commission (FEC) reports show that Richardson loaned her campaign a total of $77,500 — in three installments — between June and July of 2007.

Richardson's year-end FEC filing showed that her campaign still had $331,000 worth of debt but $116,000 cash-on-hand.

Marshall was unable to immediately answer questions about whether Richardson borrowed against any of her
home equity — from homes she defaulted on — to finance her House campaign.

But he did not dispute reports that Richardson had done the very same thing the year prior when she borrowed $100,000 against her Long Beach home — whose mortgage she later defaulted on — to loan to her campaign for the California General Assembly. She repaid that personal loan in its entirety, according to Los Angeles media outlets.

Melanie Sloan, executive director of the Citizens for Responsibility and Ethics in Washington, criticized Richardson for falling deeper into debt while choosing to spend more than $77,500 of her own money on her campaign. She suggested that Richardson’s actions only demonstrated her belief that winning a seat in Congress is more important than practicing personal fiscal responsibility.

Sloan added Richardson should not be in the situation she is while making a congressional salary when homeowners around the country making $50,000 or less are struggling to pay their debts.

“Truthfully, it’s appalling,” Sloan said.

Meredith McGehee, policy director for the Campaign Legal Center, said it would be reasonable for the FEC to look into the timing of the loan against the timeline of Richardson’s home loan defaults.

“In situations like this it’s very important for whoever loaned her the money to demonstrate that they treated her equitably, not favorably,” McGehee said. “Otherwise, you’re getting into a situation of a corporate underwriting of a campaign.”

Richardson’s FEC reports do not spell out the terms of her personal loans to her campaign.

Richardson originally came under scrutiny last week when it was learned that a home she owned in Sacramento was sold at auction after it went into foreclosure.

As well as her $535,000 home in Sacramento, a home that Richardson owned in San Pedro — which she borrowed $359,000 to obtain — went into default in September 2007 when she became more than $12,000 behind in her payments.

In addition, Richardson’s primary residence in Long Beach went into default just two months ago after she failed to make a payment for four months and owed nearly $20,000 on the property.

Marshall declined to give details of the new loans that he said Richardson was able to secure.

Richardson last week told reporters in California that her experience makes her particularly well-suited to help Congress legislate a solution to the nation’s housing crisis, saying she hopes 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 Gauhl
Home Loans Public Relations

WaMu
1301 Second Avenue | WMC40 | Seattle WA 98101
JUL. 501. 3012 direct I call
aero.gaugi@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
001.866.5644

For Internal Use Only

From: Brigasac, Deborah R.
Sent: Tuesday, May 27, 2008 4:22 PM
To: Brigasac, Paul J.; Thorn, Amy; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Kallner, Brad
Subject: RE: Sale Invalidations - Loss Mit

REDACTED

Deborah Brigasac, Vice President
Department Manager
California Reconveyance Company
Home Loans
California Reconveyance Company
5200 Oakdale Avenue, N110561
Chatsworth, CA 91311

(818) 775-2360 direct, (818) 775-2510 fax
deborah.brigasac@wamu.net

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From: Battaglia, Paul J.
Sent: Tuesday, May 27, 2008 1:00 PM
To: Thorn, Amy; Chiu, Huey-Jen; Lyman, Daryl W.; Woodcock, Wendy A.
Cc: Brigasac, Deborah R.; 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, EVP  
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  
9210 Oakdale Avenue N110612  
Chatsworth, CA 91311
From:

Sent: Tuesday, May 27, 2008 9:58 AM

To: Thorn, Ann; Woodcock, Wendy A.

Subject: RE: Confidential: Richardson Update

Yes and he has not asked for any yet, but we are anticipating that he will. Seattie is working with outside counsel to discuss with him. York—the third party has not hired an attorney.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only

From: Berens, John
Sent: Tuesday, May 27, 2008 9:38 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 9:16 AM

Since this came out, there has been no activity that I have gotten. We have an update call at noon today with all the players and I will see if there has been anything happening to give you prior to that meeting.

She did send back the consent to me on Friday night to rescind the sale and provide the 3rd party with the letter we sent to her.

Ann Thorn, FVP
Washington Mutual
National Asset Recovery Manager
904-886-5644

For Internal Use Only
To: Thom, Ann; Woodcock, Wendy A.
Subject: FW: Confidential: Richardson Update

I need an update this morning.

______________________________________________________________

From: Gaspary, 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.

Best,

Sara


congresswoman richardson had defaulted on 2 homes, records show
by gene medcauf, 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 $386,000. 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.

JPMC - 004318
CONFIDENTIAL
CSOC.RICH.005820
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 Guagli, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Guagli 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 $358,000.

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 $129,921.74 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."

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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 05/22/2008 8:48 PM
To: Schneider, David C.; Berens, John; Champey, 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, XL DR., Corp. Comm., Servicing and CER 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

**********

JPJC - 004320
CONFIDENTIAL
CSOC.RICH.005822
"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 EFICAR 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 $579,389.

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 for 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 email dated Thursday she said was from Washington Mutual that appeared to acknowledge an agreement "to facilitate the protection of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Caugl, 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 disrepair 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 leendees 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 Gaul
Home Loans Public Relations

WAMU
1301 Second Avenue 1 WTC 17th Floor
Seattle WA 98101
206.683.2912 direct 1 317-286-2777 cell
sara.gaul@wamu.com

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From: Berens, John <john.berens@wamu.net>
Sent: Tuesday, May 27, 2008 9:58 AM
To: Thorn, Ann <ann.thorn@wamu.net>; Woodcock, Wendy A.
    <wendy.woodcock@wamu.net>
Subject: RE: Confidential: Richardson Update

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Sent: Tuesday, May 27, 2008 9:38 AM
To: Berens, John; Woodcock, Wendy A.
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For Internal Use Only

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Sent: Saturday, May 24, 2008 1:25 AM
To: Schneider, David C.; Berens, John; Chempney, Steven D.
Cc: Cook, Don; Battaglia, Paul J.; Elas, Alan; Owen, Jan L.
Subject: RE: Confidential: Richardson Update

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REDACTED

Best,

Sara
Congresswoman Richardson had defaulted on 3 homes, records show
By Gene McAulay, Staff Writer
05/23/2008

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"I should have moved forward in an earlier fashion," she said. "I acknowledge that. I intend never to conduct business in that fashion again."

Asked how she planned to reimburse the state for lost 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 $259,000, sold at auction on May 7 to a real estate investor for $168,000. The lender, Washington Mutual Bank, took a loss of nearly $201,000 on the deal, and the buyer, James York, agreed to pay her property tax bill.

Richardson said 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 Guagni, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Guagni 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 $357,436, on an original 2005 loan of $256,000.
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 has 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 2009, 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 $226,000 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 lender.

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: Gaudl, Sara C.
Sent: Fri 05/23/2008 8:08 PM
To: Schneider, David C.; Berens, John; Champney, Steven D.; 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, Ma. PR, Corn. Comm. Servicing and CIR will stay close to 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 LAURA BROWN 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 her husband'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 $5,000 in delinquent property taxes.

She instead 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 $385,000 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid $270,000. 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 $40,000 from California, according to a financial disclosure form she filed with the Office of Federal Ethics.

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 recision of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Gaul, 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 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 lessors 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 Caugl
Home Loans Public Relations

WAMU
1301 Second Avenue 1 WNWAT 2 Seattle WA 98101
206.509.2862 direct line 1 cell
sara.caugl@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.
CONGRESSWOMAN RICHARDSON HAD DEFAULTED ON 3 HOMES, RECORDS SHOW

By Gene Maddaus, Staff Writer

03/23/2008

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 $4,000 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 2001 for $335,000, sold at auction on May 7 to a real estate investor for $388,000. The lender, Washington Mutual Bank, took a loss of nearly $400,000 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 Geuig, declined to comment on the matter.

"We have not received consent from Ms. Richardson that would allow us to discuss her loan situation," Geuig 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 Midvale. The outstanding loan balance was $307,436, on an original 2005 loan of $355,000.

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 26.

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 dip $27,500 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 that what I did is not 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 $300,000 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: Geogil, Sara C.
Sent: Fri 01/22/2008 6:28 PM
To: Schneider, David C.; Berens, John; Champey, 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 action 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, HR, 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) giver 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 ERICK WIDNER 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 incident'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 $5,000 in delinquent property taxes.

She insisted she's not getting special terms because she's a congresswoman.

"I'm like any 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-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 $335,500 in January 2007 was sold at auction earlier this month to a Sacramento mortgage lender, who paid $300,000. 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 recision of foreclosure sale."

She did not provide documentation of the structure of her new loan.

A Washington Mutual spokeswoman, Sara Darzi, 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 a 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 stay 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 charging 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 WA042 - Seattle WA 98101
206.500.2022 direct  |
636.246.5555 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 hernandez@wamu.net) <rosahernandez@mail.house.gov>
Subject: RE: Consent

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 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
904-586-5644

For Internal Use Only
AUTHORIZATION AND CONSENT
TO RELEASE OF PERSONAL, NON-PUBLIC INFORMATION

Borrower Name: LAURA RICHARDSON

Loan Number: C12345678

Residence Address: 3422 West Curtis Drive
Long Beach, CA 90801

I authorize Washington Mutual Bank ("Washington Mutual") to send the attached April 17, 2006 letter to Red Rock Mortgage, Inc.

Executed this 23rd day of May, 2006, at California, [State]

(Signature)
Subject: Update on Richardson
Location: 
Start: 5/27/2008 12:00 PM
End: 5/27/2008 1:00 PM
Show Time As: Busy
Recurrence: (none)
Meeting Status: Accepted

Required Attendees: Gaugl, Sara C.; Baptista, Geri Ann S.; Thorn, Ann; Woodcock, Wendy A.; Cook, Don; Battaglia.
Resources: Paul

When: Tuesday, May 27, 2008 9:00 AM To 10:00 AM (GMT-07:00) Pacific Time (US & Canada), Tijuana.
Where: 

JPMC - 004338
CONFIDENTIAL
CSOC.RICH.005840
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 Tashin'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: RF: Research Needed: Congresswoman Richardson/Foreclosure

Wendy and Pat -  
Forwarding to you as well I received Brad's out of office.  
Thanks for the help.  
Sara  
Sara Gaugl  
Home Loans Public Relations  
Wamu  
1301 Second Avenue | WMC40 | Seattle WA 98101  
206.500.2822 direct | cell  
sara.gaugl@wamu.net  

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

-----Original Message-----
From: Gaugl, Sara C.
Sent: Wednesday, May 21, 2008 10:24 AM
To: Kallner, Brad
Cc: Champney, Steven D.; Berens, John; Owen, Jan L.; Elias, Alan
Subject: Research Needed: Congresswoman Richardson/Foreclosure
Importance: High

Brad -

Please see the article embedded below for more detail, but long story short, Congresswoman Laura Richardson appears to have defaulted on her WaMu loan (second home) and on March 19, a notice was filed with the county that her property would be sold at auction. Congresswoman Richardson initially declined to comment, however, Jan Owen has learned from the Congresswoman that she plans to communicate to The Washington Post that she has established a repayment plan with WaMu.

Would you please look into Congresswoman Richardson's situation as soon as possible so that we understand the facts? Her loan number is 

Many thanks,

Sara
Sara Gaugl
Home Loans Public Relations
Wamu
1301 Second Avenue | WMC40 | Seattle WA 98101
206.500.2822 direct | 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; Gauqil, Sara C.; Gaspard, Scott; Watson, Alison
Subject: Fw: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Here we go. I am in meeting and will call in a minute.

-------------

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

From: Kevin Gould <KGould@CalBankers.com>
To: FSIR Meeting Group <FSIRMeetingGroup@CalBankers.com>
Sent: Wed May 21 08:01:35 2008
Subject: Capitol Weekly -- "Foreclosure tale shows that nobody is immune from crisis"

Foreclosure tale shows that nobody is immune from crisis
By Anthony York (published Tuesday, May 20, 2008)

As the real estate market softened in 2007, the new owner of a three-bedroom, 1,600-square-foot house in Sacramento's Curtis Park neighborhood ran into trouble. The house that was purchased for $535,000 in January had lost equity. The owner fell behind in her payments, and eventually, the bank seized the home.

What makes this story different from the thousands like it is that the owner of this house was a member of Congress.

The story of the foreclosure of Long Beach Democrat Laura Richardson's Sacramento home is a tale of a real estate market gone sour. It is also an illustration of how far many candidates will go to seek elected office, even if it means quite literally mortgaging their own financial future.

While being elevated to Congress in a 2007 special election, Richardson apparently stopped making payments on her new Sacramento home, and eventually walked away from it, leaving nearly $600,000 in unpaid loans and fees.

Richardson's decision to let the house slip into foreclosure was set in motion by an unlikely chain of events, only some of which had to do with Sacramento's crumbling real estate market. Richardson was elected to the Assembly in November 2006, and purchased her new capital home two months later. But in April 2007, Rep. Juanita Millender-McDonald succumbed to cancer, creating a Congressional vacancy in Richardson's district.

Richardson declared her candidacy for the seat, and soon found herself locked in a hotly contested, and very expensive race for Congress against state Sen. Jenny Oropeza, N-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 $50,000 in 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 Helm, 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.”

Helm 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.

Helm 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 home, she basted 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 $587,364.
Your current monthly payment is $4,365.58. The following table outlines your monthly mortgage payment options:

<table>
<thead>
<tr>
<th>Current</th>
<th>New Payment (effective 09/01/09) if you select Option A below</th>
<th>New Payment (effective 09/01/09) if you select Option B below</th>
</tr>
</thead>
<tbody>
<tr>
<td>Print &amp; Tender</td>
<td>$4,365.58</td>
<td>$4,365.58</td>
</tr>
<tr>
<td>Escrow Account</td>
<td>$617.61</td>
<td>$617.61</td>
</tr>
<tr>
<td>Plus Accrual Balance/Shortage</td>
<td>0.00</td>
<td>0.00</td>
</tr>
<tr>
<td>Total Payment Amount</td>
<td>$4,986.19</td>
<td>$4,986.19</td>
</tr>
</tbody>
</table>

If you do not choose either of these options, your current monthly mortgage payment will continue as it is now, with no change in your current payment amount of $4,365.58.

Please review the detailed information provided on the back of this page.

Option A: Pay Entire Shortage Now
1. Pay the entire $3,745.53 escrow account shortage using the Escrow Account Balance/Shortage Payment Coupon below for a new total payment of $4,065.03. See chart above.
2. Pay in full of your shortage- every $1.00 reduces your total payment by $1.

NOTE: The escrow payment amount will be effective the month after the shortage amount is received. Any remaining increase in the monthly payment is to cover the projected increase in your bills for the upcoming year.

Option B: Pay Shortage Over 20 Months
1. Pay the $3,745.53 escrow account shortage in 20 equal monthly escrow payments of $187.16 each. To choose this option, no action is required. The 20 payments will be automatically added to your monthly loan payment for October 2009 through February 2011.
2. If you select this option, you new monthly escrow payment will be $4,552.69. See chart above.

Escrow Account Balance/Shortage Payment Coupon

Statement Date: August 17, 2009
Total Escrow Balance Amount: $3,745.53
To pay your entire Escrow Account Shortage and lower your payments, please detach this coupon and send it to Washington Mutual in the self-addressed, pre-paid envelope provided.

If you choose not to pay the shortage amount, no action is required.

Escrow Shortage Amount	$3,745.53
Escrow Shortage Paid	$3,745.53
Escrow Shortage Balance	$0.00

WAMU
Laura Richardson
Loan Number: 120-6

Please write your loan number on your check. Money must be payable to Washington Mutual.

WASHINGTON MUTUAL
P.O. BOX 78148
PHOENIX, AZ 85062-8148

JPMC-004343
CONFIDENTIAL
Opening Your Server Account

The time to receive your Server Account Statement is $3,742.33. When was this determined?

Your projected balance amount is used to estimate the deposit and disbursements on your Server Account and project your account balance for the next period. Your projected balance amount is computed in your minimum required balance as shown in the "Projected Server Account" below. This information is inserted at the end of your Server Account balance. When in government, required payments on a annual basis, 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 projected amount balance of $2,768.63 in March 10. This is $112.63 over your minimum required balance of $2,655.99 making it an "Additional Account Payment" of $2,655.99 which would be your Server Account Balance of $3,742.33.

In order to pay your Server Account Balance and bring your account into balance, you may pay the $3,742.33 balance in full (Option A on front) or pay the shortage over 24 months (Option B on front). It's your choice.

**Projected Server Account Balance**

<table>
<thead>
<tr>
<th>Account Balance</th>
<th>Minimum Required Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,768.63</td>
<td>$2,655.99</td>
</tr>
<tr>
<td>Less: Minimum Account Balance (Mar 10)</td>
<td>$2,655.99</td>
</tr>
<tr>
<td>Total Account Balance/Shortage</td>
<td>$112.63</td>
</tr>
</tbody>
</table>

If you have questions, please call our Customer Service:

Call toll free at 1-800-773-8797 or visit www.wa.gov

By signing your check, you are authorizing Washington Mutual to use information on your account to make a direct debit from your account. This electronic debit will be the exact amount of your check. Your check will not be returned in your financial institution. Please contact Customer Service toll free at 1-800-773-8797 to change a different payment option if you prefer not to have your check used in this way.

JPMC-004344

CONFIDENTIAL
### Anticipated Estimator Account Payments

This section reflects the estop activity that is expected to occur in the next 12 months. It includes "Total Tax and Insurance Monthly Payment Amount" at the bottom of this table in your new monthly escrow deposit, as listed on page 3 of this statement.

<table>
<thead>
<tr>
<th>Tax</th>
<th>Annual Expense</th>
<th>Anticipated Date(s) of Payment</th>
<th>Tax</th>
<th>Annual Expense</th>
<th>Anticipated Date(s) of Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>COUNTY TAX</td>
<td>$ 2,000.00</td>
<td>November 15</td>
<td>COUNTY TAX</td>
<td>$ 2,000.00</td>
<td>March 15</td>
</tr>
<tr>
<td><strong>TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT</strong></td>
<td><strong>$ 4,000.00</strong></td>
<td></td>
<td><strong>TOTAL TAX AND INSURANCE MONTHLY PAYMENT AMOUNT</strong></td>
<td><strong>$ 4,000.00</strong></td>
<td></td>
</tr>
</tbody>
</table>
The following is a comparison of the anticipated and actual Escrow Account activity for the previous payment period. Anticipated amounts are rates from your last analysis. Your actual escrow payments during the past year was $6,805.18 of which $3,202.38 was for principal and interest and $3,602.81 went into your Escrow Account.

At the time of your last analysis, your anticipated escrow balance was $976.39. In reviewing your account activity, your actual escrow balance was $4,161.26.

Note: An entry (7) in the chart below indicates a difference between what was actually earned and what was required. This difference may be due to a change in Escrow items such as an increase in your escrow premium or a change in the effective date of your property tax. Insurance and Tax payments may be delayed before their due dates to allow for the more equal and prorated time of the escrow company's accounting or "P" in the chart below indicates prorated activity.

<table>
<thead>
<tr>
<th>Month</th>
<th>Deposits to Escrow (credit to escrow)</th>
<th>Payments from Escrow (debit from escrow)</th>
<th>Escrow Balance</th>
<th>Projected</th>
<th>Actual</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Deposited</td>
<td>Actual</td>
<td>Anticipated</td>
<td>Actual</td>
<td>Description</td>
</tr>
<tr>
<td></td>
<td>488.45</td>
<td>488.45</td>
<td>2,950.67</td>
<td>2,950.67</td>
<td>COUNTY TAX</td>
</tr>
<tr>
<td>Apr 09</td>
<td>488.45</td>
<td>488.45</td>
<td>1,950.53</td>
<td>1,950.53</td>
<td>1,950.53</td>
</tr>
<tr>
<td>May 09</td>
<td>488.45</td>
<td>488.45</td>
<td>1,950.53</td>
<td>1,950.53</td>
<td>1,950.53</td>
</tr>
<tr>
<td>Jun 09</td>
<td>488.45</td>
<td>488.45</td>
<td>1,950.53</td>
<td>1,950.53</td>
<td>1,950.53</td>
</tr>
<tr>
<td>Jul 09</td>
<td>488.45</td>
<td>488.45</td>
<td>1,950.53</td>
<td>1,950.53</td>
<td>1,950.53</td>
</tr>
<tr>
<td>Aug 09</td>
<td>488.45</td>
<td>488.45</td>
<td>1,950.53</td>
<td>1,950.53</td>
<td>1,950.53</td>
</tr>
<tr>
<td>Sep 09</td>
<td>488.45</td>
<td>488.45</td>
<td>1,950.53</td>
<td>1,950.53</td>
<td>1,950.53</td>
</tr>
<tr>
<td>Oct 09</td>
<td>488.45</td>
<td>488.45</td>
<td>1,950.53</td>
<td>1,950.53</td>
<td>1,950.53</td>
</tr>
<tr>
<td>Nov 09</td>
<td>488.45</td>
<td>488.45</td>
<td>1,950.53</td>
<td>1,950.53</td>
<td>1,950.53</td>
</tr>
<tr>
<td>Dec 09</td>
<td>488.45</td>
<td>488.45</td>
<td>1,950.53</td>
<td>1,950.53</td>
<td>1,950.53</td>
</tr>
<tr>
<td>Jan 10</td>
<td>488.45</td>
<td>488.45</td>
<td>1,950.53</td>
<td>1,950.53</td>
<td>1,950.53</td>
</tr>
<tr>
<td>Feb 10</td>
<td>488.45</td>
<td>488.45</td>
<td>1,950.53</td>
<td>1,950.53</td>
<td>1,950.53</td>
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<tr>
<td>Total</td>
<td>3,944.46</td>
<td>4,402.75</td>
<td>5,301.34</td>
<td>5,301.34</td>
<td>5,301.34</td>
</tr>
</tbody>
</table>

JPMC-004346
CONFIDENTIAL
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,
COMMITEE 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
ANELES DEPARTMENT OF WATER AND POWER CUSTODIAN OF RECORDS.

I declare under penalty of perjury that the foregoing is true and correct.

EXECUTED ON 12-22-09, at Los Angeles, California.

/CUSTODIAN OF RECORDS/

CSOC.LRich.DWPLA.00000061

CSOC.RICH.005849
CITY OF LOS ANGELES
DEPARTMENT OF WATER AND POWER
INTRADEPARTMENTAL CORRESPONDENCE

Date: 12/22/2009
To: Billy Kinsey
From: Eduardo Quezada
Subject: Record Request

This memo is meant to document that after thorough investigation the information that was requested regarding 3823 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 ________________, 2009, at Los Angeles, California.

____________________________________
CUSTODIAN-OF-RECORDS

CSOC.LRich.DWPLA.00000063
MEMORANDUM
CUSTORMER SERVICES

MEMO BY V FRANCIS TO
DATE December 21, 2009
FILE TITLE LAURA RICHARDSON
ANGELA PARSONS

The records of the Department of Water and Power indicate that Maryann Richardson is the customer of record during the period of January 1, 2005 through present.

Subscriber information is summarized below:

Customer of Record: Maryann Richardson
Service Address: 3623 S Parker St
Telephone Number: (310) 532-
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 #1-39.
Los Angeles Department of Water and Power
P.O. Box 2421, Los Angeles, CA 90066-2421

MARTYN E. RICHARDSON
564 S PARKER ST

Bill Issued 02/04/05
Due Date 02/28/05
Amount of Previous Bill $ 85.50
Payments Since 12/03/04 $ 85.10

DWP ENERGY SERVICES:
Thin Bill Covers 12/01/04 To 02/02/05.
Energy Used 529 KWH**
Meter 02-Electric Total $ 55.48
8 0.88 is your daily average cost for energy.

DWP WATER SERVICES:
Thin Bill Covers 12/01/04 To 02/02/05.
First Tier: 4 KCF**
Total Water $ 9.09
4 KCF
Your cost per gallon is less than 1/2 new.

PMS METER TOTAL $ 64.57

METERING INFORMATION
02-ELECTRIC
01-WATER
Meter Number 2-327242
Previous Read: 83610

This Year-Use
Days Billed: 52
Daily Average: 4 KWH 67 GAL
Last Year-Use
Days Billed: 454 KWH 4 KCF
Daily Average: 7 KWH 48 GAL

KWH (Kilowatt Hour) IS 2,000 WATT SECONDS **1 KCF = 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---

MARTYN E. RICHARDSON
564 S PARKER ST
SAN PEDRO, CA 90731 6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

EXHIBIT#1

CSOC.RICH.DWPLA.00000065

CSOC.RICH.005853
City of Los Angeles Municipal Services
P.O. Box 2008, Los Angeles CA 90008-2008 Web site at http://www.ladwp.com

Customer Information
3623 S PARKER ST

ACTIV... Please fill in.

Bill issued 02/04/05 Due Date 02/28/05

SEWER SERVICE CHARGE (SRSC) 1/(800)540-0952

The usage volume is based on the meter Csters Water Use. The lowest 12-24 monthly average Winter Water Use (WWU) period during the Pensive Season was from 07/01/04 - 07/01/05.
The WWU is calculated as:

Usage/30 days x 0.10 **- 0.00002827 HCF/day

Your SRSC bill is:

(0000.002827 HCF/day x 63 days = 2 HCF) x $2.33 per HCF $ 4.66

Low Income Sewer Surcharge (LSSC) - $ 4.66 x 0.0084 $ 0.04

CITY UTILITY TAX 1/(800)215-6277

16.08 5.55

SANITATION EQUIPMENT CHARGE 1/(800)773-2409

22.09

STATE ENERGY SURCHARGE 1/(800)342-5397

529.00

L.A. MUNICIPAL SERVICES SUBTOTAL

32.41

*KWH (KILLOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS *** PERIOD WINTER USE FACTOR, DEFINITION OF REVERSE SIDE - ADDITIONAL TELEPHONE NUMBERS ON REVERSE SIDE -

TOTAL AMOUNT DUE $ 97.79

PAYMENT FROM THE DEPARTMENT OF WATER AND POWER

CONSERVING WATER SAVES YOU MONEY AND HELPS PRESERVE OUR NATURAL RESOURCES. USE A BROOM OF DRY LEAVES 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.

WHEN YOU PAY YOUR BILL, MAKE SURE TO USE A RIVER OF DRY LEAVES 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.

PLEASE PAY THIS AMOUNT DUE 02/28/05 0 $ 97.79

PROJECT ANNUAL DONATION

*******PROJECT **

3623 S PARKER ST

SAN DIEGO CA 92111 0433

[Signature]

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

EXHIBIT #

http://ebpprod/ODwekv7/servlets/ArsWWWServlet?_h=template.htm& a=r& c=21718... 12/17/2009

CSOC.LRich.DWPLA.00000066

CSOC.RICH.005854
Los Angeles Department of Water and Power

MARY ANN RICHARDSON
3633 S PARKER ST

Bill issued 05/06/05
Due Date 06/06/05
Amount Due Previous Bill 0
Payments since 05/06/05 0

DWP ENERGY SERVICES: 1(800) 342-1378
This Bill Covers 05/02/05 TO 06/01/05.

Energy Used 237 KWH

DWP WATER SERVICES: 1(800) 342-5197
This Bill Covers 05/02/05 TO 06/01/05.

First Tier 3 HCP
Total Water 3 HCP

$ 0.13 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $ 42.95

METERING INFORMATION
02- ELECTRIC
Customer Number 8-327475
Current Read 86142
Previous Read 84429
This year-use 317 KWH
Days billed 58
Daily average 5 KWH

01- WATER
Customer Number 90120246
This year-use 39 GALL
Days billed 58
Daily average 2 GALL

**KWH (KILOWATT HOURS) TO 1,000 GALL HOURS **.

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 066/0661
MARY ANN RICHARDSON
3633 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT# 2
City of Los Angeles Municipal Services
P.O. Box 4972, Los Angeles, CA 90001-0972

MARDI RICHARDS
3233 S PARKER ST

BILL ISSUED: 04/05/05 DUE DATE: 04/27/05

SEWER SERVICE CHARGE (SSC) 1-800-548-0962
The sewage volume is based on the prior winter water use.
The 03-04 rainy season was 11/11/03 - 05/10/04. Your
lowest 03-04 Daily Average Miles Water Use (MAWU) period
during the rainy season was from 03/23/04 - 04/04/04.

MAWU is calculated as:

\[
(\frac{\text{2 HCF/50 GHA}}{30,000,000,000 \text{ GHA}}) \times 8.2 \quad \text{***} \quad 0.000,06287 \quad \text{HCF/day}
\]

Your SSC this bill is:

\[
\text{06/09, 02327 HCF/day} \times 58 \text{ days} = \quad \text{Z HCF} \times 82.288 \quad \text{HCF} = 4.77
\]

LOW PERSONAL SERVICE CHARGE ($50 - $ 4.77 \times 0.0044) = 2.06

CITY UTILITY TAX 1-800-211-6677
10.04

SEWER SEWER CHARGE 1-800-773-2488
22.09

STATE ENERGY SURCHARGES 1-800-342-3397
319 600R 8.07

L.A. MUNICIPAL SERVICES SURTAX 5.23

TOTAL AMOUNT DUE $ 71.16

MESSAGE FROM DEPARTMENT OF WATER AND POWER

VOTE ON TUESDAY, MAY 17, 2005.
YOUR VOTE, YOUR VOTE. VOTE. SUPPORT YOUR COMMUNITY.
YOUR TAXES ARE STILL NEEDED.
CALL (888) 873-1000 FOR INFORMATION OR TO VOLUNTEER.

MAIL PAYMENT STUB ON LAST PAGE OR BRING MAILING BILL TO OFICE.

CHECKS OR MONEY ORDERS TO BE PAID TO LA DWP.

"CONSERVING WATER SAVES YOU MONEY AND...
"HELY SAVING OUR NATURAL RESOURCES "...
"MAKE WATER CONSERVATION A WAY OF LIFE "...
"AND START SAVING MONEY TODAY "...

PLEASE PAY THIS AMOUNT BY 04/27/05 $ 71.16

*******AUTO* 5-DIGIT 90731 066/3501
MARDI RICHARDS
3233 S PARKER ST
SAN PEDRO CA 90731-6633

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT # 2

http://www.low.gov/404/404.html
CSOC.RICH.DWPLA.000000068
CSOC.RICH.005856
**Los Angeles Department of Water and Power**

P.O. Box 39068, Los Angeles, CA 90033-9068  W.B.I.P.1 of 3

**MORTY RICHARDSON**

3903 S PARKER ST

**ACCOUNT**

Call (213) 447-3000 for customer service.

**Bill Issued** 06/03/05

**Due Date** 06/27/05

**Amount of previous bill** $ 71.18

**Payments Since 04/02/05** $ 71.18.

**DWP ENERGY SERVICES**

1-(800) 342-5307

This Bill Covers 06/01/05 TO 06/30/05.

Energy Used:

288 KWH

**Meter 02-Electric Total** $ 10.48

$ 0.36 is your daily average cost for energy.

**DWP WATER SERVICES**

1-(800) 342-1397

This Bill Covers 06/01/05 TO 06/30/05.

First Tier 6 MCF

**Total Water** 6 MCF

**Meter 01-Water Total** $ 13.44

$ 0.22 is your daily average cost for water.

Your cost per gallon is less than 1/2 cent.

**DWP SUBTOTAL** $ 44.32

---

**BILLING INFORMATION**

02-ELECTRIC

01-WATER

**Meter Number**

9-377475  96.0346

**Current Read**

85767  0071

**Previous Read**

86439  6093

**Conduits**

1

**This Year-**

288 KWH

6 MCF

**Days Billed**

61

61

**Daily Average**

46

74 GAL

**Last Year-**

316 KWH

10 MCF

**Days Billed**

61

61

**Daily Average**

53

133 GAL

*EHM (BILLIAGE HOURS) IN 1,000 MH HOURS ** 1 MCF = 748 GALLONS

MAIL PAYMENTS STUDY ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SUB NEXT PAGE-

**********RECEIPT** 06/03/05** MORTY RICHARDSON

3903 S PARKER ST

SAN PEDRO, CA 90731-6413

[Signature]

Thank you for the opportunity to serve you.

EXHIBIT 3

CSOC.RICH.DWPLA.00000969

CSOC.RICH.005857
City of Los Angeles Municipal Services
P.O. Box 58044, Los Angeles CA 90058-0044 Website at http://www.lacity.org

Maryann Richardson
3643 S Parker St

Bill Issued: 06/03/05
Due Date: 06/27/05

SEWER SERVICE CHARGE (SSC)

The sewage volume is based on the prior Winter Water Use. The 01-04 Rainy Season was 11/01/03 - 04/01/04. Your lowest 03-04 Daily Average Winter Water Use (DAU) period during the Rainy Season was from 02/01/04 - 04/01/04. The DAU is calculated as:

\( \text{DAU = } \frac{2 \text{ MCF} \times \text{365 days}}{0.87} \times 0.57 = 2070.99 \text{ MCF/day} \),

Your SSC total bill is:

\( \text{DAU} \times 2 \text{ MCF/day} \times 61 \text{ days} = 2 \text{ MCF} \times 22.490/\text{MCF} \times 5 \)

Low Income Service Surcharge (LSSC = $ 4.28) X 0.0641

4.04

CITY UTILITY TAX
1/800/215-6177
10.08

SANITATION EQUIPMENT CHARGE
1/800/773-2489
22.05

STATE ENERGY SURCHARGE
1/800/642-9377
288.00

L.A. MUNICIPAL SERVICES SUBTOTAL
30.13

**MARCH (ELECTRIC HOUR) IS 2,000 MCF HOURS **
**WATER COMPOSITION FACTORS, RATIONING ON NORMAL SIDE **
- Additional Telephone Numbers On Reverse Side

TOTAL AMOUNT DUE
6 74.26

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 ELECTRICITY WILL BE AS LOW AS $3 A MONTH, DEPENDING ON USAGE. TO LEARN MORE, CALL 1-800-GREENLA.

MAIL PAYMENT STUBS ON LAST PAGE OR BEING ENCLOSED BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

WINTER SEASON UPPER BLOCK WATER RATES EFFECTIVE JAN 1

**SUMMER OCTOBER 1. SAVING WATER SAVES MONEY.***

**SUM UP FOR GREEN POWER TODAY.***

BY PLACING CHECK MARK HERE

PLEASE PAY THIS AMOUNT BY 06/27/05
6 74.26

***************ACCOUNT 6-DIGIT 90711
1/800/215-6177

Maryann Richardson
3643 S Parker St

Thank you for the opportunity to serve you.

EXHIBIT #3

https://www.lacity.org/depwwp/Miscellaneous/1880403/Current_Bill.pdf

CSOC.Rich.DWPLA.00309070

CSOC.RICH.005858
Los Angeles Department of Water and Power

MARTYNAH RICHARDSON
2375 S FARMER ST

Bill Issued 08/01/05 Due Date 08/25/05
Amount Due Previous Bill $ 74.25
Payments Made 06/01/05 $ 74.25

DWP ENERGY SERVICES
1-800-643-5397
This bill covers 06/01/05 to 06/30/05.
Energy Used
Meter 02-Electric Total $ 32.04
$0.62 is your daily average cost for energy.

DWP WATER SERVICES
1-800-345-5397
This bill covers 06/01/05 to 06/30/05.
Usage Recorded
Total Water 10 MCF

$0.38 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SURCHARGE $ 54.88

METER INFORMATION
02-ELECTRIC
Meter Number 3-573675 5612546
Demand Days 57
Previous Read 88761
Constant 1

This Year

Days Billed 30
Daily Average 5 MCF

Least Year 252 MCF

41

123 GALL

59

59

5 MCF

152 GALL

*KWH(KILOWATT HOUR) IS 1.000 MATT HOURS ** 1 MCF = 748 GALLONS

MAIL PAYMENT TO THE DEPARTMENT OF WATER AND POWER, 900 WASHINGTON ST, LOS ANGELES, CA 90001. IF PAYMENT IS BY CHECK OR MONEY ORDER TO BEPAYABLE TO LA DWP.

---SEE NEXT PAGE---

*************"DIGIT 3073" 655/4032
MARTYNAH RICHARDSON
3423 S FARMER ST
SAN PEDRO, CA 90731-6433

---THANK YOU FOR THE OPPORTUNITY TO SERVE YOU---

EXHIBIT #4

CSOC.RICH.DWPLA.00000071

CSOC.RICH.005859
City of Los Angeles Municipal Services
P.O. Box 5039, Los Angeles CA 90058-0001 Web site at http://www.lacity.org

MARYANN REGAN
2624 S PARKER ST
ACCD

BILL Rendered 06/04/05 Due Date 07/25/05

SEWER SERVICE CHARGE (SSC) 1(800)346-3922
The revenue volume on this bill is based on the prior Water Water Use (WWU). Since this bill
is proportionally based on the new and 07 WWU,
Your bill will show the 04-05 WWU only.
Low Income Sewer Surcharge (SSC = $ 0.26 ) X 0.0084 = $ 0.04

CITY UTILITY TAX 1(800)215-6277
$1.20

SANITATION EQUIPMENT CHARGE 1(800)773-3409
22.00

STATE ENERGY SURCHARGE 1(800)342-5397
303 KWH
0.07

L.A. MUNICIPAL SERVICES SUBTOTAL: $ 30.47
**KWH (Kilowatt Hour) is 3,000 Watt Hours **1 KWH = 748 Gallons
***DRIET WATER 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

ACTH: BUSINESS OWNERS: SECTION 21.03 L.A.R.C., EXEMPTION OF TAX, REQUIREMENT EVERY INDIVIDUAL, PARTNERSHIP AND CORPORATION TO PAY BUSINESS TAX WITH THE OFFICE OF FINANCE. FOR MORE INFORMATION, PLEASE CALL 213-649-3891 OR VISIT WWW.LACITY.ORG/FINANCE. THANK YOU.

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECK OR MONEY ORDER TO GO PAYABLE TO LA DWIP.
"HIGH DEATHS OFFER BLOCK WATER RATED EFFECTIVE JUNE 1"
"THROUGO OCTOBER 31, SAVING WATER SAVES MONEY ***
"CONSERVING WATER SAVES YOU MONEY AND **
"HELPING PRESERVE OUR NATURAL RESOURCES. ***

PLEASE PAY THIS AMOUNT BY 08/25/05 $ 84.55

**********AUTO** 6-DIGIT 99731 069/1032 DONATION $________

MARYANN REGAN
2624 S PARKER ST
BELL SITE CA 90011-8433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT #__________

http://cbpprod/ODwckv?srcsvc/ArsWwWwServlet?h=template.htm&n=i&d=21720... 12/18/2009
CSOC.Lrich.DWPLA.000000072

CSOC.RICH.005860
Los Angeles Department of Water and Power
P.O. Box 3640, Los Angeles, CA 90053-0364
Website: http://www.ladwp.com

MAXIMIN RICHARDSON
3623 S PARKER ST

BILL ISSUED: 10/03/95

AMOUNT OF PREVIOUS BILL $ 3.00

PAYMENTS SINCE 09/03/95

$ 84.65

EWP ENERGY SERVICES:

118008342-5397

Energy Used 295 KWH

$ 0.51 is your daily average cost for energy

EWP WATER SERVICES:

1-800-342-5397

First Tier Water 10 HCF

$ 0.16 is your daily average cost for water

Your cost per gallon is less than 1/2 cent.

TWEET

METERING INFORMATION

02-ELECTRIC

Meter Number 2-327472

Current Use 283.15

Constant 1

This Year’s Use 295 KWH

Daily Average 5 KWH

Last Year’s Use 302 KWH

Daily Average 5 KWH

KWH (KILLOWATT HOUR) IS A UNIT OF ELECTRICITY CONSUMED

KILL (KUBIT METER HOUR) IS A UNIT OF WATER CONSUMED

** 1 CHP = 748 GALLONS

MAIL PAYMENTStub OR LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

--- SEE NEXT PAGE ---

http://ebppprod/ODwebV7/servelets/AnsWWWServelet?_hr=template.htm&g-r&d=21720... 12/18/2009
CSOC.Rich.DWPLA.00000073

EXHIBIT #
City of Los Angeles Municipal Services
P.O. Box 30069, Los Angeles CA 90036-9960
Web site at http://www.la-mwp.com

COMPANY INFORMATION:
3623 S PAPKIE ST

ACCOUNT:

BILL ISSUED: 10/02/05
 Due Date: 10/15/05

WATER SERVICE CHARGE (MSC) $1,800.00
The usage volume is based on the prior winter water use.
The SI-05 reporting period was 10/01/05 - 03/05/05.
The highest 30-day daily average winter water use (X50) period during the reporting period was from 02/02/05 - 03/01/05.

Sewer Service Charge (MSC): 1,800.00

Low Income Water Surcharge (LSC) $7.25
Low Income Water Surcharge (LSC) $7.25

CITY UTILITY TAX 1,800.00
10.62
3.12

SABOTAGE EQUIPMENT CHARGE 1,800.00

1,800.00

22.54

STATE ENERGY SURCHARGE 1,800.00
285.00

L.A. MUNICIPAL SERVICES TOTAL $ 22.54

*WHEN (KILLER COAL) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS
***WINTER COMPENSATION FACTOR, DEFINITION OF WT, FROZEN RATES A surfaces Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 74.04

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

MAY YOU VISIT OUR WEB SITE TO PAY YOUR WATER AND POWER BILL ONLINE... VISIT US AT WWW.LA-MWP.COM

MAIL PAYMENT STUB ON LAST PAGE OR ENTER BILL TO OFFICE.

*IF YOU ARE OF ELIGIBLE TO BE REFUNDED TO LA-MWP.

*IN AGRICULTURAL BLOCK WATER RATES EFFECTIVE JUNE 1* 800-371-0085

**CONSERVING WATER SAVES YOU MONEY AND RAISES HER WARE RESOURCES.***

PLEASE PAY THIS AMOUNT BY 12/05/05 $ 74.04

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

http://cbppprod/ODwckv7/servlets/ArwWW/Servlet?_h=tmplclitm&_f=rd2=21720... 12/18/2009

CSOC.Rich.DWPLA.00000074

CSOC.RICH.005862
Los Angeles Department of Water and Power
P.O. Box 3989, Los Angeles, CA 90034-3989
Web site at http://www.ladwp.com

CLM

4979

Page 1 of 3

MAXWELL RICHARDSON
3623 S PARKER ST

AMOUNT OF PREVIOUS BILL $74.54
PAYMENTS SINCE 11/03/05 $74.54

DEPARTMENT OF ENERGY SERVICES:

<table>
<thead>
<tr>
<th>Bill Covers</th>
<th>09/19/05 To 12/01/05</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy Uses</td>
<td>347 KWH*</td>
</tr>
<tr>
<td>Meter 02-Electric</td>
<td>Total $36.60</td>
</tr>
<tr>
<td>$ 0.21 is your daily average cost for energy.</td>
<td></td>
</tr>
</tbody>
</table>

DEPARTMENT OF WATER SERVICES:

<table>
<thead>
<tr>
<th>Bill Covers</th>
<th>09/19/05 To 12/01/05</th>
</tr>
</thead>
<tbody>
<tr>
<td>First Tier</td>
<td>6 MCF**</td>
</tr>
<tr>
<td>Total Water</td>
<td>6 MCF</td>
</tr>
<tr>
<td>Meter 01-Water</td>
<td>Total $12.39</td>
</tr>
<tr>
<td>$ 0.21 is your daily average cost for water.</td>
<td></td>
</tr>
<tr>
<td>YOUR COST PER GALLON IS LESS THAN 1/2 CENT.</td>
<td></td>
</tr>
</tbody>
</table>

DEPARTMENT OF SURVIVAL $19.57

NEVERING INFORMATION

<table>
<thead>
<tr>
<th>ELECTRIC</th>
<th>WATER</th>
</tr>
</thead>
<tbody>
<tr>
<td>92</td>
<td>91</td>
</tr>
</tbody>
</table>

REVIEW BUDGET

COUS INT

This Year-Use 347 KWH 6 MCF
| Days Billed | 63 |
| Daily Average | 6 KWH | 91 GAL |

Last Year-Use 347 KWH 6 MCF
| Days Billed | 63 |
| Daily Average | 5 KWH | 59 GAL |

**KWH (KITLOWATT HOUR) IS 1,000 WATT HOURS ** MCF = 748 GALLONS

MAIL PAYMENT STUD OR LAST PAGE OR BEING ENTIRE BILL TO OFFICE.
OBTAIN OR HOURS OBTAIN TO BE PAYSABLE TO LA DWP.

SEE NEXT PAGE

**********AUTO** 3-DIGIT 90731 067/3986

EXHIBIT# 4

http://chpprod/OOWebv7/servlets/ArsWWWServlet?h-template.htm& a=r& d=21719... 12/18/2009

CSOC.LRich.DWPLA.00000075

CSOC.RICH.005863
City of Los Angeles Municipal Services

P.O. Box 10088, Los Angeles CA 90013-6088  Website at: http://www.lacity.org

MAYA Vive RICHARDSON
3633 S PARKER ST

U.S. POSTAL GIVEAWAY (USPS) 10-00-39
ACCT # 409625

BILL ISSUED 12/15/05 DUE DATE 1/15/06

SEWER SERVICE (MAY 1999) $4980

The sewage volume is based on the prior water usage of.

The 04-05 rainy season was 10/16/04 - 05/02/05. Your

July 04-05 daily average water usage (WU) period

The WU is calculated as.

\[
\text{WU} = \frac{\text{3 RTG} \times 0.99}{50} = 000.003120 \text{ MCG/day}
\]

Your sewer bill is:

\[
000.003120 \text{ RTG/day} \times 53 \text{ days} = \text{3 RTG} \times 0.66000 \text{RTG/day}
\]

Low income sewer surcharge 

\[
\text{Low Income Sewer Surcharge} = \text{SC} = 0.0679
\]

CITY UTILITY TAX 1(800)315-6277 10.04

SANITATION EQUIPMENT CHARGE 1(800)773-5202 13.00

STATE SHREDDER SUBSIDY 1(800)143-5277 347.00

L.A. MUNICIPAL SERVICES SUBTOTAL $ 42.79

**EQUIPMENT TAX** $ 1,000 WATT HOURS **1 RTG = 746 GALLONS

***DAY HIGHEST CONSUMPTION FACTOR, DEPARTMENT OF REVENUE***

- Additional telephone numbers on reverse side

TOTAL AMOUNT DUE $ 94.38

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVEN YOU VISITED OUR WEBSITE LATELY? EXPLORE THE TOOLS TO HELP

SERVICE OPPORTUNITIES TO PAY YOUR BILL, TIPS ON OR OFF HEATING AND

WATER SERVICES: LEARN MORE ABOUT OUR CONSERVATION AND REUSE PROGRAMS.

VISIT US AT WWW.LAPD.WATER

MAIL PAYMENT BY∅ OR ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

PLEASE PAY THIS AMOUNT BY 12/29/05 $ 94.38

PROJECT

EXHIBIT# 

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

http://ebpprod/ODweckv7/servlets/ArSwWSServlet?_hm=template.htm& s=andr d=21719... 12/18/2009

CSOC.LRich.DWPLA.00000076

CSOC.RICH.005864
Los Angeles Department of Water and Power
P.O. Box 3080, Los Angeles CA 90003-0001 Website at http://www.ladwp.com

METERING INFORMATION

<table>
<thead>
<tr>
<th>02-ELECTRIC</th>
<th>01-WATER</th>
</tr>
</thead>
<tbody>
<tr>
<td>9-327925</td>
<td>92-20545</td>
</tr>
</tbody>
</table>

Previous Read 68237

Current Read 87442

Constant 9

Units Billed 63

Dollars billed 63

Daily Average 9

KWH

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.

CHECK OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTO** 9-DIGIT 90733  065/2966

CSOC.RICH.005865
City of Los Angeles Municipal Services
P.O. Box 3698, Los Angeles CA 90006-3698 Web site at http://www.ladwp.com

PARKER, RICHARD
3623 S PARKER ST
ACCT:

Bill Issued: 04/04/96 Due Date: 04/28/96

SEWER SERVICE CHARGE

LR (GR) 114-1510

The sewer volume is based on the prior Rolling Water Use. The 04/05 Rolling Season was 03/16/94 - 03/15/95. Your lowest (59.3%) Daily Average Rolling Water Use (WNU) period during the Rolling Season was from 02/22/95 - 03/15/95.

The WNU is calculated as:

3,575 / 35 DAVS\(^2\) \times 0.59 *** = 0600.05120 HCF/day

Your SDU bill is:

0600.05120 HCF/day \times 63 days \times 3 HCF \times 52.560 / HCF = $ 7.98

Low Income Sewer Surcharge (LSSC = $ 7.98 \times 0.0044) = 0.07

CITY UTILITY TAX

LR (GR) 115-277

10.04

5.71

SAWMITATION EQUIPMENT CHARGE

LR (GR) 116-2469

22.00

STATE ENERGY SUBSIDY

LR (GR) 117-5177

545 KWH

2.12

D.A. MUNICIPAL SERVICES SUBTOTAL $ 35.88

**KWH (KILOWATT HOUR) IS 1,000 WATT HOURS. **1 KWH = 748 GALLONS

***DAILY AVERAGE ROLLING WATER USE, DEFINITION ON REVERSE SIDE

-Rolling Water Use is the total water use for a Rolling Water Use period

TOTAL AMOUNT DUE $ 103.91

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE VARIETY OF SAVE-WATERING OPPORTUNITIES TO PAY YOUR BILL, TELL US OR OFFER AID TO THE HUNGRY AND WATER URGENT NhONEM. LEARN MORE ABOUT OUR CONSERVATION AND REBATE PROGRAMS. VISIT US AT WWW.LADWP.COM

MAIL PAYMENT BY 05/28/96 OR BRING ENTIRE BILL TO OFFICE.

USE NO MORE WATER THAN IS NEEDED TO BE WATER TO BE DENGED.

*MINIMIZE WASTE WATER AND USE ONLY WATER.

*HELPS PRESERVE OUR NATURAL RESOURCES.

PLEASE PAY THIS AMOUNT BY 05/28/96 $ 103.91

PROJECT DONATION

RICHARD RICHARDS
3623 S PARKER ST
SOUTH SANFORD CA 90711-4433

Thank you for the opportunity to serve you.

http://ebpprod/ODwekY/?serv=/9sWWWServer?h=template.htm& a=r& d=21718... 12/18/2009

CSOC.Lrich.DWPLA.00000078

CSOC.RICH.005866
Los Angeles Department of Water and Power

P.O. Box 798808, Los Angeles, CA 90079-8808
Website at http://www.ladwp.com

MAXWINE RICHARDSON
3623 S PAXER ST

amount of previous bill $ 103.61
previous since 02/02/06 5 103.61

DWP WATER SERVICES
(1800) 342-4797
This bill covers 02/02/06 to 04/02/06.

first tier 3 MCF**

meter 02-Electric total $ 38.26

6.06 is your daily average cost for energy.

meter 01-WATER total $ 8.38

$ 0.11 is your daily average cost for water.

your cost per gallon is less than 1/2 cent.

DWP NOTICE $ 44.64

METERING INFORMATION
02-ELECTRIC

METER NUMBER: 7-357475
Current Read: 88989
Previous Read: 88974

This Year-Total
363 kWh

DAYS BILLED: 60
Daily Average: 6 kWh

LAST YEAR-Total
217 kWh

DAYS BILLED: 60
Daily Average: 6 kWh

*KWH (KiloWATT HOUR) IS 1,000 WATT HOURS ** 1 MCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE. CHANGE ON MONEY ORDER MUST BE PAYABLE TO LA DWP.

SEE NEXT PAGE
City of Los Angeles Municipal Services
P.O. Box 3809, Los Angeles, CA 90003-3809 Website is http://www.lapw.com

BILLS ISSUED: 04/09/06

NOTE: The amount due is based on the prior Water Use.

The lowest 0.25 cubic foot of Water Use during the last billing period was:

LOWEST USE (0.25 CF) X 0.25 = 0.06 x 0.25

Low Income Water Subsidy (LISU) = $ 7.94 x 0.0084

DIRECT BILLING CHARGE (DRC) = $ 7.94 x 72.660/100 $ 590

CITY UTILITY TAX

M. S. V. (Municipal Service Fee) = $ 33.96

$ 78.78

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LATELY? EXPERIENCE THE TROUBLE FREE SELF-SERVICE OPPORTUNITIES 24/7, PAY YOUR BILL, TURN ON OR OFF ELECTRIC AND WATER SERVICES; LEARN MORE ABOUT OUR CONSERVATION AND REUSE PROGRAMS.

VISIT US AT: WWW.LAPW.COM

MAIL PAYMENT STUB ON LAST PAGE OR SEND ENTIRE BILL TO OFFICE.

REFERENCES MUST BE MADE TO BE PAYABLE TO LA WP.

RETURN ADDRESS MUST BE CLEARY PRINTED.

PLACE ENCLOSED CHECK ON TOP OF BILL AND "FORWARDED TO" TO BE DELIVERED TO LA WP.

PLEASE PAY THIS AMOUNT BY 04/27/06 $ 78.78

PAYMENT VOUCHER IS REQUIRED TO BE FILLED OUT AND ATTACHED TO BILL.

PLEASE PAY THIS AMOUNT BY 04/27/06

M. S. V. (Municipal Service Fee) = $ 33.96

NO NEW CHARGES ALLOWED TO BE PAID AFTER 04/27/06

PAYMENT VOUCHER IS REQUIRED TO BE FILLED OUT AND ATTACHED TO BILL.

PLEASE PAY THIS AMOUNT BY 04/27/06

Thank you for the opportunity to serve you.

EXHIBIT #

http://ebpprod/ODwckv7/servlets/Ar5WWWServlet?_t=template.htmL& a=t d=21717...

12/18/2009

CSOC.L.Rich.DWPLA.00000080

CSOC.RICH.005868
Los Angeles Department of Water and Power

MAYAN RICHARDSON
3823 S PARKER ST

Bill Issued: 06/05/06
Due Date: 06/27/06

Amount Due:

Energy Used:

$ 0.54 is your daily average cost for energy.

Customer Service:

This bill covers 06/01/06 to 06/30/06.

Energy Usage:

Your cost per gallon is less than 1/2 cent.

METERING INFORMATION

OZ ELECTRIC OZ-WATER
Meter Number: 7-32975 9073209

Previous Read:

This Year's Use:

Daily Average:

Gallons Billed:

380 KWH 5 HCF 22 63 CAL
638 KWH 6 HCF 61 71
6 KWH 76 CAL

**KWH (WATER) (CAL) TO 1,000 WATT HOURS ** 3 HCF = 740 GALLONS

MAIL PAYMENT DAYS OF LAST FIVE OR SEVEN BUSINESS DAYS TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

---SEE NEXT PAGE---

****AUTOS**** 3-DIGIT 90731 367/4948

MAYAN RICHARDSON
3823 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT #4

http://www1.ladwp.com/OtherInfo/Archив/WWW/Archiv/internetdata.html

CSOC.Rich.DWP1A.00000061

CSOC.RICH.005869
MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE: LADEP.COM TO LEARN MORE ABOUT OUR CONSERVATION PROGRAM.

VISIT US AT WWW.LADEP.COM

MAIL PAYMENT_stub ON LAST PAGE OR BEING ENTIRE BILL TO OFFICE.

CHECK OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

DO NOT RETURN OUTDOOR USE. USE OUTDOOR USE. USE A LATER THE NEXT BILL...

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.
Los Angeles Department of Water and Power
P.O. Box 1809, Los Angeles, CA 90011-0909
Website: www.ladwp.com

MONTAYN RICHARDSON
3623 S POMONA ST

ACCOUNT:

MILL LIENS:

Date Service: 08/07/06

Payments Since: 05/05/06

$ 194.70

DWP Meters:

1 (600) 342-5397

This Bill Covers 08/01/06 to 09/01/06.

Energy Used:

$ 0.56 is your daily average cost for energy.

Meter 02-Electric Total:

$ 33.80

DWP WATER SERVICES:

1 (800) 242-5397

This Bill Covers 08/01/06 to 09/01/06.

Fixed Rate:

12 HCP

Total Water:

12 HCP

$ 0.41 is your daily average cost for water.

Your cost per gallon is less than 1/2 cent.

DWP Subtotal:

$ 60.01

RECORDING INFORMATION

02-ELECTRIC 01-WATER

Meter Number:

5-327472 20120240

Current Read:

99260 0422

Previous Read:

99240 0410

Complaint:

This Year:

320 kWh 12 HCP

Days Billed:

01

Daily Average:

5 kWh 147 GAL

Last Year:

303 kWh 10 HCP

Days Billed:

01

Daily Average:

5 kWh 123 GAL

*1KWH (K I L O W A T T HOUR) IS 1,000 WATT M N E R  ** 1 HCP = 748 GALLONS

MAIL PAYMENT TO LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CASH OR MONEY ORDER TO BE PAYABLE TO LA DWP.

SEE NEXT PAGE

http://ebpprod/ODwckv7/services/ArsWWW/Servlet?b=6814d6b9a86ef4e31&c=51720&d=21720... 12/18/2009

CSOC.LRich.DWPLA.00000083

CSOC.RICH.005871
City of Los Angeles Municipal Services
P.O. Box 3526, Los Angeles, CA 90004-3526
Website at: http://www.ladwp.com

Marilyn Richardson
3623 S Parker St

Bill Coverd 05/07/06
Due Date 06/15/06

HARMONIZED SERVICE CHARGE (HSC) $1.800.000-002
The usage volume on this bill is based on the
prior water use (WU). Since this bill covers a period including July 1, your HSC is
proportionally based on both new and old WUs.
Your next bill will show the 06-06 WU only.
Your HSC on this bill is: $1.800.000-002 X 0.004 = 0.004
Low Income Sewer Surcharge (LIDS) $1.800.000-002 X 0.004 = 0.004
CITY UTILITY TAX
1 (800) 313-6277
10.04
SOLID RESOURCES FEE
1 (800) 313-6277
22.00
STATE ENERGY SURCHARGE
1 (800) 313-6277
320.00
L.A. MUNICIPAL SERVICES SUBTOTAL $36.58

**KWH (KILOWATT HOUR) IS 1,000 WATT HOURS
**1 SCF = 748 GALLONS
**DAILY WATER CONSUMPTION FACTOR, DEFINITION OF REFLECTS SIDE
Additional Telephone Numbers on Inverse Side
TOTAL AMOUNT DUE $96.61

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

HAVE YOU VISITED OUR WEBSITE LADWP.COM, EXPERIENCE THE BENEFITS OF SELF-
SERVING OPPORTUNITIES, PAY YOUR BILL, TURN ON OR OFF ELECTRIC AND
WATER SERVICES, LEARN MORE ABOUT OUR CONSERVATION AND REUSE PROGRAMS.
VISIT US AT: WWW.LADWP.COM

MAIL PAYMENT TODAY OR BEING ENTRUST BILL TO OFFICE.

CHECK OR MONEY ORDER TO ELECTRA TO LA MWP.
*IF LEFT OFF ADJUSTMENT COURT
*IF OUTDOOR USE - LOOK FOR OUTDOOR LEAKS AND FIX
*IF IMMEDIATELY, GET A TIME TO REMIND YOU TO TURN OFF
*IF SPRINKLERS VISIT WWW.GREATWATER.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 06/15/06 $96.61

MARILYN RICHARDSON
3623 S PARKER ST


THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

http://cbpprod/ODwea/7/server/ArWWWServlet? h=template.html& e=r& d=21720...
12/18/2009

CSOC.LRICH.DWPLA.00000084

CSOC.RICH.005872
Los Angeles Department of Water and Power
P.O. Box 1446, Los Angeles, CA 90016-9246
Web site at http://www.la-dwp.com

MAYANN RICHERSON
3623 S PARKER ST

This bill Covers 08/01/06 To 09/30/06.
Energy Used 322 KWH
Water 0.0 Water Total

$ 49.69

$ 11.02

DEPT# 3429-5387

Energy Used

$ 0.58

$ 0.52

WATER SERVICES

DEPT# 3429-5387

First Time
14 HCP

Total Water

HCP $ 30.66

Your cost per gallon is less than 1/2 cent.

DWP TOTAL $ 64.77

02-ELECTRIC
322 KWH

METERING INFORMATION
01-WATER
5-327473
60137446

Current Read
99563
6136

Previous Read
87760
5122

Constant

this year-use
322 KWH
14 HCP

Days Billed
59
59

Daily Average
5.0 KWH
10 HCP

Last Year-Use
295 KWH
59

Days billed
59
59

Daily Average
5.0 KWH
127 GAL

*KWH(KILOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCP = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECK OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-
City of Los Angeles Municipal Services
P.O. Box 3046, Los Angeles CA 90058-0304
Website: http://www.lacity.org

MARIANNA RICHARDSON
3623 S PARKER ST

CAN: [ ]

ACCT: [ ]

Bill Issued: 10/01/06
Due Date: 10/25/06

SERVICE CHARGE:

The service charge is based on the prior 12 months. The service charge was 10/15/05 - 09/15/05. Your current service charge is 10/15/05 - 09/15/06. Your prior service charge was 10/15/04 - 09/15/05. The service charge was minimized by a minimum of 4 months. The city minimum daily service charge volume of 5,000 HCF/DAY is substituted.

Your Service Charge is: $11.46

CITY UTILITY TAX:

Low Income Senior Surcharge (LISC) = $11.46

TOTAL: $11.46

SOLID WASTE RECOVERY FEE:

STATE ENERGY SURCHARGE:

L.A. MUNICIPAL SERVICES SURCHARGE:

**NOTE: (CITY) HOURS: 1,000 HOURS **
**HOURS - 748 GALLONS**
**CITY WATER CONSUMPTION FACTOR: DEFINITION ON REVERSE SIDE**
**ADDITIONAL TELEPHONE NUMBERS: ON REVERSE SIDE**

TOTAL AMOUNT DUE: $25.98

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 REFOREST PROGAMS, VISIT US AT WWW.LAWATER.COM

MAIL PAYMENT STUD OR LAST PAGE OR BRING COMPLETE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COULD BE FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX THEM IMMEDIATELY. USE A THERMOMETER TO SHUTOFF YOU TO TURN OFF YOUR SPRINKLERS. VISIT WWW.SAVEWATER.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 10/25/06

PROJECT

*******

MARIANNA RICHARDSON
3623 S PARKER ST

SAN MARINO CA 90731-6857

http://cbpproduct/ODwekv?servicet/ArsWWW/Serviet?_h-template.htm&tt-0&d=21719-1.12/18/2009

CSOC.LRich.DWPLA.00000086

CSOC.RICH.005874
Los Angeles Department of Water and Power
P.O. Box 2639, Los Angeles CA 90063-0639
Web site at http://www.ladwp.com

MARIANNE RICHARDSON
3623 S PARKER ST

Amount of Previous Bill
$ 90.75

PAYMENTS

DWP ENERGY SERVICES:

1-800-342-5197

This Bill Covers 09/24/06 To 12/24/06.

Energy Used
368 KWH

Water 01-Electric Total
$ 39.14

¢ 0.62 is your daily average cost for energy.

DWP WATER SERVICES:

1-800-342-5197

This Bill Covers 09/24/06 To 12/24/06.

First Tier
9 HCF**

Total Water
9 HCF

Meter 01-Water Total
$ 19.22

¢ 0.33 is your daily average cost for water.

Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL
$ 58.36

METERING INFORMATION

01-ELECTRIC
9-327470

01-WATER
9-327470 90192947

Current Read
99911

Previous Read
89943

Customer
1

This Year Use
368 KWH

Days Billed
63

Daily Average
5 KWH

Last Year Use
347 KWH

Days Billed
63

Daily Average
5 KWH

*KWH (KiloWatt Hour) IS 1,000 WATeR HOUrS  ** 1 HCF = 740 GALLONS

MAIL PAYMENT POST ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
UNPAID OR POSTAL UNLESS TO BE PASTED TO LA LAW.

GET NEXT PAGE.

**********AUTO** S-DIGIT 26731 065/3469
MARIANNE RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731 26731

Thank you for the opportunity to serve you.

http://ebpprod/ODwekv7/servlets/ArsWWWServlet?_h=template.htm&_a=t&_d=21719...
12/18/2009
CSOC.Rich.DWPLA.00000087

CSOC.RICH.005875
City of Los Angeles Municipal Services
P.O. Box 10009, Los Angeles, CA 90014-0009 Website at http://www.ladwp.com

PARTNER UTILIZATION
3223 S PARKER ST
ACCT #
BILL ISSUED 12/15/05 DUE DATE 12/28/05

SEWER SERVICE CHARGE (120)
The sewer volume is based on the prior Winter Water Use.
The 05-06 Winter Season was 10/15/05 - 04/15/06. Your
lower 05-06 Winter Water Use (120) was below the City
Minimum of 4 MCF/YR. The City Minimum Daily Sewage
Volume of 0.94667 MCF/day is substituted.
Your bill this month is:
10.08627 MCF/day x 62 days = 628.553 MCF
LOW INCOME SEDIMENT SURCHARGE (120 - $) 11.499
MCF X $2.00/MCF $22.9984

CITY UTILITY TAX
1-800-215-6277 10.06 3.91

SOUL RESOURCES EMAIL 1-800-771-2449 56.00

STATE ENERGY SURCHARGE 1-800-342-0297 360.00

L.A. MUNICIPAL SERVICES SUBTOTAL $69.49

NERL (KILOWATT HOURS) 1,600 MATH HOURS 11.49
**1 MCF = 748 GALLONS
**1 DAY WINTER CONVERSION FACTOR. DEFINITION ON CONSUMER SIDE.

ADDITIONAL SIDE ON REVERSE SIDE -
TOTAL AMOUNT DUE $127.85

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

THANK YOU FOR YOUR UNDERSTANDING. DO NOT FORWARD TO THE PUBLIC.
THANK YOU FOR YOUR UNDERSTANDING.

MAIL PAYMENT STUB ON LAST PAGE OR SEND ENTIRE BILL TO OFFICE.

ADDRESSES OR MONEY ORDERS TO BE PAID TO 4LA DW.
*
**ADJUST WINTER WATER CONSUMPTION CORNER
YOUR OUTDOOR USE. YOUR OUTDOOR LANDSCAPE AND PIE
*THEN IMMEDIATELY. USE A TILLER TO REDEEM YOU TO TURN OFF
*YOUR SPRINKLERS, VISIT WWW.DWPFIELDGUIDE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 12/28/06 $127.85

HARRY ANGELO
3223 S PARKER ST
GARLAND CA 90711-6413

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

http://ehpprod/ODweekV7/services/ArsWWWVService?_h=template.html& a=r& c=21719... 12/18/2009
CSOC.LRich.DWPLA.00000088

CSOC.RICH.005876
Los Angeles Department of Water and Power

3623 S PARKER ST

ACCT# 118921387

BILL TO: MARYANN RICHARDSON

Amount Of Previous Bill: 5 127.85

Payable To: 3623 S PARKER ST

DEPOSIT DATE: 02/23/77

DEPOSIT#:

DWP WATER SERVICES:

1-800-362-3297

This Bill Covers 12/01/06 to 02/01/07.

First Time

Total Water 4 HCP

Meter D1-Water Total: 8.81

$ 0.11 is your daily average cost for water.

YOUR COST PER GALON IS 1660 TIMES 1/12 DOLLAR.

DWP SUBTOTAL: $ 57.72

RENEWABLE CORPORATION

O2-ELECTRIC 01-WATER

Meter# 32745 902322042

OUTLIER READ: 90370 0149

PREVIOUS READ: 90370 0149

Date:

This Year: 459 KWH 1 HCP

Gals Billed: 62 62

Daily Average: 9 GAL

Last Year: 546 KWH 5 HCP

Gals Billed: 62 62

Daily Average: 9 GALLONS

MWH (KILLOWATT HOUR) IS 1,000 WATT HOURS ** 1 HCP = 768 GALLONS

MAIL PAYMENTS TO: CITY OF LOS ANGELES

PAYABLE TO: 3623 S PARKER ST

PAYABLE TO: MARYANN RICHARDSON

3623 S PARKER ST

SAN PEDRO CA 90731-5423

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

SEE NEXT PAGE

http://cbpprod/OJwckv7/services/ArqWWSService_h=template.htm&... 12/18/2009

CSOC.LRich.DWPLA.00000089

CSOC.RICH.005877
MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

PAY THE VICTORIOUS WATER BILL OR WATER BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE FAMOUS TO LA WPA.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION COMES FROM OUTDOOR USE. LOOK FOR OUTDOOR USES AND FIX.
*IMMEDIATELY IMMERSE THE PERSPECTIVE YOU TO TURN OFF THE SPRINKLERS. VISIT WWW.WATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 03/07/07 $ 110.21

http://ebpprod/O2dwe2v7/servlets/ArsWWWServlet?n=template.htm&i=1&d=21718... 12/18/2009
CSOC.LRich.DWPLA.00000090
CSOC.RICH.005878
Los Angeles Department of Water and Power
P.O. Box 9999, Los Angeles, CA 90009-0999
Web site: http://www.ladwp.com

Data Received: 09/28/07

Energy Used
341 KWH

Meter 02-Electric Total $ 36.67

$ 0.11 is your daily average cost for energy.

DWP WATER SERVICES
118000342-5397

This Bill Covers 02/01/07 To 04/02/07.

First Tier
Total Water 3 HCF

Meter 01-Water Total $ 6.71

$ 0.11 is your daily average cost for water.

You can order water online at http://www.ladwp.com.

Mail Payment Stub on last page or bring entire bill to office.

Check or Money Orders do not have to be payable to LADWP.

SEE NEXT PAGE

***KWH (Kilowatt Hour) is 1,000 WATT MINUTES ** 1 HCF = 748 GALLONS

Thank you for the opportunity to serve you.
City of Los Angeles Municipal Services
P.O. Box 8202, Los Angeles, CA 90008-8202 Website at http://www.ladwp.com

3223 S PARKER ST  ACCT# ---------  Due Date 04/15/07

SERVER SERVICE CHARGE (SSC) $4996.00 04/04/07
The sewage volume is based on the prior water meter usage. The 05-06 daily usage was 10/18/06 09/03/06. Your

lower 05-06 winter water usage (WWD) was below the City Minimum of 4 HCP/60 days. The City Minimum Daily Sewage

Volume of 0.3556 HCP/day is substituted. Your SSC this bill is:

10.04667 HCP/day x 60 days = 4 HCP x 0.256 HCP $ 11.40

LOW INCOME SEWER SURCHARGE (SSC - $ 11.40) x 0.0084 $ 0.10

CITY UTILITY TAX 1(800)215-6277 10.04 $ 3.67

SOLID WASTE DISPOSAL 1(800)773-2489 36.00

STATE ENERGY SURCHARGE 1(800)342-5197 241.00 0.00

L.A. MUNICIPAL SERVICES SUBTOTAL $ 49.15

**Kilowatt Hour** is 1,000 WATT HOURS.

**HCP:** Hight Capacity Factor. DEFINITION ON reverse side.

Additional Telephone Numbers On Reverse Side.

TOTAL AMOUNT DUE $ 49.66

MAIL PAYMENT AT LEFT OF BILL OR BRING ENTIRE BILL TO OFFICE.

CHIPS OR MONEY ORDERS TO BE SUBMITTED TO LA DW.

*ALMOST HALF OF HOUSEHOLD WATER CONSUMPTION CODES

*FROM OUTSIDE DW. CALL 508-748-4990 TO SPEAK WITH ANY TRAFFIC.

*HOUR TO HOURS. DO NOT USE OUTSIDE VALUE.

*THE AMOUNT YOU TURN IN IS $ 49.66

PLEASE PAY THIS AMOUNT BY 04/15/07 $ 49.66

PROJECT

MAC YAMA RICHARDS
3223 S PARKER ST 90031-6433

4996.00

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

http://obpprod/OIDwckv7/services/ArsWWSService? h=http://template.htm & w=& d=5178... 12/18/2009

CSOC.LRich.DWPLA.00000002

CSOC.RICH.005880
Los Angeles Department of Water and Power

P.O. Box 245989, Los Angeles, CA 90024-9999
Web site at http://www.ladwp.com

PARKER M. RICHARDS
3523 S PARKER ST.

Bill Issued: 06/04/07
Due Date: 09/28/07

Amount of Previous Bill: $ 94.66
Payments Since: 06/04/07

LAWP ENERGY SERVICES
1/0008342-5197
This Bill Covers: 04/02/07 To 05/31/07.

Energy Used: 328 KWH
Water 01-Electric Total: $ 35.61

$ 0.60 is your daily average cost for energy.

LAWP WATER SERVICES
1/0008342-5197
This Bill Covers: 04/02/07 To 05/31/07.

First Tier: 11 MCF
Water Total: 11 MCF

$ 9.66 is your daily average cost for water.

Your cost per gallon is less than 1/3 of 06/06.

LAWP SUBTOTAL: $ 62.98

WATERING INFORMATION

Water Users: 07-PLANTIFIC
Water Users: 01-WATER

Current Reading: 328 KWH
Previous Reading: 90.11

328 KWH

This Year-Total: 1

Days Billed: 6

Daily Average: 3.9 GAD

Last Year-Total: 320 KWH

Days Billed: 5

Daily Average: 63 GAD

*KWH (KILLOWATT-HOUR) TO 1,000 WATT-HOURS ** MCF = 748 GALLONS

MAIL PAYMENT TO LAST PAGE OR BRING ENIRE BILL TO OFFICE.
CHEQUE OR MONEY ORDER TO BE PAYABLE TO "LA WPB."

- SEE NEXT PAGE -

************AUTO**5-DIGIT 90731 067/3820

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

EXHIBIT # 15

http://shpprod/OLwebkv7/servlets/ArSWWSServlet?_n=template.htm&u=&d=21720... 12/18/2009

CSOC.Rich.DWPLA.00000093

CSOC.RICH.005881
Los Angeles Department of Water and Power
P.O. Box 36171, Los Angeles CA 90088-0171
Web Site at http://www.la-dwp.com


City of Los Angeles Municipal Services
P.O. Box 9999, Los Angeles CA 90019-9999. Website at http://www.lawa.com

5000

CITY OF LOS ANGELES MUNICIPAL SERVICES

RECEIPT

/service

5000

BILL ISSUED 09/01/07

& ACCOUNT

CAN

SERVICES

40123505

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 WWU is
proportionally based on both new and old WWUs.
Your next bill will show the 06-07 WWU only.
Your WWU for this bill is:

$52.58

Low Income Water Surcharge (LlCO = $52.58) x 0.055)

CITY UTILITY TAX

l18003213-6277

1.99

10.59

SOLID RESOURCES FEE

1(800)773-3489

40.03

STATE ENERGY SURCHARGE

1(800)342-5397

309.39

LA MUNICIPAL SURVIVORS' SUPPORT

52.58

*KWH [KILOWATT HOUR] IS 1.000 WATT HOURS **1 HCF = 748 GALLONS
***HOT WATER COMMISSION 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 SEND ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALSO MAK OF HOUSEHOLD WATER CONSUMPTION COMING

*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX

*THEN IMMEDIATELY. USE A TIME TO TURN OFF THE LEAKING

*YOUR SPRINKLERS. VISIT WWW.DWP.ORG TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 08/26/07 $124.04

PROJECT

60731

DONATION

50731

DEPART

065/3053

BRYANT RICHARDSON

3223 S PARKER ST

65711-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

http://ehpprod/OIDwkrv7/servlets/ArsWWWServlet?b-remap.htm& a-f& c-21719... 12/18/2009

CSOC.Lrich.DWPLA.00000096

CSOC.RICH.005884
Los Angeles Department of Water and Power
P.O. Box 2060, Los Angeles, CA 90008-0206
Web site at http://www.ladwp.com

REYNARD RICHARDSON
3623 S PARKER ST

$5001

CAN 5001

BILL ISSUED 10/02/07

DEPO

DWP ENERGY SERVICES:
1-800-242-5187
This Bill Covers 07/31/07 To 09/28/07.
Energy Used

314 KWH

Water 01-Electric Total $34.43

$ 0.58 is your daily average cost for energy...

DWP WATER SERVICES:
1-800-242-5187
This Bill Covers 07/31/07 To 09/28/07.
First Tier 11 MCP

Total Water 11 MCP

Water 01-Water Total $28.70

$ 0.44 is your daily average cost for water.

Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $63.13

REYNARD RICHARDSON
3623 S PARKER ST

314 KWH

Days Billed 59

Daily Average 323 GALL

5 GALL

5 GALL

177 GALL

KWH (KILOWATT HOUR) IS 1,000 WATT HOURS
** 1 MCP = 744 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
PRESERVE BILL OR USE BACK TO PAY AT LA DWP.

-SEE NEXT PAGE-

http://ehpprod/SO/Dwckv7/servlets/ArsvWWService?_n=template.htm&_a=&d=21719...
12/18/2009
CSOC.LRich.DWPLA.0000097
CSOC.RICH.005885
City of Los Angeles Municipal Services
P.O. Box 3089, Los Angeles CA 90088-0898 Web site at http://www.lacity.org

MAYANN RICHARDSON
3623 S PARKER ST

bill issued 10/02/07
due date 10/23/07

SAWGR GRV/ACUC
1(800) 724-0954

The average volume is based on the prior Winter Water Usage. The "05-07" rainy season was 1/12/06 - 05/05/07. Your lowest 06-07 daily average water use (MMU) period during the Rainy Season was from 02/01/07 - 04/01/07.

The MMU is calculated as:

3 HCF / 40 CUB X 0.75 *** = 0000.03750 MCF/day

Your BCD this bill is:

0000.03750 MCF/day X 55 days = 2 HCF X 83.000/ HCF $ 4.10

Low Income Water Surcharge (SOC = 0 6.10 ) X 0.0064 $ 0.00

CITY UTILITY TAX
1(800) 215-6277
10.04
3.44

SOLID RESOURCES FEE
1(800) 773-2490
48.00

STATE ENRICH SURCHARGE
1(800) 334-2397
314 MCF
0.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 57.66

**KWH (Kilowatt Hour) IS 1,000 WATT HOURS. **1 HCF = 748 GALLONS
**DAILY WATER CONSUMPTION FACTOR, DEFINITION OF RAINY SIDE - ADDITIONAL TELEPHONE NUMBERS ON REVERSE SIDE -

TOTAL AMOUNT DUE $ 244.83

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WE ARE PAYOUT BY CHECK, YOU MUST OBTAIN 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 L.A. DW.
*LOWEST HAI OF HOUSEHOLD WATER CONSUMPTION COULD *FROM OUTDOOR USE. LOOK FOR OUTDOOR LIGHTS AND FIX
*TURN IMMEDIATELY. USE A TIMBER TO TURN OFF
*YOUR STACKMILES. VISIT WWW.SWATERICAN.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 10/23/07 $ 244.83

**********AUTO**S-DIGIT 96731 055/3177 DONATION

MAYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-5433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

http://cbppprod/ODwokv7/srvctas/ArsWWW/Service?_h=cmpslice.htm&_=&c=21719... 12/18/2009
CSOC.LRich.DWPLA.00000098

CSOC.RICH.005886
Los Angeles Department of Water and Power
P.O. Box 6019, Los Angeles CA 90066-6019 Web site at http://www.ladwp.com

MAYANN RICKERSON
3623 S PARKER ST

BILL ISSUED 12/03/07
ACTN 12/27/07

PAYMENTS BEGAN 11/23/07

Past Due Balance As Of 12/03/07 $120.79

LWP ENERGY SERVICES:
1(800)342-5197
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.

LWP 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 $19.19
$0.27 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

LWP SUBTOTAL $63.69

DETERMINATION
92-ELECTRIC
61-WATER

Meter Number 5-37488 90132244
Current Read 93025 9156
Previous Read 92882 9156
Constant 1

This Year-Use 413 KWH 7 HCF
Days Billed 66 66
Daily Average 6 KWH 7 HCF
Last Year-Use 368 KWH 6

Daily Average 6 KWH 6

**KWH (Kilowatt Hours) = 1,000 Watt Hours ** 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**-DIGIT 90731 069/3496
MAYANN RICKERSON
3623 S PARKER ST

EXHIBIT # 8

http://cbppprod/OIwwwerv/Servlets/ArsWWWServlet?h-template.htm&n=4&d=21718... 12/18/2009
CSOC.LRich.DWPIA.00000999

CSOC.RICH.005887
City of Los Angeles Municipal Services
P.O. Box 2038, Los Angeles CA 90020-0008
Website at: http://www.labpp.com

DILL: 12/25/07
Due Date: 12/27/07

SEWER SERVICE CHARGE (SSC): $1480.94 - 0582
The sewage volume is based on the prior winter water use.
06/07 Rainy Season was 11/12/06 - 06/06/07. Your
lowest Q6-07 daily average winter water use (SSC) period
Pricing the Rainy Season was from 02/01/07 - 05/01/07.
The SSC is calculated as:
1. 3 HCF/60 Days * 0.75 *** $1480.94
4. $1.0630/MCF/day
Your SSC bill is:
(0600.0375 MCF/day * 66 days) * 3 HCF) * $1.0630/MCF $6.10
Low Income Sewer Surcharge (LSSC = $6.10) * 0.0084 $0.05

CITY UTILITY TAX: $1480.285 - 6377
10.0% 4.55

SOLID RESOURCES FEE: $1480.773 - 2489
76.00

STATE ENERGY SURCHARGE: $1480.342 - 5397
413 350
0.09

L.A. MUNICIPAL SERVICES SUBTOTAL: $86.79

**KWH/METRIC GALLON TO PAY BILL:** 1,000 MCF RATE: $1.0630/MCF

**UTILITY CHARGES:**

- **WATER:**
  - 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 STRIP ON LAST PAGE OR BRING ENCLOSED ENVELOPE TO OFFICE.
CHEKSES OR MONEY ORDERS TO BE PAYABLE TO: LA WAT.
*ALL BILLS FROM OUTDOOR USE: LOOK FOR OUTDOOR USE AND AUTO DIGIT 50731
*PLEASE REMEMBER TO REFRESH AUTO DIGIT 50731.

PLEASE PAY THIS AMOUNT BY 12/27/07

http://ebppprod/OAWebApp/servlets/AnWwwServlet? _h=template.htm&_s=r&_d=21718... 12/18/2009
CSOC.LRich.DWPLA.00000100

CSOC.RICH.005888
Los Angeles Department of Water and Power

MAYVANN RICHARDSON
3623 S PARKER ST

5005

PAYMENT DUE: 05/02/07

Energy Used

62 KWH

Total Meter
1 HCF

$ 1.13 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP DUETOTAL $ 51.41

METERING INFORMATION
02-ELECTRIC 01-MNCHK

Current Read 92487
Previous Read 92395

Monthly Bill

This Year-Use
382 KWH 3 HCF

Daily Average 7 KWH 46 GAL

Last Year-Use
459 KWH 4 HCF

Daily Average 7 KWH 46 GAL

1 KWH = 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.

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

EXHIBIT #19

http://ebpprod/Oldwckv/servlets/ArSServlet?_h=jtemplate.htm&b=r&c=21717... 12/18/2009
CSOC.LRich.DWPLA.00000101

CSOC.RICH.005889
City of Los Angeles Municipal Services
P.O. Box 20969, Los Angeles CA 90020-2969 Website at http://www.bew.com

MARTHA A. RICHARDSON
3623 S PARKER ST

BILL ISSUED 02/20/09
DUE DATE 02/28/09

WATER SERVICE CHARGE (WSC) $113.99

The sewage volume is based on the average winter water use. The 04-07 dry season was 11/29/06 - 05/06/07. Your lowest 06-07 daily average winter water use (MCW) during the rainy season was from 02/01/07 - 04/22/07. The WSC is calculated as:

3 McW/60 days X 0.75 *** = 0.00063/150 MCW/Day

Your WSC bill is:

0.00063/150 MCW/Day X 60 days = 2.04 X $3.00/MCW $6.12

Low income sewer surcharge (LISC & 8 = 6.12 X 0.0036) $0.00

CITY UTILITY TAX $1800213-4277 10.00

SOLID WASTE FEE $18003773-7489 52.00

STATE ENERGY SURCHARGE $18003342-5397 39.00

L.A. MUNICIPAL SERVICES SUBTOTAL $62.58

*MCW (KILOLITER) HOUR IS 1.000 GALLON EQUIV. *** MCW = 748 GALLONS
**DRIEST MONTH CONSUMPTION FACTOR, DEFINITION ON COVER SHEET
- ADDITIONAL TELEPHONE NUMBERS ON REVERSE SIDE

TOTAL AMOUNT DUE $113.99

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER
WHEN PAYING BY CHECK, YOU AUTHORIZ GALLERY TO PROCESS YOUR CHECK ELTRONICALLY

MAIL PAYMENT TO THE L.A. MUNICIPAL SERVICES AT THE ADDRESS ON THE BILL OR IN THE ENCLOSED ENVELOPE.
- INCLUDE A MATURE TOLL-OFF PAYMENT WITH EACH BILL.
- ALL OF WHEN THE BILL IS 90 DAYS DELINQUENT, THE MUNICIPAL SERVICES COULD BE CLOSED.
- PAYMENT MUST BE POSTED TO THE BILLING ACCOUNT ON FILE.
- PAYMENT MUST BE MADE IN FULL.
- PAYMENT MUST BE MADE IN FULL.

PLEASE PAY THIS AMOUNT BY 02/28/09 $113.99

**********AUTO**-DIGIT 99331 0653516
MARTHA A. RICHARDSON
3623 S PARKER ST
SANTA FE SPRINGS CA 90631-6433

EXHIBIT # [ ]
http://cobpprod/OJwckv7/servlets/ArsWWWServlet?_template.htm&u=m&d=21717... 12/18/2009
CSOC.LRich.DWPLA.00000102

CSOC.RICH.005890
Los Angeles Department of Water and Power
P.O. Box 2600, Los Angeles, CA 90006-0260
Website at http://www.ladwp.com

MAYA Y. RICHAHNON
3623 S. PARKES ST.

BILL ISSUED 04/04/08
Due Date 05/28/08
Amount of Previous Bill $ 113.99

PAYMENTS SINCE 02/05/08 $ 114.99

DWP ENERGY SERVICES:
1(800) 342-5397
This Bill Covers 02/01/08 To 04/01/08.

Energy Used
418 KWH

$ 0.75 is your daily average cost for energy.

DWP WATER SERVICES:
1(800) 342-5397
This Bill Covers 02/01/08 To 04/01/08.

First Class
Total Water
4 HCF

$ 0.18 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

TOTAL SUBTOTAL $ 59.51

METERING INFORMATION
02-ELECTRIC

Meter Number 3-22676
Current Read 32567
Previous Read 32487
Constant

This Year Used 410 KWH

Days Billed 61
Daily Average 7 KWH

Last Year Used 341 KWH

Days Billed 60
Daily Average 6 KWH

KWH(KILOWATT HOUR) IS 1,000 WATT HOURS *** 1 HCF = 748 GALLONS

MAIL PAYMENT PLUS ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
PAYMENTS MUST BE MADE TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

http://ebpprod/ODwekev7/servlets/ArsWWWServlet?_h-template.htm&_=r& d=21717... 12/18/2009
CSOC.L.Ps. DWPLA.00000103

CSOC.RICH.005891
City of Los Angeles Municipal Services

P.O. Box 4587 Los Angeles CA 90004-0858 Web site at www.ladwp.com

CITY OF LOS ANGELES

3623 S Parker St

ACCT# 3008

BILLY LIKES US 04/29/08

SUMMARY RICHARDSON

1/2009 731-HCPC

SINCE SERVICE CONNECTED (SAC) 1/30/09

The usage volume is based on the prior Winter Water Use. The 06-07 Rainy Season was 11/12/06 - 07/08/07. Your lowest 06-07 Daily Average Winter Water Use (001) period during the Rainy Season was from 02/01/07 - 04/02/07.

The WU is calculated as:

\[ 1 \text{ MCF} \times 60 \text{ DAYS} 	imes 0.75 \text{ ***} = 0.5000 \text{ MCF/days} \]

Your 001 this bill as:

\[ 0.5000 \text{ MCF/day} \times 61 \text{ days} = 2 \text{ MCF} \times \$3.20 \text{ MCF} \]

Low Income Water Surcharge (LWS) = \$0.00

CITY UTILITY TAX

1/2009/315-6277

10.00

SOLID RESOURCES FEE

1/2007/773-2409

52.00

STATE ENERGY SUBSURCHARGE

1/2009/343-5397

410 MMRS

62.80

L.A. MUNICIPAL SERVICES SUBTOTAL

$119.31

*KWH: (KiloWatt Hours) TO 1,000 WATT HOURS **1 MCF = 748 GALLONS ***DAILY WATER CONSUMPTION FACTOR, DEFINITION OR REVERSE SIDE - ADDITIONAL TELEPHONE NUMBERS ON REVERSE SIDE -

TOTAL AMOUNT DUE

$119.31

MESSAGE FROM THE UNAPPROVABLE OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTOMATICALLY LUMP TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECK OR MONEY ORDERS TO BE MADE PAYABLE TO LA DWP.

*ALMOST HALF OF NONRESIDENTIAL 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.LADWP.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 04/26/08

$119.31

http://ehpprod/ODwebv7/servlets/ArslWWServlet?_noloop=true&_xtri=1=21717... 12/18/2009

CSOC.LRich.DWPLA.00000104

CSOC.RICH.005892
Los Angeles Department of Water and Power
P.O. Box 2987, Los Angeles, CA 90009-0298
Web site at http://www.ladwp.com

MAY 23 2009

ACCOUNT INFORMATION

METER NUMBERS
3623 S PARKER ST

AMOUNT OF PREVIOUS BILL

$119.31

PAYMENT DUE

04/24/08

$119.31

ENERGY SERVICES

1(800)542-5555

This Bill Covers 04/03/08 to 05/03/08.

Energy Used

282 KWH

Meter 02-Electric Total

$12.19

$0.043 is your daily average cost for energy.

WATER SERVICES

1(800)542-5555

This Bill Covers 04/03/08 to 05/03/08.

First Tier

5 HCP

Meter 01-Water Total

$13.91

$0.27 is your daily average cost for water.

Your cost per gallon is less than 1/3 cent.

TOTAL

$46.10

RECEIPT INFORMATION

02-ELECTRIC

3-327675

93180

02-WATER

32897

2899

CURRENT READS

32997

32899

PRACTICAL READING

283 KWH

5 HCP

DAYS BILLING

61

61

DAILY AVERAGES

2 KWH

4 KCP

6 KWH

739 GAL

*KWH (Kilowatt Hour) IS 1,000 WATT MINUTES ** 1 HCP = 748 GALLONS

PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

http://cbpprodc04.ODwekv7/servlets/ArWWWServlet?_h=template.html& a=c& d=21720... 12/18/2009
CSOC.LRich.DWPLA.00000105
CSOC.RICH.005893

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU
City of Los Angeles Municipal Services
P.O. Box 20594, Los Angeles CA 90026-2059 Website at http://www.lacity.org

5010

BILL ISSUED 06/04/08 Due Date 06/26/08

WATER SERVICE CHARGE (WSC) 1(800)344-0952

The usage volume is based on the prior Winter Water Use. The
501-07 Rainy Season was 11/15/06 - 05/15/07. Your
lowest 04-07 Daily Average Winter Water Use (DAW) period
was from 02/01/07 - 04/02/07.
The WSC is calculated as:

(3 HCF/ 60 DAYS) X 0.75 *** = 000.00750 HCF/day

Your Bill: 6.10

Low Income Water Surcharge ((LCW - $ 6.10 ) X 0.0064) .... 0.05

CITY UTILITY TAX 1(800)215-6277 10.0% 3.23

SOLID RESOURCES FEE 1(800)273-3069 $5.00

STATE ENERGY SURCHARGE 1(800)01542-5297 283.00 0.08

L.A. MUNICIPAL SERVICES SUBTOTAL: $ 61.43

**HODY (HOTT WATER HOD) TO 1,000 HRT WATER ** HCF = 749 GALLERS

**HODY WATER CONSUMPTION FACTOR, DEFINITION OF REVERSE USE

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU

AUTHORIZE CARP TO PROCESS

YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE POSTAL TO LA LAY.

*CONNECTION URGENT TO BE PASSED TO LA LAY.

*ROOMMATE USES, LOOK FOR OUTSIDE LEAKS AND FIX

*TURN OFF IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF

*YOU UPSTREAM. VISIT WWW.LAWATERSHED.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 06/26/08 $ 137.62

**********CONNECT 04/10 06/9/3500

MICHAEZ RICHMOND
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

http://ebpprod/ODWcky/servlets/ArsWWWServlet?_b=template.htm&%_e=%&i=21720... 12/18/2009

CSOC.LRich.DWPLA.00000106

CSOC.RICH.005894
Los Angeles Department of Water and Power
P.O. Box 2198, Los Angeles, CA 90093-0298
Web site at http://www.ci.la.ca.us

MAGNUS RICHARDSON
3243 S PARKER ST

BILL ISSUED 06/01/08
DUE DATE 06/26/08
AMOUNT OF PREVIOUS BILL $ 197.53

DEP ENERGY SERVICES: 1-800-342-5397
Energy Used 325 KWH* Water 02 Electric Total $ 38.51
$ 0.65 is your daily average cost for energy.

DEP WATER SERVICES: 1-800-342-5397
This bill covers 06/02/08 to 07/31/08.
First Tier 15 CFU** Total Water 15 CFU Water 01-Water Total $ 42.26
$ 0.71 is your daily average cost for water.
Your cost per gallon is less than 1/4 cent.

DEP SURPLUSAL $ 81.77

METERING INFORMATION 02-ELECTRIC 01-WATER
Meter Number 3-197478 30122250
Current Read 93505 9233
Previous Read 93180 9230
Constant 1 1

This Year's-E

Days Billed 325 KWH 15 CFU
Daily Average 5 KWH 14 CFU

Last Year's-E

Days Billed 329 KWH 14 CFU
Daily Average 5 KWH 172 GAL

*KWH (KILONWATT HOURS) TO 1,000 WATT HOURS ** 1 CFU = 710 GALLONS

MAIL PAYMENT PLUS OR LAST PAGE OR BRING ENCLOSED BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU}

EXHIBIT # 2

http://ehpprod/ODwckv7/servlets/ArsWWWServlet?_h=template.htm&_a=r&_d=21719... 12/18/2009
CSOC.Rich.DWPLA.00000107

CSOC.RICH.005895
City of Los Angeles Municipal Services

5012

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

MESSAGE PAYING BY CHECK, YOU
AUTHORIZE LAST 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 WASTE AND FIX
*TURN IRRIGATION BACK TO THE SAME TIME TO REDUCE THE
*VIRTUALLY, VISIT WWW.LAWATER.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 08/26/08 $121.27

*************AUTO**-G-DIST 90731 066-3350
MAYANN RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU 

http://cbppprod/ODwckv7/services/ArsWWWService?h=template.htm&n=t&u=21719...
12/18/2009
CSOC.LRich.DWPLA.00000108

CSOC.RICH.005896
Los Angeles Department of Water and Power
P.O. Box 2858, Los Angeles CA 90058-0028 Web site at http://www.ladwp.com

CALIFORNIA REGULATORY
3231 S PARKER ST

DWP ENERGY SERVICES

THIS BILL COVERS 07/31/08 TO 09/30/08.

ELECTRIC

Energy Used 369 KWH

$ 0.73 is your daily average cost for energy.

WATER SERVICES

This Bill Covers 07/31/08 To 09/30/08.

First Tier 12 KCF

Total Water 11 KCF

$ 0.63 is your daily average cost for water.

Your cost per gallon is less than 1/2 cent.

$ 83.11

DWP SUBTOTAL


CUSTOMER INFORMATION

02-ELECTRIC 01-WATER
Meter Number 92356 92335
Current Read 956894 956894
Previous Read 956894 956894
Constant 1 1
This Year’s Use 369 KWH 12 KCF
Days Billed 61 61
Daily Averages 6 KWH 11 KCF
Last Year’s Use 314 KWH 11 KCF
Gallons billed 59 59
Daily Averages 5 KWH 59 GALL

*KWH (KILOWATT HOUR) VS 1,000 WATT HOURS ** 1 KCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE MADE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

***************AUTOS**E-DIGIT 59731 067/3970

5013 S PARKER ST

SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

EXHIBIT #

http://ebpprod/ODwebv7/servlets/ArsWWWServlet?_h=template.htm&n=r&d=21718...

12/18/2009

CSOC.L.Rich.DWPLA.00000109

CSOC.RICH.005897
City of Los Angeles Municipal Services
P.O. Box 39298, Los Angeles CA 90064-9298 Web site at http://www.boss.com

PAYMENT INFORMATION
3623 S PARKER ST

BILL ISSUED 10/22/08
DUE DATE 10/27/08

SEWER SERVICE CHARGE (SSC) 1-800-540-0952
10.08

The average volume is based on the prior Winter Water Use. The lowest Winter Water Use (WWU) was below the City Minimum of 4 MCF/60 days. The City Minimum Daily Sewage Volume of 3.0666/60 days is substituted. Your SSC is:

13.08 x 60 days

Low Income Sewer Surcharge (LSS) - 11.08 x 0.0086

13.08

0.11

CITY UTILITY TAX 1-800-225-6277
10.38

SOLID RESOURCES FEE 1-800-933-2489
62.32

STATE ENERGY SURCHARGE 1-800-342-5237
369.00

L.A. MUNICIPAL SERVICES SUBTOTAL $ 462.03

**NOTE** (Kilowatt Hour) is 1,000 Watt Hours * 105 KWH = 748 GALLONS
***WATER CONSERVATION TOWERS. EXPLOITATION ON REVERSE SIDE***

TOTAL AMOUNT DUE $ 163.14

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU

AUTHORIZED TO DISCONNECT YOUR CHECK ELECTRONICALLY

MAIL PAYMENT TO THE LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE POSTED TO LA DWP.

**APPROVED FOR HOUSEHOLD WATER CONSUMPTION ONLY.

FIND OUT OUTDOOR USE. LOOK FOR OUTDOOR LAVISH AND FIX

TURNT OFF IMMEDIATELY. USE A TIMER TO REMIND YOU TO TURN OFF.

YOUR SPRINKLERS. VISIT WWW.REPetWATERWISE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 10/27/08 $ 163.14

http://ebpprod/ODwebv7/servlets/ArsvWWServlet?_l=template.htm&_a=0&c=d=21718... 12/18/2009

CSOC.LRich.DWPLA.00000110

CSOC.RICH.005898
Los Angeles Department of Water and Power
P.O. Box 3939, Los Angeles, CA 90088-0393 Website: http://www.ladwp.com

MAXWELL RICHARDSON
3623 S PASTER ST

ACCOUNT[...]

Bill Issue Date 10/10/08
Due Date 12/27/08
Amount Of Previous Bill $ 163.14
Payment Due Date 10/02/08

EMERGENCY SERVICES:
1-800-243-3677
This Bill Covers 09/10/08 To 12/01/08.
Energy Used 397 KWH
Water Use-Electric Total $ 48.14
$ 0.75 is your daily average cost for energy.

EMERGENCY SERVICES:
1-800-542-5397
This Bill Covers 09/30/06 To 12/01/06.
First Tier $ HCP**
Total Water $ HCP
Water at-water total $ 36.74
$ 0.42 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

EMERGENCY SUBTOTAL $ 74.68

METERING INFORMATION
02-ELECTRIC
Meter Number 9-327672
Previous Read 94771
Current Read 39774
Constant 1
This Year-Bill 397 KWH 7 HCP
Days Billed 64 64
Daily Averages 6 KWH 7 HCP
Last Year-Bill 413 KWH 7 HCP
Days billed 64 64
Daily Average 6 KWH 7 HCP

**WATT-HOUR RATE IS 1,000 WATT-HOURS ** 1 HCP = 748 GALLONS

MAIL PAYMENT Stub ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO THE EMERGENCY.

---SEE NEXT PAGE---

**********AUTO/ST DIGIT 90731 068/4D72
MAXWELL RICHARDSON
3623 S PASTER ST
3252 DEVERO CA 90711-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

EXHIBIT #24

http://ebpprod/ODwekv7/servlets/ArsWWWServlet?_h=template.htm&_a=r&d=21718... 12/18/2009
CSOC.LRich.DWPLA.00000111

CSOC.RICH.005899
City of Los Angeles Municipal Services
P.O. Box 30998, Los Angeles CA 90003-0098 Web site at http://www.lacity.org

MARTHAH RICHARDSON
3623 S PARKER ST

ACCT#: 5016

BILL ISSUED: 12/05/08
DUE DATE: 12/19/08

SEWER SERVICE CHARGE (SEC) 1.800:540-0952
The sewage volume is based on the prior winter water use.
The 05-06 Rainy Season was 09/21/05 - 04/11/06. Your
lowest 05-06 Winter Water Use (MMW) was below the City
Minimum of 4 MCF/60 days. The City Minimum Daily
Sewage Volume of 0.04667 MCF/day is substituted.
Your SEC is this bill is
(0.04667 MCF/day x 80 days) - 4 MCF) x $31.270/MCF $12.68
Low Income Sewer Surcharge (GISC = 0.11) 0.00
CITY UTILITY TAX 1.800:215-6277 10.03
4.81
SOLID RESOURCES FEE 1.800:773-2499 19.96
STATE ENERGY SURCHARGE 1.800:342-5397 397.00 0.09
L.A. MUNICIPAL SERVICES SUBTOTAL $127.05

**KWH (KiloWatt Hour) IS 1,000 WATT HOURS • **1 MCF = 748 GALLONS
***BMV WINTER CONSUMPTION FACTOR, DEFINITION ON REVERSE SIDE
~ Additional Telephone Numbers On Reverse Side ~
TOTAL AMOUNT DUE $201.05

REMEMBER FROM THE DEPARTMENT OF WATER AND POWER
WHEN PAYING BY CHECK, YOU
AUTHORIZE LAWP TO PROCESS
YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
UNLESS WE RECEIVE PAYMENT BY THE DUE DATE, YOUR WATER WILL BE TURNED OFF.
*ALWAYS KEEP ON HOUSEHOLD WATER CONSUMPTION CARD
**NEW OUTDOOR USE - LOOK FOR OUTDOOR LEAKS AND FIX
***TURN IMMEDIATELY. USE A TOWEL TO TURN OFF THE STRAINER;
VISIT WWW.SAVINGWATER.COM TO LEARN MORE.
PLEASE PAY THIS AMOUNT BY 12/20/08 $201.05

***************AUTHOR’S DIGIT 90731 068/6072
MARTHAH RICHARDSON
3623 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT #24

http://ebypprod/OIDweckv7/servlets/ArsWWServlet?h=template.htm&&a--&d--21718... 12/18/2009
CSOC.LRich.DWPLA.00000112

CSOC.RICH.005900
Los Angeles Department of Water and Power
P.O. Box 35098, Los Angeles, CA 90089-0985
Website at http://www.ladwp.com

MARYANN RICHARDSON
3623 S PARKER ST

Bill Issued 02/05/09
Due Date 02/27/09
Amount Of Previous Bill
Payments Since 11/05/08

EMP ENERGY SERVICES
1-800-342-6507
This Bill Covers 12/01/08 To 02/01/09.
Energy Used 438 KWH
$ 0.90 is your daily average cost for energy.

EMP WATER SERVICES
1-800-342-6507
This Bill Covers 12/01/08 To 02/01/09.
First Use 4 HCF
Total Water 4 HCF
$ 0.19 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

EMP SUBTOTAL

KERTHREN INFORSENATION
32-ELECTRIC
01-WATER
Meter # 94728
Previous Reading
Constant
This Year's Use
Days Billed
Daily Average
Last Year's Use
Days Billed
Daily Average

*KWH (KILOWATT HOUR) TO 1,000 WATT HOURS
**1 HCF - 740 GALLONS

MAIL PAYMENT_stub ON LAST PAGE OR BRING ENIRE BILL TO OFFICE.
UNABLE TO PRAINT UNBILLS TO BE PAYABLE TO LA WDP.

---SEE NEXT PAGE---

***************AUTOGEN 5-DIGIT 99731 066/4142
MARYANN RICHARDSON
3623 S PARKER ST
SANTA MONICA CA 90404

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU.

EXHIBIT # 25

http://ebpprod/ODwebv7/servlets/ArSWWWServlet?h=template.htm& a=t& d=21717...
12/18/2009
CSOC.Rich.DWPLA.00000113

CSOC.RICH.005901
City of Los Angeles Municipal Services
P.O. Box 5018, Los Angeles CA 90005-0018 Website at http://www.dwpla.net/

MARYVAN RICHARDSON
323 S PARKER ST

Bill Issued 02/09/09 Due Date 02/27/09

SEWER SERVICE CHARGE (SSC) 1(800) 940-0952
The sewage volume is based on the prior Winter Water Use. The 07-08 Rainy Season was 05/21/07 - 04/15/08. Your
Lowest 07-08 Winter Water Use (WWU) was below the City Minimum of 4 HCF/42 days. The City Minimum Daily Sewage
Volume of 0.6667 HCF/day is substituted. Your SSC this bill is:
10.06667 HCF/day X 52 days = 4 HCF X $3.250/HCF $13.08
Low Income Sewer Surcharge (LICS) = $ 13.08 / 4 X 0.0084 $ 0.11

CITY UTILITIES DSR 1(800) 218-6277
10.0% 5.57

SOLID WASTES PER 1(800) 777-3489
72.64

STATE ENERGY SURCHARGE 1(800) 342-5497
456.88
0.10

L.A. MUNICIPAL SERVICES SUBTOTAL $ 91.99

*WHEN USING WATT METER *IN 1,800 WATT METER **1 HCF = 708 GALLONS
**CITY WATER CONSUMPTION FACTOR, DISTRIBUTION ON ABOVE SIDE
- Additional Telephone Numbers On Reverse Side -

TOTAL AMOUNT DUE $ 153.97

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE US TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT POST ON LAST PAGE OR BEING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

*ALWAYS MAIL ALL HOMEROLE WATER CONSUMPTION FORMS
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX
*TURN IMMEDIATELY. USE A TIMER TO SHINGE YOU TO TURN OFF
*YOUR SPRAINDS. VISIT WWW.SPWATANVIE.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 02/27/09 $ 153.97

MARYVAN RICHARDSON
323 S PARKER ST
SAN PEDRO CA 90731-6433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT #

http://chpprod/ODwckv7/servlets/ArsWWWServlet?_template.htm& apt& d=21717... 12/18/2009
CSOC.LRich.DWPLA.00000114

CSOC.RICH.005902
Los Angeles Department of Water and Power

P.O. Box 5019, Los Angeles, CA 90001-0501
Website is http://www.ladwp.com

5019

Los Angeles Department of Water and Power

Mailing Address: 3623 S PARKER ST
ACCT No. 5019

AMOUNT OF PREVIOUS BILL

Energy Used: 998 kWh
Meter 03-Electric Total: $ 42.63

$ 0.43 is your daily average cost for energy.

METER INFORMATION

03-ELECTRIC
01-WATER
Meter Number: 3-527671
30122980
Current Read: 2957
0292
Previous Read: 2958
0246
Constant: 348
4

This Year-Use: 348 kWh
Daily Average: 6 kWh
Gallons: 64

Last Year-Use: 410 kWh
Daily Average: 7 kWh
Gallons: 40

*KWH (KWHATT HOURS) IS 1,000 WATT HOURS ** 1 MCF = 100 GALLONS

MAIL PAYMENT STUD ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHANGES OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

SEE NEXT PAGE

riday 1/1/09

Thank you for the opportunity to serve you.

http://ebpprod/OIDwebv7/servlets/ArwWWWService?hr=template.htm&b=r&d=21720...

12/18/2009

CSOC.LRich.DWPLA.00000115

CSOC.RICH.005903
City of Los Angeles Municipal Services
P.O. Box 3020, Los Angeles, CA 90003-0021 Website: http://www.lacity.org

NAME: RICHARDSON
ADDRESS: 3223 S PARKER ST

BILL ISSUED: 01/25/09
DUE DATE: 04/28/09

WATER DEVIATION Charge: $0.00

The usage volume is based on the prior Water Use. The 07-08 Rainy Season was 07/31/07 - 04/14/08. Your LOWNET 07-08 MRTY Water Use (LWN) was below the City Minimum of 6 MCF/60 Days. The City Minimum Daily Sewage Volume of 0.0064 MCF/day is substituted.

Your LCN this bill is:
(0.0064 MCF/day x 60 days) = 0.384 MCF

Low Income Sewer Surcharge (LICS) $13.08

CITY UTILITY TAX
1(800) 215-6277 10.04 4.26

SOLID RESOURCES FEE
1(800) 772-2409 72.64

STATE ENERGY SURCHARGE
1(800) 342-5197 548 KWH 0.08

L.A. MUNICIPAL SERVICES SUBTOTAL $ 144.48

NAME: RICHARDSON
ADDRESS: 3223 S PARKER ST

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU AUTOMATICALLY CASH FUND TO PROCESS YOUR CHECK ELECTRONICALLY

MAIL PAYMENT STUD TO LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO: LA DWDP.

ALWAYS HAND DELIVER OR MAIL PAPERS TO: LONET RICH

RETURN WITH A COPY OF YOUR RICH RICHARDN

PLEASE PAY THIS AMOUNT BY 04/28/09

$ 144.48

http://chpprod/ODwckv7/srvcrct/ArsWWW/Srvcrct?_h=template.html&_a=a&c=0-21720... 12/18/2009

CSOC.Rich.DWPLA.00000116

CSOC.RICH.005904
Los Angeles Department of Water and Power
P.O. Box 3899, Los Angeles, CA 90093-0389

METERING INFORMATION

DO - ELECTRIC
Meter Number: 5-327676
Current Read: 98565
previous Read: 92947

OO - WATER
Calculated: 1

This Year - Use
328 KWH  8 KCP

Days billed: 61
Daily average: 9 KWH

Last Year - Use
263 KWH  5 KCP

Days billed: 61
Daily average: 5 KWH

*KWH (Kilowatt Hours) IS 1,000 WATT HOURS  ** 1 KCP = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CRACKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

5021

---SEE NEXT PAGE---

http://ebpprod/ODweckv7/servlets/ArSwWWServlet?_h=template.htm&_s=21719..._d=21719... 12/18/2009
CSOC.LRich.DWPLA.00000117

CSOC.RICH.005905
City of Los Angeles Municipal Services  
P.O. Box 3998, Los Angeles CA 90089-0008  
Website at http://www.lapw.com  

5022  

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<th>Description</th>
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<td>CITY UTILITY TAX</td>
<td>LT</td>
<td>10.08</td>
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<td>SOLID RESOURCES Fee</td>
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<td>STATE ENERGY SURCHARGE</td>
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<td>L.A. MUNICIPAL SERVICES SUBTOTAL</td>
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<td>TOTAL AMOUNT DUE</td>
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<td>154.34</td>
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MESSAGE FROM THE DEPARTMENT OF WATER AND POWER  
WHEN PAYING BY CHECK, YOU  
AUTHORIZED TO PROCESS YOUR CHECK ELECTRONICALLY  

MAIL PAYMENT STUBS ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.  
CHECKS OR MONEY ORDERS 10 OR MORE PAYS ARE PAYABLE TO LA DWSP.  
"THE AMOUNT OF HOUSEHOLD MACK CONSUMPTION COMES  
*FROM OUTDOOR USE. LOOK FOR OUTDOOR LEAKS AND FIX  
*THAT IMPROPERLY DIRECTED. USE A TIMER TO REDUCE YOU TO TURN OFF  
*YOUR SPRINKLERS. VISIT WWW.BRANHAM.COM TO LEARN MORE.  

PLEASE PAY THIS AMOUNT BY 06/26/09  

http://espprod/ODwebV7/services/ArvWWWService?_h=template.htm&s=r&d=21719... 12/18/2009  
CSOC.CA.DWP.L.000000118  

CSOC.RICH.005906
Los Angeles Department of Water and Power
P.O. Box 38828, Los Angeles, CA 90038-0828
Web site at http://www.ladwp.com

MARSHALL RICHARDSON
3823 S PARKER ST

bill issued 06/02/99

LOCATE [327472]

LOC DATE 06/03/99

Amount of Previous Bill $ 254.04

PAYMENTS DUE 06/04/99

Amount of Previous Bill $ 254.04

PAYMENTS DUE 06/04/99

DWP ENERGY SERVICES:

Total Usage: 154.14

This Bill Covers 06/02/99 TO 07/31/99.

Meters: 02-Electric Total 35.07

0.61 is your daily average cost for energy.

DWP WATER SERVICES:

Total Usage: 12.14

This Bill Covers 06/02/99 TO 07/31/99.

Meters: 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

RECORDING INFORMATION

02-electric

01-WATER

Water Number 327472

01708245

Current Read 56555

Previous Read 54689

CHANGE

This Year-To-Date 100 MWH

10 HCP

Days Billed 5

Daily Average 227 GAL

Last Year-To-Date 325 MWH

15 HCP

Days Billed 5

Daily Average 190 GAL

*MMH (MILLION MWH) TO 1,000 MWH METER ** 1 HCP = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.

CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SIGN NEXT PAGE-

**********AUTO**E-DIGIT**90731 567/3188

CSOC.RICH.DWPLA.00000119

CSOC.RICH.005907

http://ebpprod/ODWekv7/servlets/ArsWWWServlet?_h-template.htm&...=21719... 12/18/2009
City of Los Angeles Municipal Services

MESSAGES FROM THE DEPARTMENT OF WATER AND POWER
When paying by check, you authorize lamps to process your check electronically.

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHARGES OR MONEY ORDERS IN AT DEPARTMENT TO BE CREDITED.
*ALWAYS EXCEEDS HOUSEHOLD WATER CONSUMPTION COMES
*EVERY OUTSIDE USE, LOOK FOR OUTSIDE LEAKS AND FIX
*EVEN IN DROUGHTS, USE A TIME TO HELP YOU TO TURN OFF
*YOUR SPRINKLERS. VISIT WWW.DWPPRODUCTS.COM TO LEARN MORE.

PLEASE PAY THIS AMOUNT BY 08/31/09 $ 121.17

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

http://ehpprod/ODweav7/servlets/ArsWWWServlet?h=template.htm&g=rc&d=21719... 12/18/2009
CSOC.LRich.DWPA.00000120

CSOC.RICH.005908
Los Angeles Department of Water and Power
P.O. Box 2089, Los Angeles CA 90020-2089
Website at: http://www.lacitywater.com

5025

Date Due 10/27/09

AMOUNT OF PREVIOUS BILL $121.17

PAYMENT DUE 08/04/09 $121.17

DWP ENERGY SERVICES: $1,699.19A
This Bill Covers 07/21/09 To 09/30/09.

Tier One Energy 331 KWH
Total Energy [Den] 331 KWH

$0.67 is your daily average cost for energy.

DWP WATER SERVICE: $1,030.322.
This Bill Covers 07/21/09 To 09/30/09.

First Tier 2 HCF**
Total Water 2 HCF

$0.58 is your daily average cost for water.
Your cost per gallon is less than 1/2 cent.

DWP SUBTOTAL $71.71

METERING INFORMATION 01-ELECTRIC 01-WATER
Meter Number 3-327475 35020295
Current Read 96026 0279
Previous Read 96025 0279

On this Date-Use 331 KWH 9 HCF
Days Billed 61 61
Daily Average 5 KWH 5 GAL
Last Year-Use 369 KWH 12 HCF
Days Billed 61 61
Daily Average 6 KWH 159 GAL

*KWH (Kilowatt Hours) IS 1,000 WATT HOURS ** 1 HCF = 748 GALLONS

MAIL PAYMENT STUB ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHARGE OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

**********AUTOFOCUS**-DIGIT 90731 885/3805

Thank you for the opportunity to serve you.

http://ehpprod/ODwekv7/servlets/ArxWWWServlet?_b=template.htm&b=r&d=21718... 12/15/2009
CSOC.LRich.DWPLA.00000121

CSOC.Rich.005909
City of Los Angeles Municipal Services
P.O. Box 385288, Los Angeles, CA 90038-5288
Web site at http://www.lacity.org

BILL ISSUED: 10/04/99
USE DATE: 10/04/99

HOME SERVICE CHARGE: $0.00

The usage volume is based on the prior Winter Water Use. The 6-month rainy season was 1/19/99 - 7/18/99. Your lowest 6-month daily average Winter Water Use (WWU) period during the rainy season was from 12/03/98 - 02/03/99.

The WWU is calculated as:

4 HCF / 31 DAYS X 0.96 = 0.00035687 HCF/day

Your WWU is:

0.00035687 HCF/day X 61 days = 0.02170 HCF

Low Income Sewer Surcharge ([SIC] - $ 13.02) X 0.00040 = 0.01

CITY UTILITIES TAX: $ 18.96

SOLID RESOURCES FEE: $ 72.84

STATE ENERGY SURCHARGE: $ 33.95

L.A. MUNICIPAL SERVICES SURCHARGE: $ 90.15

**KWH(HOUR) IS 1,000 KILOWATT HOURS. **1 HCF = 748 GALLONS

**HOURLY WATER CONSUMPTION FACTOR, DEFINITION ON REVERSE SIDE.**

TOTAL AMOUNT DUE: $ 161.90

MESSAGES FROM THE DEPARTMENT OF WATER AND POWER

WHEN PAYING BY CHECK, YOU
AUTHORIZE LAWP TO PROCESS
YOUR CHECK ELECTRONICALLY.

MAIL PAYMENT ON LAST PAGE OR BRING ENTIRE BILL TO OFFICE.
CHECKS OR MONEY ORDERS TO BE PAYABLE TO LA DWGP.

PLEASE PAY THIS AMOUNT BY 10/27/99 $ 161.90

http://cbpprod/ODwekk7/servlets/ArsWWServlet?h=template.htm&x=sf&d=21718... 12/18/2009

CSOC.LRich.DWPLA.00000122

CSOC.RICH.005910
Los Angeles Department of Water and Power
P.O. Box 58389, Los Angeles, CA 90356-0909
Web site at http://www.ladwp.com

METERING INFORMATION
02-ELECTRIC
01-WATER

METER NUMBER
2-32797-5
73110254

CURRENT READ
32685
03528

PREVIOUS READ
32500
0374

CONSTANT
5
1

THIS YEAR-ONE
339 KWH
6 6K

DAYS BILLED
5
4

DAILY AVERAGE
6 KWH
6 GALLONS

LAST YEAR-ONE
397 KWH
5 6K

DAYS BILLED
4
64

DAILY AVERAGE
6 KWH
105 GALLONS

*KWH (K ILLION WATT HOUR) IS 1,000 WATT HOURS  ** 1 CFT = 748 GALLONS

MAIL PAYMENT Stub ON LAST PAGE OR BEING ENTIRE BILL TO OFFICE.
CHECK OR MONEY ORDERS TO BE PAYABLE TO LA DWP.

-SEE NEXT PAGE-

***************AUTOID+DIGIT 90781 085/3114
MORTON RICHARDS
3823 S PARKER ST
SAN PEDRO CA 90731-0433

THANK YOU FOR THE OPPORTUNITY TO SERVE YOU

EXHIBIT # 30

http://cbppprod/ODwekv7/servlets/ArxWWWSервіть?_h=template.html& a=r& d=2171788... 12/18/2009
CSOC_LRich.DWPIA.00000123

CSOC.RICH.005911
City of Los Angeles Municipal Services
P.O. Box 3848, Los Angeles CA 90022-3848  Web site at http://www.ladwp.com

MARIAHYN KUCHNIEWSKISH
3623 S PARKER ST

ACCT# [illegible] DUE DATE 12/19/09

SEWER SERVICE CHARGE (MSP) $2,000.000-94.60
The charge is based on the prior winter water use.
The 90-99 Rainy Season was 10/01/08 - 04/30/09. Your

lowest 90-99 Daily Average Winter water use (WWD) period
during the Rainy Season was from 10/01/09 - 04/30/09.
The WWD is calculated as

KCF DAILY AVERAGE

Your WWD is 94.60

Low Income Sewer Subsidy (LSS) $13.08

CITY OF LA UTILITIES

1-800-215-6277 10.02 4.22

SOLID RESOURCES

1-800-771-2489 76.42

STATE ENERGY SUBSIDY

1-800-342-5397 39.00 6.07

L.A. MUNICIPAL SERVICES SUBTOTAL $ 93.90

*ENHANCED RATE HOUR ($1.00 PER HOUR) **1 KCF = 748 GALLONS
***DRY METER CONVERSION FACTOR, DEFINITION OF AN AVERAGE SIDE.
- Additional Telephone Numbers On Reverse Side.

TOTAL AMOUNT DUE $ 153.61

MESSAGE FROM THE DEPARTMENT OF WATER AND POWER
WILL PAY BY CHECK, YOU
AUTHORIZED LADS 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.
*LABOR OFFERS YOU CHOOSE.
*CHOOSE PAPERLESS REMIUNARY AT
*WWW.LADWP.COM/PAPERLESS.

PLEASE PAY THIS AMOUNT BY 12/29/09 $ 153.61

5028

May 26, 2010

http://ebpprod/ODwekv7/servlets/ArsWWWServlet?h=template.htm& a=& d=21717... 12/18/2009
CSOC.LRich.DWPLA.00000124

CSOC.RICH.005912
DECLARATION OF CUSTODIAN OF RECORDS

REGARDING: [Redacted] 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.

[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 [Redacted] 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
<table>
<thead>
<tr>
<th>Date</th>
<th>Time (HH/MM/SS)</th>
<th>Temperature (°C)</th>
<th>Humidity (%)</th>
<th>Wind Speed (m/s)</th>
<th>Wind Direction</th>
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Below is the face of a bank account.

*Bank Account Statement*
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<th>Item</th>
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<tbody>
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<td>1</td>
<td>Service Charge</td>
<td>50.00</td>
</tr>
<tr>
<td>2</td>
<td>Goods</td>
<td>124.00</td>
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<tr>
<td>3</td>
<td>Sales Tax</td>
<td>12.99</td>
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<tr>
<td>4</td>
<td>Total</td>
<td>186.99</td>
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</table>

**Calculation of Total Amount Due:**

- Service Charge: 50.00
- Goods: 124.00
- Sales Tax: 12.99
- Total: 186.99
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<th>Description</th>
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<th>Date 2</th>
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<td>3</td>
<td>Printer</td>
<td>1</td>
<td>500</td>
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</tbody>
</table>

**TOTAL AMOUNT:** 2130

**Comment:**

- Additional note on the bottom of the page.
CREDIT BALANCE - NO PAYMENT DUE:

REGULAR BILL

LAURA RICHARDSON
3212 S VICTORY BLVD
HURBANK CA 91012-2551

80 82 71-6

NAME: RICHARDSON, LAURA
ADDRESS: 717 TERRACE
YOUR ACCOUNT:

BILL PREPARED: 09/01/99
NEXT METER READ: 10/31/99
BUSINESS OFFICE: (818) 570-5700

GAS READ: 07/31/99 08/31/99 11 0924 0936 6 $0.0320 6
WATER READ: 07/31/99 08/31/99 11 0315 0127 12
REFUSE: 07/31/99 08/31/99 11 X 0.446 - 1 (AVG WINTER USAGE)
SBRKE: 07/31/99 08/31/99 11 X

*************** CALCULATION OF TOTAL AMOUNT DUE **************

GAS SERVICE CHARGE: 31 DAYS % 0.16460 = 5.20
BASELINE USAGE: 6 THERMS % 0.29600 = 1.74
COST OF GAS: 6 THERMS % 0.34447 = 2.07 $8.91
WATER SERVICE CHARGE: 31 DAYS % 0.36600 = 11.36
TANK I USAGE: 7 USAGE % 1.89000 = 9.67
TANK II USAGE: 7 USAGE % 2.10300 = 14.72 $15.35
UTILITY USE TAX: ($8.91 + $15.35) % 0.05000 = $2.21
REFUSE SERVICE CHARGE: 31 DAYS % 0.73000 = $22.68
OTHER SERVICE CHARGE: 31 DAYS % 0.12800 = 5.55
OTHER USAGE: 1 USAGE % 0.24000 = .25 $5.80

CURRENT BILL SUBTOTAL: $74.95

PRIOR AMOUNT DUE: 08/16/99 $73.35
PAYMENT RECEIVED: 08/13/99 $50.00 $26.65

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
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**TOTAL DUE:** $708.45

**RECEIVED**

Date: 06/15/20
Amount: $708.45

**PAYMENT RECEIVED**

Date: 06/15/20
Amount: $708.45

**TRANSACTION#**

1234567890

**ACCOUNT NUMBER**

0987654321

**RECEIPT NUMBER**

2345678901

**DATE OF SERVICE**

06/15/20

**AMOUNT DUE**

$708.45

**APPLICATION FOR SALE**

None
## Customer Comments

1. **TC=cc**
   - Customer Comment Inquiry
2. **Acct:**
   - Account Number
3. **Addr:**
   - Service Address
4. **Name:**
   - Primarily Account Holder Name
5. **Date:**
   - The date the comment was entered or last changed.
6. **UserID**
   - The user identification code of the service representative that added or last changed the comment entry.
7. **CD=comment code**
   - It provides the retention for the comment entry
8. **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.

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<td>TF by Credit.</td>
<td>Service turned off due to no payment</td>
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<tr>
<td>TN by FNP TN:</td>
<td>Restored service after payment made</td>
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CC RECORD MISSING
PAL FOR NEXT PAGE
## Transaction History

1. TC: th | All Transactions
2. Acct: | Account Number
3. Addr: | Service Address
4. Name: | Primarily Account Holder Name
5. Date: | Date a specific transaction occurred on account
6. Transaction | Description of transaction. Some transactions are computer generated
7. Userld | (Who/What) produced the transaction
8. Type | Detail of the type of transaction
9. EIR | Billing file maintenance error report
10. Trans Amt | Billing and/or credit dollar amount
11. Acct Bal | Account balance
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Service Orders
LENDER: Washington Mutual Bank

BORROWER(S): Laura Richardson

PROPERTY ADDRESS: 3622 West Curtis Drive, Sacramento, CA 95818

LOAN NO. [Blank]

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 of 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 to 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 the 4th day of January, 2007

Laura Richardson

(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:

LR0001

CSOC.RICH.006321
OCCUPANCY AGREEMENT

DATE: January 4, 2007
BORROWER: Laura Richardson

LOAN #: 5167
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.

Laura Richardson 1/4/07

[Signature]

Borrower Date Borrower Date

MVR MORTGAGE FORMS 1002/621-7291

LR0002

598 AM 99

CSOC.RICH.006322
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.

[Signature]

(Borrower's Signature)

(Date)

(Social Security Number)

[Signature]

(Borrower's Signature)

(Date)

(Social Security Number)
# Credit Score Disclosure

<table>
<thead>
<tr>
<th>Borrower Name(s):</th>
<th>Lender: Washington Mutual Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Laura Richardson</td>
<td>1400 South Douglas Road, Suite 100</td>
</tr>
<tr>
<td></td>
<td>Anaheim, CA 92806</td>
</tr>
<tr>
<td></td>
<td>Date: January 04, 2007</td>
</tr>
</tbody>
</table>

| Property Address: | 3022 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.
NOTICE TO THE MORTGAGE 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 loan request, and the key factors affecting your credit score.

The credit score is a computer-generated summary calculated at the time of the request based on information from a credit bureau or lender kept 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 information and all statements made to you. 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, you may contact the credit bureau at the address and telephone number provided in your 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 cannot 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:

Equifax Credit Information Services
P.O. Box 740241
Atlanta, GA 30374
1-800-885-1111

Trans Union
P.O. Box 4000
Chester, PA 19016
1-800-392-3723

One or more of the following credit bureaus will provide the credit score:

Experian
P.O. Box 2002
Albany, TX 75613
1-888-367-3742

Your acknowledgment below signifies that this written notice was provided to you.

[Signature]

Date: 1/17/07

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

CSOC.RICH.006325
APPRAISAL DISCLOSURE

Borrower Name(s): Laura Richardson
Lender: Washington Mutual Bank
1400 South Douglass Road. Suite 100
Anaheim, CA 92806

Property Address:
3622 West Curtis Drive
Sacramento, CA 95818

Date: January 04, 2007

You have the right to a copy of the appraisal report used in connection with your application for credit. If you wish a copy, please write to us at the mailing address we have provided. We must hear from you no later than 90 days after we notify you about the action taken on your credit application or you withdraw your application.

Contact: National Pools 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: 123456
Property Address: 3622 West Curtis Drive, Sacramento, CA 95818
Closing Date: January 4, 2007

[Signature]
[Date]
Borrower: Laura Richardson

[Signature]
[Date]
Borrower

[Signature]
[Date]
Borrower

[Signature]
[Date]
Borrower

[Signature]
[Date]
Borrower

[Signature]
[Date]
Borrower

LR0006

CSOC.RICH.006326
Washington Mutual
Long Beach Mortgage

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 and mail the Auto Pay enrollment card that authorizes automated monthly 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 First Washington Mutual Account Number is:

The name(s) on the account is/are as follows:

Laura Richon

Business Phone:

Cell Phone Number:

Select a payment date:

Your payments will automatically be deducted from your Bank account each month in accordance with the Terms and Conditions you have selected. The deduction date must be at least two days prior to the last day of your billing cycle and is not subject to change. If you elect to change the deduction date, please call us at 1-800-627-9311.

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:

Option 1: Minimum Payment

This amount will be paid to the lender for the principal and interest due on your loan. The amount may not be sufficient to pay off the loan at the end of the loan term, and you may be required to make additional payments.

Option 2: Higher Payment

This amount will be paid to the lender for the principal and interest due on your loan. The amount may be sufficient to pay off the loan at the end of the loan term.

If you have an Option ARM loan, please choose from the following payment options:

Option 1: Minimum Payment

This amount will be paid to the lender for the principal and interest due on your loan. The amount may not be sufficient to pay off the loan at the end of the loan term, and you may be required to make additional payments.

Option 2: Higher Payment

This amount will be paid to the lender for the principal and interest due on your loan. The amount may be sufficient to pay off the loan at the end of the loan term.

Financial information:

Name of the Bank in which you have an account:

Account Number:

Routing Number:

If you do not have an account with Washington Mutual, please fill out this section and sign below:

I authorize Washington Mutual to debit my checking or savings account for the following amounts:

Signature:

Date:

WPM Mortgage Services, Inc.

LR0008

CSOCRICH.0006328
Terms and Conditions

The monthly deductions from the designated account at your financial institution ("Bank") will include all principal, interest, service payments (such as fees, property insurance and mortgage insurance and payments for optional products with respect to your loan, as the events may change from time to time under the terms of the governing documents), and any additional payments that you authorize, as the monthly items ("Transaction Details") as indicated. You agree to maintain sufficient available funds in the account at the bank to cover the amount of the deduction. If there are insufficient funds in the account to cover the deduction, Washington Mutual Bank, PA ("Washington Mutual") has the right to impose a collection fee as well as any late charge that may be due, and it is authorized to attempt to make the deduction at any time during the term of your loan. Washington Mutual reserves the right to charge a redemption fee of any time without notice. You are responsible for any fees that may be imposed by your Bank. In any event, if the automatic deduction is not made, you remain responsible for making your payment on time by mailing a check to Washington Mutual for the full payment due. You may cancel responsibility for paying directly to Washington Mutual any late charges and other fees and associated due with respect to your loan. Washington Mutual is not liable for any losses incurred by reason of any failure in the automatic deduction process. If your loan is not current, Washington Mutual may impose the late collection fees from your bank account that you are responsible for making your payments directly. If your loan is not current, the disbursement of your next payment will occur after your present amount has been used. You acknowledge that your receipt of the loan was not conditioned upon your agreement to reimburse these automatic deductions. You will continue to owe your loan documents directly to Washington Mutual until you have received a confirmation letter that advises you of the commencement date of the automatic deductions. You may choose to receive automatic deductions either or by notifying Washington Mutual in writing, and the termination will be effective five (5) business days after the date the notice is received. You may terminate your automatic deduction service once your loan is paid off. Washington Mutual may modify or terminate the automatic deduction service by notifying you in writing at the address listed in your loan documents. Following the effective date of any termination by Washington Mutual in your loan documents, you will be responsible for making your payments directly and in a timely manner. These Terms and Conditions and the other provisions of this Escrow 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 [State] without giving effect to any choice of law or statute which would cause the application of the laws of any jurisdiction other than the United States of America or the State of [State] to the rights and duties of the parties. By signing and returning this Escrow Form, you agree to these Terms and Conditions and the other provisions of this Escrow Form. If Washington Mutual so agrees, in accordance with Washington Mutual's instructions, either you or Washington Mutual may fax documents to the other, and the signed documents and any requested thereof shall be regarded as signed originals.

Please retain a copy of the completed, signed Escrow Form for your records.

LR0009

CSOC.RICH.006329
# Buyer's Estimated Closing Costs

**Property:** 3627 West Curtis Drive  
Sacramento, CA 95818  

**Buyer:** Laura Richardson  

**Date:** January 4, 2007  

### Financial Consideration

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### Loan Information - Washington Mutual Bank

- **Charges $15,810.66**
  - Loan Origination Fee to Avenue Mortgage: $10,700.00
  - Credit Report Expensive to Avenue Mortgage: $13.72
  - Land's Insulation Fee to Steven B. Gallagher to Avenue Mortgage: $350.00
  - Tax Return/Deposit Payment Services to Washington Mutual Bank: $51.00
  - Flood Search Fee: $6.00
  - Broker Processing Fee to Avenue Mortgage: $89.00
  - Broker Application Fee to Avenue Mortgage: $275.00
  - Broker Underwriting Fee to Avenue Mortgage: $400.00
  - Interest at 7.28% 95/2009 from FUNDING to 1/01/2009 to 3,482.73
  - Washington Mutual Bank: $7,52

### Prorations/Adjustments

- **Upfront Taxes at $451.40 (semi-annually from 1/01/2009 to COE):** $7,52
- **Credit if Seller to Buyer towards closing costs:** $15,000.00
- **Credit if Buyer to Seller $50.00 (daily 1/29/2009 to 1/29/2009):** $50.00

### Other Debts/Credits

- **State Farm Insurance for Homeowner's Insurance Premium:** $1,231.00
- **City of Sacramento for City Transfer Tax (1/2):** $236.63
- **ASAP Signing Services, Inc. for accommodation sightseeing and fees:** $100.00

### Title TAXES/RECORDING CHARGES

- **ALTA Loan Policy Fee:** $765.58
- **Policy Endorsement - 8.1:** $25.00
- **Recording Grant Deed:** $20.00
- **Recording Trust Deed:** $75.00
- **Documentary Transfer Tax (1/2):** $264.52

### Escrow Charges

- **Escrow Fee (1/2):** $519.50
- **Drawing Grant Deed:** $40.00
- **Notary Fee:** $40.00
- **7-Eleven Documents:** $100.00
- **Recording Expresis:** $150.00
- **Title Fee:** $20.00

**Total:** $21,184.94

**Total Debit:** $578,180.74
**Total Credit:** $578,180.74

---

This is an estimate only and figures are subject to change.

Read and Approved:

[Signature]

CSOC.RICH.006330
Stewart Title of Sacramento
720 Antelope Blvd., Suite 202
Sacramento, CA 95816
Phone: (916) 402-7220
Fax: (916) 402-7229

Date: January 4, 2007

Escrow Owner: Yuki Nishii
Escrow Number: 1420470
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 "Saler(s)" and "Buyer(s)") will hand Stewart Title of Sacramento (herein "Escrow Holder"), the funds and/or documents required as follows:

Saler(s) will hand you a Grant Deed, conveying the above referenced property, which you may deliver and/or record when you hold for Saler(s) account, the total consideration of $530,001.00, 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 1999, if available, policy of title insurance with liability in the amount of $530,001.00 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 Buyer.

Laura Richardson, an Unmarried Woman

IF TWO (2) OR MORE PEOPLE ARE TAKING TITLE TOGETHER, please check one of the following:

____ As Joint Tenants
____ As Community Property
____ As Tenants in Common
____ As Community Property with Right of Survivorship
____ Other

Escrow Holder is authorized and instructed by all parties hereto to complete the grant deed, deed of trust and any other recordable document(s) over the signature(s) hereon, 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 A1st Preliminary Report referenced herein.

(4) First Deed of Trust to record security a note in the amount of $530,001.00 in favor of Washington Mutual Bank.

(Continued)

Saler's Initial: / / Buyer's Initial: / /

LR0011

CSOC.RICH.006331
Date: January 4, 2007

Page 2 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

Buyer(s): execution of any preliminary title(s), deeds of trust and any other legal 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 escrow:

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 understands that in addition to the real property taxes affecting land subject to this escrow, due to this change of ownership, there may be supplemental real property taxes assessed after the close of escrow. We acknowledge that we are responsible for the payment of such supplemental taxes. We further acknowledge that Stewart Title of Sacramento does not have any liability whatsoever with regards to said new assessment.

Approval of Changes

I hereby agree to pay any charges and any advances and expenses that are properly chargeable to me regardless of the consummation of this escrow, as shown on the Estimated Disbursements Statement incorporated herein. At close of escrow you are to mail all documents, checks, etc., to the person entitled thereto at the address shown in these instructions.

General Provisions Acknowledged

Each party signing these instructions has read, understands, and accepts the General Provisions attached hereto.

The undersigned hereby instruct(s) STEWART TITLE OF SACRAMENTO to disburs[e] proceeds as follows:

1. Cell phone check is ready for pickup. Phone: ____________________________

2. Funds to be wired (per attached authorization instructions)*

3. Mail Check to: ____________________________

4. Authorize check to be picked up by: ____________________________

5. Transfer proceeds to: Stewart Title of Sacramento
   Title Company: Stewart Title of Sacramento
   Address: 2921 Ridgeview Way
   City: Sacramento, CA 95834
   Phone: (916) 464-7222
   Escrow Officer: ____________________________

*A $20.00 fee will be charged for outgoing wires

SELLERS:

Helm Family Revocable Trust

By: Mark S. Helm, Trustee

By: Sharon L. Helm, Trustee

Date: ____________________________

Address: 2921 Ridgeview Way

Sacramento, CA 95834

Phone: (916) 464-7222

Received by: Stewart Title of Sacramento

By: ____________________________

(Continued)

Date: ____________________________

Buyer’s Initials: ____________________________

Seller’s Initials: ____________________________

LR0012

CSOC.RICH.006332
Page 3 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

Date: January 4, 2007
Escrow No. [Redacted]

Page 3 of 4: Additional instructions made a part of previous pages as fully incorporated therein.

Title of the Government
affiliates, from sharing
provides you with a real
cost to the categories
you and the categories
providing you with the
Sacramento.

We may collect nonpublic
information about you as
set forth below.

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:

We DO NOT DISCLOSE ANY NONPUBLIC PERSONAL INFORMATION ABOUT YOU WITH ANYONE FOR ANY PURPOSE THAT IS NOT SPECIFICALLY PERMITTED BY LAW.

We cannot access nonpublic personal information about you to those employees who need to know this 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)
GENERAL PROVISIONS

1. Demand of Funds & Disbursements
   Any funds received in the account shall be disbursed with other reserve funds in a general account or accounts of STEWARD TITLE OF SACRAMENTO, with any State or National Bank and shall be transferred to any other payment account there made.

2. Precautions and Disbursement
   All disbursements and transfers shall be made in accordance with the following instructions, which may be written or verbal, and shall be subject to the same restrictions as set forth in this instrument.

3. Release of Instruments
   In the event of any instruments delivered through this instrument, it shall not be necessary to await the consent of the owner of the instrument before acting as required by this instrument.

4. Authorization to Furnish Copies
   You are authorized to furnish copies of these instructions, instruments, agreements, instructions of cancellation and closing statement in the record for real property transactions and agreements, as required by law.

5. Assumption of Bankruptcy or Insolvency
   You are authorized to execute, assign, or disburse any funds or instruments in connection with any assumption or assignment of this instrument as required by law.

6. Personal Property Taxes
   Payment of personal property taxes is required for such property as may be acquired by the grantee or by the assignee.

7. Right of Cancellation
   Any principal retaining the power of release shall have the right of release of the property by written notice to the other principal(s) of the instrument or by written notice to the grantee or by any other person authorized by the instrument or agreement.

8. Liens
   No lien or charge shall be created on the property by any person, firm, company, association, corporation, or any other entity, unless specifically authorized in writing by the instrument or agreement.

9. Termination of Agency
   If there is no notice of termination of this instrument within sixty (60) days after the date of execution of this instrument, the agency shall be terminated.

10. Cancellation
   Upon the occurrence of any event or condition which would cause the instrument to be revoked under the provisions of this instrument, the instrument shall be cancelled and the property transferred to the grantee or assignee.

11. Security
   The security interest created hereby shall be subject to the same restrictions as set forth in this instrument.

12. Transfer and Assignment
   Any transfer or assignment of this instrument shall be subject to the conditions set forth in this instrument.

13. Affidavits of Title
   The affidavit of title to be furnished to the grantee shall be subject to the same conditions as set forth in this instrument.

14. Enforcement
   Any right or remedy provided in this instrument shall be subject to the same conditions as set forth in this instrument.

15. Governing Law
   This instrument shall be governed by the laws of the State of California, and the provisions of this instrument shall be subject to the laws of the State of California.

16. Signature
   The signature of the grantee shall be subject to the same conditions as set forth in this instrument.

(Continued)
Preliminary Change of Ownership Report  

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 filled out 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: Matt D. Heimer and Sharon L. Heimer

BUYER/TRANSFEREE: Lisa Richardson

ASSESSEE’S PARCEL NUMBER(S): _______ _______

PROPERTY ADDRESS OR LOCATION: 3022 West Carla Drive, Sacramento, CA 95818

MAIL TAX INFORMATION TO:

NAME: Lisa Richardson

ADDRESS:

PHONE: (916) 573-0750 9 a.m. - 4 p.m.

NOTICE: A real property tax bill applies to your property on January 1 of each year for the taxes owing 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 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 assessment obligation, please call the Sacramento County Assessor at 5180.

PART I: TRANSFER INFORMATION (Please answer all questions)

YES NO

A. Is this transfer solely between husband and wife (addition or a spouse, death of a spouse, divorce or separation, etc.)?

B. Is this transaction only a transfer of the property (for example, a name change upon marriage)? Please explain:

C. Is this document recorded to create, terminate, or change a tenancy or interest in the property?

D. Is this transaction recorded only as a requirement for financing purposes or to create, terminate, or change a security interest (e.g., mortgage)? 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 one of the joint tenants?

G. Does this transfer return property to the person who created the joint tenancy (or original transferor)?

H. Is this transfer of property:

1. to a revocable trust that may be revoked by the transferee or the Grantor, or the 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 an irrevocable trust for the benefit of the creator/Grantor and/or the 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 CHILDREN [ ] FROM GRANDPARENT(S) TO GRANDCHILDREN?

K. Is this transaction to replace a principal residence by a person 65 years of age or older?

L. Is this transaction to replace a principal residence by a person who is severely disabled as defined by Revenue and Taxation Code section 69.57? Within the same county? [ ] Yes [ ] No

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 L.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 REASSESSSED.

Please provide any other information that will help the Assessor understand the nature of the transfer.

If the conveying document constitutes and exclusion for a change in ownership as defined in section 62 of the Revenue and Taxation Code; for any reason other than those listed above, not both 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:

[ ] Purchase ( ) Gift ( ) Trade or Exchange ( ) Merger, Stock or Partnership

Acquisition

[ ] Contract of Sale - Date of Contract

[ ] Deed of Trust

[ ] 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 [ ] No

If yes, indicate the percentage transferred:

LR0015

CSOC.RICH.006335
### PART III: PURCHASE PRICE AND TERMS OF SALE

A. CASH DOWN PAYMENT OR value of trade or exchange (excluding closing costs)  
   Amount $536,001.00

B. FIRST DEED OF TRUST
   - % interest for years
   - Pyrms/Me = $536,001.00
   - Amount $536,001.00

C. SECOND DEED OF TRUST
   - % interest for years
   - Pyrms/Me = $536,001.00
   - Amount $536,001.00

D. OTHER FINANCING: Is other financing involved not covered in (b) or (c) above?  
   - Yes
   - No
   - Amount $536,001.00

E. TOTAL PURCHASE PRICE: for acquisition price, if traded or exchanged, include real estate commission if paid  
   TOTAL ITEMS A THROUGH E $536,001.00

### PART IV: PROPERTY INFORMATION

A. TYPE OF PROPERTY TRANSFERRED:  
   - Agricultural
   - Manufactured home
   - Commercial/Industrial
   - Other:

B. IS THIS PROPERTY INTENDED AS YOUR PRINCIPAL RESIDENCE?  
   - Yes
   - No

C. IS PERSONAL PROPERTY INCLUDED IN PURCHASE PRICE?  
   - Yes
   - No

D. IS THE MANUFACTURED HOME INCLUDED IN PURCHASE PRICE?  
   - Yes
   - No

E. DOES THE PROPERTY PRODUCE INCOME?  
   - Yes
   - No

F. WHAT WAS THE CONDITION OF THE PROPERTY AT THE TIME OF SALE?  
   - Fair
   - Poor

G. OWNERSHIP TYPE  
   - Corporation
   - Partnership
   - Other

H. CERTIFICATION
   - 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.

---

**NOTE:** The Assessor may require you for further information. If the document evidencing a change of ownership is presented to the recorder for recording without the concurrence filing of a preliminary change of ownership report, the recorder may charge an additional recording fee of twenty dollars ($20).

---

**Rice County Property Assessor**

5181

CSOC.RICH.006336
GOOD MORNING

[Handwritten note: THIS IS A LOAN APPROVAL FOR THIS ESCROW MENTIONED ABOVE AND Sent TO YOU]

THE LOSS PAYEE NEEDED FOR YOUR INFORMATION AS SOON AS I RECEIVE IT

Okay!!!

Attached is 1008 & 1003, Need to Be Signed along with Docs & please send to our original via messenger to my office. Thank you. Please Return Soon!

LR0017
Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the lender's assistance. Applicant(s) should complete the form as "Borrower" or "Co-Borrower" as applicable. Confirmatory 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. "Timely income or assets of the Borrower's spouse or other persons who has community property rights to such property will not be used as a basis for loan qualification, but his or her liabilities must be considered and included the liability of other persons.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (separate signatures).

I. TYPE OF MORTGAGE AND TERMS OF LOAN

- Lender Case Number: 539508

III. BORROWER INFORMATION

- Borrower's Name (include Jr. or Sr. if applicable):
- Co-Borrower's Name (include Jr. or Sr. if applicable):

- Social Security Number:
- Home Phone (local area code):
- Cell Phone (local area code):
- Business Phone (local area code):}

- Married
- Single
- Domestic Violence Victim (check if apply)
- Minor (under 18)
- Mailing Address, if different from present address:

- Former Address (street, city, state, ZIP):
- Present Address (street, city, state, ZIP):

- Former Address (street, city, state, ZIP):
- Present Address (street, city, state, ZIP):

- Former Address (street, city, state, ZIP):
- Present Address (street, city, state, ZIP):

Page 1 of 2

Borrower

Co-Borrower

LR0018

Page 1 of 2

FAX NO: 1 609 222 7550

JAN-04-2007 04:00 AM AMERICAN MORTGAGE

CSOC.RICH.006338
<table>
<thead>
<tr>
<th>Description</th>
<th>Cash or Market Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash amount borrowed/pending held for</td>
<td>$ 1,000</td>
</tr>
</tbody>
</table>

**VI. ASSETS AND LIABILITIES**

- **LICENSURE AND PLEDGED ASSETS**
  - Name and address of Company: **OPTION ONE**
  - **Monthly Payment**: $445.33
  - **Liability**: $1,000

- **Other Real Estate Owned**
  - **Total Liabilities**: $445.33

- **Total Monthly Payments**: $445.33

**Other Real Estate Owned**

- **Property Address**: 123 Main St, 456 City, CA 90210
- **Type of Property**: Residential
- **Market Value**: $250,000
- **Insurance**: $2,000
- **Rent**: $1,000
- **Total Monthly Payment**: $4,000

**Total Liabilities**: $445.33

**Total Amount Owed**: $1,000
**VII. DETAILS OF TRANSACTION**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated Bank Rate</td>
<td>$560.89834</td>
</tr>
<tr>
<td>Bank Rate</td>
<td>5.186</td>
</tr>
<tr>
<td>Minimum Loan</td>
<td>$15,000.96</td>
</tr>
<tr>
<td>Maximum Loan</td>
<td>$15,000.00</td>
</tr>
<tr>
<td>Lender's Fee</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Closing Costs</td>
<td>$1,000.00</td>
</tr>
</tbody>
</table>
| Interest Rate | 5.186%

**VIII. DECLARATIONS**

- Have you ever been convicted of a crime in the last 7 years? [ ] Yes [ ] No
- Have you been divorced within the last 7 years? [ ] Yes [ ] No
- Have you had property foreclosed upon or given as security in any other transaction? [ ] Yes [ ] No
- Are you a party in a lawsuit? [ ] Yes [ ] No
- Have you previously or currently been involved in any loan which resulted in termination, suspension or revocation of a consumer loan license? [ ] Yes [ ] No
- Have you previously or currently been involved in any loan which resulted in any other type of civil action? [ ] Yes [ ] No
- Have you been convicted of any crime for which you were imprisoned for more than 60 days? [ ] Yes [ ] No
- Have you been imprisoned within the last 7 years? [ ] Yes [ ] No
- Have you been involved in any loan which resulted in any other type of civil action? [ ] Yes [ ] No
- Is any part of the down payment being borrowed? [ ] Yes [ ] No
- Are you a party in a lawsuit? [ ] Yes [ ] No
- Have you been or are you now a member of the military or a veteran? [ ] Yes [ ] No
- Have you been or are you now a member of the military or a veteran? [ ] Yes [ ] No

**IX. ACKNOWLEDGEMENT AND AGREEMENT**

I acknowledge that I have read and understood the contents of this agreement, and I agree to be bound by the terms and conditions set forth herein.

**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

<table>
<thead>
<tr>
<th>Name of Borrower</th>
<th>Address of Borrower</th>
<th>Social Security Number</th>
<th>Telephone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Charles Thomas</td>
<td>123 Main St, Anytown, USA</td>
<td>123-45-6789</td>
<td>555-555-5555</td>
</tr>
</tbody>
</table>

**10. ERROR CORRECTION**

If any of the information provided is incorrect or incomplete, please indicate the error and provide the correct information.
To: GEN PANCHER  
Fax number 916-492-7729  
Date: 01/04/2007  

THE DESK OF  
JEANNETTE FUENTES  
At  
AVENUE MORTGAGE  
14241 E Firestone Blvd suite#110  
La Mirada CA 90638  
Office 562 229-8389  
Fax  562 229-9854  

Regarding: # Richardson  #3957-ND  

Comments:  

GOOD MORNING  
ATTACH THIS LOAN APPROVAL FOR THIS ESCROW MENTIONED ABOVE  
PLEASE SEND TO ME  
THIS LOGOS PAYEE NEEDED FOR YOUR INFORMATION AS SOON AS I  
RECEIVE IT  

Okay  

Attached is 1002 & 1003 s  
needed to be signed  
along with docs & please send  
to me original via messenger  
@ my office  

Please  

[Signature]

LR0022
Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender’s assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. The Borrower (or Co-Borrower) must provide the property (and the approximate loan amount) which the Borrower or assets of the Borrower or spouse(s) may be a basis for loan qualification. A Borrower must be the owner of the property, and if Borrower is married, all property must be considered to be the property. If the Borrower is married, a form for joint credit (below) shall be attached.

Page 1 of 1

CSOC.RICH.006343

Date: 09-04-2011 Time: 09:36 PM

MOBILE Home

Page 1 of 6

LR0023

Fax No. 1-800-229-7600

4020

5188
### GOOD FAITH ESTIMATE

<table>
<thead>
<tr>
<th>Item</th>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>0001</td>
<td>Frontage Fee</td>
<td>$1,050.00</td>
</tr>
<tr>
<td>0002</td>
<td>Title Search Fee</td>
<td>$650.00</td>
</tr>
<tr>
<td>0003</td>
<td>Recording Fee</td>
<td>$500.00</td>
</tr>
<tr>
<td>0004</td>
<td>Transfer Tax</td>
<td>$1,250.00</td>
</tr>
<tr>
<td>0005</td>
<td>Escrow Fee</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>0006</td>
<td>Survey Fee</td>
<td>$500.00</td>
</tr>
<tr>
<td>0007</td>
<td>Title Insurance</td>
<td>$1,000.00</td>
</tr>
</tbody>
</table>

**Total Estimated Closing Costs:** $4,450.00

---

**Prepared by:** [Name]

**Company:** [Company Name]

**Date:** [Date]
## ADDITIONAL REQUIRED CALIFORNIA DISCLOSURES

### GOOD FAITH ESTIMATE OF CLOSING COSTS

The information provided in this estimate is estimated cost of the charges you are likely to incur at the settlement of your loan. These costs, commissions, and other charges set out on this document are estimates only, and may change before settlement. The amounts listed below are estimates generally conforming to the standards established by the Federal Home Loan Mortgage Corporation which you will receive at settlement if the transaction is subject to Rule 10. The HUD 1 Settlement Statement provides for the same as set out in this document. When this transaction is subject to RESPA, by signing this page two of this form, you are also acknowledging receipt of this HUD 1 Settement Statement.

### Table of Costs

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount to Lender</th>
<th>Amount to Others</th>
<th>Amount to Borrower</th>
</tr>
</thead>
<tbody>
<tr>
<td>Escrow fees</td>
<td>$5,000.00</td>
<td>$5,000.00</td>
<td></td>
</tr>
<tr>
<td>Very Good Faith Estimate of Closing Costs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Interest Due to Lender in advance</td>
<td>$1,000.00</td>
<td>$1,000.00</td>
<td></td>
</tr>
<tr>
<td>Miscellaneous costs</td>
<td>$2,000.00</td>
<td>$2,000.00</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>$8,000.00</td>
<td>$8,000.00</td>
<td></td>
</tr>
</tbody>
</table>

### Total of Interest, Fees, Commissions, Costs and Expenses

Total of Interest, Fees, Commissions, Costs and Expenses: $17,975.42

### Signature of Borrower

Borrower's Signature: ____________________________

Date: ___________
**TRUTH-IN-LOAN DISCLOSURE STATEMENT**

*This is neither a contract for a commitment to lend.*

**Applicant:**

- **Property Address:** 937 W. Highland Ave., Los Angeles, CA 90020
- **Applicant:**
  - **1st Name:** John
  - **Last Name:** Doe
  - **Address:** 937 W. Highland Ave., Los Angeles, CA 90020
  - **City:** Los Angeles
  - **State:** CA
  - **Zip Code:** 90020

**Preparer:**

- **Preparer Name:** John Smith
- **Preparer Address:** 123 Main St., Los Angeles, CA 90020
- **City:** Los Angeles
- **State:** CA
- **Zip Code:** 90020

---

<table>
<thead>
<tr>
<th><strong>TRANSACTION DESCRIPTION</strong></th>
<th><strong>AMOUNT FINANCED</strong></th>
<th><strong>TOTAL OF FINANCE CHARGE</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AMOUNT FINANCED</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>**TOTAL OF **</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- **AMOUNT FINANCED:**
  - **Total:** $500,000
  - **Interest:** $50,000
  - **Principal:** $450,000

**FINANCE CHARGE:**

- **Total Finance Charge:** $50,000

---

**TRUTH-IN-LANDING DISCLOSURE STATEMENT**

- **AMOUNT FINANCED:**
  - **Total:** $500,000
  - **Interest:** $50,000
  - **Principal:** $450,000

---

**TOTAL OF FINANCE CHARGE:**

- **Total Finance Charge:** $50,000

---

**TOTAL OF PAYMENTS:**

- **Total Payments:** $550,000

---

**ADDITIONAL FEES:**

- **Late Charges:**
  - **Late Charge:** $10 per day
  - **Total Late Charges:** $100

---

**DISCLOSURE:**

- **Interest Rate:** 5.00%
- **Monthly Payment:** $2,500
- **Term:** 30 years
- **Closing Costs:**
  - **Closing Costs:** $500

---

**APPENDIX A:**

**APPENDIX B:**

**APPENDIX C:**

**APPENDIX D:**

---

**APPLICATIONS:**

- **Applicant:**
  - **1st Name:** John
  - **Last Name:** Doe
  - **Address:** 937 W. Highland Ave., Los Angeles, CA 90020
  - **City:** Los Angeles
  - **State:** CA
  - **Zip Code:** 90020

---

Signatures:

- **Applicant:**
  - **Signature:** John Doe
  - **Date:** 05/22/2023

---

**MORTGAGE DISCLOSURE ACT**

- **File No. of Form:** 82-22
- **File No. of Mortgage:** LR0026

---

**CSOC.RICH.006346**
Washington Mutual Bank  
1460 S. Douglass Rd., Suite 100 
Anaheim, CA 92806  

Stewart Title Of Sacramento  
710 Alhambra Blvd., 212 
Sacramento, CA 95816  

January 4, 2007  
Loan No. [ ] 
Borrower No. [ ] 

Dear Nikki Davis,  

Below is a list of loan documents required for the above referenced loan.  

1. Instructions to Escrow/Claving Instructions.  
2. Note.  
4. Condo Rider (if applicable).  
5. Pool Rider (if applicable).  
6. I-4 Family Rider (if applicable).  
7. Regulation Z Truth in Lending Disclosure.  
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,  

DOCUST (08/2006) DOCUMENT LIST  

LR0027  

CSOC.RICH.006347
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 changes (excluding 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 lender's office to obtain written approval prior to making any changes.
2. Obtain the borrower's initials on all changes.

The following documents are required to complete the transaction. Return all required documents, executed as described within 24 hours.

X) Appraisal/VA Verification Form (Form 6.1000). If the information has been provided, obtain the identification documents from the borrower and compare it to what is listed and verify the accuracy. If the information has not been completed, request it of the identification type unlisted and complete the form. Provide your signature indicating that you have verified and compared 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 shall cancel and request new information from the borrower and MUST NOT proceed with the closing.
- Escrow client: The closing agent should return the Appraisal/VA Verification form with the closing package for verification (to ensure the form has been signed by closing agent prior to closing).
- Non-escrow client: The Appraisal/VA Verification form should be faxed back to the Loan Fulfillment Center by the closing agent for verification (to ensure the form has been signed by closing agent prior to closing).

X) Regulation B Disclosure: Return executed original and 2 certified copies.
X) Note: Return executed original and 2 certified copies.
X) Deed of Trust/Security Interest: Record original. Return 2 certified copies of signed original including complete non-acknowledgment. Return a COUNTY certified copy of all documents recorded in Travis, Atascosa, Bexar, Comal, Kendall, and Land Court in any state.

Return all signed loan documents with a final closing statement to:
Washington Mutual Bank
1400 S. Doughtery Rd., Suite 100
Austin, TX 78704

X) Acknowledgment of Instructions of Fiduciary, Trustee, Interest, Costs and Charges for Texas Equity Loans
X) Application: All borrowers to sign, date and complete surrogating section of HUD-1 (Confidential)
X) Loan Estimate Statement
X) Petition for Summary Agreement
X) Reverse Mortgage/Right to Cancel
X) Privacy Policy form 610800, 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 that the below signature on this page that I have read all pages and fully understand and will comply with the instructions.

Settlement Agent

0140367-00101
Page 1 of 4
2/14/2007

LR0028

CSOC.RICH.006348
B. Washington Mutual Bank ("Lender") requires that fees be disbursed and the necessary instruments be recorded within ten days of closing.
   • Late fees may not be charged until and after the maximum period, if applicable.
   • If you are unable to close the closing within ten days, you must return our funds.
   • You must use the enclosed "Release of Encumbrances" form to determine the recording information and forever the fees in our books within ten days. If you are unable to provide confirmation of recording, you must provide a letter verifying that fees have been paid, to the agency that received the original notice or as a result of the closing. This letter must be presented to our attorney along with any signed release document and the Verification of Recording.

C. In addition to the above requirements, do not close this loan without:
   ✔ [ ] Fire insurance policy
   ✔ [ ] Flood insurance policy, which has paid fire policy, 800-245-6565 to our name.

D. For the purposes of your completion of a HUD-1 closing statement, the information is provided below. NOTE: ALL FEES PAID TO THE BROKER SHOULD BE SHOWN ON LINES 806-811. AS STATED IN THE HUD-1 INSTRUCTIONS

<table>
<thead>
<tr>
<th>Line</th>
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<td>Loan Origination Fee</td>
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<td>Loan Originator Fee</td>
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<td>Subtitle Fee</td>
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<td>Escrow Fee</td>
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<tr>
<td>17</td>
<td>$12,602.31</td>
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Total Fees: $12,602.31

** Notice of Disbursement to Broker: $12,602.31

** Notice of Disbursement to Lender: $12,602.31

This is the amount disbursement and has been sent to the lender. This amount is the total amount paid to the lender. The disbursement is to be sent to the lender as per the instructions on the HUD-1.

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.

Verification Agent

Page 2 of 4

LR0029

CSOC.RICH.006349
Required Endorsements to the Long Form/Short Form ALTA Policies:

ALTA Form 1 or equivalent.
ALTA Form 7 or equivalent.

Title to 116 or equivalent. The dwelling identified in the 116 (116.2) endorsement must be owned as real property and included in the policy definition of "Land."

Environmental Protection: If endorsement Form 31 is required on all loans:
State verifies endorsement, if required.
Mechanic's Lien endorsement or equivalent is required.
If this loan is a condominium unit or FUD, form Condominium/PUD Coverage Endorsement.
If this loan is Manufactured Housing/Mobile Home, endorsement coverage that property is permanently affixed and based on 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 on last on the security instrument or order.
If this loan is a balloon loan, issue endorsement coverage limiting the Balloon Date to Trust/Mortgage or valid and enforceable.

In order to the property to my name, purchase agreement necessary, each endorsement must be described in the Deed Trust/Mortgage and entered in Schedule A of the ALTA policy.

If the policy will contain any title exceptions (as described below) attach the required endorsement(s) (or equivalent coverage):

a) If there is a judgment, mortgage, or right of re-entry, or an mortgage production claim, issue endorsement providing coverage for Lender.
b) If the policy will show any exception, right of way, easement, etc., covering: a) the entire parcel, or b) less than the entire parcel and the maximum interest and improvement at which is not specifically described on the plat map or survey, issue endorsement providing coverage for Lender.
c) If there is a water conveyance or easement, issue endorsement providing coverage for Lender.

The issue of real property in a leasehold estate other 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
8211 Enterprise Drive
Mail Stop: 20032410
Fiorence, SC 29501

Lender's Title Policy Requirements

TO: Stewart Title
770 Alhambra Blvd., 202
Sacramento, CA 95816

Order #: 172003957
Date: 01/03/2007
Property Address: 6022 West Curtis Drive
Sacramento, CA 95818

Count: SACRAMENTO

The title insurance policy endorsements regarding the above order number are set forth below and listed as follows:

The Deed of Trust/Mortgage to be a

First

Valid, subject to the following exceptions:

All taxes due and payable must be paid in full at closing.

We have received the Deed of Trust/Mortgage under the original and map of the ALTA policy as set forth on page two and these records can be delivered to our office or later then three working days after endorsement.

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 indicated.
   b) Title Policy in duplicates, correct in form and content.

2. You are to submit proof of insurance, escrow fund, and other pertinent information to the mortgagee, as required by the lender. The lender's instructions must be included with this submittal. The lender's instructions must include copies of documents to be submitted. We will not accept any department's power of attorney.

I hereby acknowledge with the below signature on each page that I have read all pages and fully understood and will comply with these instructions.

Signature: Apologies

LR0030
Supplemental Instruction to Closing Agent
(Auto Pay - Enrollment Form)

DATE: January 04, 2007

Lender: Washington Mutual Bank
(Long Beach Mortgage Division)

Loan Number: [Redacted]
Borrower Name: Laura Richardson

Attention: Closing Agent

In connection with the above-referenced loan transaction, Lender has included an Auto Pay Enrollment form in the loan document package. If the Borrower(s) elect(s) to take advantage of the Auto Pay program and complete(s) the Auto Pay Enrollment form at the closing, you are hereby instructed to make a copy of the completed form. The original form, signed by all owners of the deposit account identified in the enrollment form, together with the voided check or deposit slip provided by the borrower(s), should be returned to Lender along with the signed loan documents package. The borrower will retain the copy for his or her file.

Please contact your Washington Mutual Bank (Long Beach Mortgage Division) account representative if you have any questions.

Thank you.
4. FIRE AND HAZARD INSURANCE: A complete original one-year fire policy must contain BCE and Special Form at least in the amount equal to the lower of the lesser amount or the reasonable value of the improvements to the premises plus $300, the deductible to be no more than $1,000, in a form of coverage showing current value of the subject property and current date as shown on the Deed of Trust. Loan Policy (form #10, 2021) as shown on page 1. Insurer must be licensed in Class IV and the policy in Bank’s name on file. If subject property is a condominium or HOA, a master policy is required reflecting the subject property on the declaration page. For all reference instructions, a remaining term of six months is required for the acceptance of an existing fire 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 National Flood Insurance Association for at least three to five years or the coverage amount required under Bank’s flood insurance program, whichever is less, including flood deduct. For all reference instructions, a remaining term of six months is required for the acceptance of an existing flood insurance policy. In the term of 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 is your understanding that transactions made or accepted by us are subject to the RESPA statute, and the “HUD-1 Closing Statement” in accordance with such requirements in order that we may not be subject to any claims for any changes, additions, or errors for the future or at any time. If you do not accept this condition, those transactions immediately together with our funding, do not close this loan.

7. HUD-1: Issue HUD-1 Closing Statement including Borrowers and Sellers’ Statements.

8. TITLE INSURANCE POLICY REQUIREMENTS: An ALTA long form letter form Policy of Title Insurance in COMPLIANCE showing title sought in the name of the Borrower and naming the Deed of Trust/Mortgage as the insured only as the interest of Borrower in the property, if applicable, shall obligate for title insurance underwriter, except a policy covering all premiums attached. The Policy must issue our company and our attorneys and contain the following endorsements, underwriting and restrictions:

MORTGAGE CLAUSE: To unencumber and cause the mortgage to be released on demand.

ENDER NAME SPELLING: Must be identical to Transferor (Mortgagor) name spelling on Deed of Trust/Mortgage.

MARITAL STATUS: If borrower is married and is taking title in further name only, the policy must contain another separate policy.

9. ALL FUNDS: All funds associated with this transaction must pass through this loan transaction except any approved secondary financing.

If your need is involved,lender sends certificate showing lender as first lienholder. If certificate is not attached from each company, then endorsement for lender. Title insurance is issued in the name of the borrower, if applicable.

Do not disclose the less by word and automatic serving of any Deed of Trust/Mortgage if applicable.

If you have knowledge of a commitment or subsequent transaction to be opened or closed with completion of this transaction which will transfer subject property.

You are not in receipt of any false, fraudulent, or misleading information or conveyance of payment or any existing loan of record.

It is expressly agreed that in cases where instructions provide for the right of re-entry or a reverse position at any condition on Bonds that the side agreement cannot assure the condition on Bonds that the side agreement cannot assure the condition of the bonds at time of making by Lender.

If you are unable to close this transaction in accordance with these instructions, you must promptly return any funds and/or document any transfer by reason of which you have received any funds.

We reserve the right to cancel or amend the ten or these instructions at any time prior to recordation of our Deed of Trust/Mortgage.

I hereby acknowledge with the below signatures on each page that I have read all pages and fully understand and will comply with these instructions.

Sellers’ Signatures

41402557 (19/10)  Page 4 of 4
WJP Mortgage Services Inc.

CSOC.RICH.006352
## Washington Mutual
### Long Beach Mortgage

**Cash Summary for Purchase**
(Purchase Money Loan Only)

<table>
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<tr>
<th>Borrower: Laura Richardson</th>
<th>Loan Number</th>
<th>Date: January 04, 2007</th>
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<td>Title &amp; Escrow &amp; Company</td>
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<td>SUBTOTAL</td>
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### Summary of Liabilities

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<td>SUBTOTAL</td>
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### Loan Amount

- **535,000.00**
- **Cash Irrigates**
  - **16,113.90**

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**PURCHASED DATE - CASH SUMMARY FOR PURCHASE**

**LR0033**

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**CSOC.RICH.006353**
5199

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

3622 West Curtis Drive, Sacramento, CA 95818

(California)

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. $535,000.00
this amount is called
"Principal" plus interest and any other charges described below at 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 to anyone who takes this Note by transfer and who is entitled to receive payments under this Note is called the "Holder.
"Maturity Date.

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%. The interest rate I will pay may change in accordance with Section 4 of this Note.

The interest rate required by this Note (See Section 3 and Section 4 of this Note) is the rate I will pay from time to time after my
default described in Section 4(B) of this Note.

3. PAYMENTS

(A) Time and Place of Payments

I will pay principal and interest by making a payment each month.
I will make my monthly payment on the first day of each month beginning on March 1, 2007.
I will make these payments each month until I have paid all of the Principal and interest and any other charges described
below that I have taken under this Note. Each monthly payment will be applied as of its scheduled due date and will be applied
towards payment on the Principal and interest. On or before February 1, 2007, I will make my monthly payment on the
Maturity Date.
I will make my monthly payment at Washington Mutual Bank, P.O. Box 3138, Milwaukee, WI 53201.

(B) Amount of My Initial Monthly Payments

Each of my initial monthly payments will be in the amount of U.S. $4,227.96
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 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 on an adjustable interest rate on the first day of February
2009, and the interest rate I will pay may change on the last business day of the last month of each calendar year thereafter.
My interest rate can change is called a "Change Date.

(B) The Index

Before the first Change Date, my interest rate will be based on the "Maturity Date.

(C) Changes in my Monthly Payment

Each new interest rate is based on the New Interest Rate that the Note Holder will calculate for me, including any change in the
interest rate as a result of changes in the index, the Current Index, and any changes in the "Maturity Date.

(D) Calculation of Changes

Before each Change Date, the Note Holder will calculate my new interest rate by adding 4% and 99.100
percentage points to the Current Index and any other changes in the index, the Current Index, and any changes in the
Maturity Date before each Change Date.

The Note Holder will then determine the new interest rate I will pay, including any change in the interest rate as a result of
changes in the index, the Current Index, and any changes in the "Maturity Date.

(E) Limits on Interest Rate Changes

The interest rate I will pay at the time of each Change Date will not be greater than 10.800
% or less than 6.800
%.

The interest rate I will pay will never increase or decrease on my single Change Date by more than 1.000
percentage points, unless the change in the index, the Current Index, and any changes in the "Maturity Date before each Change Date.

5199

MULTIFAMILY FIXED/ADJUSTABLE RATE NOTE - LIBOR

Page 1 of 2

LR0034

CSOC.RICH.006354
(D) 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 with the amount of my monthly payment change again.

(D) Notice of Changes

The Note Holder will deliver or mail to me a notice of any change 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 must be received at least thirty (30) days before any increase in the interest rate begins.

5. BORROWER’S RIGHT TO PREPAY

I have the right to make a partial or full prepayment of the Loan. A prepayment of all or a portion of the Loan principal is known as a "Prepayment." A prepayment of only part of the Loan principal is known as a "Partial Prepayment." Except as provided below, I may make a Full or Partial Prepayment in any amount.

If I make a Full or Partial Prepayment, I must make the payment to the Note Holder. The Note Holder may charge me a penalty for early payment of the Loan. The Note Holder may also charge me a fee for processing a prepayment. The Note Holder may also charge me a fee for processing a prepayment.

When I make a Full or Partial Prepayment, I will notify the Note Holder to make any necessary adjustments to the Loan. The Note Holder may require me to pay any amounts that are not due and payable at the time of the prepayment. The Note Holder may also require me to pay any amounts that are not due and payable at the time of the prepayment.

6. LOAN CHARGES

If a Note Holder fails to meet the payment amount, the Note Holder may charge me a loan charge. The loan charge may be expressed as a percentage of the Loan amount or as a fixed amount. The loan charge may be calculated based on the amount of the Loan or the amount of the outstanding balance of the Loan. The loan charge may be calculated based on the amount of the Loan or the amount of the outstanding balance of the Loan.

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 on the due date, I will pay a late charge to the Note Holder. The amount of the charge will be added to the principal amount and interest. If the Note Holder agrees to accept less than the full amount of the monthly payment on the due date, I will pay that amount in addition to the late charge.

(B) Default

If I do not pay the full amount of any monthly payment on the due date, I will be in default.

(C) Notice of Default

If I am in default, the Note Holder may notify me in writing that I am in default. The Note Holder may also notify me in writing that I am in default. The Note Holder may also notify me in writing that I am in default.

(D) Notice by Non-Note Holder

Even if I am in default, the Note Holder does not have the right to make any payment on the Loan. The Note Holder will still have the right to make any payment on the Loan. The Note Holder will still have the right to make any payment on the Loan.

(E) Payment of Note Holder’s Costs and Expenses

If the Note Holder has required me to pay the Loan 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. These expenses include, for example, reasonable attorney 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 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 to the Note Holder at the address named in Section 3(A) above or at a different address if I give the Note Holder a notice of my different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If any one person signs this Note, each person is jointly and severally obligated to keep all of the promises made under this Note, including the promise to pay the full amount due. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who picks up over-draft charges, 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 any of them together. This means that any one of us may be required to pay all of the amounts owed under this Note.

MULTISTATE FIXED-FAIR AND JUSTICE RATE NOTE - INFORM
10. WAIVERS

I and any other person who has any obligation under this Note waive the rights of Prepayment and Notice of Default. “Prepayment” means any right to redeem the Note Holder's investment at any time. “Notice of Default” means the right to require the Note Holder to give notice to any other person that amounts due have not been paid.

11. UNIFORM SECURED NOTE

This Note is a uniform instrument which varies in some jurisdictions. In addition to the protections given to the Note Holder under the Note, a Mortgage, Deed of Trust or Security Agreement ("Security Instrument") does not have any default or interest due. If the Note Holder from possible losses that might result if the Note Holder does not receive payment of an obligation due, some of whose conditions are as follows:

(a)within thirty (30) days from the date on which the Note Holder or the Note Holder's agent has received notice of acceleration, the Note Holder shall provide the Note Holder with notice of the amount due, the interest due, and the date by which the amount due must be paid, as required by Applicable Law.

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, beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or similar security agreement, the amount of which is the transfer of the freehold by Borrower as a future estate to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred for value, the Note Holder shall be entitled to the full amount due on the Note, together with interest on the amount due on the Note at the rate or rates specified in the Note, from the date of any such sale or transfer until the amount due on the Note is paid in full.

(b) If Borrower shall fail to pay the amount due on the Note or any part thereof when due, the Note Holder may require Borrower to make immediate payment in full of all amounts due under the Note. Some of these conditions are 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, beneficial interests transferred in a bond for deed, contract for deed, installment sales contract or similar security agreement, the amount of which is the transfer of the freehold by Borrower as a future estate to a purchaser.

If all or any part of the Property or any interest in the Property is sold or transferred for value, the Note Holder shall be entitled to the full amount due on the Note, together with interest on the amount due on the Note at the rate or rates specified in the Note, from the date of any such sale or transfer until the amount due on the Note is paid in full.

Witness the hands and seals of the undersigned:

[Sign Original Only]

MULTISTATE FIXED/ADJUSTABLE RATE NOTE - LOR

[Signature]

[Signature]

[Signature]
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 Trustee under this Security Instrument.

(C) "Lender" is Washington Mutual Bank. Borrower is a Federal Association organized and existing under the laws of the United States.

CALIFORNIA Single Family Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3005 1/01

Page 1 of 15

LR0037

CSOC.RICH.006357
Lender’s address is 1400 South Douglass Road, Suite 100, Anaheim, CA 92806

Lender is the beneficiary under this Security Instrument.

(D) "Trustee" is California Reconveyance Company, a California corporation.

(E) "Note" means the promissory note signed by Borrower and dated January 4, 2007. The Note states that Borrower owes Lender Five Hundred Thirty Five Thousand One Hundred Dollars (U.S. $535,001.00) plus interest. Borrower has promised to pay the debt in regular periodic payments and to pay the debt in full not later than February 1, 2037.

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security instrument, plus interest.

(H) "Riders" means all Riders to this Security instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Balloon Rider
- Condominium Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- Second Home Rider
- 1-4 Family 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 orders.

(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 transfer 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) "Exhibit 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 coverage 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 mortgage 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 regulations, 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.

(i) "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:

Legal Description Attached Hereto And Made A Part Hereof

Parcel ID Number 3622 WEST COURT OF FIVE
Sacramento
("Property Address"): which currently has the address of

Sacramento, California 95818

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay for Escrow items pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. Dollars.

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sibility. 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 unsatisfied funds. Lender may hold such unsatisfied 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 Payment 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 impair priority over this Security Instrument as a lien or encumbrance on the Property; (b) household payments or ground rents on the Property; if any; (c) premiums for any and all insurance required by Lender under Section 3; 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 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 be for all purposes 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 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 (excluding 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. Charge, 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 defense against enforcement of the lien in, legal proceedings which in Lender’s opinion operate to prevent the enforcement of the lien while such 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
lent. 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 not 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 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 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 damaged. 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 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 taxeis, 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 3 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 direct Borrower to proceed with the repairs and restoration in a single payment or in
a series of 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 give 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, remove debris or dangerous conditions, and turn utilities 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 separate insurance 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 purchased 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.
(h) Any such agreement 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 not be waived. The right to receive certain disclosures, to request and obtain cancellation of the Mortgage Insurance to have the Mortgage Insurance terminated automatically, 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 foreclosed. 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 foreclosed, the Miscellaneous Proceeds shall be applied to the same 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 same 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 divided by the fair market value of the Property immediately before the partial taking, destruction, or loss in value, and the amount so divided 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 by this Security Instrument 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 same 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 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, reimburse as provided in Section 19, by causing the action or proceeding to be dismissed with a finding 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 the terms of the 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 amount 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 15, 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 19) 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 set forth 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 clause 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 encumbrance 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 15 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 Reinstatement 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 covenant or agreement; (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 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 reinstatement 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 therefor 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 herein 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 Substance" 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 use 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 hereby 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 pursuance of 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 convening of the Trustee, 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 2945 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:

Laura Richardson  
(Signature)  
(Signature)  
S.

(Signature)  
(Signature)  
S.

(Signature)  
(Signature)  
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S.

(Signature)  
(Signature)  
S.
State of California
County of

On before me, personally appeared

(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

(Seal)
FIXED/ADJUSTABLE RATE RIDER

THIS FIXED/ADJUSTABLE RATE RIDER is made on this 4th day of January, 2007, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned ("Borrower") to secure Borrower's Fixed/Adjustable Rate Note (the "Note") to Washington Mutual Bank ("Lender") of the same date and covering the property described in the Security Instrument and located at 3622 West Curtis Drive, Sacramento, CA 95818

[Property Address]

THE NOTE CONTAINS PROVISIONS ALLOWING FOR A CHANGE FROM THE INITIAL FIXED INTEREST RATE TO AN ADJUSTABLE INTEREST RATE AND FOR CHANGES IN THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE BORROWER MUST PAY.

ADDITIONAL COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. INTEREST RATE AND MONTHLY PAYMENT CHANGES

The Note provides for an initial fixed interest rate of 8.800%. The Note provides for a change in the initial fixed interest rate to an adjustable interest rate and for changes in the monthly payments, as follows:

4. INTEREST RATE AND MONTHLY PAYMENT CHANGES

(A) Change Dates

The initial fixed interest rate Borrower will pay will change to an adjustable interest rate on the first day of February, 2009, and the interest rate Borrower will pay may change on that day every 6th month thereafter. Each date on which Borrower's interest rate could change is called a "Change Date."

(B) The Index

Beginning with the first Change Date, Borrower's interest rate will be based on an Index. The "Index" is the average of interbank offered rates for six month U.S. dollar-denominated deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The most recent Index figure available as of the date 45 days before the Change Date is called the "Current Index."

Fixed/Adjustable Rate Rider - Libor

4140623 105091
Page 1 of 3

LR0052
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 to 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) (.000 %) from the rate of interest Borrower has been paying for the preceding months. Borrower’s interest rate will never be greater than 14.800 % or less than 8.800 %.

(E) Effective Date of Changes

Borrower’s new interest rate will become effective on each Change Date. Borrower will pay the amount of Borrower’s new monthly payment beginning on the first monthly payment date after the Change Date until the amount of Borrower’s monthly payment changes again.

(F) Notice of Changes

The Note Holder will deliver or mail to Borrower a notice of any changes in Borrower’s interest rate and the amount of Borrower’s monthly payment before the effective date of any change. The notice will include information required by law to be given to the Borrower and also the title and telephone number of a person who will answer any question Borrower may have regarding the notice.

B. TRANSFER OF THE PROPERTY OR A BENEFICIAL INTEREST IN BORROWER

Covenant 18 of the Security Instrument is amended to read as follows:

(A) Until Borrower’s initial fixed interest rate changes to an adjustable 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.

[Sign Original Only]

Laura Richardson
Borrower

[Seal]

Borrower

[Seal]

Borrower

Fixed/Adjustable Rate Rider - Libor
4140623 (05/09)
SIGNATURE/NAMES AFFIDAVIT

DATE: January 4, 2007

LOAN #: [Redacted]

BORROWER: Laura Richardson

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW. (This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

Laura Richardson

(Print or Type Name)

Signature

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

Laura Ann Richardson

(Print or Type Name)

Signature

Batts Laura

(Print or Type Name)

Signature

Richardson Batts, Laura

(Print or Type Name)

Signature

Laura R Batts

(Print or Type Name)

Signature

and that

and the same person.

are one

State/Commonwealth of

County/Parish of

Subscribed and sworn (affirmed) before me this day of

__________________________

Notary Public

State/Commonwealth of

Acting in the County/Parish of

My Commission Expires:

[Stamp]

LR0055

CSOC.RICH.006375
# 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

**Borrowers:**
Laura Richardson

**Address:** 717 E Verona St, Long Beach, CA 90806

**Property:** 5822 West Curtis Drive, Sacramento, CA 95818

## Annual Percentage Rate (APR)

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</table>

**Total of Payments:** $513,657.90

**Payment Schedule:**

- **Demand Feature:** Check box if you have a Demand Feature.
- **Variable Rate Feature:** Check box if you have a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.

**Security:** Silencer Paying that amount interest, you have a Security Interest in the property located at 5822 West Curtis Drive, Sacramento, CA 95818

**Assumption:** You are paying that amount interest, and paying any interest subject to lender's credit, including interest due under original mortgage terms.

**Filing/Recording Fees:**

**Property Insurance:** You have successful experience with a mortgage lender in the event of a material condition of the loan, borrower may purchase the insurance that is a necessary and complete building insurance.

**Late Charges:** If your payment is more than Fifteen days late, you must the amount of 6.00% of the overdue payment.

**Prepayment:**

- **Early Payment:**
- **Late Payment:**

See your contract for any additional information regarding prepayment, default, required repayment in full before scheduled date, prepayment interest and penalties. A copy of the contract is available at your request.

**Lender or Lender's Agent:**

- **Lender:**
- **Address:**

**Borrowers:**

- **Borrower:**
- **Address:**
DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

This is not the true cost for which the borrower will pay. 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" on 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 Note 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 14). For example if the borrower's note is for $100,000 and the Prepaid Finance Charges total $3,000, the Amount Financed would be $97,000. 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 charges or any temporary layover payments authorized by the lender.
WASHINGTON MUTUAL BANK
1400 SOUTH DOUGLAS ROAD, SUITE 100
ANAHUAC, CA 92806

CLOSING NOTICE TO CALIFORNIA BORROWERS

LOAN NO.: [Redacted]

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
      those 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 DOUGLAS ROAD, SUITE 100
ANAHUAC, 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 09, 2007

[Signature]

[Name]

[Title]

[Redacted]

Borrower

[Redacted]

Borrower

LR0058

CSOC.RICH.006378
RESPA SERVICING DISCLOSURE

Vendor: 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. THESE RIGHTS ARE A PART OF 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 and interest and escrow account payments, if any. If your loan servicing changes, there are certain procedures that must be followed. You should review this statement carefully. This statement briefly 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 loan servicer must also give you a delay in the time (not more than 30 days after a transfer) for solicitation to notify you, upon the occurrence of certain business emergencies.

Notice 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 call center telephone number of the new servicer; and toll-free or call center telephone numbers of a person or department for both your present servicer and your new servicer to answer your questions. During the 30 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 need a "qualified written request" on your loan, you must provide you with a written acknowledgment within 20 Business Days of receipt of your request. A "qualified written request" is a written correspondence, either in person, by telephone, or in writing, that is received by the servicer, which includes your name and account number, and the information regarding your request. It is at least 20 Business Days from the date you submit your request. A qualified written request must include any appropriate corrections to your account, or must provide you with a written statement that a consumer reporting agency concerned with a credit report returned to such person or qualified written request.

A Business Day is any day in which the offices of the business are open to the public for carrying on substantially all of its business functions.

Damages and Costs
Section 6 of RESPA also provides for damages and costs for individuals or classes of individuals in circumstances where servicers are shown to have violated the requirements of that Section.

Servicing Transfer Estimates
1. The following is the best estimate of what will happen to the servicing of your mortgage loan:
   [ ] We may assign, sell or transfer the servicing of your loan while the loan is outstanding.
   [ ] We are able to service your loan and we [ ] will not [ ] have decided whether to service your loan.
   [ ] We do not service mortgage loans, and we have not serviced mortgage loans in the past three years.
   [ ] We presently intend to assign, sell or transfer the servicing of your mortgage loan. You will be informed about your servicer.

2. For all the first lien mortgage loans that we make in the 12-month period after your mortgage loan is funded, we estimate that the percentage of mortgage loans for which we will transfer servicing is between: [ ] 0% to 20% or [ ] 20% to 50% or [ ] 51% to 75% or [ ] 76% to 100% or [ ] 100%
   This estimate 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 loan servicing decisions.

3. [ ] We have previously assigned, sold or transferred the servicing of first lien mortgage loans.
   [ ] This is our record of transferring the servicing of the first lien mortgage loans we have made in the past:
   [ ] 2008: [ ] 0%
   [ ] 2009: [ ] 
   [ ] 2014: [ ] 0%
   This information does [ ] not include assignments, sales or transfers to affiliates or subsidiaries.

January 01, 2007

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.

[ ] We understand that the undersigned acknowledgment is a required part of the mortgage loan application.

Applicant: Lila Richardson

Signature: ________________________________

Date: ________________________________

Reference: LRO0059
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

We have received a copy of this notice.

Borrower: Laura Richardson  Date:  

Borrower:  Date:  

Borrower:  Date:  

Borrower:  Date:  

Borrower:  Date:  

CSOC.RICH.006380
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  1/4/27

___________________  ___________________
Date  Date

___________________  ___________________
Date  Date

___________________  ___________________
Date  Date

___________________  ___________________
Date  Date

___________________  ___________________
Date  Date

CSOC.RICH.006381
Washington Mutual Bank
1400 South Douglas Road, Suite 110
Arabian, 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+ or higher by A.M. Best's Insurance Reports (or Lloyd's of London) and licensed in the jurisdiction where the Mortgaged Property is located.
- Policy must be written for a minimum of fire and special form coverage which must cover all buildings, garages, outbuildings, etc., by direct mention of All-Risk 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 continued 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 $5,000 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 premium and add the cost of such premium to the debt owed.
- Policy must contain a Lender's Loss Payable (Form 438 RPU) in favor of:

Washington Mutual Bank, F.A., 1700 Northeast 171st Street
P.O. Box 100664
Seattle, WA 98157-6664

Loan No:

IMPORTANT NOTE: If the Mortgage Loan is located in a condominium or PUD Project, the requirements stated on the Hazard Insurance Requirements and Authorization PUD/Condominium Addendum must be followed in addition to the requirements stated 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


414022000

LR0062

CSOC.RICH.006382
Washington Mutual Bank
1400 South Douglas Road, Suite 100, Anaheim, CA 92806
hereinafter referred to as "Lender"

ESCROW ACCOUNT AGREEMENT
TAX & INSURANCE

Borrower(s): Laura Richardson

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:

☐ 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 payment 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 each applicable law on single-family owner-occupied residences only.

BORROWER ACKNOWLEDGMENT:

EXECUTED THIS

[Signature]

Laura Richardson

LR0063
FIXED/ADJUSTABLE RATE LOAN PROGRAM DISCLOSURE
(2-Year, 3-Year and 5-Year Fixed Adjustable Rate Program)

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, and the words "we," "us," and "our" refer to Washington Mutual Bank or anyone who thereafter acquires the note and is entitled to receive loan payments.

This Disclosure describes the features of the adjustable rate mortgage programs 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 later rate your 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 as the "Initial 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 "Discount 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 discount or premium.

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 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, the interest rate on your loan will be based on the "Index." The "Index" is the average of the prime interest rate for the month U.S. dollar denominating deposits in the London market ("LIBOR"), as published in The Wall Street Journal. The Wall Street Journal is available at many newspapers 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 reputable information. We will give you notice of such a change. 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 for the amount of our current interest rate discount or premium.

3. On each Change Date, your interest rate will be equal to 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 less 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 36 monthly payments of your loan program has a two year fixed interest rate period, the first 60 monthly payments of your loan program has a three year fixed interest rate period, or the first 80 monthly payments of 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 each six months thereafter, your monthly payment may change. Each Change Date, the 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 your new monthly payment that would be sufficient to repay the unpaid principal balance that you are required to owe at the Change Date together with the unpaid balance of your loan as of the date of the Change Date.
interest at the new interest rate in full to 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 example payments described in this disclosure include only principal and interest and do not include any escrow payment, title or property insurance premiums, ground rent, 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 10, but not more than 20, calendar days before the date that your 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

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 $100,000 loan. The initial interest rate is the rate in effect in September, 2006. The loan term limits described in Section 4.D. of this Disclosure, if applicable, were used in these examples. Your monthly payment can increase or decrease significantly based on changes in the interest rates.

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 5.599%), 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%.

<table>
<thead>
<tr>
<th>Years</th>
<th>Initial Monthly Payment</th>
<th>Maximum Monthly Payment</th>
<th>Month Maximum</th>
</tr>
</thead>
</table>
| 30 YEARS | $99.81 | $453.36 | 49%
| 40 YEARS | $95.54 | $454.06 | 49%

To see what your payment is, divide your mortgage amount by 100,000, then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $100,000 would be:

30 year term: $100,000 / $10,000 = 6.0 x 99.81 = $598.86
40 year term: $100,000 / $10,000 = 6.0 x 95.54 = $573.24

(b) Initial Interest Rate That is a Discounted Rate

On a loan with an initial interest rate of 16.000% (i.e., an index of 5.454%, plus a Margin of 5.599%, 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 26.000%.

<table>
<thead>
<tr>
<th>Years</th>
<th>Initial Monthly Payment</th>
<th>Maximum Monthly Payment</th>
<th>Month Maximum</th>
</tr>
</thead>
</table>
| 30 YEARS | $91.47 | $377.17 | 49%
| 40 YEARS | $80.86 | $375.15 | 49%

To see what your payment is, divide your mortgage amount by 100,000, then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $100,000 would be:

30 year term: $100,000 / $10,000 = 6.0 x 91.47 = $548.82
40 year term: $100,000 / $10,000 = 6.0 x 80.86 = $485.16

(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 5.999%, rounded to the nearest 1/8 of 1%, plus a Premium of 7.000%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

<table>
<thead>
<tr>
<th>Years</th>
<th>Initial Monthly Payment</th>
<th>Maximum Monthly Payment</th>
<th>Month Maximum</th>
</tr>
</thead>
</table>
| 30 YEARS | $114.34 | $462.31 | 49%
| 40 YEARS | $113.03 | $462.31 | 49%

To see what your payment is, divide your mortgage amount by 100,000, then multiply the monthly payment shown above by that amount. For example, the initial monthly payment for a mortgage loan amount of $100,000 would be:

30 year term: $100,000 / $10,000 = 6.0 x 114.34 = $685.74
40 year term: $100,000 / $10,000 = 6.0 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 5.599%, 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%.

<table>
<thead>
<tr>
<th>Years</th>
<th>Initial Monthly Payment</th>
<th>Maximum Monthly Payment</th>
<th>Month Maximum</th>
</tr>
</thead>
</table>
| 30 YEARS | $99.81 | $453.36 | 49%
| 40 YEARS | $95.54 | $454.06 | 49%

3 These amounts are based on a 8.125% index rate in effect in September 2006. The example, disclaimer, and presentation are intended to show how you will pay. Your example, disclaimer, or presentation may be different.
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 $50,000 would be:

- 30 year term: $30,000 / $10,000 = 3; 6 x $99.83 = $399.28
- 40 year term: $30,000 / $10,000 = 3; 6 x $99.83 = $359.62

(a) Initial Interest Rate That is a Discounted Rate
On a loan with an initial interest rate of 12.900% (i.e., an index of 5.454%, plus a Margin of 7.450%), the maximum amount that the interest rate could increase under this program is six percentage points, to 18.900%.

<table>
<thead>
<tr>
<th>Term</th>
<th>Initial Monthly Payment</th>
<th>Maximum Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 YRS</td>
<td>$304.19</td>
<td>$361.62</td>
</tr>
<tr>
<td>40 YRS</td>
<td>$304.19</td>
<td>$359.64</td>
</tr>
</tbody>
</table>

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 $99.83 = $999.14
- 40 year term: $60,000 / $10,000 = 6; 6 x $99.83 = $599.05

(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 8.046%), the maximum amount that the interest rate could increase under this program is six percentage points, to 19.500%.

<table>
<thead>
<tr>
<th>Term</th>
<th>Initial Monthly Payment</th>
<th>Maximum Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 YRS</td>
<td>$114.51</td>
<td>$168.76</td>
</tr>
<tr>
<td>40 YRS</td>
<td>$113.03</td>
<td>$162.21</td>
</tr>
</tbody>
</table>

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 $70,000 would be:

- 30 year term: $70,000 / $10,000 = 7; 7 x $114.51 = $1001.57
- 40 year term: $70,000 / $10,000 = 7; 7 x $113.03 = $691.02

3. Five Year Fixed Interest Rate Period

(a) Initial Interest Rate That is a Fully Indexable Rate
On a loan with an initial interest rate of 11.500% (i.e., an index of 5.454%, plus a Margin of 6.046%), the maximum amount that the interest rate could increase under this program is six percentage points, to 17.500%.

<table>
<thead>
<tr>
<th>Term</th>
<th>Initial Monthly Payment</th>
<th>Maximum Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 YRS</td>
<td>$99.83</td>
<td>$145.68</td>
</tr>
<tr>
<td>40 YRS</td>
<td>$99.83</td>
<td>$144.92</td>
</tr>
</tbody>
</table>

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 $80,000 would be:

- 30 year term: $80,000 / $10,000 = 8; 8 x $99.83 = $798.64
- 40 year term: $80,000 / $10,000 = 8; 8 x $99.83 = $798.64

(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 5.346%), the maximum amount that the interest rate could increase under this program is six percentage points, to 16.800%.

<table>
<thead>
<tr>
<th>Term</th>
<th>Initial Monthly Payment</th>
<th>Maximum Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 YRS</td>
<td>$93.72</td>
<td>$137.72</td>
</tr>
<tr>
<td>40 YRS</td>
<td>$92.14</td>
<td>$138.95</td>
</tr>
</tbody>
</table>

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 $90,000 would be:

- 30 year term: $90,000 / $10,000 = 9; 9 x $93.72 = $843.48
- 40 year term: $90,000 / $10,000 = 9; 9 x $92.14 = $829.26

(c) Initial Interest Rate That is a Premium Rate
On a loan with an initial interest rate of 12.000% (i.e., an index of 5.454%, plus a Margin of 6.546%), the maximum amount that the interest rate could increase under this program is six percentage points, to 18.000%.

1. These examples are based on an index value in effect as of December 2004. The monthly, discrete, and quarterly numbers that we have used and round your monthly, discrete, or quarterly rate to different.
To use this payment table, divide your mortgage amount by 10,000, then multiply the monthly payment shown above by this amount. Example: for a mortgage loan amount of $60,000 would be:

- 30 year loan: $60,000 / $10,000 = 6 / 6 x $114.54 = $687.24
- 40 year loan: $60,000 / $10,000 = 6 / 6 x $113.33 = $680.18

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.

Laurie Richardson

Date

Date
DATE: January 4, 2007
LENDER: Washington Mutual Bank
BORROWERS: Laura Richardson

PROPERTY ADDRESS: 4622 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.

[Signature]
Borrower: Laura Richardson
Date: 1/4/07

[Signature]
Borrower: [Signature]
Date: [Date]

[Signature]
Borrower: [Signature]
Date: [Date]
WASHINGTON MUTUAL BANK ("WMB")

Borrowers(s) Name: Laura Richardson

Loan Number: ______________

Date of recording: ______________

Recording Number: ______________

Verified with: ______________

Date Verified: ______________

Date funds disbursed: ______________

I acknowledge that all funds have been disbursed as per the Final HUD-1 and the security has been recorded.

(Signature) ______________ Date ______________

If recording of the security instrument is pending, please sign the acknowledgment below:

☐ I acknowledge WMB’s security instruments were forwarded to the recorder’s office on ______________ and all funds have been disbursed as per the Final HUD-1. If confirmation of ______________ 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) ______________

4140365 (2004) - VERIFICATION OF RECORDING

CSOC.RICH.006389
POLICY OF TITLE INSURANCE ISSUED BY

STEWARD TITLE
GUARANTY COMPANY

SUBJECT TO THE EXCLUSIONS FROM COVERAGE, THE EXCEPTIONS FROM COVERAGE CONTAINED IN SCHEDULE B AND THE CONDITIONS AND STIPULATIONS, STEWARD 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.

Chairman of the Board
Signed by:

Company Steward Title Guaranty Company

President

Authorized Signatory

Company Steward Title of Sacramento

City: MICHAEL, CALIFORNIA 95668

Policy No.: CNJP-1597-845667

191 (Rev. 1-19-91)

CSOC.RICH.006390
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, enjoyment or occupancy of any improvement on or hereafter erected on the land; (ii) a separation in ownership or a change in the dimensions or area of the land or any parcel of which the land is a part; or (iii) any land bank or 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 any 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 any 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) Any claim relating to the Company's Councilor or its former employees, including but not limited to the Company's Councilor or its former employees, but not recorded in the public records at Date of Policy, but known to the insured claimant at the time of the insurance.
   (c) Resulting in no loss or damage to the insured claimant;
   (d) Arising from, or occurring subsequent to Date of Policy, or
   (e) Resulting in no 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. Unmarketability of the land or 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. Insolvency or bankruptcy or alienation of the insured mortgage, or claim thereof, which arises out of the transaction evidenced by the insured mortgage and is based upon any or any consumer credit protection or trust in lending law.

6. Any claim, which arises out of the transaction involving the insured estate or interest insured by this policy or the transaction creating the interest of the insured estate, by reason of the operation of federal bankruptcy, state insolvency or similar creditors' laws.

CONDITIONS AND STIPULATIONS

1. DEFINITION OF TERMS.

The following terms used in this policy mean:

"Insured," the person or persons named in Schedule A, 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 or by assignment or title, and all the personal legal representatives, successors in interest, and persons, if any, who in the Company's judgment may become interested in the land under the lien of the insured mortgage or claim thereof, and any person, firm, corporation, firm, partnership, association, trust, estate, or other entity named in Schedule A.

"Insured claimant," the person or persons named in Schedule A, 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 or by assignment or title, and all the personal legal representatives, successors in interest, and persons, if any, who in the Company's judgment may become interested in the land under the lien of the insured mortgage or claim thereof, and any person, firm, corporation, firm, partnership, association, trust, estate, or other entity named in Schedule A.

"Insured mortgage," a mortgage shown in Schedule A, the owner of which is as as insured in Schedule A.

"Insured mortgage party," the person or persons named in Schedule A, or any of them.

"Insured interests," the interest or interests in the land described in Schedule A, the lien of the insured mortgage, or any part thereof, as to any of them.

"Liens," the rights, interest, and liens in the land described in Schedule A, or the lien of the insured mortgage, or any part thereof.

"Public records," records established under state statutes at Date of Policy for the purpose of furnishing constructive notice of matters relating to real property to purchasers for value and without knowledge.

"Public records," records established under state statutes at Date of Policy for the purpose of furnishing constructive notice of matters relating to real property to purchasers for value and without knowledge.

2. CONTINUATION OF INSURANCE.

(a) If, at any time subsequent to Date of Policy, the insured claimant secures by the insured mortgage the coverage of this policy shall continue in force as of Date of Policy in favor of (c) such insured lender who may make any improvement on or hereafter erected on the land by foreclosure, trustee's sale, conveyance in lieu of foreclosure, or other legal manner which discharges the lien of the insured mortgage; (d) a conveyance of the estate or interest of the person, firm, association, trust, estate, or other entity named in Schedule A or any part thereof to the insured by operation of law, or delay, or fraud, or any other manner which discharges the lien of the insured mortgage; (e) a conveyance of the estate or interest of the person, firm, association, trust, estate, or other entity named in Schedule A or any part thereof to the insured by operation of law, or delay, or fraud, or any other manner which discharges the lien of the insured mortgage.

(b) At any time subsequent to Date of Policy, the Company shall have the right to accept any conveyance of the estate or interest of the person, firm, association, trust, estate, or other entity named in Schedule A or any part thereof to the insured by operation of law, or delay, or fraud, or any other manner which discharges the lien of the insured mortgage.

(c) At any time subsequent to Date of Policy, the Company shall have the right to accept any conveyance of the estate or interest of the person, firm, association, trust, estate, or other entity named in Schedule A or any part thereof to the insured by operation of law, or delay, or fraud, or any other manner which discharges the lien of the insured mortgage.

(d) At any time subsequent to Date of Policy, the Company shall have the right to accept any conveyance of the estate or interest of the person, firm, association, trust, estate, or other entity named in Schedule A or any part thereof to the insured by operation of law, or delay, or fraud, or any other manner which discharges the lien of the insured mortgage.

(e) At any time subsequent to Date of Policy, the Company shall have the right to accept any conveyance of the estate or interest of the person, firm, association, trust, estate, or other entity named in Schedule A or any part thereof to the insured by operation of law, or delay, or fraud, or any other manner which discharges the lien of the insured mortgage.

(f) At any time subsequent to Date of Policy, the Company shall have the right to accept any conveyance of the estate or interest of the person, firm, association, trust, estate, or other entity named in Schedule A or any part thereof to the insured by operation of law, or delay, or fraud, or any other manner which discharges the lien of the insured mortgage.

(g) At any time subsequent to Date of Policy, the Company shall have the right to accept any conveyance of the estate or interest of the person, firm, association, trust, estate, or other entity named in Schedule A or any part thereof to the insured by operation of law, or delay, or fraud, or any other manner which discharges the lien of the insured mortgage.

(h) At any time subsequent to Date of Policy, the Company shall have the right to accept any conveyance of the estate or interest of the person, firm, association, trust, estate, or other entity named in Schedule A or any part thereof to the insured by operation of law, or delay, or fraud, or any other manner which discharges the lien of the insured mortgage.

(i) At any time subsequent to Date of Policy, the Company shall have the right to accept any conveyance of the estate or interest of the person, firm, association, trust, estate, or other entity named in Schedule A or any part thereof to the insured by operation of law, or delay, or fraud, or any other manner which discharges the lien of the insured mortgage.

(j) At any time subsequent to Date of Policy, the Company shall have the right to accept any conveyance of the estate or interest of the person, firm, association, trust, estate, or other entity named in Schedule A or any part thereof to the insured by operation of law, or delay, or fraud, or any other manner which discharges the lien of the insured mortgage.

3. NOTICE OF CLAIM TO BE GIVEN TO INSURED CLAIMANT.

An insured claimant shall notify the Company promptly in writing (a) in case of any litigation as set forth in (a) below, (b) in case knowledge shall come to an insured hereafter 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 (c) if the estate or interest or the lien of the insured mortgage, as insured, is rejected or unmarketable. In prompt notice shall not be given to the Company, then as to that insured hereafter to 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 this 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

CSOC.RICH.006391

5236
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 matters. The Company shall have the right to institute and prosecute any action or proceeding, or to do any other act or thing in its opinion may be necessary or desirable in order to secure the title to the estate or interest or the lien or encumbrance or other matter insured against, or to maintain or defend any such action or proceeding. The Company shall not be liable for any cost or expense incurred by an insured in the defense of such action or proceeding which affects matters not insured against by this policy.

If the Company shall have the right, at its own cost, to institute and prosecute any action or proceeding or to do any other act or thing in its opinion may be necessary or desirable in order to secure the title to the estate or interest or the lien or encumbrance or other matter insured against, or to maintain or defend any such action or proceeding, the Company shall not be liable for any cost or expense incurred by an insured in the defense of such action or proceeding which affects matters not insured against by this policy.

5. PROOF OF LOSS OR DAMAGE.

In addition to and after the notices required under Section 3 of these Conditions and Stipulations, the Company shall have the right to demand an examination of the Company and shall be entitled to require for examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company. The examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company. The examination, inspection and copying, at such reasonable times and places as may be designated by any authorized representative of the Company.

6. OPTIONS TO PAY OR OTHERWISE SETTLE CLAIMS, TERMINATION OF LIABILITY.

In case of a claim under this policy, the Company shall have the right to:

(a) To Pay or Tender Payment of the Amount of Insurance or to Purchase the Indebtedness.

In case of a claim under this policy, the Company shall have the right to:

(a) To Pay or Tender Payment of the Amount of Insurance or to Purchase the Indebtedness.

(b) To use any amount of the amount of insurance or to purchase the Indebtedness.

(c) To make any payment or to purchase the Indebtedness.

(d) To make any payment or to purchase the Indebtedness.

(e) To make any payment or to purchase the Indebtedness.

(f) To make any payment or to purchase the Indebtedness.

(g) To make any payment or to purchase the Indebtedness.

(h) To make any payment or to purchase the Indebtedness.

(i) To make any payment or to purchase the Indebtedness.

(j) To make any payment or to purchase the Indebtedness.

(k) To make any payment or to purchase the Indebtedness.

(l) To make any payment or to purchase the Indebtedness.

(m) To make any payment or to purchase the Indebtedness.

(n) To make any payment or to purchase the Indebtedness.

(o) To make any payment or to purchase the Indebtedness.

(p) To make any payment or to purchase the Indebtedness.

(q) To make any payment or to purchase the Indebtedness.

(r) To make any payment or to purchase the Indebtedness.

(s) To make any payment or to purchase the Indebtedness.

(t) To make any payment or to purchase the Indebtedness.
conditions and stipulations continued and concluded

It shall 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 loss incurred against 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 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 personally liable party or parties or 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 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 incurred against this policy which 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-exercised Obligations

The Company's right of subrogation against non-insured obligations shall exist and shall accrue, without limitation, the rights of the insured to indentures, guarantees, 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 acquistion of an insured mortgage by an obligor except an obligor described in Section 1 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 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 insurance or the breach of any 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 the insurer or the insured. All arbitrable matters when the amount of the Insurance in excess of $1,000,000 shall be arbitrated only if 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 trial is held 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 state of the land shall apply to an arbitration under the Title Insurance Arbitration Rules.

14. LIABILITY LIMITED TO THIS POLICY; POLICY ENTIRE CONTRACT

(c) 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.

(a) 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 thereby or by any action asserting such claim, shall be restricted to this policy.

(b) No amendment or endorsement to this policy can be made except by a writing endorser hereon or attached hereto signed by either the President, a Vice President, the Secretary, an Assistant Secretary, or validizing officer or notarized agent 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 by 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 77222-2029, 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.
SCHEDULE A

Order No.: 17-003957  Premium: $1,436.80

Date of Policy: JANUARY 10, 2007  Policy No. □ " " " □ □ □ □ □
  @2:59 P.M.

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:

   [SCHEDULE 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.
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 $461.48 PAID
2nd Installment $461.48 Open - Due February 1, 2007
Delinquent April 10, 2007

Parcel 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 $87.12, 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.


Trustor: LAURA RICHARDSON. AN UNMARRIED WOMAN
Trustee: California Reconveyance Company, a California corporation
Beneficiary: Wells Fargo Bank, N.A., A Federal Association, which is organized and existing under the laws of The United States of America

LR0077

CSOC.RICH.006397
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 sources:

• 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.

LR008D
From: Nikki Davis (nikki)
To: laurariichardson
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
### BUYER’S ESTIMATED CLOSING COSTS

<table>
<thead>
<tr>
<th>Property: 3622 West Curtis Drive, Sacramento, CA 95818</th>
<th>Buyer: Laura Richardson</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date: January 9, 2007</td>
<td>Escrow Officer: Nikki Davis</td>
</tr>
</tbody>
</table>

#### FINANCIAL CONSIDERATION
- **Total Consideration**: $585,001.00
- **Deposit from Laura Richardson**: $1,000.00
- **Deposit from Laura Richardson**: $22,112.22
- **Deposit from Laura Richardson**: $5,000.00
- **New 1st Trust Deed**: $536,001.00

#### LOAN INFORMATION - Washington Mutual Bank

- **Loan Origination Fee to Avenue Mortgage**: $10,700.00
- **Appraisal Fee to Sean B. Gallagher POC**: $350.00
- **Credit Report Expansions to Avenue Mortgage**: $12.93
- **Lender’s Inspection Fee to Sean B. Gallagher to Avenue Mortgage**: $700.00
- **Tax Research/Payment Services to Washington Mutual Bank**: $61.00
- **Title Search Fee Lender’s Affiliate**: $8.00
- **Broker Processing Fee to Avenue Mortgage**: $500.00
- **Broker Underwriting Fee to Avenue Mortgage**: $400.00
- **Interest at 128.9902% from 01/09/2007 to 02/01/2007 to Washington Mutual Bank**: $2,860.77

#### PRORATIONS/ADJUSTMENTS

- **Uncertified Taxes at $491.48 per annum from 01/01/2007 to 01/09/2007**: $20.07
- **Credit for buyer to Seller $98.00 for 9/21/06**: $132.51
- **Credit for Buyer to Seller $160.00 for 2/20/07**: $50.00

#### OTHER DEBITS/CREDITS

- **Rental Farm Insurance for Homeowners Insurance Premium to City of Sacramento for City Transfer Tax**: $1,231.06
- **AACK’s Closing Services, Inc. for accommodation signing/notary fees**: $190.06

#### TITLE/TAXES/RECORDING CHARGES

- **ALTA Loan Policy Fee**: $705.98
- **Policy Endorsement - 8.1**: $20.00
- **Recording Grant Deed**: $10.00
- **Recording Trust Deed**: $65.00
- **Documentary Transfer Tax**: $294.52

#### ESCROW CHARGES

- **Escrow Fee**: $515.00
- **Drawing Grant Deed**: $40.00
- **Notary Fee**: $40.00
- **E-Mail Documents**: $100.00
- **Wire Fee**: $20.00
- **Refund**: $21,709.05

**TOTAL** $579,165.29  $578,103.25

---

**THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE**

Read and Approved:

Laura Richardson

LR0083

CSOC.RICH.006403
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
BUYER'S ESTIMATED CLOSING COSTS

<table>
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<tr>
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<td>Sacramento, CA 95818</td>
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<tr>
<th>DATE:</th>
<th>January 9, 2007</th>
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<tbody>
<tr>
<td>ESCROW OFFICER:</td>
<td>Nicole Davis</td>
</tr>
<tr>
<td>ESCROW NO.:</td>
<td>[ ] [ ] [ ] [ ]</td>
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<td>Total Consideration</td>
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<tr>
<td>Deposit from Laura Richardson</td>
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<td></td>
</tr>
<tr>
<td>Deposit from Laura Richardson</td>
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<td></td>
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<tr>
<td>New 1st Trust Deed</td>
<td>5,000.00</td>
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<tr>
<td></td>
<td>838,213.22</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DEBITS</th>
<th>CREDITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>535,001.00</td>
<td>1,000.00</td>
</tr>
<tr>
<td>22,172.22</td>
<td></td>
</tr>
<tr>
<td>5,000.00</td>
<td>838,213.22</td>
</tr>
</tbody>
</table>

<p>| LOAN INFORMATION - Washington Mutual Bank |</p>
<table>
<thead>
<tr>
<th>[Changes $15,468.10]</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Origination Fee to Avenue Mortgage</td>
</tr>
<tr>
<td>Appraisal Fee Sean B. Gallagher POC $350.00 to Avenue Mortgage</td>
</tr>
<tr>
<td>Credit Report Fee to Avenue Mortgage</td>
</tr>
<tr>
<td>Lender’s Inspection Fee to Avenue Mortgage</td>
</tr>
<tr>
<td>1st Appraisal Fee to Washington Mutual Bank</td>
</tr>
<tr>
<td>Tax Research Payment Services to Washington Mutual Bank</td>
</tr>
<tr>
<td>Flood Search Fee Lender America</td>
</tr>
<tr>
<td>Broker Processing Fee to Avenue Mortgage</td>
</tr>
<tr>
<td>Broker Underwriting Fee to Avenue Mortgage</td>
</tr>
<tr>
<td>Interest at 6.25% (2007) from 01/06/2007 to 12/31/2007</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>PRORATIONS/ADJUSTMENTS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Unpaid Taxes at $616.18 semi-annually from 01/06/2007 to 01/06/2007</td>
<td>20.97</td>
</tr>
<tr>
<td>Credit $15,000.00 to Buyer towards closing costs</td>
<td>15,000.00</td>
</tr>
<tr>
<td>Credit $1,032.51 to Seller 12/1/2006</td>
<td>1,032.51</td>
</tr>
<tr>
<td>Credit $15,000.00 to Seller 12/1/2007</td>
<td>15,000.00</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>OTHER DEBITS/CREDITS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>State Farm Insurance for Homeowners Insurance Premium</td>
<td>1,231.00</td>
</tr>
<tr>
<td>City of Sacramento for City Transfer Tax</td>
<td>755.63</td>
</tr>
<tr>
<td>ASP Signing Services, Inc. for escrowclosing/notary fees</td>
<td>159.00</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>TITLE/TAX/RECORDING CHARGES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>ALTA Loan Policy Fee</td>
<td>705.98</td>
</tr>
<tr>
<td>Policy endorsements - 8.1</td>
<td>25.00</td>
</tr>
<tr>
<td>Recording Grant Deed</td>
<td>10.00</td>
</tr>
<tr>
<td>Recording Trust Deed</td>
<td>85.00</td>
</tr>
<tr>
<td>Documentary Transfer Tax</td>
<td>294.52</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>ESCROW CHARGES</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Escrow Fee</td>
<td>515.62</td>
</tr>
<tr>
<td>Drawing Grant Deed Fee</td>
<td>40.00</td>
</tr>
<tr>
<td>Notary Fee</td>
<td>40.00</td>
</tr>
<tr>
<td>E-Mail Documents</td>
<td>100.00</td>
</tr>
<tr>
<td>Federal Express</td>
<td>150.00</td>
</tr>
<tr>
<td>Wire Fee</td>
<td>20.00</td>
</tr>
<tr>
<td>Refund</td>
<td>21,889.00</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$ 575,193.29</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE</th>
</tr>
</thead>
</table>

Read and Approved:

Laura Richardson

LR0065

CSOC.RICH.006405
BUYER'S ESTIMATED CLOSING COSTS

PROPERTY: 3022 West Curtis Drive
Sacramento, CA 95810

BUYER: Laura Richardson

DATE: January 9, 2007

ESCROW OFFICER: MM1/Devi

CLOSING DATE: January 9, 2007

ESCROW NO.: 535,001.00

DEBITS CREDITS

FINANCIAL CONSIDERATION
Total Consideration 535,001.00

DEBITS CREDITS

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 Expense to Avenue Mortgage 13.33
Lender's Inspection Fee Sean B. Gallagher to Avenue Mortgage 799.00
Mtg Ins Application Fee to Washington Mutual Bank
Tax Research/Payment Services to Washington Mutual Bank 81.00
Flood Search Fee LandAmerica
Broker Processing Fee to Avenue Mortgage 500.00
Broker Underwriting Fee to Avenue Mortgage 400.00
Interest at $128,690.00/day from 01/09/2007 to 02/01/2007 to Washington Mutual Bank 2,968.77

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 16,000.00
Credit fr Buyer to Seller $650.00/day fr 12/19/06 1,632.51

OTHER DEBITS/CREDITS
State Farm insurance for Homeowners Insurance Premium 1,231.00
City of Sacramento for City Transfer Tax 739.93
ASAP Signing Services, Inc for accommodation signing/Notary fees 100.00

TITLE/TAX/RECORDING CHARGES
ALTA Loan Policy Fee 705.98
Policy endorsement b. 1 25.00
Recording Grant Deed 10.00
Recording Trust Deed 65.00
Documentary Transfer Tax 294.52

ESCROW CHARGES
Escrow Fee 519.50
Notary Fee 40.00
E-Mail Documents 100.00
Federal Express 150.00
Wire Fee 20.00
Refund 21,599.95

TOTAL $ 578,193.29 $ 578,193.29

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE

Read and Approved:

Laura Richardson

LR0086 CSOC.RICH.006406
BUYER’S ESTIMATED CLOSING COSTS

<table>
<thead>
<tr>
<th>PROPERTY:</th>
<th>5922 West Curtis Drive</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Sacramento, CA 95818</td>
</tr>
<tr>
<td>BUYER:</td>
<td>Laura Richardson</td>
</tr>
<tr>
<td>DATE:</td>
<td>January 9, 2007</td>
</tr>
<tr>
<td>ESCROW OFFICER:</td>
<td>N/A</td>
</tr>
<tr>
<td>CLOSING DATE:</td>
<td>N/A</td>
</tr>
<tr>
<td>ESCROW NO.:</td>
<td>N/A</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>DEBITS</th>
<th>CREDITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Consideration</td>
<td>$35,001.00</td>
</tr>
<tr>
<td>Deposit from Laura Richardson</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>Deposit from Laura Richardson</td>
<td>$3,175.22</td>
</tr>
<tr>
<td>Deposit from Laura Richardson</td>
<td>$3,000.00</td>
</tr>
<tr>
<td>New 1st Trust Deed</td>
<td>$535.00</td>
</tr>
</tbody>
</table>

**FINANCIAL CONSIDERATION**

**LOAN INFORMATION** - Washington Mutual Bank

<table>
<thead>
<tr>
<th>Charges $15,468.10</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loan Origination Fee to Avenue Mortgage</td>
</tr>
<tr>
<td>Appraisal Fee Stem B. Gallagher POC $350.00 to Avenue Mortgage</td>
</tr>
<tr>
<td>Credit Repair Expiration to Avenue Mortgage</td>
</tr>
<tr>
<td>Lender’s Insulation Fee Stem B. Gallagher to Avenue Mortgage</td>
</tr>
<tr>
<td>Title Search Fee</td>
</tr>
<tr>
<td>Broker Processing Fee to Avenue Mortgage</td>
</tr>
<tr>
<td>Broker Underwriting Fee to Avenue Mortgage</td>
</tr>
<tr>
<td>Interest at $122,950.00/day from 01/05/2007 to 02/01/2007 to Washington Mutual Bank</td>
</tr>
</tbody>
</table>

**PRORATIONS/ADJUSTMENTS**

| Unpaid Taxes at $141.84/annually from 01/01/2007 to 01/05/2007 | 20.07 |
| Credit for Buyer to Seller towards closing costs | 15,000.00 |
| Credit for Buyer to Seller $90.00/day for 1/2/2007 | 1,632.51 |
| Credit for Buyer to Seller $100/day for 1/3/2007 | 900.00 |

**OTHER DEBITS/ CREDITS**

| State Farm Insurance for Homeowners Insurance Premium | 1,231.00 |
| City of Sacramento for City Transfer Tax | 735.63 |
| AGA® Signing Services, Inc. for accommodation signing/notary fees | 100.00 |

**TITLE/TAXES/RECORDED CHARGES**

| ALTA Loan Policy Fee | 705.08 |
| Policy Endorsement - 8.1 | 25.00 |
| Recording Grant Deed | 10.00 |
| Recording Trust Deed | 65.00 |
| Documentary Transfer Tax | 204.52 |

**ESCROW CHARGES**

| Escrow Fee | 415.50 |
| Drawing Grant Deed | 40.00 |
| Notary Fee | 40.00 |
| E-Mail Documents | 100.00 |
| Wire Fee | 20.00 |
| Refund | 21,709.05 |

**TOTAL**

| $ 679,193.39 |
| $ 679,105.22 |

THIS IS AN ESTIMATE ONLY AND FIGURES ARE SUBJECT TO CHANGE.

Laura Richardson

LR0087

CSOC.RICH.006407
<table>
<thead>
<tr>
<th>Frequency</th>
<th>Channel 1</th>
<th>Channel 2</th>
<th>Channel 3</th>
<th>Channel 4</th>
<th>Channel 5</th>
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</thead>
<tbody>
<tr>
<td>150 MHz</td>
<td>105 MHz</td>
<td>90 MHz</td>
<td>75 MHz</td>
<td>60 MHz</td>
<td>45 MHz</td>
</tr>
<tr>
<td>200 MHz</td>
<td>150 MHz</td>
<td>100 MHz</td>
<td>50 MHz</td>
<td>25 MHz</td>
<td>0 MHz</td>
</tr>
</tbody>
</table>

Please refer to the table above for frequency assignments.
CHARLES TREVES

TREVES 24 COVER

LR0090

CSOC.RICH.006410
WaMu Care. 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 programs and options, and for any required program.

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: ( )

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: ( )

   Co-borrower Street Address

   ( )

   Apartment Number

   City

   ( )

   State: ( )

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 mortgage checks for at least three months, due to unanticipated state budget and finally uninsured 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?
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.

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Home Loans, Item &amp; Loans</td>
<td>$ 2,770</td>
<td>$</td>
</tr>
<tr>
<td>Auto Insurance &amp; Other Expenses</td>
<td>$ 300</td>
<td>$</td>
</tr>
<tr>
<td>Credit Cards &amp; Installment Loans</td>
<td>$ 2,770</td>
<td>$</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$ 175</td>
<td>$</td>
</tr>
<tr>
<td>Medical Expenses</td>
<td>$ 175</td>
<td>$</td>
</tr>
<tr>
<td>Child Care, Child Support &amp; Alimony</td>
<td>$ 275</td>
<td>$</td>
</tr>
<tr>
<td>Food &amp; Miscellaneous Spending money</td>
<td>$ 275</td>
<td>$</td>
</tr>
<tr>
<td>UTILITIES</td>
<td>$ 175</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$ 175</td>
<td>$</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$ 5,000</td>
<td>$ 0</td>
</tr>
</tbody>
</table>

17. Please enter your income details below and total them in the last row.

<table>
<thead>
<tr>
<th>INCOME</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Wages</td>
<td>$ 14,170</td>
<td>$</td>
</tr>
<tr>
<td>Other Income</td>
<td>$ 0</td>
<td>$</td>
</tr>
<tr>
<td>(unemployment, child support, etc.)</td>
<td>$ 0</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$ 0</td>
<td>$</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$ 14,170</td>
<td>$ 0</td>
</tr>
</tbody>
</table>

18. Please enter how much money you have in the assets below, and total them in the last row.

<table>
<thead>
<tr>
<th>ASSET</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account(s)</td>
<td>$ 3,000</td>
<td>$ 0</td>
</tr>
<tr>
<td>Savings &amp; Money Market Account(s)</td>
<td>$ 2,560</td>
<td>$</td>
</tr>
<tr>
<td>Stocks, Bonds &amp; CDs</td>
<td>$ 0</td>
<td>$</td>
</tr>
<tr>
<td>Retirement Account(s)</td>
<td>$ 20,000</td>
<td>$ 0</td>
</tr>
<tr>
<td>Home Equity</td>
<td>$ 12,000</td>
<td>$ 0</td>
</tr>
<tr>
<td>Other Real Estate Equity</td>
<td>$ 12,000</td>
<td>$ 0</td>
</tr>
<tr>
<td>Cars (with no loan payments)</td>
<td>$ 0</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$ 0</td>
<td>$</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$ 37,560</td>
<td>$ 0</td>
</tr>
</tbody>
</table>

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 lender of my (our) home loan the authority to verify the information (we) have disclosed in this financial statement. By signing below, (I/we) agree that if (I/we) should hereafter fail to make payments on my (our) home loan, or to pay off my (our) home loan in full, (I/we) hereby expressly withdraw this financial statement.

X  [ ]

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 answer 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 paycheck—your two most recent pay stubs

☐ Copy the completed form for yourself?

GREAT!
Now, either fax or mail your information to WaMu:

□ Fax 934-886-1338 or 934-886-1339
□ Mail WaMu Home Owners Assistance Program,
   7315 Baymeadows Way, JAX, Jacksonville, FL 32256

LR0092

Page 2 of 2
14. Have you already spoken to a debt counseling service?  
X 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.

<table>
<thead>
<tr>
<th>EXPENSES</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Home Loans, Rent &amp; Leases</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Auto Loans</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Auto Insurance &amp; Other Expenses</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Credit Cards &amp; Installment Loans</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Medical Expenses</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Child Care, Child Support &amp; Alimony</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Food &amp; Miscellaneous Operating Money</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Utilities</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Other</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
</tbody>
</table>

17. Please enter your income details below and total them in the last row.

<table>
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<th>INCOME</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Wages</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Other Income</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>(unemployment, child support, etc.)</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Other</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
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<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
</tbody>
</table>

18. Please enter how much money you have in the assets below, and total them in the last row.

<table>
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<tr>
<th>ASSET</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account(s)</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Savings &amp; Money Market Account(s)</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Stocks, bonds &amp; CDs</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Retirement Account(s)</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Home Equity</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Other Real Estate Equity</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Cash (with no loan payments)</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>Other</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
<tr>
<td>TOTAL</td>
<td>$ 0.00</td>
<td>$ 0.00</td>
</tr>
</tbody>
</table>

I (we) agree that the financial information provided is an accurate reflection of my (our) financial status. I (we) understand and acknowledge that any actions taken by the holder of my (our) home loan or my (our) bank will be made in strict reliance on the financial information provided. My (our) signature(s) below gives 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) agree to the following:
- I (we) agree to a repayment plan for my (our) home loan, restate my (our) home loan, or pay off my (our) home loan in full, or 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 modification. In this event, I (we) hereby direct you to take no further action to process this request for a modification.

X  

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?
☐ Remind: 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: 904-888-1228 or 904-886-1309
Mail: WaMu Home Ownership Preservation, 7255 Baymeadow Way, JAXA1000, Jacksonville, FL 32256

Page 2 of 2

CSOC.RICH.006413
Borrower Assistance Form

You can type your answers right into this form and fax or mail it.
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?
   
   (555) 366-7119
   (555) 366-2217
   (555) 366-8888

   Borrower Home Phone
   Co-borrower or Work Phone
   Borrower Work Phone
   Co-borrower Work Phone
   Borrower Mobile Phone
   Co-borrower Mobile Phone

3. Do you have your WaMu loan number?
   
   Yes ☐ No ☐

4. What is the address of your property?
   
   5622 Cutting Drive
   Sacramento, CA 95818

   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.
   
   777 E. Vernon Street
   Long Beach, CA 90801

   Former Street Address
   Apartment Number
   City
   State
   Zip

7. How many people live at your address?
   
   ☐ 0 ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 or more

8. How many of the people living at this address are dependents?
   
   ☐ 0 ☐ 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 ☐ 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?
    
    0

Page 1 of 2

CSOC.RICH.006415
14. Have you already spoken to a debt counseling service?  
   □ Yes  □ No

15. How many cars do you own?  
   □ 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.

<table>
<thead>
<tr>
<th>EXPENSE</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Other Home Loans, Rent &amp; Taxes</td>
<td>$5,400</td>
<td>$</td>
</tr>
<tr>
<td>Auto Loans</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Auto Insurance &amp; Other Expenses</td>
<td>$150</td>
<td>$</td>
</tr>
<tr>
<td>Credit Cards &amp; Installment Loans</td>
<td>$150</td>
<td>$</td>
</tr>
<tr>
<td>Health Insurance</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Medical Expenses</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Child Care, Child Support &amp; Alimony</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Food &amp; Miscellaneous Spending</td>
<td>$125</td>
<td>$</td>
</tr>
<tr>
<td>Utilities</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$5,485</td>
<td>$</td>
</tr>
</tbody>
</table>

17. Please enter your income details below and total them in the last row.

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Wages</td>
<td>$12,500</td>
<td>$</td>
</tr>
<tr>
<td>Other Income (unemployment, child support, etc.)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>17,985</td>
<td>17,985</td>
</tr>
</tbody>
</table>

18. Please enter how much money you have in the assets below, and total them in the last row.

<table>
<thead>
<tr>
<th>ASSET</th>
<th>BORROWER</th>
<th>CO-BORROWER</th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking Account(s)</td>
<td>$2,900</td>
<td>$</td>
</tr>
<tr>
<td>Savings &amp; Money Market Account(s)</td>
<td>$120</td>
<td>$</td>
</tr>
<tr>
<td>Stocks, Bonds &amp; CDs</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Retirement Account(s)</td>
<td>$140,000</td>
<td>$140,000</td>
</tr>
<tr>
<td>Home Equity</td>
<td>$270,000</td>
<td>$270,000</td>
</tr>
<tr>
<td>Other Real Estate Equity</td>
<td>$180,000</td>
<td>$180,000</td>
</tr>
<tr>
<td>Cars (with no loan payment)</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td>Other</td>
<td>$</td>
<td>$</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>$650,000</td>
<td>$650,000</td>
</tr>
</tbody>
</table>

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 lender 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 thereafter agree to a repayment plan for my (our) home loan, reinstate my (our) home loan, or pay on 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.

[Signature]

Date

X Borra

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 returns  
      • if you receive regular pay stubs—your two most recent pay stubs

☐ Copy this completed form for yourself?

GREAT!

Now, either fax or mail your information to WaMu.

Fax: 504-886-9128 or 504-886-9120

Mail: WaMu Home Ownership Preservation, 7155 Birmeyways Way, JAXA9000, Jacksonville, Fl, 32286

Page 2 of 2

CSOC.RICH.006416
Washington Mutual

FAX COVER SHEET

DATE: July 25, 2008
TO: L Richardson

PHONE NUMBER:
FAX NUMBER: 202-647-5046

FROM Oriska Haywood
PHONE NUMBER: (866) 923-9387 ext. [ illegible ]
FAX NUMBER: (804)732-8380

PAGES: 13 including cover sheet
RE: Washington Mutual Bank Modification Agreement
WE ARE A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT
AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.
WE HAVE TOLD A CREDIT BUREAU ABOUT A LATE PAYMENT, MISSED
PAYMENT, OR OTHER DEFAULT ON YOUR ACCOUNT. THIS INFORMATION
MAY BE REFLECTED IN YOUR CREDIT REPORT.
RE: Washington Mutual Loan No. [Redacted]
Property Address: 3622 W CURTIS DRIVE
SACRAMENTO, CALIFORNIA 95818

Dear LAURA RICHARDSON

Thank you for your continued interest in our Homeownership Preservation Program. Enclosed
is your proposed Loan Modification Agreement ("Agreement") (three identical sets of documents).
The Agreement was prepared consistent with the terms you discussed with a loan workout
specialist. The Agreement will not be binding or effective until it has been signed by both
you and the lender in compliance with the instructions and conditions in this letter.

Please review the Agreement carefully and if you so desire, consult your own attorney. When
you are satisfied with the Agreement and if you wish to proceed with the loan modification,
sign all the documents in black ink, in the presence of a notary and keep one for your records
and return two signed originals to Washington Mutual Bank in the envelope provided. Please
sign your name exactly as it is printed under the signature line. Where appropriate, witness
signatures must be from two different individuals and require their printed name under their
signature.

Along with the signed Agreement, you must also send a certified check or cashier's check in
the amount of $ 0.00 . This amount includes charges for the modification fee and necessary
advances including but not limited to recording fees, attorney fees and costs, returned check
fees and late charge fees, if any. Additional sums may become due as a result of the timing of
this letter and Agreement. Nothing in this letter or Agreement precludes our collections of
additional advances.

The signed Agreement and certified or cashier's check must be received by Washington Mutual
Bank at the following address on or before JULY 30, 2008

PALPS4 WAMUCOVER Rev. 10-03-07
Page 1
LR0099

CSOC.RICH.006419
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:
PHOS1 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 20070010, in the official records of SACRAMENTO County as a lien against the real property described in the Security Instrument, and located at 3622 W CURTIS DRIVE, SACRAMENTO, CALIFORNIA 95818 (the "Subject Property"), and is more particularly described as:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

TAX ID #: [REDACTED]

C. Borrower is the current owner of record of the Subject Property. No other persons or business entities have ownership, management or control of the Subject Property. Borrower has not assigned, transferred, mortgaged or hypothecated the Subject Property, or any lease 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 are 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 herein 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 its 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 mortgage 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]
BORROWED(S):

Date:

LAURA RICHARDSON

STATE OF ____________________________
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 instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature of Notary

My commission expires: _______________________

PANOM DEFEND TRUST, Rev. 04-10-04

Page 6

LR0106

CSOC.RICH.006426
TRUST:
Washington Mutual Bank

Date: ____________________________

BY: Washington Mutual Bank, its Attorney-in-Fact

(Name) CHRISTINA M. LOPEZ
VICE PRESIDENT
(Title)

Witness Signature

Print Name

STATE OF FLORIDA

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 instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature of Notary

My commission expires. ____________________________

FANDE. DDFX. TRUST. 3 Rev. 04.30.08
Page 7

LR0107

CSOC.RICH.006427
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

FANDF FAND003 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'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, short pay items, impounds, and all other payments that the Borrower(s) 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 heretofore 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 herein 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 its 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 mortgage/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 _____________________________
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 instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature of Notary

My commission expires: _____________________________

FAND# DFPX.TRUST-6 Rev. 04-30-08 Page 6

LR0111

CSOC.RICH.006431
TRUST:
Washington Mutual Bank

Date: ________________________________

BY: Washington Mutual Bank, its Attorney-in-fact

(Name) CHRISTINA M. LOPEZ
VICE PRESIDENT
(Title)

Witness Signature

Print Name

STATE OF FLORIDA
COUNTY OF DUVAL

On ________________________________, before me, 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 instrument and acknowledged to me that
he/she/they executed the same in his/her/their authorized capacity(ies), and that by
his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of
which the person(s) acted, executed the instrument.

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

WITNESS my hand and official seal.

Signature of Notary

My Commission expires: ___________________________

PANDA DEFEND TRUST-7 Rev. 04-00-08

Page 1
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 lends 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

PANDW FANDQ3 Rev. 06-11-02

LR0113

CSOC.RICH.006433
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

FAND#FAND004 Rev. 06-18-02 LR0114

CSOC.RICH.006434
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:

<table>
<thead>
<tr>
<th>Year</th>
<th>Type</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-02</td>
<td>Election Cycle</td>
<td>$132,895</td>
</tr>
<tr>
<td>05-06</td>
<td>Election Cycle</td>
<td>$251,504</td>
</tr>
<tr>
<td></td>
<td>(Candidate Loan)</td>
<td>$59,652</td>
</tr>
<tr>
<td>07-08</td>
<td>Election Cycle</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Self Loans</td>
<td>$176,150.21</td>
</tr>
<tr>
<td></td>
<td>Debt to others</td>
<td>$115,696.69</td>
</tr>
</tbody>
</table>

As I have noted California is #2 in the nation in foreclosures and L.A./Long Beach area has over 38,000 homes destroyed.

I challenge my opponents and the press to stop stalling individuals and engage in serious discussion about the issues. We 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.
#### Exclusion of Spouse/Dependent of Trust Information

**Applicable Schedule 13C: Answer Each of These Questions.**

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>NC</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you have any additional caregiver or dependents for whom you can provide information?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you did not provide or cannot provide information?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you did not provide or cannot provide information?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you did not provide or cannot provide information?</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>If you did not provide or cannot provide information?</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>If you did not provide or cannot provide information?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you did not provide or cannot provide information?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If you did not provide or cannot provide information?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Preliminary Information — Answer Each of These Questions

- **Name:** L. M. Krumholz
- **Calendar Year 2008 Annual Disclosure Statement:**
  - **Form A**
  - **Hand Delivered**

**US House of Representatives**

**Daytime Telephone:** 202-225-7424

**Legal Authority Reference:**

- **2307 Rule:**
- **33**
| Name | James Jones | Page 2 |

Schedule 1 - Earned Income | |
<table>
<thead>
<tr>
<th>Source</th>
<th>Activity</th>
<th>Date</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Schedule II - Payments Made to Charity in Lieu of Honorary

Name: [Redacted]  
Position: [Redacted]
<table>
<thead>
<tr>
<th>Transaction</th>
<th>Amount of Income</th>
<th>Type</th>
<th>Block A</th>
<th>Block B</th>
<th>Block C</th>
<th>Block D</th>
<th>Block E</th>
<th>Block F</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Schedule III – Assets and Unearned Income**

Continuation Sheet (if needed)
<table>
<thead>
<tr>
<th>Type of Transaction</th>
<th>Amount of Transaction</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>DE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EX</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PUR</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Note:** This form is for reporting transactions. Please enter all transactions in full. Include all dates and amount. The total amount of transactions must be $10,000 or more. Transactions include sales, purchases, exchanges, and any other transactions that result in a gain or loss. Provide a brief description of any transaction.
<table>
<thead>
<tr>
<th>Name of Vendor</th>
<th>Schedule VI - Travel Payments and Reimbursements</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Schedule VI - Travel Payments and Reimbursements**

- **Name of Vendor**
- **Schedule VI - Travel Payments and Reimbursements**
<table>
<thead>
<tr>
<th>Name of Agreement</th>
<th>Terms of Agreement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Schedule VI—Positions**

<table>
<thead>
<tr>
<th>Position</th>
<th>Name of Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Schedule IX—Agreements**

<table>
<thead>
<tr>
<th>Agreement</th>
<th>Terms of Agreement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Note: The text is partially legible and requires careful reading to understand fully.*
**Exclusion of Spouse Dependent or Trust Information—Answer Each of These Questions**

Each question in this part must be answered and the appropriate schedule marked for each "Yes" response.

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is your spouse or dependent ever entitled to a pension or annuity?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is your spouse or dependent entitled to a pension or annuity?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is your spouse or dependent entitled to any property or other income?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is your spouse or dependent entitled to any property or other income?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is your spouse or dependent entitled to any property or other income?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is your spouse or dependent entitled to any property or other income?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is your spouse or dependent entitled to any property or other income?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is your spouse or dependent entitled to any property or other income?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is your spouse or dependent entitled to any property or other income?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Preliminary Information—Answer Each of These Questions**

- **Type of Trust:**
  - **Purpose:**
  - **Number of Units:**
  - **Date of Trust:**
  - **State:**
  - **Exempt:**
  - **Total:**

**Form:**

- **Turtle Information:**

**2020 Financial Disclosure Statement**

*Only completed for new employees with less than 15 years of service.*

**Hand Delivered**
<table>
<thead>
<tr>
<th>Account</th>
<th>Type of Asset</th>
<th>Amount of Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank</td>
<td>BLOCK D</td>
<td>$000 - $2000</td>
</tr>
<tr>
<td>Security</td>
<td>BLOCK C</td>
<td>$2000 - $4000</td>
</tr>
<tr>
<td>Stock</td>
<td>BLOCK B</td>
<td>$4000 - $6000</td>
</tr>
<tr>
<td>Bond</td>
<td>BLOCK A</td>
<td>$6000 - $8000</td>
</tr>
</tbody>
</table>

Note: The table above represents the distribution of income by account type and amount. Each account is categorized under different blocks based on the amount range. For example, the Bank account falls under BLOCK D for amounts ranging from $000 to $2000.
Schedule of Gifts

<table>
<thead>
<tr>
<th>Type of Gift</th>
<th>Amount of Gift</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: The gift (or group of gifts) discussed above is not a gift to an organization of a type described in the internal revenue code. The gift is made in the name of [name of donor] and is to be completed by [date of completion]. The donor is not a member of the [name of organization].

Report the source, the decision to make the gift, any gift giving program, and any source of payment. If the donor is not a member of the organization, report the gift.

Schedule of Liabilities

<table>
<thead>
<tr>
<th>Name of Liability</th>
<th>Amount of Liability</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Date</td>
<td>City of Return</td>
</tr>
<tr>
<td>------------</td>
<td>----------------</td>
</tr>
<tr>
<td>6-11</td>
<td>N</td>
</tr>
</tbody>
</table>

**Schedule VI — Travel Payments and Reimbursements**
<table>
<thead>
<tr>
<th>Term of Agreement</th>
<th>Name of Organization</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Schedule I - Agreements**

Excludes: Positions held on Schedule I. Positions held in any federal, state, local, or private employment, including positions as a member of a non-profit organization.

For positions held in California, the following apply:

- Positions held in the State of California.
- Positions held in the County of California.
- Positions held in the City of California.
- Positions held in the City of Los Angeles.

**Schedule II - Positions**

<table>
<thead>
<tr>
<th>Name</th>
<th>Position</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tara Johnson</td>
<td>5294</td>
</tr>
</tbody>
</table>
N/A (See Schedule I)

Schedule V - Compensation in Excess of $5,000 Paid to One Source

| Name of Employee | Date of Compensation
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>John Doe</td>
<td>2020-01-01</td>
</tr>
</tbody>
</table>

Schedule IV - Agreements

from: Laura Eichason

5%
EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION — ANSWER EACH OF THESE QUESTIONS

Each question in this part must be answered and the appropriate space must be checked for each "Yes", "No", or "NA" response.

[Table with questions and response options]
<table>
<thead>
<tr>
<th>Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>John Doe</td>
<td>5000</td>
</tr>
<tr>
<td>Jane Smith</td>
<td>7500</td>
</tr>
<tr>
<td>Emily Brown</td>
<td>9000</td>
</tr>
</tbody>
</table>

**Schedule 1 - Earned Income**

*Note: The table represents earned income for the year.*
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 Thomassen, 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.

Thomassen said his wife would walk across the street with the garden hose and water the dying ivy hanging on a chain-link fence.

Thomassen, 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 peeling, 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.

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


..............
PRESS TELEGRAM

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

Rep. Laura Richardson LOS ANGELES-House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

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

DAILY BREEZE

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

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

50 Most Beautiful 2009 - Top 40 (Flash version)

See Seng Peng:


THE DISTRICT WEEKLY

HOUSE ETHICS PANEL EXAMINES REP. RICHARDSON’S SACRAMENTO HOUSE
Theo Douglas Wed.

As reported by the Los Angeles Times’ Jeff Gottlieb this morning, and by The Associated Press, in the Press-Telegram, Congressional Rep. Laura Richardson’s vacant Sacramento house is now the subject of an investigation by the newly-mined 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-umbounded) 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.”

Lost 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.

CBS 13, Sacramento

Ethics Office Looking At Congresswoman's Sac Home

House ethics officials are investigating the Sacramento house that Rep. Laura Richardson temporarily lost to foreclosure last year.

The Los Angeles Times reported Tuesday that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

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 $525,000 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 Bithwaste 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-umbounded) 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 house 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.


Last week, the Los Angeles Times reported that Richardson is under investigation by the Office of Congressional Ethics in relation to a home she owned in Sacramento that was in foreclosure.

So should the public wonder if Democrats as a part are more ethically challenged than Republicans at this point? CREW spokeswoman Naomi Seligman doesn't think so. She says more Democrats than Republicans are under investigation because more Democrats are in Congress right now.

"I don't think it indicates anything for the parties," Seligman said. "It takes power to abuse it. It's the cycle of things here."
Craig Holman, legislative representative for watchdog group Public Citizen, said it is typical that the majority party would be dealing with more ethics questions.

"A lot of the money and influence peddling is going to flow disproportionately towards Democrats," Holman said.

Holman is impressed with California Democrat Speaker Nancy Pelosi's leadership efforts on ethics reform despite the number of Democrats who are under investigation, saying she "has done a phenomenal job when it comes to passing the strictest ethics rules that we've seen on Capitol Hill."
COMPTON BULLETIN

Ethics office investigates Richardson's housing woes

From staff and wire reports

LOS ANGELES—House ethics officials are investigating the Sacramento home that Rep. Laura Richardson, D-Calif., temporarily lost to foreclosure last year.

The Los Angeles Times reported last week that the Office of Congressional Ethics interviewed neighbors about the cost of cleaning up Richardson's yard, which the city declared a public nuisance.

Investigators called Janet Carlson and Peter Thomsen, who live across the street, to ask about how much they spent on yard work, which could be considered gifts in violation of House rules.

Investigators also contacted real estate investor James York, who bought the home at a foreclosure auction last year before the bank gave it back to Richardson.

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

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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 house 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 50 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)


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 at 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.

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-pressing) frequently bedraggled Sacramento house—which went into foreclosure and was resold before Richardson somehow managed to get 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.
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 costy 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.

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.ibcvikingnews.com

Candidates for 37th District spar over the issues

Ricklyn Hukriede

Issue date: 10/23/08 Section: News

The Political Science Student Association, a non-partisan club at LBCC, hosted an informal debate for the candidates running for the 37th Congressional District on Thursday, Oct. 9. The District consists of the inland sections of Long Beach, Carson, Compton and Signal Hill.

Present at the debate were write-in Democratic candidate Peter Mathews, a political science professor at Cypress College, Lee Davis, a publisher and Long Beach Resident and Republican write-in candidate June Poesi, 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 Poesi, 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.
Seats In Congress Contested

By Kurt Helin
Editor

Conventional political wisdom is that the two Congressional seats representing the Long Beach area are "safe" — meaning Democrat Laura Richardson in the 37th and Republican Dana Rohrabacher in the 46th cannot be beat come November.

But these are unconventional political times, and both candidates seeking re-election face a confidant group of challengers.

Rohrabacher’s 46th District covers large parts of East Long Beach — every part of the city east of Avenue and Recreation Park, as well as Belmont Shore and a strip along the coast of the city. That combined with a large swath of northern Orange County as well as the Palos Verdes Peninsula.

It’s a largely Republican area, but former Huntington Beach mayor and Democrat Debbie Cook is a tough challenger, and 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,” she said.

Over in the 37th District — which covers the majority of Long Beach, everything not in the 46th — two names appear on the ballot: Democrat Laura Richardson and independent Nick Dibs. However, people are trying to beat Richardson as a write-in candidate: Democrats Lee Davis and Peter Matos and Republican June Poochet.

“We need a Congressman who is focused on the district,” Mathews said, referring to Richardson. “We need a representative who is not so encumbered.”

In both races, it is the current national economic crisis is front and center — and opponents are trying to attack the incumbents’ votes.

Rohrabacher voted against the recently passed $700 billion bailout plan for Wall Street.

“It’s unconscionable that the Congress was unfairly forced into a ‘take it or leave it’ approach — filled with political payoffs in order to secure enough votes to rush it through at the end of session, ” Rohrabacher said. “Viable alternatives that did not require an enormous expansion of government.
taxpayers to shoulder the $700 billion cost of Wall Street's irresponsibility were not permitted to be introduced or debated as part of the process...

"The bottom line is this bill takes money from people who acted responsibly and gives it to those who 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 bill that supported the bankers and left the taxpayers holding the bag. He said most of that money should have been focused on loans and steps to help small business owners and homeowners.

Dibs went further.

"My opponent voted for the bailout of Wall Street thieves," Dibs said. "These are people who were the banking system... and Richardson voted for tax dollars to bail them out."

The Carson-based Republican Pauwels 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 on her homes early in the summer.

Davis said that she had also experienced foreclosure but the lessons learned there would have helped her make better decisions on bills than Richardson did.

In all the races, the challengers are working to stand out on other issues as well.

Dibs said that as an independent, he is the one candidate who is not beholden to special interests and would stand up for the needs of the common man in Congress and work to overhaul a corrupt system.

"The few are profiting at the expense of the many, whether you are talking about the war in Iraq or financial crisis or many other areas," Dibs said. "The status quo is what got us to this point. If you want the status quo they should vote for Laura Richardson. But if they don't, I'm the person who can make changes."

Mathews, who came in second to Richardson in the primary — 57 percentage points behind — said Richardson has not worked hard enough on health care issues or to end the war in Iraq.

"She voted for $50 billion to give to George Bush to continue the war in Iraq without a timetable for 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. "He doesn’t move legislation that helps this district."

She pointed to the lack of federal assistance to clean up the air or improve road conditions in and the ports of Long Beach and Los Angeles as an example. She also said she would focus her time in the big energy issues this nation faces.

"I’ve been very involved and interested in our energy future, and how we would deal with a future access to cheap fuel sources," Cook said.

Rohrabacher and Cook will have one debate, Oct. 21 at Orange Coast College. Cook’s campaign is www.debbiecookforcongress.com.

In the 37th District, the candidates are spending a lot of time and energy explaining how people can about writing in a candidate’s name. Mathew’s most recent mailer even has a picture of the ballot explain.

Richardson’s Web site from the special election a year ago is up at www.laurarichardson-forcong, although it has not recently been updated. The Web sites for the other candidates are: Nick Dibs, www.dibsforgcongress.com; Peter Mathews, www.mathewsforgcongress.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
202/225.7926 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.

LLR --
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

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LR0163

CSOC.RICH.006483
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: RichardsonML, Laura  
CC: Parker, Kimberly  
Sent: Thu Oct 02 16:57:49 2008  
Subject: Washington Times: foreclosure

See below.

Conservative newspaper. Small distribution. Looking to pad his story.

We should not comment.


From: Steven Miller [mailto: ...]
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.? Thanke.
S.A. Miller
THE WASHINGTON TIMES

Office: 202-636-5636
Mobile: 443-621-8845

Find my latest stories at http://www.washingtontimes.com/rss/authors/s-miller/

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Hello Everyone,

There seems to be some confusion. The information that was sent to me 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
Sent: Tuesday, October 27, 2009 6:54 PM
Subject: Re: State Farm Insurance Homeowners Form Rate Quote requested by LAURA RICHARDSON

Hi Mariela, first I would like the Long Beach home insurance with 350,000 dwelling and 500 deductible. Second, Sacramento house quote for 350,000 and 400,000 dwelling both with 500 deductible. Third, I still need earthquake quote for all three properties. Fourth, I need San Pedro current and quote for at least 350 and 400,000 with 500 deductible. Much thanks Laura

----- Original Message ----- 
From: Mariela Sanchez
Sent: Tuesday, October 27, 2009 9:23 AM
Subject: Re: 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 deductible of $500

Ron Whitson
State Farm Agent
249 E. Ocean Blvd
Suite 520
Long Beach, CA 90802-4807
Mon-Thu 8:30am to 4:30pm
Fri 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.
Ethics to investigate Reps. Richardson, Waters; Graves criticizes the OCE

By Susan Crabtree • 10/29/09 11:10 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 sending 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.”
Reps. Waters, Richardson Under Investigation

By Randy Barrett


The ethics committee will examine whether Waters violated House rules through alleged conversations with the National Bankers Association or OneUnited Bank. Her husband owns stock in OneUnited and previously sat on its board of directors.

In Richardson's case, the committee will look at whether she broke House rules by failing to disclose "real estate, income and liabilities" on her financial disclosure forms. Also at issue is whether Richardson received an impermissible gift or received preferential treatment regarding loans on her property in Sacramento, Calif.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA 37)
1723 Longworth House Office Building
(202) 225-7924
jeffrey.billington@

5335

Thursday, October 29, 2009 5:19 PM

National Journal's
Under the Influence
An Inside View of the Lobbying and Advocacy Industry
Committee To Decide Whether Richardson Violated Rules

By Ryan Zumpf | Long Beach News | 10.29.20

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 conveying 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 secretory 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

964 LR0171

CSOC.RICH.006491
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 investigative subcommittee...

"...(to see if Richardson violated House rules) by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure sale of loan modification agreement for or relating to her property in Sacramento, California."

Regarding Graves:

"...representative Graves did not violate any provision of the Code of Official Conduct...

"...with respect to an invitation extended to testify before a Committee on Small Business hearing on issues facing the renewable fuels industry to Mr. Brooks Hurst, who held investments in the same renewable fuel cooperatives as Representative Graves' wife. The Committee considers the matter closed and no further inquiry is warranted."

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1723 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

CSOC.RICH.006493
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:
Jeff Billington
jeffrey.billington
202-225-7024

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Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1723 Longworth House Office Building
(202) 225-7924
jeffrey.billington@眾議院.gov
Congresswoman Laura Richardson
California's 37th Congressional District

For Immediate Release:
October 29, 2009

Contact:
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jeffrey.billington@.house.gov
202-225-7924

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Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1723 Longworth House Office Building
(202) 225-7924
jeffrey.billington@.house.gov
Hi Marisela. First I would like the Long Beach home insurance with 350,000 dwelling and 500 deductible. Second, Sacramento house quote for 350,000 and 400,000 dwelling both with 500 deductible. Third, I still need earthquake quotes for all three properties. Fourth, I need San Pedro current, and quote for at least 350 and 400,000 with 500 deductible. Much thanks Laura

----- Original Message ----- 
From: Marisela Sanchez
To: RichardsonMC, Laura
Cc: MARISELA.SANCHEZ.AF
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.

doubling coverage of $400,000 with ded of $500

Ron Whitson
State Farm Agent
249 E. Ocean Blvd
Suite 220
Long Beach, CA 90802-4807
Mon-Thur 8:30am to 4:30pm
Friday 8:30am to 4:00pm
Phone: 562-435-5700
Fax: 562-435-5711
RWHITSON.......

IMPORTANT NOTICE:

This message may contain confidential information. If you have received this e-mail in error, do not use, copy or distribute it. Do not open any attachments. Delete it immediately from your system and notify the sender promptly by e-mail that you have done so.

The attached file can be viewed using the free Adobe Reader. To download the latest version, visit www.adobe.com.
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 7:34 PM
To: Rogers, Henry
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

My bad the article is from LB report.
Sac House:
Rep. Richardson Makes 'Most Corrupt' List for 2nd Year
by Keith Heginbotham
http://www.ibpost.com/keith/6546

Richardson Sits Down With PT Editorial Board
by Ryan ZumMalleon
http://www.ibpost.com/ryan/6406

Richardson Responds To Public
by Ryan ZumMalleon
http://www.ibpost.com/ryan/1177

Cloudy Outlook For Port Container Trade
by Nancy Peffer
http://www.ibpost.com/nancy/6346

LB Airport To Receive $4.3 Million For Improvements
by Ryan ZumMalleon
http://www.ibpost.com/ryan/6221

LB Opera & Khmer Arts Academy To Receive Grants For $50k Each
by Ryan ZumMalleon
http://www.ibpost.com/ryan/5976

Richardson Tours Harbor, Brings Congressional Company
by Ryan ZumMalleon
http://www.ibpost.com/ryan/5938

Breakwater Plans Have A Long Way To Go
by Ryan ZumMalleon
http://www.ibpost.com/ryan/5915

Federal Breakwater Study Coming, Says Richardson
by Ryan ZumMalleon
http://www.ibpost.com/ryan/5903

Congressmember Richardson Weighs In On Skate Park Issue
by Ryan ZumMalleon
http://www.ibpost.com/ryan/5810

Richardson, Others Welcome Opening Of US Census Office
by Ryan ZumMalleon
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/1898

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@richardson.house.gov
PH: (562) 436-7777
FX: (562) 437-1046
Richardson MC, Laura

From: Richardson MC, 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 Pearl?

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; Richardson MC, 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 Higashidani
http://www.lbpost.com/keith/0544

Richardson Sits Down With PT Editorial Board
by Ryan ZumVilten
http://www.lbpost.com/ryan/6406

Richardson Responds To Public
by Ryan ZumVilten
http://www.lbpost.com/ryan/1177
Cloudy Outlook For Port Container Trade
by Nancy Radel
http://www.lbpost.com/rancy/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/5923

Congressman 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

Election Results: Candidates, Props & Measures Oh My!
by Ryan ZumMallen
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BBQ Hosted By Long Beach Dem. Club This Saturday
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Port Looking For $4B Upgrade
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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 ZumMuleka
http://www.lbpost.com/ryan982

Richardson & Andrews Talk Taxes
by Ryan ZumMuleka
http://www.lbpost.com/ryan973

Poly Reveals New Development, Debuting In Summer
by Ryan ZumMuleka
http://www.lbpost.com/ryan801

Chelsea Clinton Visiting CSU Dominguez Hills Today
by Ryan ZumMuleka
http://www.lbpost.com/ryan767

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers@congress.gov
PH: (562) 436-7441
Fx: (562) 437-0012
Richardson, MC, Laura

From: Richardson, MC, 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 internally is an error I believe.

From: Billington, Jeffrey
Sent: Thursday, September 24, 2009 10:39 AM
To: Richardson, MC, 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 are being two options here, either ignoring it, after all this is a local publication for your district and if it does get picked up as an item of interest in your district you 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-ed 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 then 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=yaidor/682/a695&sid=yahe5bzdus6ya&done=yaikvihn5jyq

Richardson’s congressional tenure marked by high staff turnover

By: Malcolm Malachian

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 controversial 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.

1859

LR0185

CSOC.RICH.006505
The turnover in congressional staff is generally high. But Richardson’s record is unsurpassed for both the number of staffers who have left, and the duration of their tenure, which is unusually long. Typically, the top positions in most legislative offices are the chief of staff, legislative director, and communications director.

Richardson is already on her third chief of staff. The recent, John Bowman, lasted less than two months in late 2003. The second, Bollie Rush, D-Illinois, began working Richardson in September 2007, shortly after she was elected to a special election to replace Rep. Juanita Mcdonald, who died in office in April, 2007. Parker was one of the highest-ranking African American female staffers in Congress. Neither Bowman nor Parker has worked in Congress since, according to Lombardi.

Richardson’s first press secretary, Jasmyne Cannon, lasted less than three months. She has not listed a press secretary or communications director in her campaign since November, 2007. The person listed as the press contact in her most recent press release on her campaign website, dated August 13, is no longer with the office. However, according to Lombardi, the Los Angeles Sentinel, a prominent African American news 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.

Turnover on congressional staff is generally high, according to Lombardi, founder and CEO of Storming Media LLC, which puts out Lombardi. 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 in about 2.5 years in the Senate and 1.5 in the House House staff average about 12 people. By this standard, Richardson should have turned over only about half the number of staff she has.

“We see someone who can’t keep staff, it’s usually either they’re an adult who doesn’t work for, they don’t pay enough or the staff just doesn’t respect them while they’re here,” Fiedler 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 Fiedler said she seemed more guilty of “financial horror” 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 Municipal obtained gifts rules when it rented the occupying of her Carls 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 legislative 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 eye 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-Texas, has been in the same office since he began in 2007. The top of McNerney’s office has remained fairly constant. His chief of staff, Angela Koons, 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-San Diego, has seen 16 staff go, although he came in via a special election 15 months before Richardson. He’s only had one chief of staff, Steve Danner, 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 Lombardi report.

The only other Congress member in the group to have 15 staffers leave was Rep. Darin Manzullo, R-Skagit. But Manzullo has been in office only a few months longer than Richardson. He should be pointed out the Manzullo inherited eight staffers from his husband, Robert Matsu, and five of them left during her initial months in office, contributing to her high turnover. Robert Matsu died in office on Oct. 1, 2005.

Rep. John Campbell, R-Newport Beach, also came in via a special election in 2003. He’s seen 15 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[
]
Seats In Congress Contested

By Kurt Helin
Editor

Conventional political wisdom is that the two Congressional seats representing the Long Beach or "safe" — meaning Democrat Laura Richardson in the 37th and Republican Dana Rohrabacher in the 46th — cannot be beat come November.

But these are unconventional political times, and both candidates seeking re-election face a conflated group of challengers.

Rohrabacher’s 46th District covers large parts of East Long Beach — every part of the city east of Avenue and Recreation Park, as well as Belmont Shore and a strip along the coast of the city. That combined with a large swath of northern Orange County as well as the Palos Verdes Peninsula.

It’s a largely Republican area, but former Huntington Beach mayor and Democrat Debbie Cook is Rohrabacher’s nervous running against her in this political climate. She said that he is vulnerable.

“We have an awful lot of Republicans calling us every day offering to help, to send us money,” Cook said.

Over in the 37th District — which covers the majority of Long Beach, everything not in the 46th — two names appear on the ballot: Democrat Laura Richardson and Independent Nick Dibs. However, people are trying to beat Richardson as a write-in candidate: Democrats Lee Davis and Peter Mai, and Republican June Pusessi.

“We need a Congressman who is focused on the district,” Mathews said, referring to Richardson, and need a representative who is not so encumbered.”

In both races, it is the current national economic crisis is front and center—and opponents are trying to attack the incumbents’ votes.

Rohrabacher voted against the recently passed $700 billion bailout plan for Wall Street.

“It’s unconscionable that the Congress was unfairly forced into a ‘take it or leave it’ approach on the Wall Street bailout, and political payoffs in order to sway enough votes to rush it through at the end of the session,” Rohrabacher said. “Viable alternatives that did not require an enormous expansion of government.

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LR0107
taxpayers to shoulder the $700 billion cost of Wall Street’s irresponsibility were not permitted to be introduced or debated as part of the process...

"The bottom line is this bill takes money from people who acted responsibly and gives it to those who acted irresponsibly and that is not only unfair, but will lead to serious long term economic consequences,"

Cook said that inaction on this bill would have made the crisis worse.

"Unfortunately it was just too critical to do nothing," Cook said. "Just doing nothing seemed like,

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 bill that supported the bankers and left the taxpayers holding the bag. He said most of that money should have been focused on loans and steps to help small business owners and homeowners.

Dibs went farther.

"My opponent voted for the bailout of Wall Street thieves," Dibs said. "These are people who are part of the banking system... and Richardson voted for tax dollars to bail them out."

The Carson-based Republican Ponesi 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 opposed Richardson have questioned her judgment in the wake of having late payments and a foreclosure on her homes early in the summer.

Davis said that she had also experienced foreclosure but the lessons learned there would have helped her make better decisions on bills than Richardson did.

In all the races, the challengers are working to stand out on other issues as well.

Dibs said that as an independent, he is the one candidate who is not beholden to special interests and would stand up for the needs of the common man in congress and work to overhaul a corrupt system.

"The few are profiting at the expense of the many, whether you are talking about the war in Iraq or financial crisis or many other areas," Dibs said. "The status quo is what got us to this point. If you don’t change the status quo, they should vote for Laura Richardson. But if they don’t, I’m the person who can make changes."

Mathews, who came in second to Richardson in the primary — 57 percentage points behind — said Richardson has not worked hard enough on health care issues or to end the war in Iraq.

"She voted for $10 billion to give to George Bush to continue the war in Iraq without a timetable for 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. "I don't mean legislation that helps this district."

She pointed to the lack of federal assistance to clean up the air or improve road conditions in and the ports of Long Beach and Los Angeles as an example. She also said she would focus her time in the big energy issues this nation faces.

"I've been very involved and interested in our energy future, and how we would deal with a future access to cheap fuel sources," Cook said.

Rohrabacher and Cook will have one debate, Oct. 21 at Orange Coast College. Cook's campaign is www.debbiecookforcongress.com.

In the 37th District, the candidates are spending a lot of time and energy explaining how people can get about writing in a candidate's name. Mathew's most recent mailer even has a picture of the ballot explain.

Richardson's Web site from the special election a year ago is up at www.laurarichardson-forcongress, although it has not recently been updated. The Web sites for the other candidates are: Nick Dibs, www.nickdibsforcongress.com; Peter Mathews, www.mathewsforcongress.org, and Lee Davis, www.leadavisforcongress.com.

The election 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
202/641-3067 Cell
william.marshall@richardson.house.gov
RichardsonMC, Laura

From: Eagle, Michael
Sent: Tuesday, August 18, 2009 8:34 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 in it 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
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 find out the page number for the PT and Daily Breeze. Roll Call was on page 23 and the District Weekly was a blog spot. I won't send negative coverage to them again.

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Cc: Cooks, Shirley
Sent: Thu Jul 30 11:27:19 2009
Subject: Re: CLR News

What page was it on why did you send this to everyone?

From: Eagle, Michael
To: CA37 - All Staff; ca37dointern1; CA37Intern1; CA37Intern4; Romero, Moises
Cc: RichardsonMC, Laura
Sent: Thu Jul 30 10:16:24 2009
Subject: CLR News
Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer

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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 complaining the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. York 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.

5358
"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 $335,000 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

junction

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.

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The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

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The chamber provided a list of 17 alumni - liberals, conservatives and moderates - from its academy.
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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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Laura Richardson's Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JP Morgan Chase - to return it.
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THE DISTRICT WEEKLY

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Theo Douglas

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"Among the members is former congresswoman and L.A. County Supervisor Yvonne B. Burke. She declined to comment about Richardson."

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.

Uhh, 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.

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Pity Rep. Laura Richardson’s Sacramento neighbors. They’ve had to live with the California Democrat’s neglected, foreclosed-upon home (rats and peeling paint and weeds, oh my!) and finally resorted to mowing the lawn themselves — and now, according to an L.A. Times story, they’re being interviewed by Congressional ethics officials.

The Times reports that representatives from the Office of Congressional Ethics have queried neighbors about how much they’ve spent out of their own wallets to maintain the house, which Richardson temporarily lost in foreclosure. The money could constitute gifts banned by House ethics rules, the paper reports.

One couple who lives nearby told the Times that they’ve spent $160 having their gardener and neighborhood kids maintain Richardson’s lawn.

In addition to questioning neighbors, investigators have contacted the investor who bought the home when it was in foreclosure (the court later returned it to the Congresswoman). If the ethics office thinks it’s a serious enough matter, it can refer it to the Committee on Standards of Official Conduct for further action.

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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

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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:       Eugene, Montana
Sent:      Thursday, July 10, 2009 10:13 AM
To:        CA37 - All Staff, CA37Public, CA37Intern1, CA37Intern4, Romero, Moises
Cc:        RichardsonMC, Laura
Subject:    GIB News

Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

Richardson's Sacramento home subject of congressional ethics probe
By John Canalis, Staff Writer

Laura Richardson, (Steven Georges / Staff Photographers) 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 investigated 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 calls U.S. Rep. Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed Richardson regarding the "run-down" property in the upscale Curtis Park neighborhood, the investigation report said. City code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District Long Beach office, issued a statement from the congresswoman.

"I cannot speak to the contents of the article, which appeared in the Los Angeles Times, 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 reporting concerning my property in Sacramento, which have had no basis in fact - all while I remain committed to delivering excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokespeople have denied reports of wrongdoing.

An attorney with the Office of Congressional Ethics confirmed the ongoing investigation, according to the L.A. Times.

Richardson bought the home for $355,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to the seat held by Billender-McDonald, who died.

After moving to Washington, D.C., to fill the post, the property is in a 2008 foreclosure while owing $9,000 in back property taxes.

The home was sold at auction in 2008 in a "critical condition" sale. Improvements.

But Richardson convinced the lender, Citigroup, which is now JP Morgan Chase - to return it.

LR0203
York sued, later agreeing to a settlement.

The eight-member Office of Special Counsel was formed last year to investigate members of Congress. The independent panel is headed by acting director, 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 since her first default six times.

john.canalis@prestelegram.com, 562-430-1729

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**PRESS TELEGRAM**

**Long Beach chamber to offer Candidate Academy**

By John Canalis, Staff Writer

LONGBEACH - The Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer its Candidate Academy this year.

Classes begin next month, and are for individuals considering running for public office at all levels of government.

The upcoming workshops will continue the chamber's fourth candidate academy class since 2005.

"We have trained nearly 50 people for a variety of positions," said Randy Gordon, chamber president and CEO, in a prepared statement. "For example, in 2009, 17 candidates ran for office and of those 17, six won and are currently serving in state, federal and local offices - from the 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 alumni of the academy who later ran for appointed office include U.S. Rep. Laura Richardson, D-Long Beach, 3rd District; Councilman Val Lerch, 9th District; Councilwoman Becky Blair, Long Beach Unified School District; State Sen. John V. Alarcon, D-Los Angeles; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 8 p.m. Thursdays, Jan. 21 through May 6-27 at Ristorante da Vinci, 2801 E. Spring St., 3rd Floor, Long Beach.

Cost is $100 per person.

For information, contact the chamber at 562-430-1729; or email Government affairs consultant, at 562-843-0947

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**DAILY BREEZE**

**Richardson's Sacramento office is staffed by her ex-husband**

By John Canalis Staff Writer

CA-05312004-

LRD0284

CSOC.RICH.006524
U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to the Los Angeles Times.

The Office of Congressional Ethics has referred an investigation to federal authorities investigating Rep. Laura Richardson, who had bought the home at auction before a federal foreclosure sale last year, the Los Angeles Times reported Wednesday.

The House panel has closed, citing "insufficient evidence." The "run-down" house in the upscale Curtis Park neighborhood, the newspaper said, was described in mortgage lenders' loan appraisals by brokers as "decrepit," "neglected" and "unfit for human habitation." The lenders had been taking care of the home's yards - reportedly because they had been threatened by the city's code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached for comment. Richardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richardson said: "I have, of course, learned of the conversations described in the L.A. Times article, in which I did not participate.

"For more than a year now, allegations and misrepresentation have been the focus of what I believe are not only biased, partisan and, in some cases, deliberately inaccurate claims regarding my husband and me, which have had no basis in fact - all while I remain committed to delivering evidence that is positive for the 37th Congressional District and the United States Congress, of which there is much more."

An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson, who represents Curtis Park in the home for $15,000 in 2007 while she served in the Assembly, was accused last year of $9,000 in back property taxes. She negotiated a $30,000 settlement with the mortgage company, now JP Morgan Chase, to which Mr. Chase agreed.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress.

The independent panel is led by former Supervisor Yvonne Brathwaite Burke.

Richardson also owns a home in Ladera Ranch, where she previously served as a councilwoman, and San Pedro.

She has missed parts of Congress.

THE DISTRICT

HOUSE ETHICS COMMITTEE TAKES UP CONGRESSIONAL SACRAMENTO HOUSE

Theo Douglas

As reported by the Los Angeles Times, The Sacramento Bee and The Arizona Republic, and by The Associated Press, in the Press-Telegram, Congresswoman Richardson's Sacramento house is now the subject of an investigation by the House Ethics Committee.

LR0206

CSOC.RICH.006525
“The independent Office of Congressional Ethics has been trying for the past year to answer critics who said the House was reluctant to investigate reports of eight members, half appointed by the House speaker and half by the majority leader, who might be criminal employees or lobbyists,” Gottlieb writes.

“Among the members involved was County Supervisor Yvonne B. Burke. She declined to comment about Richardson’s deal.

Richardson (D) unseated the supervisor in 2010.

“We can’t comment on conversations I had with 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 home? Gottlieb is curious.

The house in question is a home to other lawmakers—and it “became the scourge of the neighborhood,” Gottlieb writes. It was “who thought he had bought it out of foreclosure,” Gottlieb writes.

“The Office of Congressional Ethics has told us it did not find investor James York, who bought Richardson’s house at a foreclosure auction last year, for $250,000, a conflict. Mutual took it back after he had recorded the deed and return the house to the bank.

Lest you forget, Gottlieb notes, York bought the house in the tree-lined upper-middle-class Curtis Park neighborhood for $557,000 in 2007. He absent-mindedly went 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.

... …

ROLL CALL

There Goes the Neighborhood

Pity Rep. Laura Richardson. “The rug was pulled out from under her. She had to live with the California Democrat’s neglected, foreclosure-ridden home... I mean, oh my!” and finally resorted to mowing the lawn themselves — and now, unwilling to an L.A. Times interview, they’re being interviewed by Congressional ethics officials.

The Times reports the two meet face-to-face. The Office of Congressional Ethics have queried neighbors about how much they’ve spent on the house. It’s one of the house, which Richardson temporarily lost in foreclosure. The ethics review underway into the ethics rules, the paper reports.

One couple who had bought the house for $160 having their gardener and neighborhood kids maintain Richardson’s lawn.

In addition to questioning Richardson about the investor who bought the home when it was in foreclosure (a California Democratic woman). If the ethics office thinks it’s a serious enough matter, it could force Richardson’s hand. To file a complaint under Official Conduct for further action.
In a statement e-mailed to Politico, Richardson did not comment on the report of an ethics investigation, but said, "For more than a year now, the work of the task force personal, biased, partisan and in some cases deliberately inaccurate allegations have been elevated in Sacramento, which have had no basis in fact."

The house has been under siege by the rating of Democrat. Foreclosure aside, Richardson has owed back taxes on the property. So far, we have declared it to be a "public nuisance" and "blighted" on separate occasions, the city said.

This latest twist is just one more example of how much all the more awkward — and Richardson can just forget about borrowing in the future.

Michael J. Eagle

Press Secretary

Office of Congresswoman Ellen O. Tauscher

1725 Longworth House

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 blackberry, but here goes:

![Image of Laura Richardson](image001.jpg)

This story, which mentions you, is listed on top of the house story though:

**Long Beach chamber to offer political candidate training**
By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer “non-partisan training” at its 2009 Candidate Academy.

Classes, which begin next month, are for “individuals considering running for public office at all levels of government.”

The upcoming workshops will constitute the chamber’s fourth candidate academy class since 2005.

“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

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
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
Subject: PT & Daily Breeze
These are the articles in the PT and Daily Breeze:

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Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer
Posted: 07/29/2009 06:01:18 PM PDT

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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 sumemr 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

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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: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 10:58 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

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john.canalis@presstelegram.com, 562-499-1273

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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 10:56 PM
To: RichardsonMC, Laura
Subject: RE: PT & Daily Breeze

We got in there that you were committed to providing excellent service to your constituents. We have a number of releases in the pipeline that if we drop tomorrow, they will have to run at least one of them. I also have one on the new GI bill which starts Saturday. I was going to give it to you Friday, but maybe if we added that to the releases tomorrow it would up our chances of getting positive press Friday morning.

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 10:50 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

Shirley?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
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 10:16 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

Well what do you think?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
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john.canalis@presstelegram.com, 562-499-1273

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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
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(202) 225-7924
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RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 10:56 PM
To: Cooks, Shirley
Subject: Re: PT & Daily Breeze

Do we know what page this is on and if there is a photo?

From: Cooks, Shirley
To: RichardsonMC, Laura
Subject: Re: PT & Daily Breeze

Mighty while(oops, I mean kind) of them to use your statement. Too bad a release can't just admit that the bank screwed up

--------------------
Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

Well what do you think?

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Daynaa 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 J.P. Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

john.canalis@presstelegram.com, 562-499-1273

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DAILY BREEZE

Richardson's Sacramento home subject of House ethics probe
By John Canalis Staff Writer

U.S. Rep. Laura Richardson A Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the Democratic lawmaker, the Los Angeles Times reported Wednesday.

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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.

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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: Cooks, Shirley
Sent: Wednesday, July 29, 2009 10:51 PM
To: RichardsonMC, Laura
Subject: Re: PT & Daily Breeze

Mighty white (oops, I mean kind) of them to use your statement. Too bad a release can't just admit that the bank screwed up.

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

Well what do you think?

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: PT & Daily Breeze

These are the articles in the PT and Daily Breeze:

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe
By John Canalis. Staff Writer
Posted: 07/29/2009 06:01:18 PM PDT

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LR0221
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john.canalis@presstelegram.com, 562-499-1273

DAILY BREEZE

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By John Canalis Staff Writer

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Laura Richardson’s Sacramento home in May 2008. (File photo)convincing Washington Mutual - now JPMorgan 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) 225-7024
(202) 225-7926 fax
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 10:50 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: PT & Daily Breeze

Shirley?

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From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
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?

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From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: PT & Daily Breeze

These are the articles in the PT and Daily Breeze:

PRESS TELEGRAM

Richardson’s Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer
Posted: 07/29/2009 06:01:18 PM PDT

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johncanalis@orestelegram.com, 562-499-1273

DAILY BREEZE

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By John Canalis Staff Writer

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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 10:49 PM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: RF: PT & Daily Breeze

I think it could have been much worse. They used our entire statement and they recycled old news

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From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 10:46 PM
To: Eagle, Michael; Cooks, Shirley
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RichardsonMC, Laura

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Sent: Wednesday, July 29, 2009 10:48 PM
To: Eagle, Michael; Cooks, Shirley
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Subject: PT & Daily Breeze

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Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer
Posted: 07/29/2009 00:51:10 PM PDT

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An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

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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 $356,000 to York, who made improvements.

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Richardson, who represents Carson, bought the home for $505,000 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.

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Michael J. Eagle

24

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CSOC.RICH.006551
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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Posted: 07/29/2009 06:01:18 PM PDT

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Michael J. Eagle

Press Secretary

Office of Congresswoman Laura Richardson

1725 Longworth Office House Building
Washington, DC 20515
(202) 325-7924
(202) 325-7926 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 Times'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 foreclosures and the house’s return to Richardson.

When Richardson was elected to Congress, the house deteriorated further: The paint peeled, much of the grass and many plants died from lack of water, and weeds grew 3 to 4 feet high in back. Rats began breeding in the backyard and spread to the house next door.

Neighbors finally complained in e-mails and letters to Richardson, House Speaker Nancy Pelosi and other Democratic officials, but to no avail.

jeff.gottlieb@latimes.com

Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1775 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax
RichardsonMC, Laura

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
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By Jeff Gottlieb

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jeff.gottlieb@latimes.com

...........

Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515

(202) 225-7024
(202) 225-7916 Fax
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If the panel determines there should be further investigation, it can turn its findings over to the House Ethics Committee.

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jeff.gottlieb@latimes.com

Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515

67 LR0243
(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.

322 LR0245

CSOC.RICH.006565
How bad is the situation? Here's how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we're beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

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Daily Breeze Editorial (Sunday)

**Rep. Richardson's mess**

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn't seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors' complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the Los Angeles Times reported that Richardson's house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

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The city has declared the property a public nuisance.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.
Laura Richardson's house in the news (again)

June 12, 2009
By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

To read the story, visit http://www.latimes.com/news/local/la-me-richardson12-2009jun12.0,3272269.story

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 no 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, she sent him 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 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 crapemyrtle and pinroses 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 $555,000. 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


CBS13 SACRAMENTO
June 12, 2009

(Note, the below link will take you to the article as well as the news story. The news story is different than the article.)


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.

328 LR0251
"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."

LBRReport.com

June 12, 2009

Congressional Negotiators Reject Obama Administration Proposal to End LB C-17 Production, Will Instead Fund 8 More Planes

http://www.lbrreport.com/newsw/jun09/c17rev.htm

(Note: the website does not allow people to cut and paste text)

Signal Tribune

June 12, 2009

Commentary: Allowing Cuba the Opportunity to Rejoin the Organization of American States
By Congresswoman Laura Richardson
37th District

I applaud the decision of the OAS [Organization of American States] to end the misplaced and misguided exclusion of Cuba from its membership. It is long past time that Cuba, and the Cuban people, be reconnected to the community of nations in the Western Hemisphere. It makes little sense to continue a policy put in place in 1962 during the height of a Cold War that has been over for twenty years.

I visited Cuba just two months ago and met personally with President Raul Castro for six hours and former President Fidel Castro for almost two hours. I agree strongly with the international consensus that it is time to end the 50-year Cold War policies and turn the page to a new era of cooperation between the United States and Cuba.
The action [June 3] by the Organization of American States membership reflects a desire to unify the region and create opportunities for collaboration and partnership among all the nations in the Western Hemisphere. Cooperation among the nations of this hemisphere is especially needed to overcome the economic crises we are facing.

It is my hope that the Administration will seize this opportunity and build on the positive actions it has already taken in lifting the ban on travel and easing the restrictions on remittances.

Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, D.C. 20515
(703) 775-7932
(202) 225-7926 fax
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Saturday, Jun 13, 2009 12:11 PM
To: RichardsonMC, Laura
Subject: Re:

Oh and the head of the news desk for the latimes gottliebe boys

From: Michael Eagle
To: RichardsonMC, Laura
Sent: Fri Jun 12 22:04:56 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 settling a dispute with her lender, Washington Mutual. The house had already been sold and the man who bought it sued WaMu. The case was settled.

Richardson declined comment, according to The Times.

Calif. Congresswoman's Home Is "A Mess"

There is a California Congresswoman whose home is a Sacramento mess, in fact neighbors will tell you it's a disaster, and the Congresswoman is nowhere to be found.

In the Curtis Park Area of Sacramento, not five miles from the state capitol, sits a two-story house badly in need of a paint job. It's vacant, just out of foreclosure, and its owner is a well-known California Congresswoman, Laura Richardson of Long Beach.

"Here is someone who can't manage her own household and she's involving in managing the affairs of the nation, and that's a concern for me," says one neighbor.

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"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."
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Saturday, Jun 13, 2009 12:10 PM
To: michael@caglarymedia.com
Subject: Re:

On Monday please get a contact of the supervisor of obs.

Michael Eagle
To: RichardsonMC, Laura

Ok... The first is John Canalis's blog and the second is from the CBS story. PT didn't call.

Laura Richardson's house in the news (again)

Previous Entry
By John Canalis on June 12, 2009 7:32 AM

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

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From: Michael Eagle
Sent: Friday, June 12, 2009 10:06 PM
To: RichardsonMC, Laura

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Michael J. Eagle
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.

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 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.

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 echeck for my rent?

From: King, Lalla (Richardson)
To: RichardsonMC, Laura
Cc: Austin, Daysha
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

<table>
<thead>
<tr>
<th>From:</th>
<th>King, Lalla (Richardson)</th>
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<tr>
<td>Sent:</td>
<td>Friday, August 21, 2009 12:33 PM</td>
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<tr>
<td>To:</td>
<td>RichardsonMC, Laura</td>
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<tr>
<td>Cc:</td>
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From: Miller, Ken
Sent: Friday, November 13, 2009 8:14 PM
To: RichardsonMC, Laura; Cooks, Shirley; Boyd, Eric; Billington, Jeffrey
Subject: E-mailing: Race and Ethics—Let's Be Honest

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.png; 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.png; image034.png; image035.gif; image036.png; image037.gif

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- Newspaper
Race and Ethics—Let's Be Honest

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 "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 teen-age 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 33 years in federal lock up, announced today.

And exactly how did racism play a role in any of this?

Then there's Chorley 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 desired 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 Carl Bing, 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 Curb News. If true, this is simply against the rules.

Speaking of rules, why isn't the Black caucus embracing these probes? Shouldn't they be jumping up and down, saying they want the truth more than anybody? They should be advocating legislative excellence and the highest possible standards of behavior. Instead, they have adopted an embarrassing "why us" victim posture.

But it could also be argued — as I do — that the Black Congressional Caucus is a hold-over form an era that's long-past. C'mon, is there really some racial identity interest they serve that's fundamentally different from any other elected officials?

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Race and Ethics—Let's Be Honest

By Joe R. Hicks
11:13 pm | Ethics Probe Causes Black Caucus to Throw Down . . .

Underestimating America's Religious Understanding

By David A. Lehrer
11:11 pm | . . .

Failing to Connect the Terror Dots—Political Correctness Run Amuck

LR0267

CSOC.RICH.006587
By Joe R. Hicks
11:10.09 at 2:23 pm | Recognizing terror for what it is can be . . .

Afghanistan: Which Way Forward?

By David A. Lehrer
11.4.09 at 3:20 pm | Experts to debate America’s proper course in . . .

A Man Who’s Changing Attitudes

By David A. Lehrer
10.30.09 at 4:32 pm | A leader who inspires change—Here and In . . .

Crime and Spin

By David A. Lehrer
10.29.09 at 1:49 pm | Missing an opportunity—a crime that should have . . .

Underestimating America’s Religious Understanding

By David A. Lehrer
11.11.09 at 1:13 pm | . . . (66)

Failing to Connect the Terror Dots—Political Correctness Run Amuck

By Joe R. Hicks
11.10.09 at 2:33 pm | Recognizing terror for what it is can be . . . (41)

Racism 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 on ...

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CSOC.RICH.006590
The Perfect Wedding Requires the Perfect Location...
RichardsonMC, Laura

From:        Cooks, Shirley
Sent:        Thursday, October 29, 2009 11:16 PM
To:          RichardsonMC, Laura
Subject:     Hello

By the time you read this you will have landed hopefully from an uneventful return to LA and then home. Waiting for you will be a print out of the Samoa options paper - responsible staffer is Eric in this regard. Greg, Jeff, Eric, Candace and I (Shirley limited because of having to join the Cuba meeting) joined in discussion to suggest what you will receive as thought provoking options. We all, in a conference call, can finalize this at your convenience early next week. On an unrelated matter, I have to say I am thrilled to learn tonight that you will be finalizing the transition of the property in Sacramento!!!!! Yipee. Lovin it. Shirley

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Sent using BlackBerry
Ethics to investigate Reps. Richardson, Waters; Graves criticizes the OCE

By Susan Crabtree • 10.29.09 04:30 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 spoke 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.

“l 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.”

37 LR0276

CSOC.RICH.006596
Reps. Waters, Richardson Under Investigation

By Randy Barrett


The ethics committee will examine whether Waters violated House rules through alleged conversations with the National Bankers Association or OneUnited Bank. Her husband owns stock in OneUnited and previously sat on its board of directors.

In Richardson’s case, the committee will look at whether she broke House rules by failing to disclose “real estate, income and liabilities” on her financial disclosure forms. Also at issue is whether Richardson received an impermissible gift or received preferential treatment regarding loans on her property in Sacramento, Calif.

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924
jeffrey.billington
Committee To Decide Whether Richardson Violated Rules

by Ryan Cummins | Long Beach Press | 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-MN), Keith Ellison (D-MN) and Sue Myrick (R-NC).

Richardson's office released the following statement today:

"But unlike other Americans, I have been subjected to premature judgments, speculation and baseless distractions that will finally be addressed in a fair, unbiased, bi-partisan evaluation of the facts.

"I hope that the Committee, despite its full schedule, now can quickly close the book, while I keep working on the issues that matter to my constituents: enacting the most historic healthcare coverage in decades, facilitating over eight secretary and chairman visits, and delivering over 32 million dollars that will be used to build roads, create job centers, and strengthen businesses and schools."
From NBC's Mike Viqueira
The House ethics committee has just announced that it is going forward with investigations of allegations surrounding Reps. Maxine Waters and Laura Richardson.

The committee is also announcing its finding that Rep. Sam Graves has not violated any rules and the committee is closing its investigation.

The committee statement, in part, regarding Waters:

"...the Committee has unanimously voted to establish and investigative subcommittee to conduct an inquiry...

"...with respect to Representative Waters' alleged communications and activities with, or on behalf of, the National Bankers Association or OneUnited Bank, a bank in which Representative Waters' husband owned stock and previously served on the board of directors..."

Regarding Richardson:

"...the Committee has unanimously voted to establish and investigative subcommittee...

"...(to see if Richardson violated House rules) by failing to disclose certain real property, income and liabilities on her financial disclosure forms (and amendments thereto) and whether Representative Richardson received an impermissible "gift" or received preferential treatment from her lender relating to the foreclosure sale of loan modification agreement for or relating to her property in Sacramento, California."" Regarding Graves:

"...representative Graves did not violate any provision of the Code of Official Conduct...

"...with respect to an invitation extended to testify before a Committee on Small Business hearing on issues facing the renewable fuels industry to Mr. Brooks Hurst, who held investments in the same renewable fuel cooperatives as Representative Graves' wife. The Committee considers the matter closed and no further inquiry is warranted."

Jeff Billington
Communications Director
Congresswoman Laura Richardson (CA-37)
1725 Longworth House Office Building
(202) 225-7924

jeffrey.billington@wattcongressional.com
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 7:34 PM
To: Rogers, Henry
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

My bad the article is from LB report

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 7:34 PM
To: RichardsonMC, Laura
Subject: RE: LB Post articles about the member for the member

No LBReport is Pearls

LB Post is Robert Garcia's old paper.

I am looking right now.

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 4:22 PM
To: Rogers, Henry; Richardson, Laura; Cooks, Shirley
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, Jeffery; 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.

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Regards,
HR

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by Ryan ZumMallen
http://www.ibpost.com/ryan/767

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers
PH: (562) 436-7771
FX: (562) 437-4747
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?

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 2:01 PM
To: Billington, Jeffrey; Cooks, Shirley
Subject: LB Post articles about the member for the member

Shirley and Jeff-

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Feel free to contact me with any questions. Thanks for all of your help!

Regards,

HR

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CSOC.RICH.006603
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http://www.lbpost.com/ryan962

Richardson & Andrews Talk Taxes
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http://www.lbpost.com/ryan973

Poly Reveals New Development, Debuting In Summer
by Ryan ZimMallen
http://www.lbpost.com/ryan809

Chelsea Clinton Visiting CSU Dominguez Hills Today
by Ryan ZimMallen
http://www.lbpost.com/ryan767

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers
PH: (562) 436-7718
FX: (562) 437-7718
RichardsonMC, Laura

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 6:34 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

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

Congresswoman Laura Richardson Issues Statement Re Sac'to Property & Code Enforcement

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

From: Rogers, Henry
Sent: Tuesday, September 29, 2009 7:36 PM
To: RichardsonMC, Laura
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

Got ya’
I’ll start looking there as well

From: RichardsonMC, Laura
Sent: Tuesday, September 29, 2009 4:34 PM
To: Rogers, Henry
Cc: Cooks, Shirley
Subject: RE: LB Post articles about the member for the member

My bad the article is from LB report

From: Rogers, Henry
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 7:25 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.

131

LR0287

CSOC.RICH.006607
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Regards.

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by Ryan ZumMallen
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LB Opera & Khmer Arts Academy To Receive Grants For $50k Each
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http://www.lbpost.com/ryan/5003
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by Ryan ZumMallen

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Chelsea Clinton Visiting CSU Dominguez Hills Today
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http://www.lbpost.com/ryan/767

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rogers@rep.house.gov
PH: (562) 436-7171
FX: (562) 437-7171
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

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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 Poole’s?

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

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by Ryan ZambMallad
http://www.lapost.com/ryan/707

Henry Rogers
Congresswoman Laura Richardson (CA-37)
henry.rocergd
PH: (562) 436-7706
FX: (562) 437-0044
RichardsonMC, Laura

From: Cooks, Shirley
Sent: Tuesday, September 29, 2009 7:26 PM
To: Richardson, Laura; RichardsonMC, Laura
Subject: FW: LB Post articles about the member for the member

FW: LB Post articles about the member for the member

RichardsonMC, Laura

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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137

LR0293
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http://www.lbpost.com/ryan/767

Henry Rogers
Congresswoman Laura Richardson (CA-37)
Phone: (562) 436
Fax: (562) 437
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

<<Szwre7k.tiff>> <<Szwre59.tiff>> <<Szwri19g.tiff>> <<Szwrioxl.tiff>> <<Szwriolp.tiff>> <<Szwri0c1.tiff>>

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 in it 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 Lora Richardson
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, August 07, 2009 1:38 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
Cc: Cooks, Shirley
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

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: FW: NY Times request
Congresswoman--

I just asked raysha 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.”
“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 4:59 PM
To: Eagle, Michael
Subject: RE: NY Times request

Jesse—what is your deadline on this?

---

From: Jesse McKinley
Sent: Tuesday, August 04, 2009 4:59 PM
To: Eagle, Michael
Subject: RE: NY Times request

Michael,

You were gracious enough to send along this statement in mid-June when the story was percolating. Now, with the disclosure last week in the LA Times of a possible ethics inquiry, I was wondering if there were any updates you could give me on the house and its renovation; the congresswoman’s position about the investigation; and any other details...I’m considering writing for the weekend...

All best.

Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644-

cell: 646/234-
e-mail: jemckin@

---

From: Eagle, Michael
Sent: Friday, June 19, 2009 12:00 PM
To: jemckin@
Subject: RE: NY Times request

343  LR0301

CSOC.RICH.006621
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 (202-225-2746) if you have any questions.

Best,
Michael

"This week, on Monday, June 15, 2009, the attached photo was taken which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false."

"Finally, a renovation schedule is in progress, including ordering items pending delivery; therefore, any other fascination with this subject is both biased, when considering surrounding areas, and is merely a consequence of the occupation that I hold."

From: Jesse McKinley
Sent: Thursday, June 18, 2009 1:56 PM
To: Eagle, Michael
Subject: Re: NY Times request

I'd love to get something today or tomorrow for the weekend...

Sent from my Verizon Wireless BlackBerry

From: "Eagle, Michael"
Date: Thu, 18 Jun 2009 13:50:14 -0400
To: Jesse McKinley
Subject: RE: NY Times request

Jesse—

What is your deadline for the story?

Thanks

From: Jesse McKinley
Sent: Thursday, June 18, 2009 1:15 PM
To: Eagle, Michael
Subject: NY Times request

Michael,

Working on a piece about some neighborhood grouching about the condition of a house 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 415-644-2727 or via this email.

Best,

LR0302
Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644
cell: 649/234
email: jemcky
RichardsonMC, Laura

From: Eagle, Michael  
Sent: Friday, August 07, 2009 1:37 PM  
To: RichardsonMC, Laura  
Cc: Cooks, Shirley  
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  
Cc: Cooks, Shirley  
Subject: Re: NY Times request

It's my understanding that they called me 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.

From: Eagle, Michael  
To: RichardsonMC, Laura  
Sent: Thu Aug 06 20:28:58 2009  
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 CoS 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  
To: RichardsonMC, Laura  
Sent: Tuesday, August 04, 2009 5:32 PM  
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."

"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: RÉ: NY Times request

Thursday/Friday...

Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644-
cell: 640/234-
e-mail: jemckin@nyt.com

From: Eagle, Michael
Sent: Tuesday, August 04, 2009 5:21 PM
To: Jesse McKinley
Subject: RÉ: NY Times request

Jessie—what is your deadline on this?

From: Jesse McKinley
Sent: Tuesday, August 04, 2009 4:56 PM
To: Eagle, Michael
Subject: RÉ: NY Times request

Michael,

You were gracious enough to send along this statement in mid-June when the story was percolating. Now, with the
disclosure last week in the LA Times of a possible ethics inquiry, I was wondering if there were any updates you could
give me on the house and its renovation; the congresswoman's position about the investigation; and any other
details...I'm considering writing for the weekend...

All best,
Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644-
cell: 640/234-
e-mail: jemckin@nyt.com

From: Eagle, Michael
Sent: Friday, June 19, 2009 12:00 PM
To: jemckin@nyt.com
Subject: RÉ: 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 (510-225-
L) if you have any questions.

Best,
“This week, on Monday, June 15, 2009, the attached photo was taken which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false.”

“Finally, a renovation schedule is in progress, including ordering items pending delivery; therefore, any other fascination with this subject is both biased, when considering surrounding areas, and is merely a consequence of the occupation that I hold.”

---

From: Jesse McKinley  
Sent: Thursday, June 18, 2009 1:56 PM  
To: Eagle, Michael  
Subject: Re: NY Times request  

I'd love to get something today or tomorrow for the weekend.

Sent from my Verizon Wireless BlackBerry

---

From: "Eagle, Michael"  
Date: Thu, 18 Jun 2009 13:50:14 -0400  
To: Jesse McKinley  
Subject: RE: NY Times request  

Jesse—

What is your deadline for the story?

Thanks

---

From: Jesse McKinley  
Sent: Thursday, June 18, 2009 1:15 PM  
To: Eagle, Michael  
Subject: NY Times request  

Michael,

Working on a piece about some neighborhood grumblings 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: 640/234[  ]  
e-mail: jemc@  

---

249  
LR0306  

CSOC.RICH.006626
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Friday, August 07, 2009 1:28 PM
To: Eagle, Michael
Cc: Cooks, Shirley
Subject: Re: NY Times request

It's 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.

From: Eagle, Michael
To: RichardsonMC, Laura
Sent: Thu Aug 06 26:28:58 2009
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 CuB 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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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: Jassa McKinley
Sent: Tuesday, August 04, 2009 5:24 PM
To: Eagle, Michael
Subject: Re: NY Times request

Thursday/Friday

349

LR0307

CSOC.RICH.006627
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
Sent: Tuesday, August 04, 2009 4:59 PM
To: Eagle, Michael
Subject: RE: NY Times request

Michael,

You were gracious enough to send along this statement in mid-June when the story was percolating. Now, with the disclosure last week in the LA Times of a possible ethics inquiry, I was wondering if there were any updates you could give me on the house and its renovation, the congresswoman's position about the investigation, and any other details. I'm considering writing for the weekend...

All best.
Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644-...
cell: 648/234-...
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

"This week, on Monday, June 15, 2009, the attached photo was taken which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false."
"Finally, a renovation schedule is in progress, including ordering items pending delivery; therefore, any other fascination with this subject is both biased, when considering surrounding areas, and is merely a consequence of the occupation that I hold."

From: Jesse McKinley
Sent: Thursday, June 18, 2009 1:56 PM
To: Eagle, Michael
Subject: Re: NY Times request

I'd love to get something today or tomorrow for the weekend...

Sent from my Verizon Wireless BlackBerry

From: "Eagle, Michael"
Date: Thu, 18 Jun 2009 13:50:14 -0400
To: Jesse McKinley
Subject: RE: NY Times request

Jesse--

What is your deadline for the story?

Thanks

From: Jesse McKinley
Sent: Thursday, June 18, 2009 1:15 PM
To: Eagle, Michael
Subject: NY Times request

Michael,

Working on a piece about some neighborhood grouses 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: jemckin@
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
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: 415/646-

cell: 646/234-
e-mail: jroucky@

From: Eagle, Michael
Sent: Tuesday, August 04, 2009 2:21 PM

352

LR0310

CSOC.RICH.006630
To: Jesse McKinley  
Subject: RE: NY Times request  

Jessie—what is your deadline on this?

From: Jesse McKinley  
Sent: Tuesday, August 04, 2009 4:59 PM  
To: Eagle, Michael  
Subject: RE: NY Times request

Michael,

You were gracious enough to send along this statement in mid-June when the story was percolating. Now, with the disclosure last week in the LA Times of a possible ethics inquiry, I was wondering if there were any updates you could give me on the house and its renovation; the congresswoman’s position about the investigation; and any other details...I’m considering writing for the weekend...

All best,

Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/844-...
cell: 646/234-...
e-mail: jemckl@nymag.com

From: Eagle, Michael  
Sent: Friday, June 19, 2009 12:00 PM  
To: jemckl@nymag.com  
Subject: RE: NY Times request

Jessie—

Below is the Congresswoman’s statement in response to your request. If you decide not to run the story, since it really is not an issue, we would be happy to keep you informed first as to the status of the renovation. I’m including some photos of the house that were taken on Monday. I’m unable to attach all of the photos into one e-mail, so I’ll send a second one in a few moments. Please note that we do not wish for these photos to be shared with any other paper. I just left you a message on your cell phone. Could you confirm receipt of this? Please e-mail me or call me on my blackberry (202-225-... if you have any questions.

Best,

Michael

“This week, on Monday, June 15, 2009, the attached photo was taken which clearly demonstrates that this property is neither deteriorating nor a nuisance. Further, contrary to recent reports, the City of Sacramento is not suing, investigating or declaring the property a nuisance. Those claims are false.”

“Finally, a renovation schedule is in progress, including ordering items pending delivery; therefore, any other fascination with this subject is both biased, when considering surrounding areas, and is merely a consequence of the occupation that I hold.”

From: Jesse McKinley  
Sent: Thursday, June 18, 2009 1:56 PM  
To: Eagle, Michael  
Subject: Re: NY Times request

353  
LR0311  

CSOC.RICH.006631
I'd love to get something today or tomorrow for the weekend...

Sent from my Verizon Wireless BlackBerry

From: "Eagle, Michael"
Date: Thu, 18 Jun 2009 13:50:14 -0400
To: Jesse McKinley
Subject: RE: NY Times request

Jesse—

What is your deadline for the story?

Thanks

From: Jesse McKinley
Sent: Thursday, June 18, 2009 1:15 PM
To: Eagle, Michael
Subject: NY Times request

Michael,

Working on a piece about some neighborhood grumbling 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______ for via this email.

Best,
Jesse McKinley
San Francisco Bureau Chief
New York Times
direct: 415/644______
cell: 646/234______
e-mail: jemckin@nytimes.com
RichardsonMC, Laura

From: Eagle, Michael  
Sent: Tuesday, August 04, 2009 5:32 PM  
To: RichardsonMC, Laura  
Cc: Cranks, 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  
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: 415/648-  
cell: 646/234-  
e-mail: jemckinl[redacted]

From: Eagle, Michael  
Sent: Tuesday, August 04, 2009 2:21 PM  
To: Jesse McKinley  
Subject: RE: NY Times request

Jesse—what is your deadline on this?

From: Jesse McKinley  
Sent: Tuesday, August 04, 2009 4:59 PM  
To: Eagle, Michael  
Subject: RE: NY Times request

Michael,
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All best,

Jesse McKinley
San Francisco Bureau Chief
New York Times
dir: 415/644  
cell: 646/323  
e-mail: jemckil

From: Eagle, Michael
Sent: Friday, June 19, 2009 12:00 PM
To: jemckil
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 this 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-  

Best,

Michael

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Sent from my Verizon Wireless BlackBerry

From: "Eagle, Michael"
Date: Thu, 18 Jun 2009 13:59:14 -0400
To: Jesse McKinley
Subject: RE: NY Times request

Jessie—
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From: Jesse McKinley
Sent: Thursday, June 18, 2009 1:15 PM
To: Eagle, Michael
Subject: NY Times request

Michael,

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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: 640/234[---]
e-mail: jmok[---]
Richardson's Sacramento house subject of congressional ethics probe

By John Canalis, Staff Writer

Laura Richardson. (Steven Georges / Staff Photographer) A Sacramento home owned by U.S. Rep. Laura Richardson, D-Long Beach, is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to Richardson, the Los Angeles Times reported Wednesday.

A Press-Telegram reporter called York on Wednesday and received a message stating that his voicemail was full.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

Daysha Austin, a Richardson aide in the 37th District's Long Beach office, issued a statement from the congresswoman.
"I cannot speak to the conversations described in the L.A. Times article, in which I did not participate," Richardson said in the statement. "For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

Richardson's spokesman in Washington, D.C., did not return calls.
An attorney with the ethics office declined to discuss an ongoing investigation, according to the L.A. Times.

Richardson bought the home for $535,000 in 2007 while she served in the Assembly. In summer of that year she was elected by special election to replace Rep. Juanita Millender-McDonald, who died.

After moving to Washington, Richardson lost the property in a 2008 foreclosure while owing $9,000 in back property taxes.

The home was sold at auction for $388,000 to York, who made improvements.

But Richardson contested the sale, convincing Washington Mutual - now JP Morgan Chase - to return it.

York sued, later agreeing to a confidential settlement.

The eight-member Office of Congressional Ethics was formed last year to investigate members of Congress. The independent panel includes former Los Angeles County Supervisor Yvonne Burke.

Richardson also owns homes in Long Beach, where she previously served as a 6th District councilwoman, and San Pedro. She has missed payments on those properties six times.

john.canalis@presstelegram.com, 562-499-1273

PRESS TELEGRAM

Long Beach chamber to offer political candidate training
By John Canalis, Staff Writer

LONG BEACH - The Greater Long Beach Chamber of Commerce wants to school candidates for elected office.

The business group plans to offer "non-partisan training" at its 2009 Candidate Academy.

Classes, which begin next month, are for "individuals considering running for public office at all levels of government."

The upcoming workshops will constitute the chamber's fourth candidate academy class since 2005.

"We have trained a total of 76 people to run for public office," said Randy Gordon, chamber president and CEO, in a prepared statement. "Of the 76 people, 17 actually ran for office and of those 17, six won and are currently serving in some capacity ranging from Long Beach City Council, to the state Senate to Congress."

The chamber provided a list of 17 alumni - liberals, conservatives and moderates - from its academy.
The better known graduates on the list who are in elected or appointed office include U.S. Rep. Laura Richardson, D-Long Beach; 3rd District Councilman Gary DeLong; 9th District Councilman Val Lerch; Long Beach Unified School Board members Felton Williams and John Meyer; and Planning Commission Chairwoman Becky Blair.

Classes meet from 5:30 to 7 p.m. Thursday evenings from Aug. 6-27 at Ristorante daVinci, 2801 E. Spring St., 3rd Floor. Long Beach.

Cost is $100 per person.

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947

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**DAILY BREEZE**

**Richardson's Sacramento home subject of House ethics probe**

By John Canalis Staff Writer

U.S. Rep. Laura Richardson A Sacramento home owned by U.S. Rep. Laura Richardson is the subject of a congressional ethics probe, according to a news report.

The Office of Congressional Ethics contacted real estate investor James York, who had bought the home at auction before a lender returned it to the Democratic lawmaker, the Los Angeles Times reported Wednesday.

The House panel has also interviewed neighbors regarding the "rundown" property in the upscale Curtis Park neighborhood, the newspaper reported. Neighbors and their gardeners had been taking care of the home's yards - reportedly because they had been neglected - and city code inspectors declared it "blighted" and "a public nuisance" in August.

York could not be reached for comment Wednesday and Richardson's spokesman in Washington, D.C., did not return calls.

In a statement, Richardson said: "I cannot speak to the conversations described in the L.A. Times article, in which I did not participate.

"For more than a year now, I have endured the same personal, biased, partisan and, in some cases, deliberately inaccurate claims regarding my property in Sacramento, which have had no basis in fact - all while I remain committed to deliver excellent service to my constituents of the 37th Congressional District and the United States Congress, of which there is no dispute."

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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.

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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."

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"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 $555,000 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

LR0319

5484

CSOC.RICH.006639
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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

Eagle, Michael
To: CA37 - All Staff; ca37dointem1; 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 difficulty reading this.

PRESS TELEGRAM

Richardson's Sacramento house subject of congressional ethics probe
By John Canalis, Staff Writer

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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."

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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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Cost is $100 per person

For information, contact Shaun Lumachi, the chamber's government affairs consultant, at 562-843-0947
Richardson's Sacramento home subject of House ethics probe
By John Canalis Staff Writer

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But Richardson contested the sale,

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Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1775 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax
Richardson, Laura

From: Eagle, Michael
Sent: Thursday, July 30, 2009 10:16 AM
To: CA37 All Staff; ca37dointern1; CA37 Intern1; CA37 Intern1; Romero, Morse
Cc: RichardsonMC, Laura
Subject: CLR News

Please let me know if you have any difficulties reading this.

PRESS TELEGRAM

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DAILY BREEZE

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Theo Douglas

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371 LR0329

CSOC.RICH.006649
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Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
(202) 225-7926 fax
RichardsonMC, Laura

From: Eagle, Michael
Sent: Thursday, July 30, 2009 9:55 AM
To: RichardsonMC, Laura, Cooks, Shirley
Subject: roll call

This was in roll call’s hoard on the hill this morning. It’s 2 stories down in the column and on page 21.

ROLL CALL

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Press Secretary
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924
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
Subject: Re:

Yes, I did read your whole message. You can consider Michael calling them to reiterate what you have said re your visits but you should not have a conversation with them. After Michael talks to him he will likely want to know more about the ethics matter and when is the work going to be finished and will you then sell? This could go on and on and on.

----- Original Message ----- 
From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:18 PM
To: Cooks, Shirley
Subject: Re:

Please take your time and don't just try to get rid of it.... Did you read my follow up comment. Pt asked about neighbors and my draft response that I have been there and no neighbor or city has complained.

----- Original Message ----- 
From: Cooks, Shirley
To: RichardsonMC, Laura; Eagle, Michael
Subject: Re:

I believe your statement of today will suffice. No more comments.

----- Original Message ----- 
From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:13 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re:

It is 4 pst. I think there deadline is past any further comments may make the story bigger and if I give a quote they will use it and not what we sent before. Would be inclined to say 4 out of the 6 weekends I have been in sac with no complaints or concerns from neighbors or the city. Any other old news allege comments reported by the times I can't comment on those conversations of which I have not been a part of. what do you guys think?

----- Original Message ----- 
From: Eagle, Michael
To: RichardsonMC, Laura
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: Re:
This is my entire e-mail conversation with Gottlieb from last Wednesday.

-----Original Message-----
From: Gottlieb, Jeff
Sent: Wednesday, July 22, 2009 9:48 PM
To: Eagle, Michael
Subject: Re:
Games? What are you talking about? I told you from the beginning that I wanted to know if the congresswoman had been notified about the investigation and what her response was.

Jeff Gottlieb
Senior Writer
Los Angeles Times
562-209-

From: Eagle, Michael
Sent: Wed 7/22/2009 6:35 PM
To: Gottlieb, Jeff
Subject: Re:
I've been on the metro and out of service for the past hour. Off the record though, we just passed a major piece of legislation and it's 930 at night. I can't play these games with you. First you tell me one thing and then you tell me another. I'm out

------------------------

404
LR0334

CSOC.RICH.006654
Sent using BlackBerry

----- Original Message ----- 
From: Gottlieb, Jeff [mailto:___]
To: Eagle, Michael
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 [__]

----------------
From: Eagle, Michael [mailto:___]
Sent: Wed 7/22/2009 5:18 PM
To: Gottlieb, Jeff
Subject:

Jeff-

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Thanks

Michael J. Eagle
Press Secretary
Office of Congresswoman Laura Richardson
1725 Longworth House Office Building
Washington, DC 20515
(202) 225-7924

LR0335
(202) 225-7926 fax
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From: Cooks, Shirley
Sent: Wednesday, July 29, 2009 7:25 PM
To: RichardsonMC, Laura
Cc: Eagle, Michael
Subject: RE:

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From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:18 PM
To: Cooks, Shirley
Subject: RE:

Please take your time and don't just try to get rid of it.... Did you read my follow up comment. Pt asked about neighbors and my draft response that I have been there and no neighbor or city has complained.

----- Original Message ----- 
From: Cooks, Shirley
To: RichardsonMC, Laura; Eagle, Michael
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 weekerub I have been in sac with no complaints or concerns from neighbors or the city. Any other old news allege comments reported by the times I can't comment on those conversations of which I have not been a part of. What do you guys think?

----- Original Message ----- 
From: Eagle, Michael
To: RichardsonMC, Laura
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
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
502-2094

From: Eagle, Michael
Sent: Wed 7/22/2009 6:35 PM
To: Gottlieb, Jeff
Subject: Re:

I've been on the metro and out of service for the past hour. Off the record though, we just passed a major piece of legislation and it's 930 at night. I can't play these games with you. First you tell me one thing and then you tell me another. I'm out

-------------

Sent using BlackBerry

----- Original Message ----- 
From: Gottlieb, Jeff
To: Eagle, Michael
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...[...]

From: Eagle, Michael [mailto:...]
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: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:10 PM
To: Cooks, Shirley
Subject: Re:

Please take your time and don’t just try to get rid of it.... Did you read my follow up comment. Pt asked about neighbors and my draft response that I have been there and no neighbor or city has complained.

----- Original Message ----- 
From: Cooks, Shirley 
To: RichardsonMC, Laura; Eagle, Michael 
Subject: RE: 

I believe your statement of today will suffice. No more comments.

----- Original Message ----- 
From: RichardsonMC, Laura 
Sent: Wednesday, July 29, 2009 7:13 PM 
To: Eagle, Michael; Cooks, Shirley 
Subject: Re: 

It is 4 pst. I think there deadline is past any further comments may make the story bigger and if I give a quote they will use it and not what we sent before. Would be inclined to say 4 out of the 6 weekends I have been in sac with no complaints or concerns from neighbors or the city. Any other old news allege comments reported by the times I can’t comment on those conversations of which I have not been a part of. What do you guys think?

----- Original Message ----- 
From: Eagle, Michael 
To: RichardsonMC, Laura 
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: 

Recend 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
Sent: Wednesday, July 22, 2009 9:40 PM
To: Eagle, Michael
Subject: RE:

Games? What are you talking about? I told you from the beginning that I wanted to know if the congresswoman had been notified about the investigation and what her response was.

----------------
Jeff Gottlieb
Senior Writer
Los Angeles Times
562-209-

----------------

From: Eagle, Michael
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 9:30 at night. I can't play these games with you. First you tell me one thing and then you tell me another. I'm out

----------------
Sent using BlackBerry

-----Original Message-----
From: Gottlieb, Jeff
To: Eagle, Michael
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

LR0341

CSOC.RICH.006661
Los Angeles Times
562-2097

From: Eagle, Michael
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) 225-7925 fax
RichardsonMC, Laura

From: Cooks, Shirley
Sent: Wednesday, July 29, 2009 7:15 PM
To: RichardsonMC, Laura; Eagle, Michael
Subject: RE:

I believe your statement of today will suffice. No more comments.

-----Original Message-----
From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:13 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re:

It is 4 pst. I think there deadline is past any further comments may make the story bigger and if I give a quote they will use it and not what we sent before. Would be inclined to say 4 out of the 6 weekends I have been in sac with no complaints or concerns from neighbors or the city. Any other old news allege comments reported by the times I can't comment on those conversations of which I have not been a part of. What do you guys think?

----- Original Message -----  
From: Eagle, Michael
To: RichardsonMC, Laura
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
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: RC:
Games? What are you talking about? I told you from the beginning that I wanted to know if the congresswoman had been notified about the investigation and what her response was.

-----------
Jeff Gottlieb
Senior Writer
Los Angeles Times
562-209- ______
-----------

From: Eagle, Michael
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 9:30 at night. I can't play these games with you. First you tell me one thing and then you tell me another. I'm out.

-----------------------------
Sent using BlackBerry

----- Original Message ----- 
From: Gottlieb, Jeff
To: Eagle, Michael
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- ______
-----------

From: Eagle, Michael
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: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 7:13 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re:

It is 4 pm. 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 6 weekends I have been in sac with no complaints or concerns from neighbors or the city. Any other old news allege comments reported by the times I can't comment on those conversations of which I have not been a part of. What do you guys think?

----- Original Message ----- 
From: Eagle, Michael 
To: RichardsonMC, Laura 
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 
Sent: Wednesday, July 22, 2009 9:46 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.
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 tell me one thing and then you tell me another. I'm out

Sent using BlackBerry

----- Original Message ----- 
From: Gottlieb, Jeff [redacted]
To: Eagle, Michael
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
Subject: FW:

This is my entire e-mail conversation with Gottlieb from last Wednesday.

-----Original Message-----
From: Gottlieb, Jeff
Sent: Wednesday, July 22, 2009 9:48 PM
To: Eagle, Michael
Subject: RE:

Games? What are you talking about? I told you from the beginning that I wanted to know if the congresswoman had been notified about the investigation and what her response was.

------------
Jeff Gottlieb
Senior Writer
Los Angeles Times
562-209-

-----
From: Eagle, Michael
Sent: Wed 7/22/2009 6:35 PM
To: Gottlieb, Jeff
Subject: Re:

I've been on the metro and out of service for the past hour. Off the record though, we just passed a major piece of legislation and it's 930 at night. I can't play these games with you.
First you tell me one thing and then you tell me another. I'm out

--------------------
Sent using BlackBerry

----- Original Message ----- 
From: Gottlieb, Jeff 
To: Eagle, Michael 
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  
562-299  

-------------------------
From: Eagle, Michael [mailto:[removed]] 
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: 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 2:30

---

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
Subject: Re: Sacramento property
Send all who have covered the article, plus the three who have requested comment (cbs and nbc in sac) and roll call except NO to the la times

---

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Re: Sacramento property
Do you not want roll call and cbs in sac included?

Sent using BlackBerry

---

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard no la times

---

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard last email: do NOT send to la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K
To: Eagle, Michael
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

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RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 6:17 PM
To: RichardsonMC, Laura
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
Subject: Re: Sacramento property

Send all who have covered the article, plus the three who have requested comment (cbs and nbo in sac) and roll call except NO to the 1a times

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Re: Sacramento property

Do you not want roll call and cbs in sac included?

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property

Disregard no 1a times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property

Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard last email: do NOT send to la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Add them to list

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin [K]
To: Eagle, Michael
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

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RichardsonMC, Laura

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
Sent: Wednesday, July 29, 2009 5:00 PM
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
Subject: Re: Sacramento property
Send all who have reviewed this article, plus the three who have requested comment (chs and nbc in sac) and roll call except NO to the la times

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Re: Sacramento property
Do you not want roll call and chs in sac included?

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard no la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard last email: do NOT send to la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: Richardson MC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: Richardson MC, Laura; Cooks, Shirley
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K
To: Eagle, Michael
Subject: Sacramento property
Michael,

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I can be reached by return e-mail...or by phone 916 323-4333. Thanks.

Kevin Riggs
KCRA-TV (NBC)
Sacramento

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---

5522
RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 4:57 PM
To: RichardsonMC, Laura
Subject: Re: Sacramento property

Got it

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael; Cooks, Shirley
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

Sent using BlackBerry

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Re: Sacramento property
Do you not want roll call and cbs in sac included?

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard no la times

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard last email: do NOT send to la times

Sent using BlackBerry

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
to: RichardsonMC, Laura; Cooks, Shirley
Subject: Re: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin
To: Eagle, Michael
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 (NDC)
Sacramento

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RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 4:56 PM
To: Eagle, Michael; Cooks, Shirley
Subject: Re: Sacramento property

Send all who have covered the article, plus the three who have requested comment (cbs and nbc in sac) and roll call except NO to the la times.

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Re: Sacramento property
Do you not want roll call and cbs in sac included?

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard no la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard last email: do NOT send to la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K
To: Esylko, Michael
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.

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KCRA-TV (NBC)
Sacramento

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RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 4:54 PM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Re: Sacramento property

Do you not want roll call and ope in oac included?

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard no la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard last email: do NOT send to la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K
To: Eagle, Michael

LR0362

CSOC.RICH.006682
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_x_x Thanks.

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Sacramento

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RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 4:51 PM
To: RichardsonMC, Laura
Subject: Re: Sacramento property

Not sending to la times

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Confirm do not send to la times

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard last email: do NOT send to la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Sent: Wed Jul 29 16:45:07 2009
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura, Cooks, Shirley
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K
To: Eagle, Michael
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.

LR0364

CSOC.RICH.006684
Kevin Riggs
KCRA-TV (NBC)
Sacramento

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---------------------------------------------------------------
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 4:51 PM
To: Eagle, Michael
Subject: Re: Sacramento property

Disregard no la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard last email: do NOT send to la times

Ok

Sent using BlackBerry

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura, Cooks, Shirley
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K
To: Eagle, Michael
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 916 325-2414 Thanks.

LR0366
Kevin Riggs
KCRA-TV (NBC)
Sacramento

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--------------------------------------------------------------------------------------------------------------------------
RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 4:50 PM
To: Eagle, Michael
Subject: Re: Sacramento property

Confirm do not send to la times

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard last e-mail: do NOT send to la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K
To: Eagle, Michael
Subject: Sacramento property

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 916 325-7771. Thanks.

Kevin Riggs
KCRA-TV (NBC)
Sacramento

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Service Center (cadmis) immediately by email and delete the original message.
RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 4:50 PM
To: RichardsonMC, Laura
Subject: Re: Sacramento property

Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Disregard last email: do NOT send to la times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Sent: Wed Jul 29 16:45:07 2009
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin
To: Eagle, Michael
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
KLKA-1V (NBL)
Sacramento
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RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 4:50 PM
To: Eagle, Michael
Subject: Re: Sacramento property

Disregard last email: do NOT send to LA times

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: FW: Sacramento property
And now NBC Sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin
To: Eagle, Michael
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

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RichardsonMC, Laura

From: RichardsonMC, Laura
Sent: Wednesday, July 29, 2009 4:49 PM
To: Eagle, Michael
Subject: Re: Sacramento property

Add back the initials.

From: Eagle, Michael
To: RichardsonMC, Laura
Subject: Re: Sacramento property
Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin N
To: Eagle, Michael
Subject: Sacramento property
Michael,

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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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RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 4:48 PM
To: RichardsonMC, Laura
Subject: Re: Sacramento property

Ok

Sent using BlackBerry

From: RichardsonMC, Laura
To: Eagle, Michael
Subject: Re: Sacramento property
Add them to list

From: Eagle, Michael
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Fw: Sacramento property
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin
To: Eagle, Michael
Subject: Sacramento property
Michael,

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I can be reached by return e-mail...or by phone 916 394-5471 Thanks.

Kevin Riggs
KCRA-TV (NBC)
Sacramento

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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  
Subject: Fw: Sacramento property  
And now nbc sacramento is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin  
To: Eagle, Michael  
Subject: Sacramento property

Michael,

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I can be reached by return e-mail...or by phone 916 325-7 Thanks.

Kevin Riggs  
KCRA-TV (NBC)  
Sacramento

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RichardsonMC, Laura

From: Eagle, Michael
Sent: Wednesday, July 29, 2009 4:42 PM
To: RichardsonMC, Laura; Cooks, Shirley
Subject: Fw: Sacramento property

And now the sacrament is asking for a comment

Sent using BlackBerry

From: Riggs, Kevin K [redacted]
To: Eagle, Michael
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_.._7. 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 nearest Service Center [redacted] immediately by email and delete the original message.
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.

556  LR0378
How bad is the situation? Here’s how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance, and we’re beginning to think the same of the congresswoman.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.

..............

Daily Breeze Editorial (Sunday)

Rep. Richardson’s mess

Congresswoman must clean up her blighted Sacramento house.

South Bay Rep. Laura Richardson doesn’t seem to grasp how her infamously neglected house in Sacramento reflects on the people she represents. While the congressional Democrat ignores neighbors’ complaints about the deteriorating house and disgraceful grounds, the story has become a national embarrassment and a local scandal. She seems to have forgotten that she is the face of our cities in Congress.

Last week, the Los Angeles Times reported that Richardson’s house (the one that went into foreclosure, was sold, then, mysteriously, was returned to the congresswoman) has deteriorated to the point that her neighbors, and now finally the city of Sacramento, are taking legal action against her.

Tall weeds, rat-infested grounds, peeling paint and a general air of abandonment have upset her neighbors in a tony section of Sacramento. Some of her neighbors have taken to watering her lawn, removing weeds and raking leaves - all while calling her office, sending her e-mails and leaving notes at her door, all to no avail. Richardson didn’t return a call for comment, and her office didn’t return the L.A. Times reporter’s call, either.

How bad is the situation? Here’s how the Times described the house:

"Brown paper covers many windows. There is no furniture inside. Two beer cans are in the kitchen sink surrounded by dirt."

Then there are the rats.

Good lord!

The city has declared the property a public nuisance.

Rep. Richardson: If for no other reason than to spare your constituents more embarrassment (since no amount of bad press and complaints by your disgusted neighbors seem to work), clean up this mess.
Laura Richardson's house in the news (again)

June 12, 2009
By John Canalis

The front page of today's Los Angeles Times says that Rep. Laura Richardson's home in Sacramento has become an "eyesore." Richardson, D-Long Beach, apparently does not take care of the grounds, and neighbors have been watering and mowing the lawn since she won't hire anyone to do it. Rats have been breeding in the backyard.

"She shows total disregard for everyone in the neighborhood," Sean Padovan, a retired police sergeant, told the Times. "She ought to be embarrassed and ashamed."

Richardson had lost the home in foreclosure but then got it back after filing 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

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 Thomson 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 peeled 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 splatters 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 grape 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 house 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

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.

661

LR03353

CSOC.RICH.006703
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


CBS13 SACRAMENTO

June 12, 2009

(Note: the below link will take to you to the article as well as the news story. The news story is different than the article.)


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


(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
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 Barbara 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- -
For Internal Use Only
Re: Information needed by Monday, Aug. 31

From: Malcolm N. Bennett, Broker/Realtor
International Realty & Investments
11215 South Western Avenue
Los Angeles, CA 90047
323-764- Fax 323-764
E-mail: mac1121
www.interealtyinvestment.com
DRE License No:

1100 E. Wardlow Road
Long Beach, CA 90807
562-42 Fax 562-42

-----Original Message-----
From: Laura Richardson
To: lab1121
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
-Lauree Batts
-Laura Ann Batts
-Jointly: Laura Batts and Anthony William Batts

2) Record of any and all defaults, notice of foreclosure, foreclosure, etc. for each property.

3) Properties I have been listed on:

3623 South Parker Street
San Pedro, California 90731

717 East Vernon Street

Long Reach, California 90806

3622 West Curtis Park Drive
Sacramento, California

4) Record, dates and actions of 3622 West Curtis Park Drive Sacramento, California from 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
Carlos said it will cost $3500 for the labor since you are purchasing all the materials. He is faxing the drawing and measurements to me. He will begin removing the cabinets tomorrow morning.

He said a permit will be needed to convert the upstairs bedroom into 2 rooms. I will call the city to find out if one is still on file from James York and if still in effect.

I'll let you know first AM.
Rep. Richardson's Sacramento home declared 'public nuisance' - LA Times for Friday, August 15.

Friday, August 15, 2008 7:51 AM

To: leuerichardson

Rep. Richardson's Sacramento home declared 'public nuisance'

Richardson's house

By Jeff Guttieto, 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

Rep. Richardson's Sacramento home declared 'public nuisance' - LA Times for ...

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 $9,742 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 $177,000.

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 $335,000. 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.

LR0392

An inspection, it says, "revealed the structure on your property is vacant, is not in compliance with minimum maintenance standards and/or constitutes a public nuisance."

The owner of the house is listed on the notice as Red Rock Mortgage Inc., which is York's company.

O'Connor, the Sacramento code official, said the notices are taped onto the building and sent to the owner.

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 Holmer, who sold the house to Richardson after living there for 30 years. "We took good care of it, and it's a lovely house."

jaff.gottlieb@latimes.com

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 resceded 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.

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 $535,000 in January 2007, was sold without her knowledge and after the bank had agreed to hold off on any action until at least June.

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
Assembly in 2006 and a year later won the 37th Congressional District congressional seat. She currently is running for re-election.
Richardson can get her house back

By Gene Meddaugh, 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 disclose the matter.

“I am 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 living 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 $578,054.52 on the home, which she had purchased in January 2007 for $535,000. York bought the house on the courthouse steps for $388,000. The Washington Mutual had a loss of $150,000.

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 Bee, 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 Gagli said, “We’re committed to treating all of our customers with the same level of consideration and fairness.”

Now that the house has been returned to Richardson, she owes $9,189.09 in property taxes that were unpaid at the time of foreclosure, according to the Sacramento County Assessor’s Office.

Richardson’s financial woes began in 2006, when she took out an equity loan against her Long Beach house to fund her bid for the state Assembly. She lent $100,000 of her own money into that campaign.

She bought the Sacramento house with a subprime loan a month after she was sworn in, and immediately stopped making payments on the Long Beach property. Three months later, Rep. Juanita Millender-McDonald died, prompting Richardson to put $77,500 of her own money into a campaign for Congress.

Richardson, seeking her first full term in Congress, captured the June Democratic primary in the 37th District. Aside from a write-in candidate, she is unopposed in the November general election.

gone.maldaus@dailybreeze.com


CSOC.RICH.006717
Calif. congresswoman under scrutiny gets support -AP/.  - Yahoo! Mail

Tuesday, June 24, 2008 3:51 PM

From: "MIT Television"
To: Johnshahma
Re: Richardson

YAHOO! MAIL

Associated Press
Calif. congresswoman under scrutiny gets support
By ERICA WERNER 06/24/08, 5:48 PM ET

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 leased 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), 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 wouldn't have 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 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 $335,900 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.
Kimberly,

Good morning.

The Congresswoman informed me by text Friday night that CNN did in fact air their piece on Campbell Brown's Show which airs 8:00p to 9:00p. Also, the LA Times (Jeff Gottlieb) published a piece Friday evening talking about the Congresswoman’s trip to Las Vegas as a guest of The Association of Realtor’s. In light of this media, and an announcement shortly saying that the lawsuit between Washington Mutual and Red Rock Mortgage, Jemima 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 TIMES when she was going to air the piece -- she did call this time or send an e-mail. This started with me securing a story w/ Capitol Hill Correspondent Joe Johns and got pushed to the LA Bureau. If we do anything on television at this point -- we need to wait so that the Congresswoman can get her entire story out and we need to interview w/ reporters more sympathetic to our plight. Please Note: CLR will need media training before the next television interview.

ACTION: No network television at this time.

Broadcast Radio: This is possible. We could do the Tom Joyner Morning Show, maybe Russ Parr, maybe Doug Banks, or even Michael Basilden'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 local in the district.

Print: We could talk w/ a national publication like USA Today. I would be interested in what the Communications Braintrust has to say about this as well.

ACTION: We should keep this option on the table.

Internet: The “revised” Richardson Website will be up by Friday, possibly by Thursday of this week.

ACTION: We have already begun to send the webmaster content — including all Committee press releases and news items.

I am patiently awaiting the footage from Rutherford Entertainment to begin production of CLR's C-SPAN like program to broadcast on Cable access stations in Carson, Compton, Long Beach, and Signal Hill. No public access station in Willowbrook from what I am told — I am still researching. I am not sure what is taking Reggie so long to send. I asked him for the footage on Wednesday.

Finally, WE NEED A DAILY CLIPPING SERVICE AS SOON AS POSSIBLE These articles are appearing -- at times -- all day long. They appear in print, they are many times updated online. LR0400


CSOC.RICH.006720
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 abcess(?) on my wisdom( loose) tooth and have been under medication (antibiotics and 800 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

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-<number> when you send the email.

Thanks,
Laura Richardson

----- Original Message -----
From: Charles Thomas <number>
To: laurairichardson <number>
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 advice.


CSOC.RICH.006722
Re: Washington Mutual Application - Yahoo! Mail

Charles F. Thomas, Mortgage Planner
Avenue Mortgage
Office: 562) 229
Direct Fax: 562) 803
Cell: 562) 229


LR0403
Let's review this information at your earliest convenience. I can be reached at 562-706-7171 or through Daysha at 562-787-3311. 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:
   Sacrament: 3622 W. Curtis Drive
   Sacramento, California

   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#_12_34_56_78_90

4) Feel free to pull my credit report.

----- Original Message -----
From: Charles Thomas
To: lauraritha@gmail.com
Sent: Tuesday, June 17, 2008 11:13:14 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.

LR0404

Re: Washington Mutual Application - Yahoo! Mail

Charles E. Thomas, Mortgage Planner
Avenue Mortgage
Office: 562) 228
Direct Fax: 562) 602
Cell: 562) 208


LR0405

CSOC.RICH.06725
Good Morning Congresswoman Richardson,

I completed the WAMU application, but I have a few questions that I need answered before I forward it to you. Those questions are as follows:

Has Your Monthly Income Changed from the $9428.83 + $3037.80 ....

Shall we use any additional secondary addresses for correspondence?

Am I using your Farmers and Merchants Account as your primary account?

I may need to review your credit report to plug in your current debts.... We'll need to provide some "specifics" such as Insurance, Food, Day Care, etc.... I think if we could schedule a time to speak again that would be great. I apologize that we didn't discuss this yesterday. We can also complete this via email if that fits your schedule better. Please advise.

Charles E. Thomas, Mortgage Planner
Avenue Mortgage
Office: 552) 224
Direct Fax: 552) 802
Cell: 552) 209

LR0406

Hello Alison,

Over the last few weeks one of the properties I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 16th). 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 is 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ laurachrisdoc or 562-796-...

Thank you very much.

Laura Richardson

-- On Fri, 11/13/09, Daysha McArthur wrote.

Trying again

--- On Fri, 11/13/09, Laura Richardson wrote:

From: Laura Richardson <laurachardson>
Subject: Fw: Invoices
To: Alison Linare
Cc: Laurachardson, Daysha Austin
Date: Friday, November 13, 2009, 3:32 PM

Hello Alison,

Over the last few weeks, one of the problems I am responsible for had to completely replace the furnace and re-align the water heater. The water heater could not wait and with it now winter, the furnace could not either.

As you are aware, I am scheduled to make my first payment by Monday (Nov. 15th). Would it be a major problem if I started two weeks from now on December 1st instead? I do not want to have a problem or jeopardize my participation in the program and if this request is a problem please do not hesitate to advise.

As you will note for the attached invoices the balance owed is $1,350 on the furnace and $1,200 for the water heater. I just don’t want to start off this program behind or late and appreciate all your help to get to this point. The point of contact Dorothy Smith on the invoice is the property manager and I can forward her contract with me if needed. The address of 3622 should be consistent with your records in Sacramento.

Finally, if it would help, I am happy to send the December 1st check today in advance since I get paid on the first and to demonstrate my good faith.

Please advise at your earliest convenience @ Laurachardson or 562-706-

Thank you very much.

Laura Richardson

--- On Fri, 11/13/09, Daysha McArthur wrote:

From: Daysha McArthur

LR0408

House Report 111-523
Continued in Book 5